GAMBLING IMPACT AND BEHAVIOR STUDY

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Other Contributors

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HIGHLIGHTS

Basis of Findings

The National Opinion Research Center at the University of Chicago, in collaboration with Gemini Research, The Lewin Group, and Christiansen/Cummings Associates, collected or assembled and analyzed five new data sets on gambling behavior, problems, and attitudes. Three data sets were national surveys (2,417 adults at home via telephone, 530 adults intercepted in gaming facilities, and 534 adolescents (16 and 17 years of age) at home via telephone), and the other two were a 100-community statistical data base and ten community case studies on the effects of casino openings.

Changes in Gambling Participation Over Time

- The last national survey of gambling behavior was published in 1976, conducted in 1975, and covered participants' lifetime and past-year behavior, with "past year" defined as calendar year 1974.
- Since the 1975 survey, the ratio of adults who have never gambled has dropped from roughly one out of three to one out of seven, and gambling expenditures have increased from 0.30 percent of personal income to 0.74 percent of personal income.
- Patterns of adult gambling have changed substantially since 1975:
  - —Lotteries and casinos are now the most common forms of gambling. The proportion of adults who played the lottery in the past year has doubled to about one adult in two, and the proportion who gambled in a casino in the past year has more than doubled, to 29 percent of adults.
  - —Past-year bingo and horserace betting have declined by two-thirds and about one-half, respectively.
  - —Gambling patterns among women have grown more like gambling patterns among men.
  - —Proportionately fewer people aged 18 to 44 years are gambling, and proportionately more people 45 and older are gambling, with the most dramatic increase among adults 65 and older; however, it is still the case that the proportion of seniors who gamble is smaller than the proportion of gamblers in younger age groups.

Pathological and Problem Gambling

- Based on criteria developed by the American Psychiatric Association, we estimate that about 2½ million adults are pathological gamblers, and another 3 million adults should be considered problem gamblers.
- Extending these criteria more broadly, 15 million adults are at risk for problem gambling, and about 148 million are low-risk gamblers (about 29 million adults have never gambled).

- Although the telephone survey results alone did not detect statistically significant differences between men and women, the combined patron and telephone results indicate that men are more likely to be pathological, problem, and at-risk gamblers than women.

- Pathological, problem, and at-risk gambling are proportionately higher among African Americans than other ethnic groups, although African Americans still comprise a minority of all pathological gamblers.

- Pathological gambling is present in one out of five of the 1 percent of adults who consider themselves professional gamblers.

- Pathological gambling is found proportionately less often among people who are over 65, college graduates, and in households with incomes over $100,000 a year; however, college graduates are more likely to be at-risk gamblers than those at other education levels.

- The availability of a casino within 50 miles (versus 50 to 250 miles) is associated with about double the prevalence of problem and pathological gamblers, according to the combined patron and telephone survey results. This finding is similar to the difference in the overall level of past-year casino gambling (40 percent of adults living close to casinos versus 23 percent of adults living 50 to 250 miles away); however, these prevalence rates were not different in the telephone survey alone.

- Pathological and problem gamblers are more likely than other gamblers or nongamblers to have been on welfare, declared bankruptcy, and to have been arrested or incarcerated.

- Pathological and problems gamblers are much more likely than low-risk gamblers to gamble for the excitement, to have been troubled by mental or emotional problems including manic symptoms and depressive episodes, and to have received mental health care in the past year.

- Pathological and problem gamblers, who comprise about 2.5 percent of adults, probably account for 15 percent of casino, lottery, and pari-mutuel receipts from the gamblers who are represented in the surveys.

- Pathological and problem gamblers in the United States cost society approximately $5 billion per year and an additional $40 billion in lifetime costs for productivity reductions, social services, and creditor losses. However, these calculations are inadequate to capture the intrafamilial costs of divorce and family disruption associated with problem and pathological gambling.

Youth Gambling

- Youths 16 and 17 years old gamble less than adults and differently from adults, primarily betting on private and unlicensed games—especially betting on card games and sports and buying instant lottery tickets.

- Youthful gamblers tend to bet much smaller amounts of money than adults.

- Adjusting for the smaller amounts of money at stake, the rates of pathological and problem gambling among 16 and 17 year olds are similar to those for adults, and the rate of at-risk gambling is about double the adult rate.

Community Impact of Casinos

- In communities proximate to newly opened casinos, per capita rates of bankruptcy, health indicators, and violent crimes are not significantly changed (changes in nonviolent and minor crime rates could not be analyzed statistically).
- Unemployment rates, welfare outlays, and unemployment insurance in such communities decline by about one-seventh.
- Construction, hospitality, transportation, recreation, and amusement earnings rise, but bar, restaurant, and general merchandise earnings fall, and race tracks are vulnerable to casino competition.
- Per capita income stays the same, indicating the communities reap more jobs, but not necessarily better jobs. There appears to be more of a shift in the types and locations of work than a net improvement in the local standard of living.
- There is wide perception among community leaders that indebtedness tends to increase as does youth crime, forgery and credit card theft, domestic violence, child neglect, problem gambling, and alcohol/drug offenses.

INTRODUCTION

This report covers the background, methods, and findings of the research program initiated on behalf of the National Gambling Impact Study Commission by a study team from the National Opinion Research Center at the University of Chicago (NORC) and its partners at Gemini Research, The Lewin Group, and Christiansen/Cummings Associates.

The NORC team's program of research began with the execution of a contract with the Commission on April 23, 1998. In the 9 months following, five distinct data collections were designed, pilot-tested, and completed:

- We conducted a nationally representative telephone survey of 2,417 adults (aged 18 and older) regarding their gambling behavior, attitudes, and related factors.
- Using an abbreviated version of the telephone questionnaire, we performed an intercept survey of 530 adult patrons of 21 gaming facilities (casinos, racetracks, lottery ticket outlets, and small service establishments with electronic gaming devices) in eight states, as a supplement to the adult telephone survey.
- We carried out a national survey of 534 youths aged 16 and 17, using random sampling and the telephone questionnaire used in the adult telephone survey.
- We built a longitudinal data base (with data points from 1980 to 1996) of social and economic indicators and estimated gambling expenditures in a randomized national sample of 100 communities, stratified to represent places near to and distant from major gaming facilities, as well as states with and without lotteries.
- To complement the statistical analysis of community effects, we conducted case studies in 10 widely distributed communities regarding the effects of one or more large-scale casinos opening in close proximity; we based these studies on telephone interviews with seven to eight key persons in each community.

In the first section of this report, we compare the survey methods and key findings on gambling participation of the 1998 adult telephone survey with the methods and results of a 1975 national probability survey of adult gambling behavior and attitudes. The 1975 survey was conducted by researchers at the University of Michigan on behalf of the previous national commission concerned with gambling policy issues. The second section of the report describes our survey questionnaire's diagnostic screening approach, based on standardized psychiatric criteria for problem and pathological gambling, as well as our findings on the prevalence and correlates of pathological and other types of gambling among the adult population. The third section of the report estimates the economic costs engendered for the individual, family, and community by the most severely affected types of adult gamblers. The fourth section turns to the youth survey, providing our key findings concerning youth participation in types of gambling and the prevalence of gambling problems in the context of findings on these dimensions among adults. The fifth section reports the findings of a multilevel statistical analysis of the 100-community database, estimating the effects of casinos on a variety of local economic and social indicators. The sixth and final section develops the qualitative counterpart to the statistical analysis of community effects, summarizing the results of 10 community case studies and including two of these cases in detail. Separately bound from this volume are three appendices: Appendix A, which includes discussion of the development of the

questionnaires and contains the instruments used in the RDD, Patron Intercept, and Self-Administered Surveys; Appendix B, which includes discussion of the sampling and weighting methodologies for the RDD and Patron Surveys and the Community Database; Appendix C, which contains our detailed findings for all 10 of the case study communities, as well as the questionnaires used for this segment of our study, and Appendix D, which contains detailed statistical tables.

CHAPTER 1. COMPARISON BETWEEN THE RESULTS OF THE 1975 AND 1998 NATIONAL SURVEYS OF ADULT GAMBLING BEHAVIOR

In 1976, when the Commission on the Review of the National Policy Toward Gambling issued its final report, only 13 states had lotteries, 2 states (Nevada and New York) had approved off-track wagering, and there were no casinos outside of Nevada. The gaming industry has grown tenfold since the "Review" Commission sponsored this first national survey on gambling behavior in the United States in 1975. Today, a person can make a legal wager of some sort in every state except Utah, Tennessee, and Hawaii; 37 states have lotteries, 21 states have casinos, 37 have lotteries, and slightly more have off-track betting. Furthermore, between 1976 and 1997, revenues from legal wagering in the United States grew by nearly 1,600 percent (Cox, Lesieur, Rosenthal, & Volberg 1997; Christiansen 1998), and gambling expenditures more than doubled as a percentage of personal income, from 0.30 percent in 1974, to 0.74 in 1997 (Kallick et al. 1976; Christiansen 1998).

Public opinion and the political landscape have changed tremendously since the Review Commission's report was released. Not only have lawmakers dramatically eased existing restrictions around the country, but states are aggressively marketing their own games of chance, as well as marketing themselves to the casino industry. Such changes have brought not only the opportunity to gamble, but an *awareness* of the opportunity to gamble, into the everyday lives of most consumers around the country. One of the directives of the current Commission is to determine the extent to which these changes have modified gambling prevalence and behavior in the United States.

Studies on gambling prevalence among the U.S. general population have generally reported either a "lifetime prevalence rate" (the percentage of respondents who reported having ever gambled) or a "past-year prevalence rate" (which refers to the percentage of respondents who have gambled at least once in the past 12 months). The survey results collected for the Review Commission by a research group at the University of Michigan (Kallick, Suits, Dielman, & Hybels) showed that residents of the United States had a lifetime prevalence rate of 68 percent and a past-year prevalence rate of 61 percent. For the most part, studies conducted since 1976 have only been conducted in individual states that commissioned studies, usually as a result of concern about the effect of increased access to gambling opportunities. These studies have found that lifetime prevalence rates ranged from 64 to 96 percent and past-year prevalence rates ranged from 49 to 89 percent. In 1997, a meta-analysis was conducted of 120 of the 152 available studies in an effort to establish more precise overall estimates of gambling prevalence in the United States and Canada. This overview estimated that the lifetime prevalence rate across the general population was in the vicinity of 81 percent (Shaffer, Hall, & Vander Bilt 1997).

While valuable, these results do not provide the kind of detail and comparisons across time that are needed to inform national policy. In 1998 the National Gambling Impact Study Commission contracted with NORC to collect data from a nationally representative sample of households on gambling behavior and other factors, in order to extend knowledge about the prevalence and consequences of national changes beyond piecemeal state and regional levels to a national level. This section is a brief examination of methods and most notable comparisons of findings that we have been able to make between the 1975 and 1998 surveys.

Methods

The University of Michigan's national survey of adult gambling attitudes and behavior took place in the summer of 1975 and involved a three-stage sample design. First, a set of primary sampling units (counties, large cities, and boroughs of New York) were selected at random to represent all of the household dwellings in the country. Approximately 3,250 households were then selected randomly within these primary sampling units (including an oversample of households in 12 of the largest U.S. cities). Each selected household was then approached to determine the number of adults (18 or older) of each sex residing there and to randomly pick one adult to be interviewed (the within-household selection procedures was designed to achieve a two-to-one oversample of males). This initial household contact was the "screening" stage, completed in approximately 2,680 households, or 82.5 percent of those sampled.

Every effort was then made during the field period of the study to complete an interview with each of the selected individuals. After completion, the survey was weighted so that each actual individual respondent was calculated to represent a specific number of persons of the same sex, household type, and geographic category. These weights were then further adjusted to match the overall sample to other key national characteristics such as sex, income, race, education, and occupation, using for these corrections the most contemporary population counts and estimates made by the U.S Bureau of the Census.

The Michigan field team completed 1,749 interviews, for a 65.3-percent response rate; however, due primarily to large differences in response rates between the oversampled cities and other areas, the weighted response rate was 75.5 percent. The product of the successful screening rate among households and the successful interview rate among selected individuals produced the total cooperation rate—53.6 percent of actual (unweighted) interviews and 62.2 percent of the population after weighting the sample.

The survey of adults (18 and older) performed by NORC in 1998 was carried out by telephone, instead of in person. A random sample of 10-digit telephone numbers was purchased from Survey Sampling, Inc., a well-known vendor of telephone samples. The list from which the numbers were drawn included only actual U.S. area codes and telephone banks (that is, blocks of 1,000 consecutive numbers within these area codes) that had been determined to contain a threshold number of active residential numbers. Then each number in the sample of 9,200 numbers acquired by NORC was called (in some cases as many as 50 times) to determine whether it was a working residential number in contrast to a nonworking number, a commercial/business line, a cell phone, data or fax line, or a nonprimary household telephone. These calls also served to determine whether there was an English-speaking or Spanish-speaking adult in the household able to answer interview questions.

NORC staff classified 4,358 numbers as working residential numbers eligible for interview. NORC interviewers successfully screened 3,281 of these households to establish the number of adults of each sex residing there and to select one household adult (using systematic randomized sampling rules) for interview. Usable interviews were subsequently completed with 2,417 adults (44 in Spanish), of whom 14 were completed as self-administered versions of the questionnaire mailed to the respondents at their preference. The screening completion rate was 75.3 percent, and the post-screener completion rate was 73.7 percent, for a final cooperation rate of 55.5 percent.

The respondents to the telephone survey were weighted by age group, sex, ethnic/racial group, number of adults in the household, and state (in a few cases, contiguous smaller states were treated as a block). The weighted numbers and proportions were approximately equal to those in the general population, according the March 1998 Current Population Survey, and the weights summed to the overall number of adult residents of the United States, approximately 200 million (more precisely, 197.35 million) persons. On average, each respondent in the 1998 survey represented about 81,650 adults.

The 1975 survey included a supplementary adult survey of 296 persons in three counties in the State of Nevada, which was then distinguished sharply from other states due to "the widespread legal availability of gambling casinos, slot machines, bingo, keno, and betting parlors." This sample was screened to exclude "those who moved to Nevada in order to gamble," and was meant to "predict what might happen if gambling facilities were legalized elsewhere" (quotations are from Kallick et al., 1976, p. 361). Among the comparisons made between the Nevada and national samples were differences in opinions about gambling, participation in gambling, and the prevalence of potential and probable "compulsive gamblers," based on scaling a series of items adapted from a variety of psychometric measures of personality.

We did not need a special survey of Nevada residents in 1998 in order to "predict" the results of more widespread casino gambling, lotteries, and other forms of gambling, which had become so much more widely available in the intervening years. There was an argument to be made, however, for a supplementary survey that would yield an increased number of problem and pathological gamblers, using much more contemporary measures than the scales developed in 1975. The approach taken was a supplementary survey of patrons of gaming facilities. Data from the supplementary sample are described further and used in later analyses in this report, but not in this chapter.

The 1975 survey and NORC's 1998 survey for the National Gambling Impact Study Commission were in many respects similar enough to permit ready comparison between their results. The questionnaire content of the two surveys was also similar in key details. Both supplemented the demographic and geographic information obtained in the screening phase with economic and family demographic indicators. Both surveys asked highly detailed questions about gambling behavior across the respondent's lifetime and in the past year (or, in the 1975 survey, the 1974 calendar year). Both surveys queried adverse consequences related to gambling, gambling-related attitudes, and other types of behavior such as occupation, criminal record, and physical and mental health. The 1998 survey asked a series of standard questions on substance use and dependence similar to those on the National Household Survey on Drug Abuse.

Finally, the 1998 survey included a series of diagnostic questions for the subset of respondents who reported ever experiencing gambling losses greater than $100 in one day or across a year. These questions were designed to match the criteria for diagnosing pathological gambling according to the definition in the *Diagnostic and Statistical Manual of the American Psychiatric Association, Fourth Edition*—or, the "DSM–IV criteria." This series of questions, referred to in this report as the NORC DSM–IV Screen for Gambling Problems, or the NODS (to distinguish it from similar screening instruments such as the SOGS and MAGS), has no close counterpart in the 1975 survey. Further analysis of the items used in the 1975 survey to assess "probable compulsive

gambling" and "possible compulsive gambling" might permit us to use some of these items as stand-in for some of the diagnostic criteria in DSM–IV and thus permit closer comparisons of diagnostic categories in the two national surveys. However, this exploration must be deferred to future research.

Overall Prevalence Rates

The survey results published by the Commission in 1976 showed that in 1975, adult residents of the United States had a lifetime prevalence rate of 68 percent and a past-year prevalence rate of 61 percent. As can be seen in Figure 1 on the following page, the proportion of respondents indicating that they have gambled in the past year has not changed much since 1975, only reported by 63 percent—still considerably below the 78 percent of past-year gamblers in Nevada in 1975. However, the percentage of respondents who have gambled at least once in their lifetimes has increased noticeably at the national level, from 68 percent to 86 percent .

The change in rates for lifetime gambling is not surprising, since the sheer number of facilities one can visit to place a wager has exploded since the 1970s. However, it does appear surprising that the percentage of Americans who gamble each year remains unchanged. One possible explanation is that persons who play in casinos or buy lottery tickets tend to gamble more frequently now than before. The high visibility and controversy surrounding casinos and lotteries may also have played a role in this regard. Increasingly more Americans are flocking to play these types of games, while the popularity of the plethora of other games with less visibility and fewer patrons has declined dramatically. In Figure 1a on the following page, we display the change in rates of past-year play for casinos, lottery, bingo, and horse racing between 1975 and 1998. The percentage of people who reported playing the lottery in the past year has doubled, and the percentage reporting gambling in a casino in the past year has more than doubled. Past-year bingo, on the other hand, has decreased by two-thirds, and we found a similar decline in past-year pari-mutuel betting on horses.

Demographics of Gamblers

Next NORC examined the data to determine whether the characteristics of various types of gamblers have changed since the 1976 report. Data from both 1975 and 1998 show that the sex ratios of lifetime and past-year gamblers has remained constant and is in accordance with their distribution in the general population (see Figure 2). Of the games we examined for this overview, past-year casinos patrons most closely fit this overall finding, with an almost 50–50 division between males and females in both 1975 and 1998. Past-year lottery players did not differ much from casino patrons, except that males were slightly more likely to have played than females. On the other hand, past-year bingo players were more likely to be female in both 1975 and 1998, and we found this relationship to be even stronger today, with women comprising about two-thirds of adults who have played bingo in the past year.

Figure 1. Past-Year and Lifetime Gaming 1975 and 1998

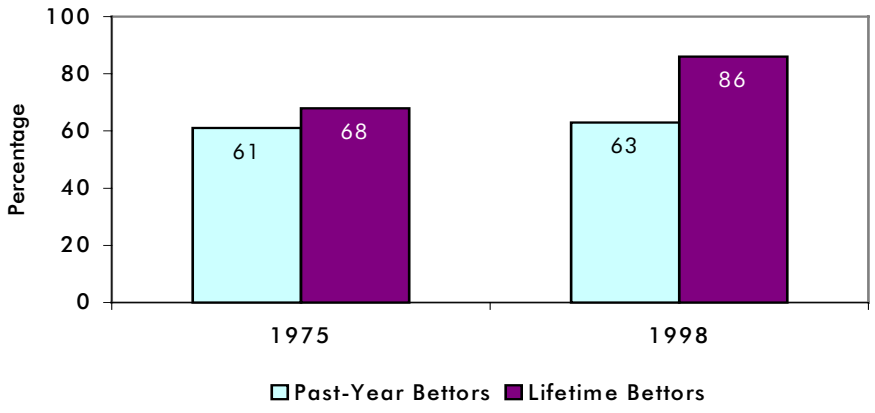


Figure 1a. Past-Year Gambling by Selected Games, 1975 and 1998

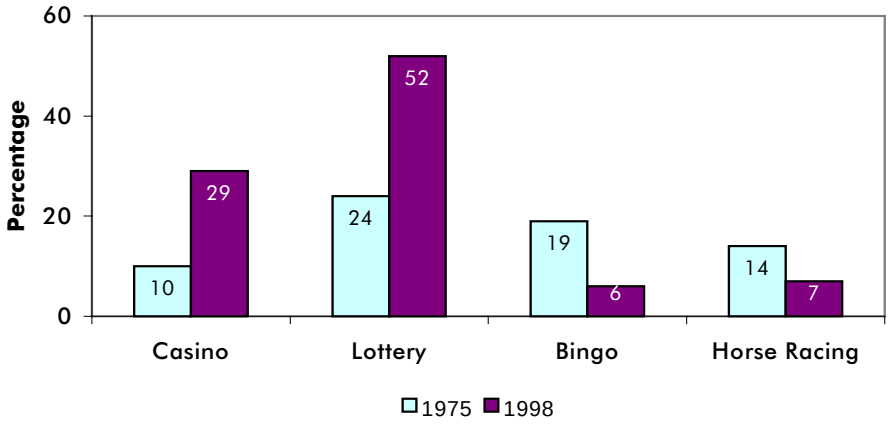
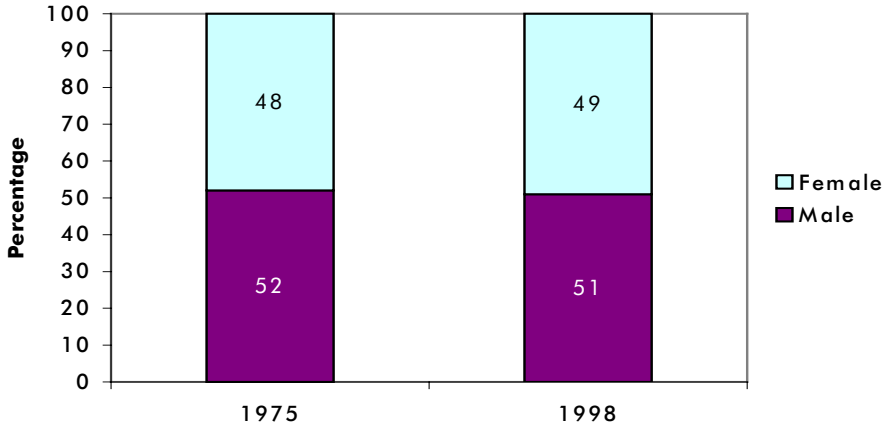


Figure 2. Sex of Past-Year Gamblers 1975 and 1998



Despite the equal proportions of males and females who have gambled in their lifetimes, the actual percentage of all women who have ever gambled has risen by 22 percent, while for males, the percentage has increased by 13 percent (see Figure 3, below). Similarly, the percentage of women who have gambled in the past year has risen slightly, but the percentage of males who have placed a bet in the past year has stayed the same (see Figure 4).

Figure 3. Lifetime Gaming by Sex 1975 and 1998

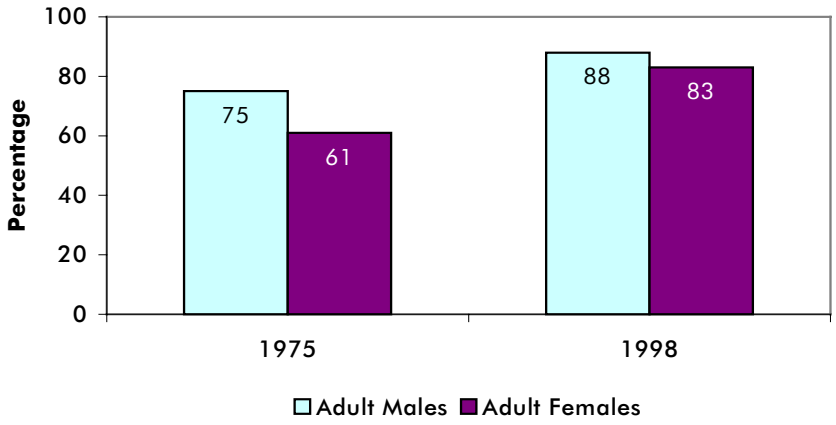
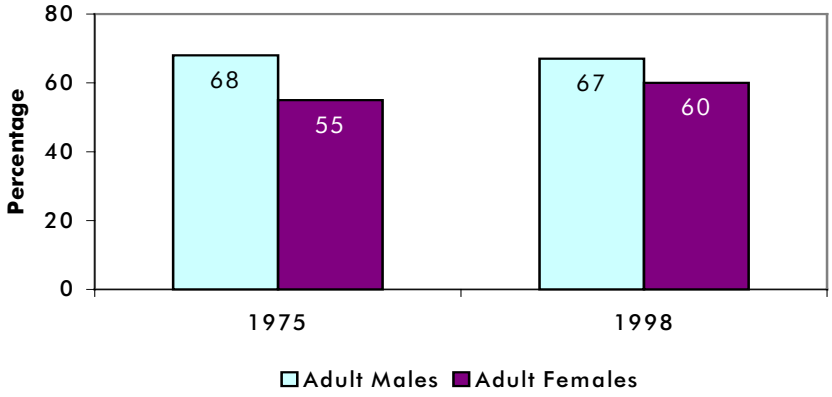
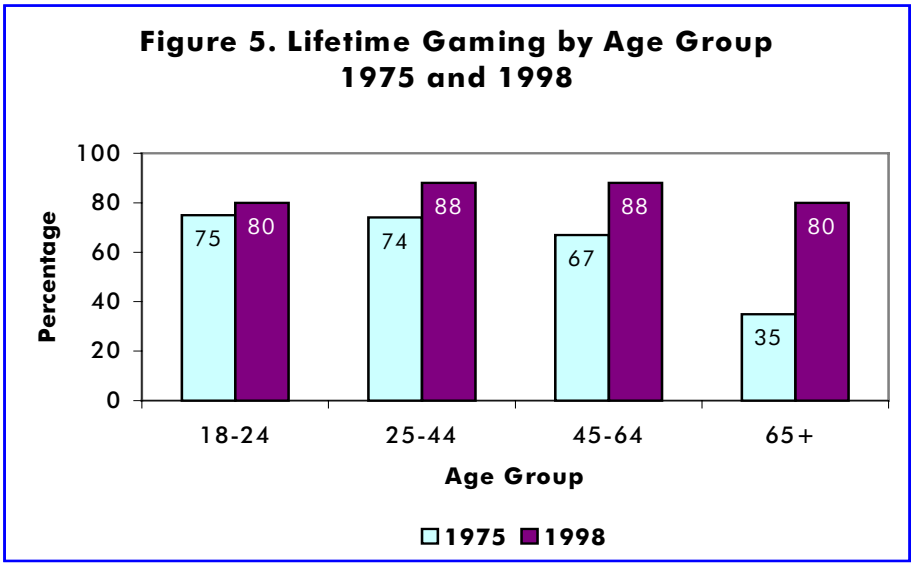


Figure 4. Past-Year Gaming by Sex 1975 and 1998



We also looked at differences between 1975 and 1998 by age group, which revealed some noteworthy changes. While the percentage of people who have ever gambled has increased in each age group (see Figure 5 on the following page), most notably among the population 65 years and older, today we see a more comparable distribution of lifetime gamblers across age groups. Another finding worth noting here is that the proportion of lifetime gamblers among young adults has increased only about 5 percentage points, while this proportion has increased within other age groups between 14 and 45 percentage points.



Looking at past-year gambling by age (see Figure 6 below) also reveals some interesting differences. The proportion of young adults placing a bet in the past year has decreased by about 10 percent, while it has increased slightly in the 45 to 64 age group and dramatically among persons over 65—about doubling. While it may be tempting to sound an alarm at what may appear to be a gambling epidemic among seniors, such changes are simply due to the fact that persons age 65 and older had much lower rates of participation relative to their proportion in the population in 1974. As we show in Figure 7 (on the following page), seniors are still underrepresented among the total population of past-year gamblers.

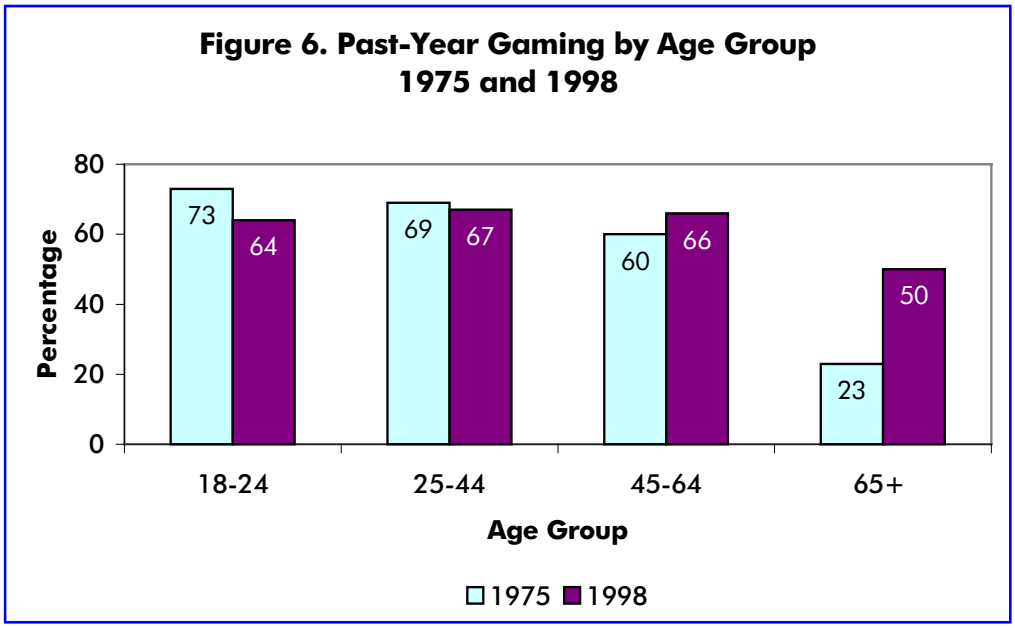
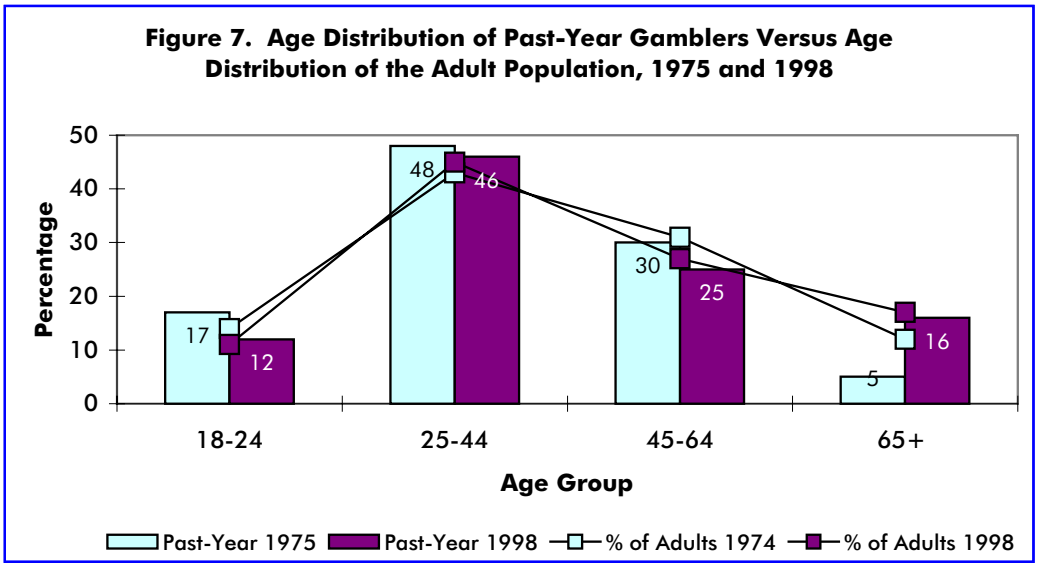


Figure 7. Age Distribution of Past-Year Gamblers Versus Age Distribution of the Adult Population, 1975 and 1998



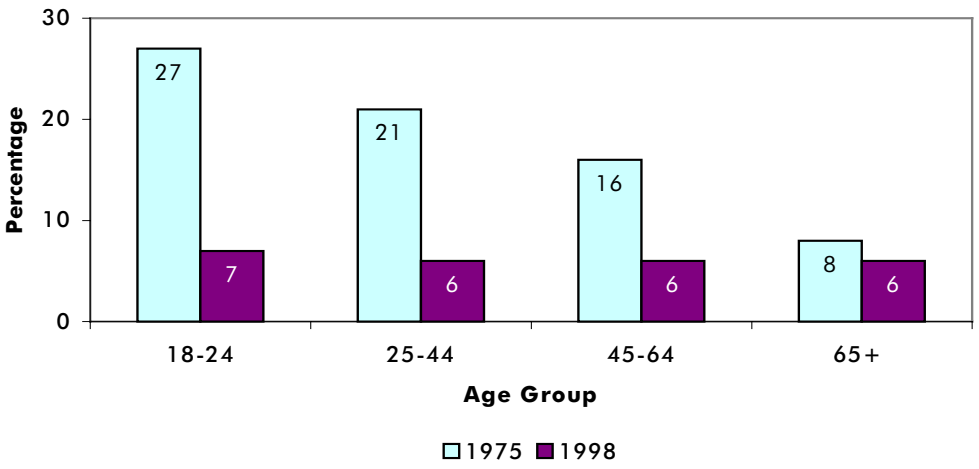
Finally, we examined demographics of players of specific games in 1975 and 1998. Probably the most striking difference between then and now is the distribution of individuals who play bingo. When the Commission published its report in 1976, bingo was far more popular, and one of the reasons ascribed to this was the social acceptability of the game, due to the established stereotype of the bingo player:

> Bingo is commonly described as a "little old ladies" game. While this does not imply that only little old ladies play bingo, it clearly indicates that most people view bingo players as a conservative group, predominantly female, and somewhat elderly. In addition, they are often perceived as belonging to a low-income group with a relatively low educational achievement.

However, the data collected in 1975 contradicted this picture. The difference between the percentages of men and women who played bingo were not "overwhelming" (16 versus 21, respectively), and the group had a significant over-representation of persons under 25 as well as a significant under-representation of persons 65 and older. They found also that bingo players come from all educational backgrounds, but with disproportionately fewer from both extremes (persons without a high school diploma and college graduates) (Kallick et al. 1976).

Today the stereotype persists, and while it seems to be fulfilling itself, it would appear that it remains off-mark. The percentage of women who have played bingo in the past year is double that for men, and the percentage of players without a high school diploma is triple that of the number of college graduates who play. In addition, the percentage of players from every age group has fallen off considerably more than it has for players 65 and older (see Figure 8 below). Nevertheless, in 1998, the age distribution of bingo players is virtually identical to their proportions within the general population.

Figure 8. Past-Year Bingo by Age Group 1975 and 1998



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CHAPTER 2. THE PREVALENCE AND CORRELATES OF GAMBLING PROBLEMS AMONG ADULTS

Legal gambling is now an accepted part of the social landscape in many countries. When gambling is legalized, the operation and oversight of these activities become part of the routine processes of government. Gambling commissions are established; revenues are distributed; and constituencies of customers, workers and organizations develop. Governments become dependent on revenues from legal gambling to fund essential services. Many nongambling occupations and businesses also become dependent on revenues from legal gambling to continue to operate profitably, including convenience stores, retail operators, restaurants, hotels, social clubs, and charitable organizations. Ancillary services—including legal, accounting, architectural, public relations and advertising, security, and financial organizations—expand their activities to provide for the needs of gambling operations (Volberg 1998a).

A further element in the growing legitimacy of gambling has been the "medicalization" of gambling problems and the professionalization of gambling treatment (Abt & McGurrin 1991; Rosecrance 1985), in other words, the acceptance of gambling problems as suitable subjects for disciplines such as psychiatry, clinical psychology, and epidemiology. A constituency of well-educated treatment professionals has emerged whose livelihoods involve providing services to governments and gaming operators. Organizations that provide services to these helping professions—hospitals, clinics, government health agencies, universities and colleges, the insurance industry—have growing interests in the development of legal gambling. These organizations are investing increasing, though still relatively modest, resources in training and certifying treatment professionals, in educating students, and in covering treatment for pathological gambling.

The Social Construction of Psychiatric Tools

The tools used to generate numbers are always a reflection of the work that researchers and others are doing to identify and describe the phenomena in which they are interested (Gerson 1983). Historically, standardized measures and indices have often emerged in situations where there is, simultaneously, intense controversy and a perceived need for public action (Porter 1995). Examples include the emergence of measures of "public utility" in France in the mid-1800s and the development of cost–benefit analysis in the United States in the mid-1900s.

There have been three "generations" of psychiatric research since the turn of the century. The third, and latest, generation of studies began around 1980 and coincided, as did the first two generations, with dramatic changes in psychiatric nomenclature (Dohrenwend 1998). The publication of the third edition of the *Diagnostic and Statistical Manual* (*DSM–III*) (American Psychiatric Association 1980), with its systematic approach to psychiatric diagnoses, led directly to the development of semi-structured interviews and rating examinations for use by clinicians. These tools were quickly adopted for epidemiological research despite the lag in research to establish the validity of these case identification procedures among general population samples (Dohrenwend 1995).

The assumption underlying all of the existing gambling research is that gambling-related difficulties are a robust phenomenon and that gambling problems exist in the community and can be measured. Despite agreement among researchers and treatment professionals at this fundamental level, there is disagreement about the concepts and measurement of gambling-related difficulties. The ascription of "conceptual and methodological chaos" to the field (Shaffer, Hall & Vander Bilt 1997:8) may be an overstatement of the situation among its experienced researchers, but the presence of competing concepts and methods is not uncommon among emerging and even mature scientific fields. Nevertheless, disputation among experts has led to some degree of public confusion and uncertainty about the impacts of legal gambling on society.

Measuring Gambling Problems

Following the inclusion of the diagnosis of pathological gambling in the *DSM–III* for the first time in 1980, a few researchers from a variety of scientific disciplines, including psychiatry, psychology, and sociology, began to investigate gambling-related difficulties using various methods from psychiatric epidemiology. At this time, few tools existed to measure gambling-related difficulties. The only tool that had been rigorously developed and tested for its performance was the South Oaks Gambling Screen (SOGS). The SOGS, closely based on the new diagnostic criteria, was originally developed to screen for gambling problems in clinical populations (Lesieur & Blume 1987).

The SOGS is a 20-item scale that includes weighted items to determine if the client is hiding evidence of gambling, spending more time or money gambling than intended, arguing with family members over gambling and borrowing money from a variety of sources to gamble or to pay gambling debts. In developing the SOGS, specific items as well as the entire screen were tested for reliability and validity with a variety of groups, including hospital workers, university students, prison inmates, and inpatients in alcohol and substance abuse treatment programs (Lesieur & Blume 1987).

Adopting the South Oaks Gambling Screen in population research

Like other tools in clinical research, the SOGS was quickly adopted in clinical settings as well as in epidemiological research. The SOGS was first used in a prevalence survey in New York State (Volberg & Steadman 1988). By 1998, the SOGS had been used in population-based research in more than 45 jurisdictions in the United States, Canada, Asia and Europe (Shaffer, Hall & Vander Bilt 1997; Volberg & Dickerson 1996; Volberg & Moore 1999). This widespread use of the SOGS came at least partly from the great advantage of comparability within and across jurisdictions that came with use of a standard tool (Walker & Dickerson 1996). Although there were increasingly well-focused grounds for concern about the performance of the SOGS in non-clinical environments, this tool remained the *de facto* standard in the field until the mid-1990s, when the new DSM–IV criteria were published (American Psychiatric Association 1994; Volberg & Banks 1990).

Like all tools to detect physical and psychological maladies, screening questions to detect gambling problems can be expected to generate some errors in classification. However, misclassification has very different consequences in different settings. Misclassification can occur when an individual without the malady in question is misdiagnosed as having the malady. This type of classification error is called a "false positive." Misclassification

can also occur when an individual with the malady is misdiagnosed as not having the malady. This type of classification error is called a "false negative." While most screens to detect psychiatric disorders work well in clinical settings where the prevalence of the disorder under investigation is predictably high, the accuracy of many psychiatric screens declines when they are used among populations where prevalence is much lower, such as the general population (Dohrenwend 1995).

Validating the South Oaks Gambling Screen

A national study in New Zealand in the early 1990s furnished an opportunity to examine the performance of the SOGS in the general population (Abbott & Volberg 1992, 1996). This opportunity arose from the two-phase research design employed in the New Zealand study, which allowed the researchers to identify *true pathological gamblers* using face-to-face interviews with respondents selected from subgroups of respondents in a much larger telephone survey. These sub-groups included non-problem gamblers, lifetime problem gamblers, and lifetime probable pathological gamblers, as classified by the SOGS. Prevalence rates for the national sample were corrected using the "efficiency approach," which involved calculating the rate of true pathological gamblers in each group and dividing this number by the total number of respondents in the sample. The efficiency approach resulted in a revised current prevalence estimate in New Zealand that was 0.1 percent higher than the uncorrected current prevalence rate.

The revised prevalence estimate in New Zealand rested on the conservative assumption that there were no false negatives among individuals who do not gamble regularly. While error rates in the sub-groups have an impact on the overall prevalence rate, the size of the error rate for each group has a different impact because of the different sizes of these groups in the population. Even if the number of false negatives among respondents who do not gamble regularly were extremely small, the relatively large size of these groups contributes to a noticeably higher overall prevalence rate. For example, if the nongambling group in New Zealand is assumed to include a very small number of pathological gamblers (1 percent), the prevalence estimate increases by 0.7 percent.

The New Zealand researchers concluded that the *lifetime* SOGS was very good at detecting pathological gambling among those who would *currently* meet diagnosis for this disorder. However, as expected, the SOGS identified pathological gamblers at the expense of generating a substantial number of false positives. The *current* SOGS produced fewer false positives than the lifetime measure but more false negatives. It thus provided a weaker screen for identifying pathological gamblers in the clinical sense. However, the greater efficiency of the current South Oaks Gambling Screen made it a more useful tool for detecting rates of change in the prevalence of problem gambling over time (Abbott & Volberg 1996).

The eclipse of the South Oaks Gambling Screen

With the rapid expansion of legalized gambling in the early 1990s, state governments began to establish services for individuals with gambling problems. In establishing these services in more than 20 states, policy makers and program planners sought answers to questions about the number of "pathological gamblers" in the general population who might seek help for their difficulties. These questions required epidemiological research to identify the number (or "cases") of pathological gamblers, to ascertain the demographic

characteristics of these individuals, and to determine the likelihood that they would utilize treatment services if these became available.

Around this same time, a variety of methodological questions were raised about SOGS-based research in the general population (Culleton 1989; Dickerson 1993; Lesieur 1994; Volberg 1994; Walker 1992). Some of these issues, such as respondent denial and rising refusal rates, were common to all survey research. Other questions were related to the issue of how best to study gambling-related difficulties. These included reservations about the reliability and validity of the SOGS, as well as challenges to assumptions about the nature of gambling problems that were built into the original version of this instrument.

What led to the growing dissatisfaction with the South Oaks Gambling Screen? One important change was the rapid expansion of legal gambling itself. This expansion led many people who had never before gambled to try these activities. As legal gambling expanded into new markets and as new types of gambling were marketed to new groups, the individuals seeking help for gambling difficulties became increasingly heterogeneous. In their efforts to discount what they saw as unreasonably high prevalence rate estimates, representatives of the gaming industries also played a role in the eclipse of the South Oaks Gambling Screen.

Prevalence surveys in the early 1990s suggested that growing numbers of women and middle-class individuals were developing gambling problems (Volberg 1992; Volberg & Silver 1993). Several of the specific items included in the SOGS made little sense to these new groups or to the treatment professionals working with them. Questions about borrowing from loansharks, for example, or cashing in stocks and bonds to get money to gamble or pay gambling debts were more relevant to the middle-aged, middle-class men most likely to seek help for gambling problems in the 1970s and early 1980s than to the young adults and middle-aged women who began to experience gambling problems in the 1990s. Questions about others criticizing one's gambling and feeling guilty about one's gambling were more likely to receive a positive response from low-income and minority respondents than others in the population (Volberg & Steadman 1992). Questions about borrowing from the "household" to get money to gamble would be interpreted differently by individuals from ethnic groups where "household" may be defined as the entire extended family.

The need was also growing for tools appropriate to different settings and purposes, including program evaluation. In 1985, only three states funded services for problem gamblers, but by 1996, 21 states funded such services (Cox, Lesieur, Rosenthal & Volberg 1997). Along with these resources came new demands for accountability and performance. These demands drew further attention to the deficiencies of the SOGS and increased dissatisfaction with its performance in general population studies.

Emergence of a new standard: The DSM–IV

A standard exists when a multiplicity of workers concerned with a phenomenon accept, at least tacitly, that there is a best available measure to identify that phenomenon, and then adopt that measure in their daily work (Becker 1960; Dean 1979; Gerson 1983; Volberg 1983). However, the way we look at problem gambling has changed over the past couple decades, and likewise, the DSM–IV criteria are very different from the diagnostic criteria adopted in the DSM–III in 1980 (American Psychiatric Association 1994).

The changes made to the psychiatric criteria for pathological gambling incorporated empirical research that linked pathological gambling to other addictive disorders like alcohol and drug dependence (American Psychiatric Association 1994). In developing the DSM–IV criteria, 222 self-identified pathological gamblers and 104 substance abusers who gambled socially tested the individual items (Lesieur & Rosenthal 1991). Discriminant analysis was used to identify the items that best differentiated between pathological and non-pathological gamblers. While the results from this sample indicated that a cutoff of 4 points was appropriate (Lesieur & Rosenthal 1998), the American Psychiatric Association established a diagnostic cutoff of 5 points. Pathological gambling is now defined as persistent and recurrent maladaptive gambling behavior as indicated by five or more criteria (listed in the table below), with the reservation that the behavior is not better accounted for by manic episodes—a reservation added somewhat as an afterthought, as it was not part of the underlying research on which the DSM–IV criteria were based.

Table 1. DSM–IV Criteria for Pathological Gambling

Preoccupation	Is preoccupied with gambling (e.g., preoccupied with reliving past gambling experiences, handicapping or planning the next venture, or thinking of ways to get money with which to gamble)
Tolerance	Needs to gamble with increasing amounts of money in order to achieve the desired excitement
Withdrawal	Is restless or irritable when attempting to cut down or stop gambling
Escape	Gambles as a way of escaping from problems or relieving dysphoric mood (e.g., feelings of helplessness, guilt, anxiety, or depression)
Chasing	After losing money gambling, often returns another day in order to get even ("chasing one's losses")
Lying	Lies to family members, therapists, or others to conceal the extent of involvement with gambling
Loss of control	Has made repeated unsuccessful efforts to control, cut back, or stop gambling
Illegal acts	Has committed illegal acts (e.g., forgery, fraud, theft, or embezzlement) in order to finance gambling
Risked significant relationship	Has jeopardized or lost a significant relationship, job, or educational or career opportunity because of gambling
Bailout	Has relied on others to provide money to relieve a desperate financial situation caused by gambling

Most researchers and treatment professionals working with gambling problems have expressed satisfaction with the new DSM–IV criteria. At two recent international meetings of gambling researchers and treatment professionals,[1] the consensus was that the field needed to move fully into the new "DSM–IV era." Internationally, researchers and treatment professionals have adopted the DSM–IV criteria as the new standard. For

[1] The first meeting took place in conjunction with the Twelfth National Conference on Problem Gambling in June 1998 in Las Vegas, hosted by Trimeridian, Inc. Invited participants included researchers and treatment professionals from Australia, Canada, Great Britain, Spain, and the United States. The second meeting took place in September 1998 in Malta at the 42nd ICAA International Institute on the Prevention and Treatment of Dependencies; this meeting included members of the newly-organized ICAA Gambling Section from the countries of Canada, Denmark, Great Britain, Italy, the Netherlands, Spain, Sweden, and the United States.

all we have yet to learn about pathological gambling, the DSM–IV criteria are now the measure against which the performance of other instruments must be demonstrated.

At the end of the 1990s, one finds a rapidly growing community of researchers and treatment professionals active in the gambling field and a growing number of tools to measure gambling problems for different purposes. Until 1990, only three screens existed to identify individuals with gambling problems, including the ISR screen used in the last national study; the CCSM; and the SOGS (Culleton 1989; Kallick et al. 1975; Lesieur & Blume 1987). Since 1990, in contrast, nine screens for adults and three screens for adolescents have been developed, including two based on the SOGS and at least four based on the DSM–IV criteria.

Despite this proliferation, the psychometric properties of these new tools remain unexamined. Even more significantly, few of these new screens have been tested for their differential performance in clinical settings, population research, and program evaluation. Another concern is how to calibrate the performance of these new screens with the results of more than a decade of SOGS-based research.

Development of the NORC DSM–IV Screen for Gambling Problems ("the NODS")

The guidelines put forth by the National Gambling Impact Study Commission specified that the DSM–IV criteria be used to identify problem and pathological gamblers in the general population. This meant that the SOGS could not be used, since this instrument is based on the outdated DSM–III criteria. In developing the questionnaire for the research to be conducted for the Commission, the NORC team identified three screens based on the DSM–IV criteria that had been used in population research. These included the Fisher DSM–IV Screen (Fisher 1996), the Diagnostic Interview Schedule (DIS; Cunningham-Williams et al. 1998), and the Diagnostic Interview for Gambling Severity (DIGS; Winters, Specker & Stinchfield 1997).[2]

Careful consideration was given to all three of these possible tools for identifying individuals with gambling-related difficulties. Our initial decision was to use the DIGS rather than the Fisher DSM–IV Screen or the DIS. This decision was based on the fact that only the DIGS had been tested for its performance with non-clinical groups (Stinchfield 1997). This decision was further based on the high internal consistency of this screen (Winters, Specker & Stinchfield 1997). However, examination of the individual items that make up the DIGS raised several doubts, especially about the varying timeframes associated with different items and about the forced splitting of some of the DSM–IV criteria into two items.

Accordingly, the research team elected to develop a new instrument based on the DSM–IV criteria. We have called the new instrument the NODS (NORC DSM Screen for Gambling Problems). The specific items that make up the NODS and the DSM–IV criteria to which they relate are shown in Table 2 below.

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[2] A fourth screen based on the DSM-IV criteria, the Massachusetts Gambling Screen (MAGS; Shaffer, LaBrie, Scanlan & Cummings 1994) has never been used in adult population research.

Table 2. DSM–IV Criteria and Matched NODS Lifetime Questions

Preoccupation	1	Have there ever been periods lasting 2 weeks or longer when you spent a lot of time thinking about your gambling experiences or planning out future gambling ventures or bets? OR
	2	Have there ever been periods lasting 2 weeks or longer when you spent a lot of time thinking about ways of getting money to gamble with?
Tolerance	3	Have there ever been periods when you needed to gamble with increasing amounts of money or with larger bets than before in order to get the same feeling of excitement?
Withdrawal	4	Have you ever tried to stop, cut down, or control your gambling?
	5	On one or more of the times when you tried to stop, cut down, or control your gambling, were you restless or irritable?
Loss of control	6	Have you ever tried but not succeeded in stopping, cutting down, or controlling your gambling?
	7	If so, has this happened three or more times?
Escape	8	Have you ever gambled as a way to escape from personal problems? OR
	9	Have you ever gambled to relieve uncomfortable feelings such as guilt, anxiety, helplessness, or depression?
Chasing	10	Has there ever been a period when, if you lost money gambling one day, you would return another day to get even?
Lying	11	Have you ever lied to family members, friends, or others about how much you gamble or how much money you lost on gambling?
	12	If so, has this happened three or more times?
Illegal acts	13	Have you ever written a bad check or taken money that didn't belong to you from family members or anyone else in order to pay for your gambling?
Risked significant relationship	14	Has your gambling ever caused serious or repeated problems in your relationships with any of your family members or friends? OR
	15	ASK ONLY IF R IS IN SCHOOL Has your gambling caused you any problems in school, such as missing classes or days of school or your grades dropping? OR
	16	Has your gambling ever caused you to lose a job, have trouble with your job, or miss out on an important job or career opportunity?
Bailout	17	Have you ever needed to ask family members or anyone else to loan you money or otherwise bail you out of a desperate money situation that was largely caused by your gambling?

The NODS is composed of 17 lifetime items and 17 corresponding past-year items, compared to the 20 lifetime items and 20 past-year items that make up the SOGS, and the 20 items (19 items in the field test) that make up the DIGS. Like the revised South Oaks Gambling Screen (SOGS–R) used in most of the epidemiological research on gambling since 1991, the past-year item is asked for each lifetime NODS item that receives a positive response. The maximum score on the NODS is 10, compared to 20 for the SOGS. Although there are fewer items in the NODS, and the maximum score is lower, the NODS is designed to be more demanding and restrictive in assessing problematic behaviors than the SOGS or other screens based on the DSM–IV criteria.

Several complications needed to be overcome in developing the NODS. For example, a number of the DSM–IV criteria are difficult to establish with a single question. In assessing these criteria (preoccupation, escape, and risking a significant relationship), we used two or three questions, and respondents received a single point if they gave a positive response to any of the questions assessing that criterion. Another complication in constructing the NODS is that two of the DSM–IV criteria (withdrawal and loss of control) assume that the questioner already knows that the individual has tried to "stop, cut down, or control" her or his gambling. Therefore, we obtained this information first before asking whether the respondent had felt restless or irritable during these times (i.e., withdrawal); we then assessed whether the respondent had succeeded in doing so (or, experienced loss of control).

Our final decision in developing the NODS was to place definite limits on several of the criteria, in keeping with the approach taken in alcohol and drug abuse research. For example, in assessing "preoccupation," the NODS asks if the periods when respondents spent a lot of time thinking about gambling or about getting money to gamble have lasted 2 weeks or longer. Similarly, the NODS asks whether respondents have tried to control their gambling three or more times without success (loss of control). We also ask respondents if they have lied to others about their gambling three or more times (lying). Only a positive response to the latter questions contributes to the respondent's score on the NODS.

The greater specificity of the NODS was adopted by the research team in response to concerns about misclassification. As noted above, research on the performance of the SOGS has shown that the *lifetime* screen is very good at detecting pathological gambling among those who *currently* experience the disorder. However, the lifetime SOGS accurately identifies at-risk individuals at the expense of generating higher numbers of false positives. Although more research is needed, it is likely that the lifetime NODS will prove more effective than the lifetime SOGS at detecting pathological gambling in a variety of populations.

In the national survey, NORC chose to administer the NODS only to those respondents who acknowledged ever losing $100 or more in a single day of gambling, as well as to those respondents who denied this, but acknowledged that they had been behind at least $100 across an entire year of gambling at some point in their lives. We chose to use these "filter" questions in the national survey after our pretesting indicated that nongamblers and very infrequent gamblers grew impatient with repeated questions about gambling-related problems. Moreover, our review of previous surveys indicated that persons who had never experienced significant losses were not those who reported problems related to gambling (Volberg 1997a, 1997b). We believe that this approach captured virtually all of the respondents within the survey's respondent population who would report three or more problems.[3] Further analyses will be needed to estimate the capture percentage for gamblers who would have reported one or two problems.

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[3] A bias may exist toward under-registration of problem gambling among lottery and bingo players. Such players tend to lose smaller amounts on any given day of gambling, which may accumulate to substantial sums; however, such players may not consider themselves "behind" in the sense that most gamblers would. Filtering based on expenditures or frequency of play rather than losses is an alternative approach that may yield some differences in survey-based estimation.

Validity and reliability of the NODS

In developing our instrument for identifying individuals with gambling-related difficulties, we received substantial assistance from the gambling treatment community. Most significantly, we were able to field-test the NODS and examine its performance in a clinical sample prior to adopting it in the national survey.

A sample of 40 individuals in outpatient problem gambling treatment programs throughout the United States responded by telephone to an abbreviated version of the questionnaire used in the national survey. Thirty-eight of these individuals (95 percent) scored five or more points on the lifetime NODS. A diagnosis of pathological gambling requires an individual to meet five or more of the DSM–IV criteria. The other two cases scored four points on the lifetime NODS. Lesieur and Rosenthal (1991, 1998) have argued persuasively that meeting 4 of the 10 DSM–IV criteria constitutes an appropriate threshold for a diagnosis of pathological gambling.

Scores for the past-year NODS were somewhat lower than lifetime scores in the clinical sample. Thirty of the forty individuals (75 percent) scored five or more points on the past-year NODS; five of these individuals (12 percent) scored three or four points; and the remaining five (12 percent) scored zero to two points. The significance of lower scores on the past-year than the lifetime scale may differ depending on the status of the client. As discussed below, the DSM–IV criteria are meant to accumulate or apply across as many years as the individual has gambled—five criteria are not required to appear within the confines of a single year in order to establish the diagnosis, firmly identifying the individual as a pathological gambler. Lower past-year scores may also result when an individual has been in treatment for an extended period (more than 1 year) or entered treatment in order to prevent an impending relapse.

The test-retest reliability of the NODS across a period of 2 to 4 weeks was tested in 44 cases, including some of the clinical cases discussed above. Both the lifetime and past-year scores on the NODS were highly reliable. The lifetime test statistic (r=0.99) and the past-year test statistic (r=0.98) were well above the 0.80 considered desirable for overall test–retest agreement. Our conclusion based on the field test was that the NODS has strong internal consistency and retest reliability. The lifetime NODS appears to have strong validity as well in identifying clinically confirmed pathological gamblers. In this respect, the past-year NODS does not perform quite as well. We report the past-year data here to permit comparison with results of other surveys which use the 12-month time frame, but we consider the lifetime NODS scores to be the superior instrument for the purpose of estimating prevalence rates and investigating correlates. We report the past-year data here to permit comparison with results of other surveys which use the 12-month time frame, but we consider the lifetime NODS scores to be the superior instrument for the purpose of estimating prevalence rates and investigating correlates.

The NODS typology

Numerous terms have been adopted or proposed in the field of gambling research to identify individuals who experience difficulties related to their gambling. The terms “compulsive” and “addicted” are popular with the public and the media; however, the psychiatric term “pathological gambler” is more widely used in the gambling treatment and research communities. The terms “problem,” “at risk,” “potential pathological,” “sub-clinical,” and “in transition” have all been proposed by gambling researchers or

treatment professionals to identify individuals who do not meet the psychiatric criteria for a gambling disorder but who nevertheless appear to experience substantial difficulties related to their gambling. One recent term, "disordered" gambling, was proposed as a way to describe the continuum of problems from less to more severe levels, noting the similarities and differences among troubled gamblers as observed in a multiplicity of studies (Shaffer, Hall & Vander Bilt 1997).

In discussing the results of the national survey, we have adopted the following terminology to correspond to the problem levels determined by the survey questions:

Table 3. Criteria for Classifying Respondents

Nongambler	**Never gambled**
Low-risk gambler	Gambled, but never lost more than $100 in a single day or year OR
	Lost more than $100 in a single day or year but reported no DSM–IV criteria
Lost more than $100 in a single day or year AND reported:	
At-risk gambler	One or two DSM–IV criteria
Problem gambler	Three or four DSM–IV criteria
Pathological gambler	Five or more DSM–IV criteria

The role of timeframe

The DSM–IV describes pathological gambling in the following terms:

> Pathological gambling is persistent and recurrent maladaptive gambling behavior…that disrupts personal, family, or vocational pursuits…. Although a few individuals are "hooked" with their very first bet, for most the course is more insidious. There may be years of social gambling followed by an abrupt onset.… The gambling pattern must be regular or episodic, and the course of the disorder is typically chronic. (APA 1994, pp. 615–17)

In the study of clinical disorders, pathological gambling is considered a chronic rather than an acute disorder. Acute disorders, like influenza, wounds, or broken bones, may be healed and leave no further mark or susceptibility. Chronic disorders, like pathological gambling, alcoholism, and manic depression, are quite different. Once fully developed, chronic disorders strongly tend to recur, constituting a lifelong vulnerability; even in periods of remission or relative quiescence, the disorder may yield a continuing stream of disabilities. This vulnerability to relapse may be effectively treated and kept in check. However, a period in which the individual is relatively free of symptoms does not indicate that the person is free of the disorder.

From the perspective of measuring prevalence, the strongest emphasis belongs on determining whether pathological gambling has developed, rather than on whether symptoms are recent or current. The DSM–IV criteria clearly reflect this, in their focus on the accumulation of discrete symptoms across a lifetime. These criteria do not require that specific symptoms be clustered tightly together in time (e.g., during the past year).

The field test conducted prior to the national survey demonstrated that the sensitivity of the lifetime NODS in a clinical population was higher than the past year NODS. One would expect this if pathological gambling were appropriately conceptualized as a

chronic disorder. It remains to be seen how well the past-year NODS criteria map onto clinical assessments of pathological gambling. Based on how the NODS is constructed, as well as our findings in the general population, we believe that the specificity of the NODS items is very good, reducing the rate of lifetime false positives; in this respect, we believe the performance of the NODS exceeds that of the SOGS.

Patron Survey

It was expected (and the results below confirm) that the adult RDD survey would yield a relatively small number of cases of pathological and problem gamblers. In anticipation of this limitation, NORC was charged with conducting a second survey to generate additional problem and pathological gamblers. An intercept survey of patrons of gaming facilities was selected as the most promising approach—in other words, to go where gamblers are, and especially where more frequent gamblers would be found in concentrated numbers. The research design called for 500 patron interviews to be collected from 5 major facility types in approximate proportion to their estimated share in overall gaming revenues. This distribution was targeted as follows: 170 interviews in lottery ticket outlets (not including locations with video lottery terminals only), 125 in Nevada and New Jersey casinos, 65 in riverboat casinos, 65 in Indian reservation casinos, 40 in pari-mutuel locations, and 40 in locations with video lottery terminals.

NORC first carried out a pilot study, which comprised 86 interviews with randomly selected patrons at three destination-style casinos in Wisconsin and Nevada. This type of facility was viewed as the most difficult in which to successfully conduct such a survey. (These casinos agreed to participate in the pilot study through the offices of the National Indian Gaming Association and the American Gaming Association.)

The pilot survey provided experience with the process of recruiting sites to participate in the survey, as well as with some of the specific methodological features of randomly intercepting and recruiting patrons in these settings (generally in the stream of foot traffic exiting through access doors or corridors), including the feasibility of completing an interview of this length. We shortened the RDD survey instrument by about one-third, to 191 items, to take on average 18 minutes to administer. In addition, the order of questions was revised somewhat for ease of administration in a paper-and-pencil in-person format. The field-test interviews were administered by NORC field interviewers.

Finally, in addition to testing the methods of the patron intercept survey, the pilot study provided confirmation of the expectation that proportionately greater numbers of pathological and problem gamblers might be obtained though this type of survey. Although the pilot survey was too small to confirm this point with counts of these two categories alone, the proportion of at-risk, problem, and pathological gamblers combined was nearly 36 percent in the pilot survey—a much richer concentration of such gamblers than was obtained in the pilot RDD survey.

The design for the patron intercept survey originally called for rotating the periods of data collection throughout business hours, picking 32 data collection sites with 16 interviews per site. The tight schedule for completion of the patron intercept survey, once Commission authorization was obtained, as well as the need to deploy interview resources efficiently, necessitated a revised design. Therefore, we selected fewer sites, took a greater number of cases per site, and standardized the time frames to the busiest

hours of mid-afternoon and mid-evening. At the conclusion of the patron intercept survey, we had completed 530 interviews in 21 facilities (see Table 4).

Table 4. Patron Interviews

Type of Facility	Targeted	Attempted	Completed	Response Rate
Casinos in NV & NJ	125	313	150	48%
Riverboat casinos	65	119	64	54%
Tribal casinos	65	98	67	68%
Lottery (traditional & VLT)	210	313	193	62%
Pari-mutuel	40	225	56	26%
TOTAL	505	1,068	530	50%

The sample facilities were in 7 states from all regions of the country: 4 in the Northeast, with 106 completed interviews; 7 in the North Central region, with 160 interviews; 4 in the South/Southwest, with 110 interviews; and 6 on the West Coast, with 145 interviews.

The patron intercept data were intended as a supplement to the adult telephone survey. Due to the constraints of sample selection and size, the intention was not to view these cases in isolation but to analyze them, to the extent possible, together with the telephone cases, improving the overall precision of our information about frequent players and problem and pathological gamblers. After carefully studying the composition of the patron intercept sample, we arrived at a procedure to combine the samples and re-weight the resulting larger file to accurately reflect the "dual-frame" origin of the respondents (that is, we viewed all adults as having two opportunities to be represented in the sample—to be contacted at home via telephone, and to be intercepted while visiting a gaming facility). We combined the samples by creating a file that included all of the more frequent past-year lottery or casino players from both surveys (intercept patrons not interviewed in casino or lottery sites were included here if they met either the lottery or casino participation criteria in their questionnaire responses). This "players" sample contained about 1,226 individuals (450 from the patron intercept survey and the remainder from the telephone survey) representing about 64 million players.

We then sorted the players from both surveys into 23 groups or "adjustment cells" (described in more detail in Appendix B); each cell included respondents who reported similar frequencies of casino and lottery play and were similar in age. We then took the population estimated to have the characteristics of each of these cells according to the telephone data alone and divided that population number by the number of patron AND telephone cases in the cell. We then assigned this average weight to each of the patron cases, and finally readjusted all the weights to add up once again to the cell's population. In other words, we had the intercepted patrons *share* the sample weights assigned initially to the telephone cases whom they most resembled in terms of age and past-year gambling behavior. Finally, we recombined these re-weighted cases with all of the telephone cases who were not in the "players" file; none of these other caseweights (adding up to 133 million persons) were changed.

The following table indicates key characteristics of the weighted RDD file, the original unweighted patron file, and the combined, reweighted patron+RDD file.

Table 5. Key Characteristics in RDD, Patron, and Merged Adult Surveys

Demographic Characteristic	RDD (N=2,417)	Patron (N=530)	Patron+RDD (N=2,867)
Sex			
Female	51.9%	43.2%	51.5%
Male	48.1	56.8	48.5
Race/Ethnicity			
White	71.5	71.1	71.4
Black	11.1	20.0	12.2
Hispanic	10.2	4.2	9.3
Other	7.3	4.8	7.1
Age			
18–29	22.5	11.6	22.3
30–39	24.0	16.5	24.0
40–49	20.2	19.8	20.3
50–64	17.1	31.6	17.3
65+	16.2	20.5	16.1
Education			
Less than high school	11.8	15.6	12.3
High school graduate	27.5	34.6	27.9
Some college	31.2	28.5	30.7
College graduate	29.5	21.3	29.1
Income			
Less than $24,000	34.4	28.5	32.8
$24,000–49,999	31.2	31.9	31.0
$50,000–99,999	27.1	28.7	26.7
100,000+	9.4	10.8	9.5
Marital/Parental Status			
Married	58.0	54.8	57.8
Divorced/Separated	10.0	17.3	10.6
Never married	24.7	21.7	25.0
Other marital status	7.4	6.3	6.6
Lives with (minor) children	38.3	27.8	38.3
Employment			
Current Full-time Employment	59.1	51.1	58.0
Part-Time Employment	11.4	10.6	11.9
Not Employed	29.5	39.2	30.1
Distance to major casino			
0–50 miles	21.2	60.8	24.4
51–250 miles	64.1	37.5	61.7
251+ miles	14.7	1.7	13.9
Lottery state	83.7	100.0	84.0
"Professional gambler"	1.0	4.0	1.4
Frequency of Play			
At least weekly lottery	12.3	41.4	12.5
At least monthly other gambling	12.6	49.8	12.0

The patron group was on the whole somewhat more likely than the RDD sample to be male, African American, older than 50, less than college educated, divorced, not employed, not an active parent, and living close to a major casino and in a lottery state. Some of these characteristics are also likely to be associated to some extent with under-representation in a telephone sample. More to the point of carrying out the patron survey,

the patrons were three to four times more likely to play the lottery at least once a week, gamble in other venues at least once a month, and (albeit only a small fraction) consider themselves to be "professional" gamblers.

Prevalence Rates

Prevalence rates are based on the proportion of respondents who score on increasing numbers of items that make up the lifetime scale used in the survey. Table 6 presents information about the proportion of respondents who scored at particular levels on the lifetime NODS screen in the RDD survey, the patron survey, and the combined sample (which pools past-year casino and lottery players from the patron survey). The classifications, as discussed above, are nongamblers, low-risk gamblers (limited gambling losses or zero DSM–IV problem criteria), at-risk gamblers (affirmed one or two criteria), problem gamblers (affirmed three or four criteria), or pathological gamblers (affirmed five or more criteria).

As we display in Table 6, about one in seven (or 29 million) adults have never gambled, and about 148 million adults are low-risk gamblers. At the other end of the spectrum are pathological gamblers, who comprise about 0.8 percent of the adult population based on the RDD sample alone. Problem gamblers comprise another 1.3 percent of the adult population, based on the RDD sample, and 1.5 percent based on the combined sample. Our best estimate based on the combined sample is that there are about 2½ million pathological gamblers, 3 million problem gamblers, and 15 million at-risk gamblers in the United States.

Table 6. Percentage Gambling Types Based on Lifetime and Past-Year NODS Scores

	RDD Survey				Patron Survey				Combined (Patron+RDD)			
	%		N		%		N		%		N	
	Life-time	*Past Year*	*Life-time*	*Past Year*	*Life-time*	*Past Year*	*Life-time*	*Past Year*	*Life-time*	*Past Year*	*Life-time*	*Past Year*
TOTAL	100.0	100.0	2,417	2,417	100.0	100.0	530	530	100.0	100.0	2,867	2,867
Nongambler	14.4	36.7	342	898	0.6	2.8	3	15	14.4	36.7	342	898
Low-Risk	75.6	60.4	1,841	1,452	68.3	72.6	362	385	75.1	59.1	2,145	1,784
At-Risk	7.9	2.3	183	55	17.9	14.3	95	76	7.7	2.9	267	125
Problem	1.3	0.4	30	9	5.3	4.9	28	26	1.5	0.7	56	33
Pathological	0.8	0.1	21	3	7.9	5.3	42	28	1.2	0.6	57	27

The higher rates of at-risk, problem, and pathological gambling in the patron survey confirm the expectations of the patron pilot survey, although that survey was carried out only in casinos.[4]

[4] The division of gambling types among patrons at particular types of gambling facilities was a particular interest of the Commission. As the table below indicates, the sample sizes, as well as the small number of sites for each detailed facility type within the patron database, render hazardous any attempt to generalize from the patron data alone. On a self-weighted basis, 13.2 percent of the patrons interviewed were problem or pathological gamblers, and 17.9 percent were at-risk gamblers. The pari-mutuel patrons at the three race-

As in other surveys, prevalence rates in the national survey are different among the various subgroups of the population. Table 7 shows lifetime prevalence of gambling type by demographic characteristics in both the RDD and combined surveys.

Table 7. Lifetime and Past-Year Prevalence of Gambling Problems Among Demographic Groups, in Percentages

Demographic Characteristic	RDD Survey (%)			RDD+Patron Survey (%)		
	At-Risk (*n*=183)	Problem (*n*=30)	Path. (*n*=21)	At-Risk (*n*=267)	Problem (*n*=56)	Path. (*n*=67)
	Life/Year	*Life/Year*	*Life/Year*	*Life/Year*	*Life/Year*	*Life/Year*
Gender						
Male	9.6 / 3.2	1.6 / 0.4	0.9 / 0.1	9.6 / 3.9	2.0 / 0.9	1.7 / 0.8
Female	6.3 / 1.6	1.0 / 0.4	0.7 / 0.2	6.0 / 2.0	1.1 / 0.6	0.8 / 0.3
Race						
White	6.8 / 2.2	1.2 / 0.2	0.6 / 0.1	6.8 / 2.7	1.4 / 0.6	1.0 / 0.5
Black	8.1 / 2.9	2.3 / 1.2	1.9 / 0.0	9.2 / 4.2	2.7 / 1.7	3.2 / 1.5
Hispanic	13.7 / 3.6	0.8 / 0.8	0.9 / 0.0	12.7 / 3.7	0.9 / 0.7	0.5 / 0.1
Other	9.6 / 1.4	1.1 / 0.5	0.6 / 0.3	8.8 / 1.8	1.2 / 0.5	0.9 / 0.4
Age						
18–29	10.3 / 4.3	1.9 / 0.8	1.2 / 0.1	10.1 / 3.9	2.1 / 1.0	1.3 / 0.3
30–39	6.9 / 1.4	1.0 / 0.4	0.5 / 0.2	6.9 / 2.1	1.5 / 0.8	1.0 / 0.6

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tracks visited by interviewers differed significantly from the other five types in their distribution of gambling types; there were no statistically significant differences among the first five facility types. The past-year NODS distributions were very similar to the lifetime but at lower levels: 10.2 percent of all patrons were problem or pathological gamblers, and 14.3 percent were at-risk gamblers; across the six facility types from Nevada/Atlantic City casinos to pari-mutuel, pathological and problem gamblers were 6.7, 14.1, 10.5, 6.1, 6.7, and 28.5 percent of patrons, respectively.

On a more generalizable basis, patterns of lifetime prevalence were calculated using the combined RDD+Patron data file for past-year patrons (more than one visit) of Nevada and Atlantic City casinos, riverboats, tribal casinos, traditional lottery outlets, stores/bars restaurants with VLTs or other electronic devices, and pari-mutuel racetracks. The percentages of pathological and problem gamblers at these sites were, respectively, 8.5, 9.6, 7.7, 3.8, 5.3, and 15.1 percent. These results indicate that, among the most common gambling venues, multi-visit lottery patrons in general have the lowest prevalence of pathological and problem gambling; casino patrons have higher prevalence rates, with small differences by type of casino; and pari-mutuel patrons have the highest prevalence rates.

Table a. Percentage of Gambling Types Based on NODS Lifetime Score, by Gambling Venue—Patron Data Only

Type of Gambler	NV/AC Casino (5)		Riverboats (3)		Tribal Casino (2)	
	%	*N*	%	*N*	%	*N*
TOTAL	100.0%	149	100.0%	64	100.0%	67
Nongambler	0.7	1	0	0	0	0
Low-Risk	68.4	102	67.2	43	73.1	49
At-Risk	22.1	33	15.6	10	16.4	11
Problem	3.4	5	6.3	4	6.0	4
Pathological	5.4	8	10.9	4	4.5	3

Type of Gambler	Lottery Outlets (6)		VLT Locations (2)		Pari-Mutuel (3)	
	%	*N*	%	*N*	%	*N*
TOTAL	100.0%	164	100.0%	30	100.0%	*56*
Nongambler	0	0	0	0	3.4	2
Low-Risk	78.1	128	70.0	21	33.9	19
At-Risk	12.8	21	23.3	7	23.2	13
Problem	3.7	6	3.3	1	14.3	8
Pathological	5.5	9	3.3	1	25.0	14

Table 7. Lifetime and Past-Year Prevalence of Gambling Problems Among Demographic Groups, in Percentages

Demographic Characteristic	RDD Survey (%)			RDD+Patron Survey (%)		
	At-Risk (*n*=183)	Problem (*n*=30)	Path. (*n*=21)	At-Risk (*n*=267)	Problem (*n*=56)	Path. (*n*=67)
	Life/Year	*Life/Year*	*Life/Year*	*Life/Year*	*Life/Year*	*Life/Year*
40–49	9.2 / 2.3	1.5 / 0.5	0.9 / 0.3	8.9 / 3.3	1.9 / 0.7	1.4 / 0.8
50–64	5.3 / 2.3	1.7 / 0.0	1.1 / 0.0	6.1 / 3.6	1.2 / 0.3	2.2 / 0.9
65+	6.9 / 1.3	0.2 / 0.2	0.1 / 0.0	6.1 / 1.7	0.7 / 0.6	0.4 / 0.2
Education						
Less than HS	10.7 / 1.6	1.4 / 0.9	1.2 / 0.0	10.0 / 2.4	1.7 / 1.2	2.1 / 1.0
HS graduate	8.6 / 3.2	1.7 / 0.3	0.9 / 0.3	8.0 / 3.5	2.2 / 1.1	1.9 / 1.1
Some college	7.8 / 2.9	1.4 / 0.7	0.9 / 0.1	7.9 / 3.5	1.5 / 0.8	1.1 / 0.3
College graduate	6.1 / 1.4	0.7 / 0.0	0.3 / 0.0	6.4 / 2.0	0.8 / 0.2	0.5 / 0.1
Income						
Less than $24,000	8.0 / 2.7	1.0 / 0.3	1.0 / 0.2	7.3 / 2.6	1.6 / 0.7	1.7 / 0.9
$24,000–49,999	7.2 / 2.7	2.1 / 0.6	0.8 / 0.1	6.9 / 3.2	1.8 / 0.9	1.4 / 0.6
$50,000–99,999	7.6 / 1.7	1.0 / 0.4	0.7 / 0.1	8.0 / 2.5	1.3 / 0.7	0.9 / 0.2
$100,000+	12.3 / 2.2	0.9 / 0.2	0.6 / 0.0	13.4 / 4.9	1.4 / 0.4	0.7 / 0.2
Marital status						
Married	6.0 / 1.6	0.9 / 0.5	0.8 / 0.2	5.9 / 1.9	1.0 / 0.8	1.0 / 0.3
Divorced/separate	8.9 / 2.0	1.2 / 0.0	1.0 / 0.0	9.9 / 4.7	1.7 / 0.9	3.0 / 1.7
Never married	11.6 / 3.9	2.1 / 0.4	0.8 / 0.1	11.4 / 4.3	2.6 / 0.8	1.2 / 0.7
Cohabiting	8.1 / 4.4	1.8 / 0.6	1.3 / 0.0	6.8 / 3.2	1.2 / 0.2	0.8 / 0.0
Widowed	8.9 / 1.9	1.5 / 0.0	0.0 / 0.0	7.3 / 1.7	0.5 / 0.0	0.0 / 0.0
Minor children						
None	7.9 / 2.4	1.3 / 0.3	0.4 / 0.0	7.7 / 3.1	1.6 / 0.7	1.0 / 0.5
One or more	7.7 / 2.3	1.2 / 0.6	1.4 / 0.2	7.8 / 2.7	1.3 / 0.9	1.6 / 0.6
Employment						
Full-time	8.5 / 2.5	1.4 / 0.5	0.9 / 0.1	8.5 / 3.0	1.5 / 0.7	1.5 / 0.6
Part-time	4.6 / 0.7	0.0 / 0.0	0.6 / 0.5	5.3 / 2.1	0.3 / 0.0	0.8 / 0.6
Not employed	7.9 / 2.7	1.5 / 0.3	0.6 / 0.1	7.3 / 3.2	2.1 / 1.0	1.0 / 0.4
Region						
Northeast	10.1 / 3.4	1.4 / 0.0	0.5 / 0.0	8.8 / 2.9	0.8 / 0.0	0.4 / 0.0
South	5.8 / 2.1	0.9 / 0.6	1.2 / 0.2	5.9 / 2.2	1.1 / 0.6	1.2 / 0.4
Midwest	5.3 / 1.6	1.2 / 0.1	0.6 / 0.2	6.0 / 2.7	1.6 / 0.7	1.5 / 1.0
West	12.9 / 2.9	2.0 / 0.7	0.5 / 0.0	12.1 / 4.3	2.3 / 1.4	1.4 / 0.6
Lottery state						
No	4.5 / 2.8	1.4 / 0.8	1.4 / 0.1	4.6 / 2.9	1.4 / 0.7	1.5 / 0.2
Yes	8.5 / 2.3	1.3 / 0.3	0.7 / 0.1	8.3 / 2.9	1.5 / 0.7	1.2 / 0.6
Distance to casino						
0–50 miles	6.7 / 2.1	1.6 / 0.2	0.5 / 0.0	7.4 / 4.1	2.3 / 1.1	2.1 / 1.3
51–250 miles	8.7 / 2.3	1.3 / 0.5	0.7 / 0.1	8.5 / 2.6	1.2 / 0.6	0.9 / 0.3
250+	6.0 / 2.9	1.0 / 0.3	1.2 / 0.4	5.5 / 2.6	1.2 / 0.3	1.3 / 0.4
Professional gambler						
No	7.8 / 2.3	1.3 / 0.3	0.7 / 0.1	7.6 / 2.9	1.5 / 0.7	1.1 / 0.5
Yes	14.7 / 5.9	5.9/11.8	11.8 / 0.0	19.2/11.4	2.9 / 7.2	19.8/10.4

Several interesting observations can be made based on this table and associated tests of statistical significance (every specific difference in our findings that is noted in the

following discussion has a 5 percent or less likelihood of arising by chance). First, with regard to sex, we found that prevalence rates of problem and pathological gambling tended to be higher among men than women in the RDD survey, but not to statistical significance. However, significantly more at-risk male gamblers were present in this sample than at-risk female gamblers. When we increased the sample size by merging the RDD and patron survey data, analysis revealed that rates of at-risk, problem, and pathological gambling were all higher among men.

When we examined differences by age, we found that persons 65 years and older were substantially less likely to be at-risk, problem, or pathological gamblers than those in younger age groups. The prevalence rates of at-risk, problem, and pathological gambling are also higher among African Americans than whites in the combined survey (the difference in the RDD survey reaches significance only for pathological gamblers). In the combined survey data, the prevalence of at-risk and problem gambling is higher among the never married than those who are married, and divorced people have higher prevalence rates of pathological, problem, and at-risk gambling than married people. Prevalence is higher among respondents living with minor children in the household than among those without minor children in the household, but this may be due to the different age and sex profile of people living with minors (more of whom are women and under 65) versus those who are not.

Finally, about 1 percent of respondents in the telephone survey identified themselves as "professional gamblers." Problem and pathological gambling are both present at elevated rates in this group. The DSM–IV states that professional gamblers, who limit their risk-taking and gamble in a "disciplined" way may relate somewhat differently to the screening items than other gamblers. However, the DSM–IV does not suggest that professionals are immune to gambling problems, any more than professional bartenders are immune to alcohol problems; nor does the DSM–IV recommend (or have a basis to recommend) that the screening criteria be modified for this subgroup. The evidence of our survey suggests that persons who consider themselves professional gamblers do not necessarily earn their entire living or even a significant part of it by gambling.

Regional Differences and Availability

In summarizing the results of a large number of prevalence studies conducted throughout the United States, Cox, Lesieur, Rosenthal, and Volberg (1997) noted that prevalence rates tend to be lowest in the Midwest and higher in the Northeast. This cross-jurisdictional analysis also showed that prevalence rates are highest in southern states like Louisiana and Mississippi, where the availability of legal gambling has increased rapidly, where the population is ethnically diverse, and where socioeconomic levels are relatively low. In the national survey, prevalence rates of pathological and problem gambling are lowest in the Northeast and highest in the West.

The availability of a state-owned lottery has a statistically significant association with the prevalence of at-risk gambling (which increases about 80 percent, in parallel with the generally greater past-year lottery play in these states, 55 percent versus 33 percent). However, the difference in prevalence of problem and pathological gamblers hovers at the edge of statistical significance, and is in the opposite direction. The availability of a casino within 50 miles (versus 50–250 miles) is associated with a higher prevalence (about double) of problem and pathological gambling in the combined survey results,

parallel with the general difference in levels of past-year casino gambling (40 percent among adults within 50 miles, vs. 23 percent of adults 50–150 miles). However, we found little difference in the prevalence of at-risk gambling in the combined survey, and differences in prevalence were not statistically significant in the RDD survey.

Attitudes Toward Gambling

It is interesting to examine general attitudes toward gambling among problem and pathological gamblers. One might assume that despite their gambling-related difficulties, problem and pathological gamblers enjoy gambling and believe that it is generally a good thing for society. However, Table 8 shows that nearly half of all pathological gamblers, as identified by lifetime NODS scores, believe that the overall effect of legalized gambling on society is either bad or very bad; these attitudes are more negative than for any other group of gamblers. When the smaller groups with positive past-year NODS scores are examined, gamblers at every problem level are less negative about the impact of gambling (conversely, the group that did not gamble in the past year is much larger than just the lifetime nongamblers, and generally more negative about gambling).

Respondents in the national survey were also asked about their reasons for gambling. Table 8 shows that the majority of at-risk, problem, and pathological gamblers gamble for excitement or challenge, and in this respect are quite different from low-risk gamblers. A great majority of at-risk, problem, and pathological gamblers also gamble in order to win money, and in this respect they also differ from low-risk gamblers. Finally, we found no statistically significant differences among these groups in the extent to which they gamble with friends or family, except that pathological gamblers exceed others. All of these results are the same whether the past-year or lifetime NODS is used.

Table 8. Attitudes Toward Gambling in RDD+Patron Survey, by Lifetime and Past-Year Gambler Type

Attitude Toward Gambling	Low Risk *Life/Year*	At Risk *Life/Year*	Problem Gamblers *Life/Year*	Path. Gamblers *Life/Year*
Overall impact is bad/very bad	32 / 24%	21 / 11%	27 / 18%	49 / 19%
Excitement is important/very imp	35 / 36	63 / 81	83 / 93	85 / 87
Winning money important/very imp	62 / 63	79 / 88	89 / 84	95 / 94
Usually gamble with friends, family	64 / 65	70 / 64	62 / 71	81 / 81

Correlation with Other Disorders

Finally, it is useful to compare problem and pathological gamblers to others in the national survey in terms of physical and psychological disorders and other kinds of troubles in life. Table 9 shows the percentages of gamblers and nongamblers who have experienced some of these problems. Lifetime pathological gamblers are twice as likely as other gamblers (31 percent versus about 15 percent, with nongamblers, an older group, falling in between) to describe their general health over the past 12 months as fair or poor. Lifetime pathological and problem gamblers are twice as likely as all other groups (13 percent versus 6 to 7 percent) to have sought professional help for emotional or mental health problems in the past year. Lifetime pathological and problem gamblers are more likely than at-risk gamblers (42 percent, versus 27 percent) to acknowledge being

somewhat or very troubled by their emotions, nerves or mental health; lifetime at-risk gamblers are in turn more likely than lifetime low-risk gamblers (16 percent), who are more likely than persons who have never gambled (11 percent) to affirm this.

Table 9. Percentage of Lifetime and Past-Year Gambler Types by Health, Mental Health, Substance Abuse, and Other Problems

	Non-gamblers		Low-Risk Gamblers		At-Risk Gamblers		Problem Gamblers		Path. Gamblers	
Problem	*Life-time*	*Past Year*	*Life-time*	*Past Year*	*Life-time*	*Past Year*	*Life-time*	*Past Year*	*Life-time*	*Past Year*
Health poor/fair, past year	22.8	21.0	14.0	12.3	15.7	13.2	16.3	22.6	31.1	29.6
Mentally troubled (currently) (RDD only)	10.7	14.6	15.9	17.1	26.5	28.5	42.3	24.2	41.9	66.5
Mental health tx, past year	5.1	6.9	6.8	6.3	6.4	10.1	12.8	5.4	13.3	12.9
Emotionally harmful family argument about gambling	NA	0.5	0.1	0.3	0.8	6.8	15.8	10.5	53.1	65.6
Manic symptoms, ever	NA	0.7	NA	1.6	11.3	17.6	16.8	13.4	32.5	40.1
Depressive episode, ever (RDD only)	NA	0.1	NA	1.0	8.6	17.4	16.9	5.2	29.1	20.0
Alcohol/drug dependent, ever (RDD only)	1.1	0.9	1.3	1.8	5.6	13.3	12.4	13.9	9.9	20.0
Drug use 5+ days, past year	2.0	2.4	4.2	5.1	9.2	13.5	16.8	16.1	8.1	13.9
Any job loss, past year	2.6	4.8	3.9	3.6	5.5	2.1	10.8	0.0	13.8	25.0
Bankruptcy, ever	3.9	3.3	5.5	6.4	4.6	10.9	10.3	13.8	19.2	10.7
Arrested, ever	4.0	7.0	10.0	11.9	21.1	25.7	36.3	25.0	32.3	26.4
Incarcerated, ever (RDD only)	0.4	—	3.7	—	7.8	—	10.4	—	21.4	—

The survey questionnaire includes screens for manic or depressive episodes, that is, questions asking whether a respondent ever displayed certain symptoms that are strongly indicative of manic or depressive episodes. The depression items led, if answered positively, to a full series of DSM–IV diagnostic questions, but this series was only used with respondents scoring one or more points on the NODS; other national surveys estimate general prevalence with the same questions. The manic screening items were asked only of respondents who scored one or more points on the NODS. This helps shed further light on the "manic episode" exclusion for the psychiatric disorder of pathological gambling, but we do not attempt to implement this exclusion. It has not been implemented in previous studies using the DSM–IV criteria, nor is there an underlying research base to indicate how it would be implemented, and therefore no research to validate an exclusion procedure (Lesieur and Rosenthal, 1998).

Table 9 shows that lifetime and past year pathological gamblers are significantly more likely than other risk respondents to have symptoms associated with manic disorder. The lifetime prevalence of major depressive episode among problem and pathological gamblers is significantly higher than that observed in the general population in other surveys, and a definite downward trend is noted from those with the most to least severe gambling problems in our sample. Table 9 also shows that both lifetime and past-year respondents reporting at-risk, problem, and pathological gambling are more likely than low-risk or nongamblers to have ever been alcohol or drug-dependent and to have used illicit drugs in the past 12 months. Lifetime , as well as to have ever been arrested or

incarcerated. Finally, pathological and problem gamblers are more likely than any other group to have lost a job in the past year and to have ever declared bankruptcy.

Gambling Expenditures

One expectation of our survey work was that it would enable us to estimate the proportion of gaming revenues associated with problem and pathological gamblers. There are two principal obstacles to this enterprise. First, a certain fraction of gaming revenues, particularly in destination-style casinos but also in certain high-stakes lotteries, have historically been derived from a relatively small number of high-end players, many of whom are not U.S. residents. Therefore, estimates based on a survey that does not sample from this special stratum must restrict its scope of generalization to exclude reference to these very wealthy players. Because these players are so few in number, determination of the population prevalence and correlates of problem and pathological gambling are not affected by their absence from the survey. However, due to the amount of money that these individuals put into play at casinos (and to an evidently much lesser extent in other games), any denomination of gambling in monetary units will be missing this component.

The second problem is the weakness in individuals' reports of gambling winnings and losses. Virtually none of the survey data on the reported amounts "ahead" or "behind" (won or lost) appears to be accurate at face value, when compared with official statistical data on regulated games. An exception is lottery play, for which we were able to reconcile the survey data quite well with officially counted sales receipts. This exception is probably due to the more routinized purchase patterns of most lottery play, compared with the way that betting and payoffs take place in other games with faster, more complicated, and more interactive formats. But here as well, the net win/loss data vary appreciably from what ticket buyers are known to spend and not recover through winning tickets. Instead of a careful, computer-like accounting for gaming dollars, individuals tend to understate their net losses and exaggerate their net wins, particularly when accounting for expenditures in private settings.

Table 10, which is based on the RDD questionnaire data (which covered gambling wins and losses much more extensively than the patron questionnaire; but see footnote 4 below), displays gambling win, loss, and expenditure totals for five types of gambling, in total and by type of gambler. The table provides numerous instances of non-credible overall results—for example, the results of adding up reports of lottery ticket purchases, on the one hand (expenditure data), and on the other, how much the survey respondents thought they were ahead (won) or behind (lost) over the course of a year. The annual information is calculated separately from two kinds of questions—items about the last day the respondent gambled, which are summed up taking account of the reported number of days gambling each year, and a direct question about past-year gambling wins or losses.

Table 10. Estimated Annual Amount Ahead, Behind, or Spent (in Millions of Dollars) in the Past Year, 1998 (from RDD Data)

	Casino				*Track*			
	Last-Day Sums		**Past Year**		**Last-Day Sums**		**Past Year**	
	Ahead	**Behind**	**Ahead**	**Behind**	**Ahead**	**Behind**	**Ahead**	**Behind**
Total	$35,555 (100.0)	$30,460 (100.1)	$9,461 (100.0)	$6,134 (100.0)	$9,580 (100.0)	$3,855 (100.0)	$2,903 (100.0)	$1,003 (100.0)
Gambler type reporting amount								
Low-Risk	28,050 (78.9	12,751 (41.9)	6,996 (73.6)	3,265 (53.2)	8,431 (88.0)	3,033 (78.7)	2,398 (82.6)	672 (67.0)
At-Risk	2,715 (14.7)	13,351 (43.8)	900 (9.5)	1,514 (24.7)	873 (9.1)	873 (19.8)	411 (14.2)	176 (21.3)
Problem	1,995 (5.6)	3,351 (11.3)	1,562 (16.5)	601 (9.8)	166 (1.7)	61 (1.6)	94 (3.2)	121 (12.1)
Pathological	279 (0.8)	1,007 (3.3)	33 (0.3)	754 (12.3)	111 (1.2)	–	1 (0.1)	35 (3.4)

	Private				*Lottery*			*Unlicensed*	
	Last-Day Sums		**Past Year**		**Past Year**			**Past Year**	
	Ahead	**Behind**	**Ahead**	**Behind**	**Ahead**	**Behind**	**Total $**	**Ahead**	**Behind**
Total	$23,860 (100.0)	$3,412 (100.0)	$4,090 (100.0)	$336 (100.0)	$1,420 (100.0)	$6,099 (100.0)	$25,270 (100.0)	$2,419 (100.0)	$444 (100.0)
Gambler type reporting amount									
Low-Risk	18,990 (79.6)	1,564 (45.8)	2,165 (52.9)	241 (71.7)	1,324 (93.2)	3,958 (64.9)	18,670 (73.9)	1,855 (76.7)	221 (49.7)
At-Risk	4,528 (19.0)	117 (6.5)	265 (6.5)	85 (25.3)	81 (5.7)	1,647 (27.0)	4,560 (18.0)	276 (11.4)	173 (39.0)
Problem	342 (1.4)	1,732 (40.5)	1,657 (40.5)	1 (0.3)	15 (1.1)	411 (6.7)	1,742 (6.9)	288 (11.9)	38 (8.6)
Pathological	—	—	3 (0.1)	8 (2.4)	—	84 (1.4)	297 (1.2)	—	12 (2.7)

The total spending estimate for lottery tickets using the RDD data only is 25.5 billion. This figure is approximately 20 percent below the national lottery sales figures for 1998 sales cited by Clotfelter, Cook, Edell, and Moore (1999) in their analysis of lottery gambling for the Commission.[5] However, to be consistent, the same players in the survey, when asked to estimate their *net* receipts, should have reported losses of

[5] The combined RDD+patron data on lottery expenditures, in contrast to other data in Table 10, are more complete than the RDD alone. Using the combined data set, we calculated the total lottery expenditures in the past year to be $31,5 billion, which is very similar to the figures cited by Clotfelter and colleagues for 1998 national lottery sales. However, Clotfelter and colleagues arrived at their own survey-based estimate for total national expenditures on lottery tickets (based on the same combined data set) by using a more complex summing algorithm to quantify the frequency-of-play response categories in the NORC questionnaire, as well as a series of post hoc adjustment factors designed to match the survey estimates for each major lottery type with the FY1998 sales figures published by LaFleur (www.lafleurs.com). When we used the same program code (Malme, private communication) to calculate the distribution of expenditures by type of gambler, we calculated the percentage of the $31.9 billion total expenditure by low-risk, at-risk, problem, and pathological gamblers at 67.5 percent, 18.0 percent, 7.9 percent, and 6.6 percent, respectively—statistics which are very close to our estimates based on the combined data (67.0, 18.8, 7.6, and 6.6) , which are similar to those in Table 10 except that the RDD data ascribe a much lower percentage of lottery expenditures to pathological gamblers.. Further analytic explorations of these data, as well as further methodological research on how to elicit the most accurate expenditure information, will undoubtedly prove useful to students of lottery play.

approximately $14 billion, reflecting the percentage of lottery expenditures not returned to ticket-holders. Instead, the data equate to a net loss of $4.7 billion, reflecting $1.4 billion in winnings (claimed by about 8 percent of all the past-year players) and $6.1 billion in losses (contributed by about 85 percent of players); the remaining 7 percent "broke even." This loss is about one-third what it should have been based on the survey-expenditures captured in the RDD data, and about one-fourth the actual amount lost according to the official sales data.

Undercounting of losses and/or overcounting of winnings are also evident for other forms of gambling, both for wins and losses across the past year as well as on the last day respondents gambled. The balance of past-year casino wins and losses for last-day and past-year items shows patrons ending up with a $5 billion or $3 billion windfall, instead of leaving more than $20 billion at tables and machines—the revenues reported by the casino industry. The same reversals hold for tracks and for unlicensed betting, comprised largely of sports books.

Most revealing of the rosiness of the collective view of gambling results is private gaming, largely at cards, in which there is no "house" or commercial intermediary to remove money from players' wins and losses. In private bets, all of the wins and losses should balance. However, the last-day-based and past-year aggregates from the survey show the amounts won exceeding the amounts lost by factors of seven and twelve, respectively. Unlike lottery play, in which 85 percent of buyers consider themselves net losers and 8 percent net winners (a 1:10 ratio), in private games, on the last day of play there were 3 self-reported winners for each loser (3:1), and over a year's time, five overall winners for every three losers (5:3). While these ratios are not inherently impossible, since they might imply that each losers' money was spread out across a larger number of (smaller) winners, the individual amounts reported as won and lost by each group actually greatly exaggerate, rather than reduce, this disparity in numbers of winners and losers.

Despite the lack of realism in the overall estimates of monetary wins and losses, there is some degree of information in the extent to which problem and pathological gamblers account for the amounts in both the win and loss columns (and in the case of lotteries, the expenditure column). Discounting the impossible sums of conjured winnings in private games, most of the money actually and reportedly changing hands is in lotteries, casinos, and pari-mutuel betting, and these are the estimates for which the number of respondents reporting win/loss data are the largest.

In lottery play, problem and pathological gamblers account for 8 percent of total expenditures (but 14.2 percent in the combined survey data for this measure), 8.1 percent of past-year losses, and 1.1 percent of past-year winnings. In casino play, problem and pathological gamblers account for 22.1 percent of past-year losses, 14.3. percent of last-day-based losses, 16.8 percent of past-year winnings, and 6.4 percent of last-day-based gains. In pari-mutuel betting, problem and pathological gamblers account for 15.5 percent of past-year losses, 3.3 percent of past-year winnings, none of the last-day-based losses, and 1.2 percent of last-day-based winnings..

Overall, when we sum up these data, similar information on the less frequently played games, and parallel monetary items such as the amount of money taken to gamble with or how much the person was willing to lose, these sums converge on the estimate that about

15 percent of the dollars lost gambling are lost by problem and pathological gamblers. These figures well exceed the percentage of problem and pathological gamblers in the general population, but not by so much as to dominate the economics of gambling. Perhaps a more general finding from these data is that gamblers, whether or not they are classifiable as problem or pathological, seem accustomed to a fairly high level of wishful thinking about the economics of the games they play.

Assessing Problem and Pathological Gambling in the Future

The issues surrounding legal gambling have become far more complex than they were when the last Commission published its report in 1976. Policy makers, government agencies, gambling regulators, and gaming operators are concerned about the likely impacts of changing mixes of legal gambling on the gambling behavior of broad segments of the population, as well as on the prevalence of gambling-related difficulties. Public health researchers and social scientists are concerned with minimizing the risks of legal gambling to particular subgroups in the population. Economists, financial institutions, and law enforcement professionals are concerned about the relationship between legal gambling and bankruptcies, gambling and crime, and the reliance of the gaming industries on problem gamblers for revenues. Treatment professionals, government agencies, and not-for-profit organizations are concerned about how to allocate scarce resources for the prevention and treatment of gambling problems (Volberg 1998b). Finally, groups opposed to the expansion of legal gambling are now working to prevent the further expansion of legal gambling and to repeal existing activities.

Like much of science, measurement is a developmental process. Instrumentation is always a reflection of the work that researchers are doing to identify and describe the phenomena in which they are interested. As research on problem gambling continues, our systems change for classifying problem gamblers. The SOGS represents a culturally and historically situated consensus about the nature of gambling problems. As research continues and as the definitions of problem gambling change, new instruments and new methods for estimating prevalence in the general population and for testing models of gambling behavior will continue to emerge. These emerging methods must be tested against each other and against the SOGS in order to advance the field of problem gambling research in an orderly manner, ensuring the relevance of past work as well as work in the future.

There are several areas for which we would recommend future research investments Much more work needs to done with the patron intercept methodology as a way to capture frequent players. This type of survey work requires cooperation between researchers and the gaming industry, which will undoubtedly increase as the importance and value of onsite research findings becomes more widely understood. Research is also needed on the efficacy of treatment for gambling problems, both through voluntary support groups and professional channels. Finally, longitudinal studies are needed that can extrapolate across 20-year spans or longer on the “careers” or “natural history” of gambling and related disorders.

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CHAPTER 3. ECONOMIC ANALYSIS OF THE CONSEQUENCES OF GAMBLING PROBLEMS AMONG ADULTS

Problem and pathological gamblers, as defined in previous sections of this report, experience excessive rates of adverse consequences that have tangible economic costs. Further consequences experienced by these gamblers that are quite real (e.g., broken relationships and families), although not readily amenable to having price tags attached, are often termed "intangible" costs. Another dimension of gambling consequences is that their impact is usually spread across an entire community. While costs begin with the gambler, they spill over to the household, other family members, friends, employers, creditors, and the community as a whole.

The focus of this analysis is on the tangible economic value of gamblers' problems or consequences that have been identified and analyzed in the literature on problem and pathological gambling (see, e.g., Lesieur 1998; Volberg et al. 1998). The earliest studies examined these phenomena through indepth interviews and surveys of persons who sought help to control their gambling. This approach has been effective in identifying the breadth and types of consequences that pathological gamblers experience and in exploring alternative ways that economic values can be attached to some of these problems. The analysis in this study in large measure builds upon the prior studies, but refines the earlier methods in order to generate estimates of the impacts of problem gambling among problem and pathological gamblers who can be identified from surveys of the general population.

The estimates in this study diverge from reported impacts and costs among the very small proportion of problem and pathological gamblers who have sought help (believed to be only about 3 percent; Volberg 1998). Since it is often the severity and accumulation of problems well beyond the threshold of clinical concern that may drive gamblers to seek treatment (Lesieur 1998), we expect that the average costs and impacts from the general population will be significantly lower than the estimates from treatment populations.

A challenge is posed for this study based on the fact that "denial" is considered a clinical characteristic of addictive disorders, including gambling. This has led to some concern among researchers (see, e.g., Chapter 6, by W. Thompson. in WEFA Group 1998) that surveys of the general population will not elicit acknowledgement or valid responses from pathological and problem gamblers that are selected into the samples. While this study has asked for specific attribution of adverse consequences/outcomes by respondents to gambling problems, the primary emphasis has been upon consequences that are experienced by the entire population, which are also susceptible to being affected by gambling problems. It is believed that asking about general problems without requiring adverse outcomes to be attributed to gambling (although allowing it) should elicit plausible responses. While validation surveys would be useful in the future, the findings in the rest of this section demonstrate that pathological and problem gamblers are indeed willing to acknowledge adverse outcomes, and at rates in excess of low-risk gamblers and nongamblers; indeed, our study found that the very low proportions that experience adverse consequences tend to attribute them to problem and pathological gambling. Examples of such consequences include job and financial problems, divorce, poor health, and criminal justice involvement.

In this analysis, our basic strategy is to compare rates (and costs) of specific adverse consequences associated with problem and pathological gambling for each of our designated gambling types. For example, problem and pathological gamblers (and perhaps those considered at risk as well) are believed to experience higher rates of personal bankruptcy (primarily attributed to their problems with gambling) than persons who are otherwise similar but do not gamble or at lower risk gamblers. Obviously, there are reasons unrelated to gambling for individuals to experience bankruptcy.

The analysis thus attempts to ascertain whether the bankruptcy rates (and other negative consequences) of problem and pathological gamblers are greater than bankruptcy rates of other gambling types who are otherwise similar, and to determine whether the difference is larger than might be expected due to chance. The bankruptcy cost attributed to problem and pathological gambling adjusts for "expected" rates of bankruptcy. Thus, the estimates are of "excessive" costs (be it for bankruptcy, job loss, health problems, etc.) experienced by problem and pathological gamblers.

In attempting to assess the postulated impacts, the survey incorporated questions that explicitly examined behaviors and problems that prior research on problem and pathological gambling has suggested are disproportionately experienced by this population. A large number of questions ask whether respondents attributed specific aspects of such problems directly to gambling.

Costs that could be measured on an annualized, present-value basis (poor physical and mental health, job losses/unemployment) sum to about $1,200 and $700 for each pathological and problem gambler, respectively. Other costs are infrequent (e.g., divorce, bankruptcy, arrest, incarceration), and in the absence of a very large study sample, they are more readily observed and measured on a lifetime basis (e.g., "Have you ever been divorced?" vs. "Have you gotten divorced in the past year?"). We estimate these "lifetime" costs (which are additive with the "annual" costs when the latter have been translated to a lifetime basis) at about $10,500 and $5,100 per pathological and problem gambler, respectively. About 25 percent of these estimates are costs generally termed "transfers." Under standard economic theory, transfers are not treated as costs because they represent a *loss* to the "donors" (generally taxpayers) and a *gain* to the recipients (in this case, problem and pathological gamblers). Thus, the total cost (including transfers) might be thought of as the cost to those who are not problem or pathological gamblers.

In this analysis we estimate costs per person by gambler type, with a particular focus on problem and pathological. We combined the cases from the supplemental survey of patrons with cases from the adult telephone survey. As explained in Chapter 2, we re-weighted these groups in order to make the weighted samples generally equivalent to the age and gender distribution of the general population of 197 million adults age 18 and older in 1998. This strategy is designed to maximize information about the problem and pathological gamblers who were relatively rare in the telephone survey and much more numerous in the patron survey. It is possible to convert these to aggregate or total national costs—that is, to sum our economic quantities to represent the entire population by combining the estimates of the number of problem and pathological gamblers with our estimates of the costs per problem and pathological gambler (per year and across lifetime).

Other dimensions of the analysis concern the time period over which gamblers have experienced symptoms of pathological and problem gambling and the component of the data from which estimates have been derived. This concerns whether the individual is classified as a pathological or problem gambler for the past year (number of problems reported in the past 12 months), or on a lifetime basis. The second issue concerns estimates for the random digit dial (RDD), patron survey, or combined data set.

We believe that the best estimates for the purpose of understanding the economic impacts of pathological and problem gambling come from use of the combined survey and lifetime measures. The estimates in this section of the report are based ;largely on these calculations. However, we have also examined the potential impact of using the different survey components and the past year versus lifetime in a series of tabulations that appear in the appendices.

When the data are reassesed by the noncombined survey components and the past-year classification, the general patterns reported in this chapter are supported. However, relatively few observations are available for many of the values calculated, and small numbers generate unstable estimates. For example, the impact of past year pathological gambling sometimes is and sometimes is not estimated to be greater than the impact of lifetime-but-not-past-year gambling. We observe this for problem gambling as well. These instabilities do not invalidate the estimates but simply reflect random variation around the main effect in relatively small samples. Furthermore, the study has not attempted to identify when patterns of problems were initiated or stopped, or their duration. Pathological and problem gambling are often long-term, with the adverse impact(s) building up over time. The adverse consequences may take some time to abate, and may never completely do so. A person with a problematic work history (or criminal justice record) carries such a record forward the rest of their life.

Tabulations appearing in the appendix also compare the rates from the RDD and patron survey. The patron survey has a higher concentration of pathological and problem gamblers (as a share of all persons interviewed); this is the principal reason this supplemental survey was undertaken. In both components of the survey we find that pathological gamblers generally have comparable, if not higher or more severe problems than problem gamblers. These two groups certainly have more severe impacts than other types of gamblers (and non-gamblers). Pathological gamblers in the two respective components of the study (RDD and patron) are generally more like each other in terms of problems and impacts than they are like "problem," "at-risk" or "no problem" gamblers. The same statement is true for the "problem" gamblers in each study component—they are generally more like each other than like other types of gamblers.

We believe that the combined sample provides the best technical results for the purpose of the analyses done in this chapter, and we have used them for the main analysis and for the preparatory analyses with a few exceptions. In compressing the length of the RDD interview so as to better suit the patron-intercept mode of data collection, some questions in the RDD survey pertinent to the analysis in this chapter were omitted from the patron questionnaire. In these instances we have used the RDD instead of the combined data in order to develop estimates of problem prevalence from which costs were calculated. All such instances are identified in the applicable table. Appendix C includes disaggregated estimates of all of the fundamental descriptive values used in developing the cost estimates.

Prior Studies on the Costs of Gambling

There have been several prior efforts at describing the economic impacts of problem and pathological gambling (e.g., Lesieur and Anderson 1995, Thompson, Gazel, and Rickman 1996; WEFA Group 1997; Westphal, Rush, and Stevens 1998; also see reviews by Lesieur 1998; Volberg et al. 1998). The critical contribution of these studies has been the identification of consequences and impacts of problem and pathological gambling that have economic implications, and the efforts made to develop estimates of these costs. Among the obvious financial consequences these studies have examined are gambling-attributed bankruptcy, dissipation of assets, debt, and theft. Other impacts studied are missed work or lateness to work, lost employment, stress and impaired physical and mental health, suicidal ideation, and alcohol- and drug-related disorders. Families and personal relationships usually are adversely affected, with associated conflict and strife, with divorce frequently the result.

For the most part, the existing body of research examines persons in treatment for a gambling disorder. This approach has had obvious advantages in developing and understanding the phenomenon. Persons in treatment have generally initiated treatment because they experienced severe consequences from their gambling. Patients enrolled in treatment based on the self-help tradition are generally encouraged to be forthright about the problems they have caused or encountered related to their disorder, whether it is for gambling, alcohol, drugs, or some other problem. It is possible to compile a picture of the problems of pathological gamblers that go for treatment by reviewing these studies.

Still, the objective of this study is to attempt to portray the consequences and economic costs of typical or average problem and pathological gamblers. Data on gamblers in treatment probably describe the most severely impacted individuals—the tail of the distribution in terms of severity and number of impacts. We expect that the general population survey will identify individuals who have not reached this extreme level of severity.

Our survey instrument asked about most of the impacts that the existing literature indicates are likely to be experienced (or imposed) by problem and pathological gamblers. The following sections will attempt to give some indication as to how comparable the measured impacts are to prior estimates derived from individuals in treatment or Gamblers Anonymous (GA).

Costly Consequences of Gambling

The NODS survey undertook to examine a number of different types of impacts of problem and pathological gambling. These included family impacts, job impacts, financial problems, and criminal/legal problems. While there are many facets and dimensions to such problems, there are certain issues that are more conducive to both measurement and valuation. Therefore, this analysis focuses on a small number of tangible consequences. The consequences of concern were selected both because a body of literature already exists that strongly suggests that problem and pathological gambling may cause such outcomes (e.g., Lesieur and Anderson 1995, Thompson, Gazel and Rickman 1996, Volberg 1998), and because it is possible to measure certain economic values that are associated with them. Such consequences include the following:

- Divorce;
- Poor health and mental health problems;
- Job loss and lost wages from unemployment;
- Bankruptcy; and
- Arrest and incarceration.

Based on the existing research literature, it is expected that gamblers with higher counts of gambling symptoms will have higher rates of problems. Since the problems often attributed to problem and pathological gambling are also experienced by many people whether or not they gamble, we adjusts for whether a problem or pathological gambler has other characteristics or behaviors that might contribute to the consequence in question. For example, if those who gamble also have alcohol and drug problems, ignoring these other problems might result in attributing an inaccurately high consequence rate to problem and pathological gambling.

Our analysis used logistical regression to control for the following sociodemographic factors: age, gender, ethnicity, educational attainment, residence with one's children, and use/abuse of alcohol and illicit drugs. In general, these factors were generally strongly predictive of whether individuals had experienced the costly consequences identified above. Ignoring these control factors would result in attributing a larger proportion of the consequences to gambling than if the controls were applied. The specifications of the variables used and the primary results are presented in the annexes to this chapter.

As we state above, it is important to note that many of the costs often associated with problem and pathological gambling are not unique to persons who gamble or who might need help for gambling problems. Thus, our analysis examines the following questions:

- To what extent did the problem and pathological gamblers surveyed experience a certain consequence?
- To what extent did they attribute the consequence to their gambling?
- What plausible economic costs can be associated with higher than expected rates of this consequence?

Based on these questions, we concluded that the major findings are as follows:

- Problem and pathological gamblers have significantly higher rates of costly consequences than otherwise similar persons do.
- Problem and pathological gamblers experience or impose thousands of dollars of economic costs per year on society.
- Problem and pathological gamblers rarely directly attributed these costly problems to their gambling behaviors or difficulties.

The next section presents our findings about the extent to which consequences with tangible economic costs are associated with different types of gamblers. These patterns are analyzed in order to determine whether problem and pathological gamblers have other

characteristics or behaviors that may be the cause of their higher rates of consequences, such as gender or age. The section thereafter presents our findings on selected economic impacts experienced or imposed by problem and pathological gamblers, adjusting for the effects of other factors.

Employment-related impacts

Adverse financial consequences are the crux of the issue for problem and pathological gambling. While there are obviously other manifestations and consequences that can and often do arise, the financial problems are generally thought to underlie these in some way. One potential mechanism through which gambling might bring adverse consequences is for the gambler to lose too much money relative to her or his earning capacity and/or wealth. Problem and pathological gamblers in this study display a pattern of higher rates of certain types of financial problems relative to other gamblers (with no or few problems) and to nongamblers. While this finding is almost tautological (attributing financial problems to gambling contributes to a determination of gambling type), this is exactly the pattern of problems that contributes to other sorts of consequences (e.g., family, legal, and health problems).

Another mechanism for adverse consequences is for one to engage in gambling at times and places that are inappropriate given one's responsibilities; adverse outcomes could include a decline in job performance and additional costs to employers, job loss, lost wages, and reliance on Unemployment Insurance and/or other social welfare programs.

Studies of pathological gamblers in treatment have looked at a variety of the potential impacts on the workplace, but they have been limited by not having comparison populations. Such studies have examined narrow aspects such as lateness or missing work in order to gamble as well as gambling while on the job, while broader impacts have included job loss and unemployment. While it is possible to develop cost estimates from such data, they may present an inaccurate picture, since workers in general are sometimes late and miss work, or use work time for personal purposes.

Lesieur (1998) found in his review of the cost literature that between 69 and 76 percent of pathological gamblers have missed work at some point in order to gamble. Various studies in his review found that from 21 to 36 percent of gamblers in treatment have attributed a lost job to their gambling problems. A survey in Wisconsin of 98 GA respondents found that 66 percent had missed work due to gambling, and 21 percent had lost or quit their jobs due to gambling (Thompson et al. 1996). A general population telephone survey found that problem gamblers miss slightly more work (2.7 days and 1.7 days for "level 2 and 3" gamblers, respectively) than low-risk and nongamblers (0.9 days) (Westphal et al. 1998).

Our model attempts to reflect these issues by building on the standard model of labor markets. This model decomposes the employment experience into labor market participation/employment, amount of employment, and wage rate. In the standard model of the labor market, the wage rate represents the perceived/actual value of the employees' productivity to their employers. Divergence of an employee's perceived/actual productivity from their expected rate will result in an increase or decrease in their wage or salary and/or termination (in the case of under-performance). In an economic model of the labor market, we hypothesize that to the extent problem and pathological gamblers' behaviors in the workplace impact their overall or average performance, employers will

generally recognize and reward the worker with continued employment and increased wages, or penalize the worker with lower wages and/or termination of employment.

The data reveal somewhat complex patterns regarding employment. For example, pathological gamblers had relatively high employment (76.3 percent) at the time of the survey. However, among those that had worked in the past year, we found a slightly higher (but not statistically significant) rate of working less than a full year (about 26.6 percent, versus 18.6 percent for low-risk gamblers). Still, pathological gamblers who had worked in the prior 12 months were significantly more likely to have lost/been fired from a job (13.8 percent versus 4 percent for low-risk gamblers). However, they were not significantly more likely to have been earning a wage below $10 per hour than others. The mean household income for pathological gamblers was about 15 percent lower than for low-risk gamblers, but this difference was not statistically significant.

Table 11. Employment Experiences, by Type of Gambler (Lifetime Only)

Type of Characteristic	Gambling Type				
	Non-gambler	Low Risk	At Risk	Problem Gambler	Path. Gambler
Employed currently	55.3***	73.3	71.5	58.9***	76.3
Any employment past year	64.4	78.8	80.3	77.2	82.3
Among Those Working Past Year…					
Any unemployment	21.5	12.7	17.7	23.8	15.9
Months unemployed	1.6	0.9	1.3	1.8	1.3
Lost a job/fired past year	2.6	4.0	5.6	10.8ϕ	13.8*
Hourly wage (RDD only)	$14.60	$18.20	$18.10	$18.00	$17.90

Statistical significance of differences between groups tested using multivariate logistical regression, with control variables for age, gender, ethnicity, education, child in household, and alcohol and drug use/abuse. Gamblers with no problems were used as the base group.

Significance tests: Problem and pathological types tested *separately*; statistically significant at the: *** =0.01 level; ** = 0.05 level. * = 0.10 level. Problem and pathological types were *combined* for significance testing; statistically significant at the: ϕϕϕ =0.01 level; ϕϕ = 0.05 level. ϕ = 0.10 level.

Problem gamblers, in contrast, were significantly more likely to have been unemployed or at least not working at the time of their interview (58.9 percent, versus 73.3 percent for low-risk gamblers). However, those who did work were employed for as much of the year as low-risk gamblers. Their rate of having lost or been fired from a job was also higher (10.8 percent compared to 2.6 percent for nongamblers). Wage rates did not appear to be impaired in this group.

Employers' losses

The most unambiguous measure of employer dissatisfaction with employee performance (productivity) is to fire an employee. As noted above, both problem and pathological gamblers have higher rates of job loss than low-risk or nongamblers—10.8 and 13.8 percent, respectively (compared to the expected rates of 5.8 and 5.5 percent). Employers incur search and training costs assumed equal to 10 percent of the annual salary for each employee replaced. Frazis et al. (1998) estimated that 4 percent of an employee's hours go into training; we are assuming employer costs equivalent to an additional 6 percent of an employee's time is invested in recruiting and initially training a replacement hire.

Since pathological gamblers in our sample earned about $18 per hour, or $40,000 per year, firing an employee costs an employer an average of $4,000. Since pathological gamblers had a job loss rate of 13.8 percent, versus the expected rate of 5.8 percent, their "excess" rate of job loss was 8 percent. Therefore, the average pathological gambler cost his or her employer 8 percent of $4,000, or about $320. The cost of excess job loss for each problem gambler was $200.

Table 12. Annual Financial and Job Losses by Problem and Pathological Gamblers

	Who Pays the Cost	Problem Gamblers	Path. Gamblers
Job loss	Employer	$200	$320
Unemployment/wage	Gambler	n.s.	n.s.
Lower wage/salary	Gambler	n.s.	n.s.

Employees' loss of earnings

Even though problem and pathological gamblers have elevated rates of job loss, there is no systematic indication that they earned less than otherwise similar individuals due to either excess unemployment or lower wages. While problem gamblers had a lower employment rate than expected at the time of the interview, we elected not to incorporate this in our cost estimates, because the estimate does not appear to be supported by other related measures. For example, problem gamblers were virtually identical to low-risk and nongamblers in the proportion that had less than a full year of employment. Also, their average hourly wage rate was virtually the same. This is not necessarily inconsistent with an elevated rate of job loss. If problem and pathological gamblers are less likely to voluntarily quit or leave jobs, their aggregate rate of unemployment could be the same even though they are more likely to be fired or laid off.

Bankruptcy, debt, unemployment insurance and welfare

Previous studies of GA and treatment populations have given a good deal of attention to other financial impacts. Such studies have found, for example, that pathological gamblers have high levels of debt and declare bankruptcy at higher rates than other types of gamblers (and nongamblers). Research on gambling treatment populations found that gambling-attributed current debt (as opposed to lifetime borrowing) was $39,000 in Wisconsin and $114,000 in Illinois (Thompson, Gazel and Rickman 1996; Lesieur and Anderson 1995). These studies found that in the GA/treatment populations, between 18 and 28 percent of males and 8 percent of females had declared bankruptcy.

However, debt per se is not unexpected or an indication of unusual problems, as many individuals buy residences, automobiles, and other large purchases on credit. What is unusual is when an individual declares bankruptcy, based on an inability to repay debt when compared to the income of the individual or the household. When bankruptcy occurs, some fraction of the debt may be never repaid, and it is this fraction of debt and borrowing that constitutes a loss to creditors (rather than the magnitude of borrowing or indebtedness). However, this loss is theoretically considered a transfer, and generally is not be included in "cost" estimates.

Pathological gamblers have clearly elevated rates of indebtedness, both in an absolute sense and relative to their income. Indebtedness per person is 25-percent greater than

that of low-risk gamblers and about 120-percent greater than that of nongamblers. However, the disparity is even greater when debt is compared to income: pathological gamblers owe $1.20 for every dollar of annual income, while low-risk and nongamblers only owe $0.80 and $0.60, respectively. In accord with their higher debt, pathological gamblers have significantly elevated rates of having ever declared bankruptcy: 19.2 percent, versus 5.5 percent and 4.2 percent for low-risk and nongamblers.

Again, for problem gamblers the story is not as clear. Their average level of indebtedness is actually the lowest of any type of gambler; however, they still have an elevated rate of bankruptcy (10.3 percent), but this is only marginally statistically significant when compared to the rate among nongamblers.

Table 13. Financial Characteristics and Impacts, by Type of Gambler

Characteristic	Lifetime Gambling Behavior				
	Non-gambler	Low-Risk	At-Risk	Problem Gambler	Path. Gambler
Any unemployment benefits, 12 mos.	4.6	4.0	10.9	10.9*	15.0**
Received welfare benefits, 12 mos.	1.9	1.3	2.7	7.3*	4.6
Household income, 12 mos. (RDD)	$36,000	$47,000	$48,000	$45,000	$40,000
Household debt, current (RDD)	$22,000	$38,000	$37,000	$14,000	$48,000
Filed bankruptcy, ever	4.2	5.5	4.7	10.3ϕ	19.2*

Statistical significance of differences between groups tested using multivariate logistical regression, with control variables for age, gender, ethnicity, education, child in household, and alcohol and drug use/abuse. Gamblers with no problems were used as the base group.

Significance tests: pathological and problem types tested *separately*; statistically significant at the: *** = 0.01 level; ** = 0.05 level. * = 0.10 level. Pathological and problem types *combined* for significance testing; statistically significant at the: ϕϕϕ =0.01 level; ϕϕ = 0.05 level. ϕ = 0.10 level.

On average, excess lifetime losses involved with bankruptcy are about $3,300 for pathological gamblers and $1,600 for problem gamblers. Almost 19 percent of pathological gamblers have ever declared bankruptcy, versus an expected 10.8 percent, given their personal characteristics. For problem gamblers, their 10-percent rate compares to an expected rate of 6.3 percent. Personal bankruptcies result in an average of $39,000 in losses to creditors (WEFA Group, 1998; Gropp et al., 1997), although one should keep in mind that there are major differences between Chapter 7 and 13 filings.

Table 14. Financial Losses, by Type of Gambler

Type of Cost	Who Pays Cost	Time Period of Estimate	Problem Gambler	Path. Gambler
Unemployment benefits	Government	Past Year	$65	$85
Welfare benefits	Government	Past Year	$90	$60
Filed bankruptcy	Creditors	Lifetime	$1,600	$3,300

Criminal justice costs

Pathological and problem gamblers in treatment populations often reveal that they have stolen money or other valuables in order to gamble or pay for gambling debts (Lesieur 1998). Nearly half (46 percent) of GA participants in Wisconsin reported they had ever stolen something to gamble, and 39 percent had been arrested (Thompson et al. 1996). The GA survey in Illinois found that 56 percent had stolen to gamble (Lesieur and Anderson 1995).

Although we asked study participants if they had ever stolen money in order to gamble or pay a gambling debt, the reported frequency was too low to measure, or at least report in this study. However, it was possible to obtain information about the frequency with which respondents reported ever being arrested and/or serving time in jail or prison (unfortunately, past-year rates were too low for analysis). However, these are only indirect measures of the underlying issue that we would like to measure. Still, to the extent that problem and pathological gamblers have rates of arrest and imprisonment that are greater than low-risk gamblers and nongamblers, it is possible to infer that the difference may be related to gambling behaviors and problems (although the direction of causality may be open to debate).

Table 15 below shows that those with more gambling symptoms have much higher rates of lifetime arrests and imprisonment. About one-third of problem and pathological gamblers reported having been arrested, compared to 10 percent of low-risk gamblers and only 4 percent of nongamblers. About 23 percent of pathological gamblers and 13 percent of problem gamblers have ever been imprisoned. Again, these rates are much higher than rates for low-risk gamblers and nongamblers (4 and 0.3 percent, respectively).

For this analysis, we performed tests to establish the probability that these differences were not primarily associated with other characteristics of the respective gambler types (e.g., age, gender, alcohol and drug problems) and were not observed due to chance. The arrest and imprisonment rates of problem and pathological gamblers were highly significant.

Arrests

Pathological and problem gamblers account for about $1,000 each ($1,250 and $960, respectively) in excess lifetime police costs. Almost one-third of each group has been arrested or detained by the police at some time in their life (their expected rates are about 19 and 15 percent, respectively). Based on the survey, pathological and problem gamblers had been arrested about 3.3 and 1.6 times, if they had ever been arrested. In 1992 (the most recent national data available), police spent $41.3 billion to make 14 million arrests (about $2,900 per arrest; U.S. Dept. of Commerce 1998). Thus, the 32 percent of pathological gamblers with arrest histories had about $10,000 in lifetime arrest costs. However, the $10,000 must be prorated across all pathological gamblers, and further adjusted for the 19-percent expected rate of arrest in this population. Thus, the average cost per pathological gambler is $10,000 × (32% – 19 %), which equals $1,250.

Table 15. Weighted Occurrence of Criminal Justice Consequences, by Type of Gambler

Type of Consequence	Lifetime Gambling Behavior				
	Non-gambler	Low Risk	At Risk	Problem Gambler	Path. Gambler
Arrested	4.5	11.1	20.7	36.3***	32.3*
Times arrested	1.7	2.1	2.9	1.6	3.3
Incarcerated (RDD only)	0.4	3.7	7.8	10.4	21.4

Statistical significance of differences between groups tested using multivariate logistical regression, with control variables for age, gender, ethnicity, education, child in household, and alcohol and drug use/abuse. Gamblers with no problems were used as the base group.

Significance tests: problem and pathological tested against low-risk gamblers; statistically significant at the: *** =0.01 level; ** = 0.05 level. * = 0.10 level. Pathological and problem gamblers tested against nongamblers for significance test; statistically significant at the: ϕϕϕ = 0.01 level; ϕϕ = 0.05 level. ϕ = 0.10 level.

Incarceration

More than one-fifth of pathological gamblers have ever been incarcerated in a prison or jail in their lifetimes (the survey did not ask about number of incarcerations). The simulation indicates an expected rate of about 6 percent. The cost of incarcerations has been estimated based on the ratio of national police and corrections spending. The most recent survey of criminal justice spending found that total corrections costs were about one-quarter smaller than total police spending (USDOJ 1996). This ratio has been applied to estimate the lifetime incarceration costs for problem and pathological gamblers. However, a further adjustment has been made to account for the fact that pathological gamblers are much more likely to have been incarcerated, if ever arrested (this is consistent with the findings that pathological gamblers have 3.3 arrests, if ever arrested, compared to 2.1 for low-risk gamblers). Thus, pathological gamblers are estimated to have $1,700 in lifetime corrections costs, with problem gamblers having $670 in costs (see Table 16).

Table 16. Criminal Justice Losses , by Type of Gambler

Type of Cost	Who Pays Cost	Time Period of Estimate	Problem Gambler	Pathological Gambler
Arrests	Government	Lifetime	$960	$1,250
Corrections	Government	Lifetime	$670	$1,700

Divorce

Family problems are one of the primary concerns associated with problem and pathological gambling. Lesieur (1998) reports that between 26 and 30 percent of GA members attribute divorces or separations to their gambling difficulties. While this type of consequence is difficult to measure and to assign value to, the number of resulting divorces can be measured, and legal fees can be estimated. One measure of gambling as a factor in divorce is that respondents representing about 400,000 adults pointed to their own gambling as a cause or factor in a past divorce, and respondents representing 2 million adults identified a spouse's gambling as a significant factor in a prior divorce.

The analysis estimates that the average pathological gambler has accumulated $4,300 more than expected for legal fees involved with excess divorces (measured rate of 53.5

percent, versus an expected rate of 33.4 percent). Low-risk gamblers and nongamblers have lifetime divorce rates of 30 and 18 percent, respectively. Problem gamblers have losses of $1,950 in lifetime excess divorce legal fees. Their reported divorce rate was 39.5 percent, compared to a rate of 31 percent expected for persons otherwise similar without gambling problems. Legal fees per divorce average $20,000 (Wilson). The costs per problem and pathological gambler were developed by multiplying the average number of divorces per gambler times $20,000 to get legal costs per gambler ever divorced. This total was averaged over all pathological gamblers and adjusted down to account for the difference between reported and predicted divorce rates.

Table 17. Marital and Health Status, by Type of Gambler

	Lifetime Gambling Behavior				
Status	Non-gambler	Low Risk	At- Risk	Problem Gambler	Path. Gambler
Divorced	18.2	29.8	36.3	39.5ϕϕ	53.5**
Poor/ fair health	21.8	13.9	16.0	16.4	31.1**
Mental health tx.	6.9	6.5	5.8	12.8**	13.3**

Statistical significance of differences between groups tested using multivariate logistical regression, with control variables for age, gender, ethnicity, education, child in household, and alcohol and drug use/abuse. Gamblers with no problems were used as the base group.

Significance tests: Problem gamblers against pathological; statistically significant at the: *** = 0.01 level; ** = 0.05 level. * = 0.10 level. Problem and pathological tested against nongamblers A for significance test; statistically significant at the: ϕϕϕ = 0.01 level; ϕϕ = 0.05 level. ϕ = 0.10 level.

The economic consequences of divorce are actually much greater than the direct value of the associated legal costs. The major economic conclusion from the divorce literature (Everett 1991) is that the economic well-being of children and the mother usually significantly falls, while that of males increases materially. Thus, there is a tragic winner–loser scenario, where the values are somewhat offsetting.

These costs are clearly to be differentiated from the emotional cost that is borne by all of those involved. The ability to calculate these economic costs in the present study is limited, however, because the costs are quite complicated. They involve interpersonal losses and gains by the adults and the children involved, and entail detailed information about the timing and duration of marriage, divorce, and any remarriage. The current study was not designed to perform such analyses, as it would be necessary to collect equivalent and extensive data for the two parties to the divorce. However, it is possible to describe the kinds and relative magnitudes of the economic impacts that prior research on divorce has identified.

One study estimated that women with minor children suffered a 73-percent reduction in their standard of living in the first year after divorce (Weitzman 1985). National statistics show that married couples had a median household income of $47,000 in 1995, compared to $21,000 for a female-headed household with absent husband (U.S. Department of Commerce 1998). This results from a combination of factors, such as the infrequency of awards of alimony (less than 20 percent of divorced women) and a scarce majority of women receiving child support (U.S. Department of Commerce 1986). This factor is further exacerbated by the fact that a significant fraction of child support and alimony payments are never made, and when women make recourse to courts, the legal costs can easily consume a significant share of the payments in arrears.

Another prominent aspect of the economic impact is that many mothers with small children do not work or work only part time. Leaving the workforce (generally because marriage makes this economically feasible), whether entirely or partially, impairs future earning ability through a loss of valuable work experience (Mincer and Polachek 1978). Also, part-time jobs generally entail lower skilled occupations with limited opportunities for career and earnings growth.

Paradoxically, when a previously unemployed mother returns to the workplace due to economic hardship associated with divorce, she experienced an increase in earnings; this increase is considered to offset the loss in income contributed by the absent spouse. However, this movement of a mother into the workplace in order to earn more constitutes a net loss (in an economic sense) of her contribution to the household, since she can spend less time engaged in child care and other household activities. One study estimated the difference in the value of these services at about $12,000 per year (adjusted for inflation; Paringer and Berk 1977). This is the value of services the mother can no longer contribute to the operation of the household, because time is spent outside of the home engaged in paid employment.

Probably the longest term and potentially the greatest economic cost is associated with impacts on children. Several studies have found that children from divorced households have lower academic and/or occupational achievement (Krein 1986; Cassetty and Douthitt 1985). These costs would last for most of the lifetimes of the affected children, and when discounted to their present value, could be in the tens of thousands of dollars per child. Again, the economic costs of divorce are quite substantial, however they are measured. This study has only represented a small—although very tangible—component of such costs, because the study was not designed to undertake the level of sophisticated analysis needed to make such estimates.

Health care

Several studies have suggested that pathological and problem gambling is correlated with a decline in health and elevated rates of illness—either physical or mental (Lesieur 1998). We did not identify research that examined personal health care utilization and expenditures, or health status (generally the strongest predictor of health expenditures within age and gender groups). It is unclear how gambling problems would cause adverse impacts on health, although such impacts are believed to be a function of stress and strain. In our survey, 33.8 percent of pathological gamblers reported that they were in poor or only fair health, while only about 14 percent of low-risk gamblers reported poor or fair health. We estimated that annual health care expenditures were elevated by about $750 for pathological gamblers, with an estimated annual expenditure of about $3,800 per capita. Based on their other characteristics, absent the effect of gambling, we expected significantly fewer pathological gamblers to be in poor or fair health—about 17 percent, with personal health expenditures of about $3,000 per capita.[6]

[6] This calculation used analyses from the National Medical Expenditure Survey and The Lewin Group's Health Benefits Simulation Model to produce estimates of expected annual expenditures for population groups defined on self-reported health status, gender and age (all available from NODS).

Table 18. Divorce and Health Costs, by Type of Gambler

Type of Cost	Who Pays Cost	Time Period of Estimate	Problem Gambler	Path. Gambler
Divorce	Gambler/spouse	Lifetime	$1,950	$4,300
Health	Insurance	Past year	n.s.	$700
Mental Health	Insurance	Past year	$360	$330

Mental health care

Pathological and problem gamblers had annual mental health expenditures about $330 and $360 greater than expected, respectively. About 13 percent of these two groups reported past-year use of mental health services, while our analyses projected use by only about 6 percent. Utilization of mental health services was just under 7 percent for low-risk and nongamblers. In 1996, about $50 billion was spent on mental health care (excluding psychiatric hospitals and residential treatment centers for children) to treat about 10 million adults (about $5,000 per person receiving care; Mark et al. 1998). Therefore, an excess of 7 percent of problem and pathological gamblers had mental health problems, at an average cost of $5,000 per year, which yields the estimated cost per problem and pathological gambler of about $350 per year.

Treatment for pathological gambling

There have been no national studies on the issue of pathological gambling treatment. Volberg (1998) estimates that only about 3 percent of current pathological gamblers obtain professional treatment in a given year (not including participation in self-help groups like GA). This rate of treatment access is much lower than rates for persons with current drug addiction (about one-third), alcoholism (about 15 to 20 percent), and other mental disorders (ranging from about 40 to 80 percent). In Oregon, Volberg found that public clinics had about 600 documented patients and/or affected family members per year, compared to a current estimated prevalence of about 20,000 pathological gamblers.

Similarly, no substantial data exist regarding costs for treating pathological gambling. Inpatient treatment facilities generally keep patients for several weeks, at a cost of up to $10,000; outpatient providers treat patients for several months or more, often taking on patients after they leave 24-hour care. Volberg (1998) reports that in Oregon, patients generally receive care for up to 6 months in outpatient addiction treatment centers (similar to the course of treatment for alcohol and drug addiction), although due to client dropout, the average duration of treatment per patient is about 3 months. Costs in these centers runs about $70 per week (Mark et al. 1998), suggesting average costs per patient of between $900 and $1000.

In sum, about 3 percent of pathological gamblers seek care in a given year, with an average cost per person of $1,000. If one uses these data to estimate the cost of treatment in a year, then the annual treatment cost per pathological gambler is about $30. It is assumed that most problem gamblers do not seek treatment unless or until they advance to pathological. While in a given year a pathological gambler may have a 3 percent probability of entering treatment, over a period of pathological gambling there may be a greater probability that they will seek care.

Total costs of pathological gambling

The total costs estimated above are summarized in Table 19. Costs are shown for both past year and lifetime, since certain costs could only be calculated in these respective units. Annual costs of lifetime pathological gamblers are estimated at $1,195, compared to $715 for lifetime problem gamblers. However, substantial additional costs are present that can only be estimated on a lifetime basis, as they did not occur frequently enough in the past year to be estimated with the current sample size. Lifetime impacts were $10,550 and $5,130 for pathological and problem gamblers.

Table 19. Selected Economic Costs of Pathological and Problem Gambling: Costs per Pathological and Problem Gambler

Type of Cost	Who Pays (Primary)	Problem Gambler Costs		Pathological Gambler Costs	
		Lifetime	Past Year	Lifetime	Past Year
Job loss	Employer	n.e.	$200	n.e.	$320
Unemployment benefits	Government	n.e.	$65	n.e.	$85
Welfare benefits	Government	n.e.	$90	n.e.	$60
Filed bankruptcy	Creditors	$1,550	n.e.	$3,300	n.e.
Arrests	Government	$960	n.e.	$1,250	n.e.
Corrections	Government	$670	n.e.	$1,700	n.e.
Divorce	Gambler/spouse	$1,950	n.e.	$4,300	n.e.
Poor health	Health insurance	n.e.	$0	n.e.	$700
Poor mental health	Health insurance	n.e.	$360[@]	n.e.	($330[@@])
Gamb. treatment	Government	0	0	n.e.	$30
Total costs/impacts		$5,130	$715	$10,550	$1,195
Costs minus transfers		$3,580	$560	$7,250	$1,050
Transfers to gamblers		$1,550	$155	$3,300	$145

[@] This is a net increase in cost. [@@]This is a part of total health. n.e..: not able to be estimated in this survey.

We believe that the annual costs should be increased to incorporate some contribution from the lifetime costs. However, the basis for making such an allocation is weak at the present time. This study has found that past-year prevalence rates are about one-half of that for lifetime prevalence, indicating that pathological and problem gambling is a chronic problem for many, with the disorder going into remission and later recurring. Future studies should consider collecting data about the course of gambling problems, including the age of onset and the ebb and flow of gambling problems, in order to ascertain the period of time over which costs are incurred.

The sums indicated in the table include several types of costs that are termed “transfers” in the formal economic sense; they should be treated differently depending on the calculation one is making. Transfers are those costs that mainly represent a shifting of resources from one individual to another, with one person gaining what the other loses. The transfers of concern in this model are the costs of bankruptcy and the value of unemployment insurance and welfare benefits. These amounts accrue to the benefit of the problem and pathological gamblers and to the detriment of either their creditors or the government.

The costs of problem and pathological gambling minus transfers are $1,050 and $560 per year, and $10,550 and $5,130 per lifetime, respectively. When these sums are multiplied by the estimated prevalence of pathological and problem gamblers from the combined RDD+patron data file (which was used for the cost calculations), they translate into annual costs of about $4 billion per year, and $28 billion on a lifetime basis. If transfers to the gambler from creditors and other taxpayers are included, the costs rise to about $5 billion per year and $40 billion per lifetime.

Annualizing the lifetime estimates is difficult without a firm estimate of the average duration of problem and pathological gambling in the general population, which would provide a denominator for the lifetime costs. If the average age of onset were in adolescence or young adulthood and gambling persisted continuously or sporadically throughout the adult life, the average duration could be as long as 50 years. In this case, the lifetime costs would annualize to a present value in the neighborhood of $1 billion. A lower estimate of the lifetime duration would increase the annual estimate.

Summary

This section demonstrates that problem and pathological gamblers experience a variety of tangible consequences at rates that are significantly higher than would otherwise be expected based upon their sociodemographic (and substance abuse) characteristics. Such consequences include burdens to personal health, family, workplace, and the criminal justice system. In other words, such gamblers impose costs on themselves, their families, and on those around them, including employers, creditors, and taxpayers. It is possible to estimate economic impacts experienced by, or at the level of, the individual problem or pathological gambler. These estimates use standard and commonsense methods to attach valuations on the consequences that could be measured. Average annual costs per pathological gambler are about $1,200 per year, and $715 per year per problem gambler. "Lifetime" costs are estimated at $10,550 and $5,130. (Annual and lifetime costs should not be added together, since they are measured over different time periods.)

It is instructive to compare economic cost estimates from this study with measurable costs of other sources of morbidity, mortality, and productivity loss (see Table 20). The annual cost estimate for pathological and problem gambling in 1998 of $5 billion (somewhat more if we annualize the lifetime costs) compares with 1995 estimates for drug abuse of $110 billion and alcohol abuse of $166.5 billion (Harwood et al. 1998). Motor vehicle crashes in 1992 cost $71 billion (Blincoe and Faigin 1992). The most recent estimates for other major health problems such as diabetes, stroke, and heart disease have been compiled and compared by the National Institutes of Health (1997). The current economic impact of problem and pathological gambling, in terms of population or cost per prevalent case, appears smaller than the impacts of such lethal competitors as alcohol abuse and heart disease. However, the costs measurable by health-based estimation methods do not capture all of the consequences important to the person, family, or society. The burden of family breakdown, for example, is outside of these measures. And the value of further attention at the policy level may depend more on the quality of efforts to respond as on the extent of costs we can presently measure.

Table 20. Economic Impacts of Major Health Problems

Type of Problem	Annual Cost (billions)	Prevalence (millions)	Annual Cost per Prevalent Case

			($ per person)
Path./prob. gambling	$5	5.4	$900
Drug abuse	$110	6.7	$10,000
Alcohol abuse	$166	13.8	$7,000
Mental illness	$105	44	$2,300
Stroke	$30	3	$10,000
Heart disease	$125	21	$6,000
Diabetes	$92	15.5	$5,800
Motor vehicle crashes	$71	19	$3,600
Smoking	$72	46	$1,500

A major component of cost for most of these problems is the cost of treatment, which is much more universally available, and administered much more often, to sufferers of trauma, organic illnesses, and other mental and behavioral disorders than to pathological or problem gamblers. Health care accounts for about one-half of the economic impact of mental illness, stroke, heart disease, and diabetes. The measured economic impacts therefore include the cost of society's determination to respond directly to such problems.

The findings of this part of the report directly raise the question of the extent to which problem gambling behavior is the cause of the higher rates of consequences. This analysis cannot rule out the possibility that the gambling problems are actually reflective of certain underlying inclinations or values of these persons, such as a reduced willingness to abide by social norms or an inclination to take extra risks (not simply in gambling). To the extent that this is true, the gambling problems are as much symptomatic of the other characteristics or issues as causes of difficulties in the life of gamblers and their families. This is not to say that the gambling behavior is not in itself damaging as documented in this study, but that the additional issues will probably need to be addressed in order to ameliorate the tangible negative consequences of problem and pathological gambling.

While the conclusions of this analysis are relatively robust, they must be tempered by several factors. The small sample size was a limiting factor in the analysis. There were too few problem and pathological gamblers in the survey, even after the random digit dial and the patron surveys were combined and weighted to generate cost estimates for consequences that were directly attributed by interviewees to "gambling problems." All of the costs that have been estimated are associated with excess rates of consequences that can be caused by factors in addition to problem and pathological gambling. Analyses have been done to adjust for selected other factors such as alcohol and drug use, age and educational attainment. Adjustment for these factors does result in smaller estimates of costs than would otherwise result simply by comparing problem and pathological gamblers to nongamblers and those with no problems.

Finally, the costs that we measured are tangible and relatively amenable to economic analysis. However, many of the human burdens of pathological and problem gambling are not so readily quantifiable into dollars, for conceptual and practical reasons. For example, we calculated the cost of divorce in terms of the legal fees generated to complete divorce actions through the court system. The cost in legal fees hardly begins to capture all of the social and psychological meaning of divorce for the partners and families directly involved, and for society as a whole. The economic costs that we calculated are a lower bound. Without a substantially greater research base on the

characteristics and consequences of pathological and problem gambling, it is impossible to say with precision where the upper bound or midpoint of economic impact would lie.

Annex 1: Description of Outcome Variables

The economic and econometric analysis of the consequences of gambling problems examined the following respondent-specific outcome variables:

- *Not working*, dummy variable set equal to one if the respondent is unemployed or not in the labor force;
- *Employed less than 12 months in past year*, dummy variable set equal to one if the respondent, if employed at all, was employed for less than 12 months in the past year;
- *Lost job in past year*, dummy variable set equal to one if the respondent lost or was fired from his or her job in the past year;
- *Employed in low-wage job*, dummy variable set equal to one if the respondent's hourly wage is $10 per hour or less;
- *Received unemployment insurance in past year*, dummy variable equal to one if the respondent reported having received unemployment insurance/disability benefits in the past year and reported being in fair, good, or excellent health;
- *Received welfare benefits in past year*, dummy variable equal to one if the respondent reported having received any welfare benefits, including AFDC/TANF, general assistance, and foster care payments, in the past year;
- *Low-income household*, dummy variable set equal to one if the respondent's annual household income is less than $24,000;
- *Bankruptcy*, dummy variable set equal to one if the respondent ever filed for bankruptcy;
- *In poor or fair health*, dummy variable equal to one if the respondent reported being in poor or fair health;
- *Mental health treatment in past year*, dummy variable equal to one if the respondent reported having gone to a clinic, doctor, or counselor, or outpatient treatment for problems with his or her emotions, nerves, or mental health in the past year;
- *Ever divorced*, dummy variable equal to one if the respondent reported ever having been divorced. This model only includes those respondents who have ever been or are currently married;
- *Ever arrested*, dummy variable equal to one if the respondent reported ever having been arrested; and

- *Ever incarcerated* variable equal to one if the respondent reported ever having been incarcerated. The patron survey does not ask about incarceration; therefore, this model only includes respondents from the RDD survey.

Annex 2: Description of Explanatory/Independent Variables

All of the logistic regression models include the following respondent-specific explanatory variables:

- *Dummy variables for lifetime gambling behavior*, including never gambled in lifetime, gambled with one or two problems in lifetime, gambled with three or four problems in lifetime, and gambled with five or more problems in lifetime, with gambled with no problems in lifetime serving as the excluded base category;

- *Age*, included as a continuous variable in both linear and quadratic forms;

- *Dummy variable for sex*, set equal to one for men and equal to zero for women;

- *Dummy variables for race*, including black, Hispanic, and non-white other, with white serving as the excluded base category;

- *Dummy variables for current marital status*, including married, separated, divorced, and widowed, with never married serving as the excluded base category;

- *Dummy variable for household with children*, set equal to one if the respondent lives in a household that includes at least one child under the age of 18;

- *Dummy variables for educational attainment*, including did not attend 12th grade, attended 12th grade, attended technical school, attended one to three years of college, and attended four years of college, with attendance at graduate/professional school level serving as the excluded base category;

- *Dummy variables for alcohol and drug use and abuse*: Questions on alcohol and drug abuse were not included in the patron survey; therefore, this set of variables includes four variables specific to respondents to the RDD survey and two variables specific to respondents to the patron survey. The RDD variables are: use of alcohol at least 12 times in the past year; use of at least one drug on five or more days in the past year; abuse of/dependence on alcohol; and abuse of/dependence on drugs. RDD respondents coded as alcohol abusers/dependent and/or drug abusers/dependent are not coded as being alcohol and/or drug users, respectively. The patron variables are use of alcohol at least 12 times in the past year and use of at least one drug on five or more days in the past year;

- *Dummy variable for survey type*, set equal to one if the respondent participated in the patron survey and zero if the respondent participated in the RDD survey; and

- *Dummy variables for region of residence*, including dummy variables for the Midwest, South, West and Missing, with the Northeast serving as the excluded base category.

Annex 3: Methodological Notes for Costs

The following table presents certain values and calculations used to estimate the cost per problem and pathological gambler. Specifically, the estimates of this study compare the rate of costly consequences for these gamblers relative to "predicted" or expected rates for individuals with similar characteristics, but who are low-risk gamblers (they have gambled, but never experienced any symptoms of problem gambling).

Specifically, the analysis adjusts for a standard set of characteristics that are believed to be predictive of the behaviors and outcomes of interest in this report. These factors were identified and the variables were defined in the body of the report. They include age, gender, ethnic identity, educational attainment, use/problems with alcohol and drugs, respectively, and region of the country in addition to variables representing the gambling Type of the individual. The purpose of these calculations is to adjust for basic and systematic differences between different types of gamblers that might be related to the outcomes of interest, rather than simply take the difference in outcomes for pathological and problem gamblers and compare them to those with no history of problems.

The analysis has compared problem and pathological gamblers to low-risk gamblers (never had any problems) rather than nongamblers for several reasons. First, nongamblers have lower rates of problems than low-risk, thus we get more conservative (smaller) cost estimates when we use low-risk gamblers for comparisons. Second, other researchers have found persons that have never gambled to be relatively distinct in their characteristics, e.g., less likely to work outside of the home, more likely to be female, and otherwise more conservative in certain behaviors.

The costs are based on the "excess" or difference between the actual rate and the predicted rate, where the predicted rate is calculated from the "odds ratio." This yields a smaller or more conservative estimate than simple comparison of problem and pathological gamblers to the unadjusted rates for low-risk and nongamblers.

For all of the costs examined that rate of problems is materially greater for problem and pathological gamblers than for low-risk gamblers (and nongamblers). Costs have only been estimated where the rate for pathological and/or problem gamblers is statistically significantly different (worse) than low-risk gamblers (or alternatively nongamblers). For comparison purposes the rate of consequences/problems for low-risk gamblers is also presented. Note that for all types of consequences except one the "predicted" rate of problems for problem and pathological is greater than the unadjusted rate for low-risk gamblers. This indicates that problem and pathological gamblers on average are more likely to have characteristics that are associated with the consequences of concern, even if they were not problem gamblers. For example, other tabulations have shown that problem and pathological gamblers are more likely to have alcohol and drug problems and lower educational attainment. If these factors are not adjusted for the cost estimates will be somewhat inflated, as having these characteristics (alcohol and drug problems) is generally significantly and negatively related to measures such as divorce, health, and criminal justice involvement (as is the case in the analyses done for this study).

For example, the problem of "job loss" was reported by 13.8 percent of pathological gamblers who had been employed during the prior year, compared to a rate of 4.0 for low-risk gamblers. In the logistical regression the "odds ratio" is 2.62, which means that the odds of pathological gamblers experiencing job loss is 2.62 times greater than for low-risk after adjusting for other characteristics. These data imply that pathological gamblers without their gambling problems would have a predicted rate of 5.8 percent.

This is greater than the value for low-risk gamblers of 4.0 percent, due to the other characteristics which indicate that pathological gamblers are at higher risk of job loss even without the gambling issues.

Predicted rates are estimated from the rates for pathological and problem gamblers, respectively, and their "odds ratios" from multivariate logistical regressions comparing each respective type of gamblers to low-risk gamblers. Odds ratios (and accordingly costs) are only used where problem and pathological gamblers are significantly worse than low-risk gamblers or those that have never gambled at the $p<0.10$ significance level (one-tailed test) or better.

Table 21. Summary of Comparisons Between Pathological, Problem, and Low-Risk Gamblers

Type of Costly Consequence/Problem	Rate of Consequence per Problem	Odds Ratio Relative to Low Risk	Predicted Rate without Gambling	Rate for Low-Risk Gamblers
Pathological Gamblers				
Job loss	13.8%	2.62	5.8%	4.0%
Unemployment Insurance	15.0%	2.81	5.9%	4.0%
Welfare benefits	4.6%	1.94	2.4%	1.3%
Bankruptcy	19.2%	1.97	10.8%	5.5%
Divorced ever	53.5%	2.29	33.5%	29.8%
Health poor or fair	31.1%	2.43	15.7%	13.9%
Mental health utilization	13.3%	2.12	6.7%	6.5%
Arrested ever	32.3%	2.00	19.3%	11.1%
Incarceration ever	21.4%	4.38	6.3%	4.0%
Problem Gamblers				
Job loss	10.8%	2.07	5.5%	4.0%
Unemployment Insurance	10.9%	2.21	5.3%	4.0%
Welfare benefits	7.3%	3.35	2.3%	1.3%
Bankruptcy	10.3%	1.71	6.3%	5.5%
Divorced ever	39.5%	1.38	32.1%	29.8%
Health poor or fair	16.4%	n.s.	n.s.	13.9%
Mental health utilization	12.8%	2.47	5.6%	6.5%
Arrested ever	36.3%	3.15	15.3%	11.1%
Incarceration ever	10.5%	2.34	6.2%	4.0%

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CHAPTER 4. GAMBLING AMONG 16- AND 17-YEAR-OLD YOUTHS

As part of its data collection protocols for the Commission, the NORC team interviewed 534 youths via a randomized telephone survey of U.S. households during the last 2 months of 1998. Surveys of small age groups, and particularly of minors, are more complicated than general adult surveys, even when the same interview is being used. (albeit some skip patterns were widened and others narrowed; see below). The differences are attributable both to the screening requirements, under which the great majority of households have no eligible respondent, as well as to the need to obtain two contacts and consents for the interview—one from the parent and then one from the youth.

No more than 7 percent of households have a 16- or 17-year-old in residence. Because youths of this narrow age band are so rare, relatively speaking, they are time-consuming to reach for interviewing. The cost of screening to obtain a sufficient number for typical national estimation purposes is much higher than for an adult survey. Consequently, researchers may take one of the following approaches: (1) the survey is conducted by group administration in schools, (2) the survey protocol accepts a much wider age group (such as 9- to 17-year-olds), or (3) residences are screened for a more extensive protocol, so the relative cost of the screening is less significant. The cost of selecting youth for a highly specialized one-interview sample survey is such that we recommend further national-level research on adolescents instead be performed in the context of ongoing longitudinal or cross-sectional research, in which gambling questions can be appended to one or more rounds of questionnaires, rather than as a stand-alone survey.

In the present survey of youth gambling behavior, we began by obtaining two kinds of randomized phone lists: a random-digit-dial sample like those used for the adult sample, and a random selection of household telephone numbers from lists that were known to be "enriched" with adolescents. The latter lists contain phone numbers that, due to their neighborhood location or other known household characteristics (e.g., school enrollment or consumer expenditure patterns), have a much higher than random likelihood of providing access to adolescents. Numbers from this second type of list were in fact much more accurate, in that about 19 of every 20 were found to be working residential numbers, in contrast to about one-half of the phone numbers on the RDD lists. The enriched lists also had a much higher percentage of 16- and 17-year-olds among the successfully screened cases; at present, we have not yet finalized our calculations for these separate sample sources.

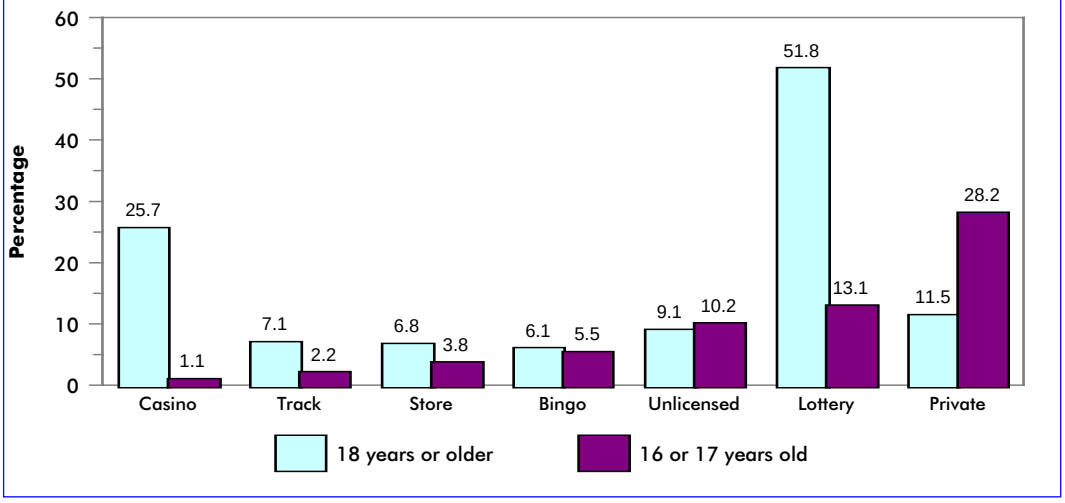
The screening procedure for the youth sample was somewhat different from the adult procedure. As with the adults, we first asked for the number of residents age 18 or older, and then 17 or younger, in the household. If minors resided there, we then asked whether one or more was of the requisite age; if there were more than one, we randomly selected the youth with the most recent birth date. We then asked to speak with the child's parent or guardian, from whom we would request consent to interview the child. Only in cases where we obtained parental consent did we pursue further contact with the youth, at which point we would request her or his personal consent to take part in the survey.

A small number (n=49) of the youth cases were obtained from the fully randomized lists; all others were reached through the enriched lists. In examining the composition of the

total sample this procedure gave us, we found that the North Central region of the United States was over-represented, and that black and Hispanic youth were under-represented. We therefore weighted the sample by poststratification (described previously for the adult surveys) on region, race, and ethnicity to yield proportionate weights equal to those obtained in *Current Population Estimates*. The final sample represented 8.3 million 16- and 17-year-olds, with a slight preponderance (less than 1 percent) of males; the sample was 74-percent white, 13-percent black, 9-percent Hispanic, and 3-percent assorted other backgrounds. Nearly 36 percent lived in the South, 19 percent in the Northeast, and 23 percent in the Midwest (North Central) and in the West. Further calculations revealed that 82 percent lived in lottery states.

Our overall finding was that adolescents gamble appreciably less often than adults. About one-third of the 16- and 17-year-olds have never gambled, versus less than one-seventh of adults. However, the most striking finding in the youth sample was not the lower overall participation rates, but the difference in their reported *pattern* of gambling when compared with that of adults. The past-year data most clearly demonstrate this difference. As indicated in Figure 9 below, adolescent gambling was predominantly composed of private betting on games of skill, particularly card games (named by more than 40 percent of those who mentioned a favorite game). Nearly 3 out of 10 youths, versus just more than one-tenth of adults, bet on such games in the past year.

Figure 9. Past-Year Gambling Participation by Type of Game



The other most prominent youth games, albeit much less popular than private games of skill, were betting in sports pools and buying lottery tickets. Youths particularly favored instant lotteries; about three-quarters of the young lottery players bought instant (scratch-off type) lottery tickets in their most recent purchase period, and no more than 15 percent bought either multi-state, daily, or big-jackpot tickets.[7] For adults, the lottery was the

[7] There is a reasonable prospect that a small payoff, such as that delivered by most winning instant-lottery tickets, could be collected by an underage gambler. The likelihood that a youth could collect on a winning Powerball ticket, or for that matter a MegaBucks slot machine, is very small (Cummings, personal communication, 1999).

most frequent mode of gambling. More than one-half of adults bought lottery tickets in the past year, versus about one-eighth of 16- to 17-year-olds. In addition, adults strongly favored lotteries with big payoffs; during their most recent purchase period, more than one-third bought Powerball-type (multistate) tickets, more than one-half bought big-jackpot (state) tickets, and fewer than one-quarter bought instant lottery tickets.

Casino gambling (especially slot machines) was the second most common form of adult gambling, with one-quarter of all adults participating in the past year. The adolescents were notably absent from casino play, with barely 1 percent reporting any casino wagers. This presumably reflects well on the enforcement efforts (particularly against fake IDs) of casino operators, among other factors.

The data also show that 16- and 17-year-olds have wagered (and won or lost) substantially smaller amounts of money when compared with adults. For example, approximately 22 percent of adults ever lost more than $100 in a single day of gambling, compared with only about 2 percent of the 16- and 17-year-olds. When asked about their wagering in the past year, about one-quarter of all adult lottery players reported losing more than $100, while less than 2 percent of youth who played the lottery reported losing this much. Even in their preferred form of gambling—private games—only about 2 percent of all 16- and 17-year-olds lost more than $100 in the past year, compared with 6 percent of adults.[8] Finally, youths who gambled did so less frequently than adults who gambled. For example, when looking at those who did play private betting games in the past year, only one-fourth of the 16- and 17-year-olds, compared with one-third of adults, made private bets at least once a month in the past year.

If we use adult guidelines standards to gauge the sheer financial riskiness of youthful wagers, we would have to conclude that adolescent gambling is not nearly as serious a problem as adult gambling. But this would be a premature conclusion. For example, many 12- and 17-year-olds hold part-time jobs and earn incomes. These incomes are generally much lower than those of adults, and few adolescents are in a position to "bet the rent." However, the amounts they wager may in fact comprise an appreciable percentage of the income they do control. Unfortunately, the pattern of income questions in the survey was poorly suited to adolescent economic circumstances, which require a different approach. The relationship between the discretionary income of adolescents and their pattern of gambling is an important subject for further research.

The NODS screen was a second area in which there was a slight difference between the adult and adolescent survey, but in this case a more revealing one, in that all adolescents who ever gambled were asked the NODS questions, without regard to reported their reported levels of gambling losses. By using the answers to the daily and annual greatest loss questions, it is still possible to apply to youth the same parameters when considering their "problem gambling type" as we applied to adults—namely, that gamblers who have never lost more than $100 in a single day, or as a net yearly loss, are automatically considered to be low-risk gamblers. When we apply these parameters to our youth sample, about 2 percent (roughly 150,000 youths) would then be classified as at-risk gamblers, which is about one-fourth the proportion seen among adults. About 1.5 percent

[8] We should note that, of the population of youth who have lost more than $100 in a single day, or netted a $100 loss in any given year, about two-thirds are male.

(roughly 100,000 youths) would be classified as problem or pathological gamblers,[9] which is less than the figure for adults.

Most prior research on adolescents has not applied the same yardstick to youthful gambling behavior as to adult gambling, but instead designated behavior as problematic with a lower required number of behavioral criteria, or by admitting less severe levels as diagnostically important than the same researchers would accept for adults. If, for example, the adult financial criterion that we used is not considered, so that all 16- and 17-year-olds are screened with the NODS regardless of the largest amount lost in a day or year, the percentage of problem and pathological and problem gambling youth doubles to about 3 percent, which is similar to the percentage for adults. Furthermore, the percentage of at-risk youth increases even more dramatically, to about 15 percent—which is more than double the incidence among adults.

There is no single "right" decision on what kind of yardstick to use at this stage of developing research on youthful gambling. It is plausible to argue that the limited discretionary funds available to adolescents are largely spent to purchase entertainment, and that private games of skill and luck, around which most youthful gambling occurs, provide a relatively protected environment in which to learn how to discipline one's gaming expenditures. That is, one can say that it is potentially a good thing for youths interested in gambling to be able to discover, with relatively limited financial exposure, that excessive wagers can be costly and disruptive, both in dollars and in the absorption of time that might be devoted to other pursuits.

But one can also argue that these "protected" environments, in which there is no continuing "house cut" from the money being wagered, present a misleading and seductive picture of gambling as it exists for most adults. Even the notion of protection may be mistaken, insofar as adolescents may be prepared to enforce the collection of debts (or to attempt to evade collection) with less discipline and more ill temper than in the more businesslike world of regulated adult credit and loan arrangements. Moreover, one might argue that many forms of learning compete for the limited attention of youths in the chrysalis of adolescence, and the real cost of time spent learning how to gamble—that is, how to manage and live with the operations of chance—is the lost time from learning about other foundations of life, including responsibility, love, trust, charity, and work. Finally, an early introduction to gambling, even if it proved salutary for many adolescents, may also encourage earlier onset and a longer and more difficult course for those who are vulnerable to development of gambling problems.

At any rate, depending on which measurement approach one prefers, adolescents can be seen as less at risk of gambling problems than adults, about equally at risk, or at greater risk. A deeper understanding of the economic, social, and psychological dimensions of adolescent gambling is very much needed.

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[9] The sample sizes of problem and pathological gamblers are too small to permit comparisons between them.

CHAPTER 5. IMPACTS OF CASINO PROXIMITY ON SOCIAL AND ECONOMIC OUTCOMES, 1980–1997: A MULTILEVEL TIME-SERIES ANALYSIS

Casinos have opened in and near many U.S. population centers during the past two decades, especially in the 1990s. To determine the effects of these establishments, we analyzed social and economic changes between 1980 and 1997 in 100 non-tribal sample communities. The outcome (or response) variables are the published social and economic indicators for the counties of the sample communities by year, from 1980 to 1997. These variables include annual county-level measures of criminal activity, employment, income and earnings, bankruptcy filings, and demographic behavior.

The key explanatory variable is "casino proximity," in other words, whether one or more casinos were in operation within a 50-mile radius of a given community between 1980 and 1997.[10] In the sample of 100 communities, casino proximity was an irreversible community attribute during these years; in other words, all communities that were near at least one casino had this attribute steadily from their first year of casino proximity up until 1997. Only 5 of the 100 sample communities were near casinos in 1980, while 45 were near casinos in 1997. Thus, any effects of casino proximity in this sample are largely attributable to casino openings in 40 communities between 1980 and 1997.

A statistical model is needed to analytically separate the effects of casino openings from the effects of other factors operating during this timespan. From a statistical perspective, the 100-community sample is close to being ideal for this purpose. Both the sample of communities, as well as the total populations residing in the counties of the sample communities, are roughly balanced between communities that were near casinos and communities that were not. Based on county-level data, the 45 communities near at least one casino in 1997 accounted for about 46 percent of the approximately 42 million individuals who resided in the 100 sample communities. Moreover, in the subsample of 45 communities that were near at least one casino in 1997, the majority of years from 1980 to 1997 antedated the opening of any nearby casino. The average year of first casino opening equals approximately 1990.6, and about 90 percent of the 45 communities had their first casino opening in 1989 or later. The statistical model seeks to isolate the effects of casino proximity by (1) comparing communities with and without a nearby casino between 1980 and 1997 and (2) comparing years before and after first casino openings in communities that were near a casino sometime during 1980–1997.[11]

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[10] Alternately, we use the phrasing "near [one or more casinos]" in this section to mean "casino proximity."

[11] In contrast to the favorable balance of the 100-community sample, the worst sample composition for statistical purposes would occur if casinos opened near all sample communities in the same year. No model could hope to isolate casino effects given such a data set, because casino effects could not be distinguished from effects of other factors, such as changes in the U.S. economy, that tend to affect all communities in the same way at the same time.

Data

A set of social and economic indicators was selected for analysis based on hypotheses about the effects of casino proximity presented in Reuter (1997). For example, casinos may create conditions conducive to crime, including larcenies and burglaries that target gamblers carrying large amounts of cash; the risks associated with gambling may result in non-business bankruptcies; casinos may provide employment; visitors who come to an area to gamble at casinos may boost earnings in other sectors, especially hotels and construction; and visitors who come to the casinos may drain business away from other sites. These are all empirical questions.

Social and economic indicators for counties of the 100 sample communities were taken from a number of published sources, including crime data from the Federal Bureau of Investigation (FBI); employment, earnings, and income data from the Bureau of Labor Statistics (BLS); health indicators from the National Center for Health Statistics (NCHS); and numbers of business and non-business bankruptcies from the Administrative Office of the U.S. Courts. Estimates of per capita casino spending were provided by Christensen/Cummings Associates. An important caveat is that the estimates of per capita casino spending are not completely independent of the key explanatory variable—casino proximity—because the Christensen/Cummings estimation algorithm used proximity along with other variables, including reported revenues of local gambling facilities, to approximate casino spending (Christensen/Cummings Associates 1999). Prior to analysis, all dollar measures—including casino spending, income measures, and earnings measures—were adjusted to 1980 price levels using the consumer price index (CPI–U) for all items (Bureau of the Census 1997, p. 487).

To standardize outcomes across communities, we calculated per capita rates and means by dividing the estimates of the numbers of crimes, bankruptcies, and dollars of earnings or income of counties in specific years by corresponding estimates of the population sizes of the same counties in the same years.[12] For example, the larceny rate is calculated per 100,000 people (i.e., 100,000 $\times$ (number of larcenies)/(county population size)). Per capita income is calculated as (number of dollars of income)/(county population size). Details are provided in Table 22, at the end of this section.

Years of availability and communities for which data are available also vary depending on the data source. For example, crime rates are available for 92 counties and years 1980 to 1995, while most earnings and income measures are available for all 100 communities from 1980 to 1996 (see Table 22 for details). Sporadic missing values are also present in the time series of specific communities. We chose a method of analysis designed to yield robust results in the presence of missing values.

[12]The appropriate county population bases for rates in particular years vary slightly depending upon the data source. The population bases of the rates and means analyzed in this section, and the population bases used in constructing analytical weights (next section), are from the agencies that published the numerators of the corresponding rates and means. Thus, the bases of crime rates are county population estimates of the FBI, and the bases of average income and earnings estimates are county population estimates of BLS and the Bureau of the Census. The base of the unemployment rate is the population size of the civilian labor force (BLS), and the base of the infant mortality rate is number of live births (NCHS).

Methods

A statistical model used to analyze survey data is a precisely stated concept about how different measured (and unmeasured) features of the subject under study relate to one another, such as how casino proximity relates to community characteristics over time. By computing how well the data fit the model, we are able to infer the accuracy of its conceptual structure and the strength of postulated relationships.

Multilevel models are models that represent the multilevel (hierarchical) structure of a dataset and allow the random error component of a model to depend on units at different levels. In the time series of social and economic indicators, there are two "levels"—years (repeated measures of a specific indicator for a particular community) are "nested" with communities (counties). That is, for each community, we have as many as 18 annual measurements for years between 1980 and 1997. Years within communities are "level-1 units," and communities are "level-2 units."

Multilevel models are especially appropriate for estimating casino proximity effects, given this data structure, for two reasons. First, community-level effects are probably important in these data, because there are many factors—including factors that are unmeasured or poorly understood—that vary across communities and affect the levels of outcomes differently in different communities. Multilevel models allow incorporation of a community-specific intercept that varies across communities and serves as a proxy for diverse unmeasured factors that differentiate the communities in the sample. The results corroborate the importance of community-level effects: For most outcome measures, more than one-half of the total variance in the outcome measure is attributable to the community-specific intercept, meaning that most of the variance in the outcome measure is among, rather than within, communities (see Table 22). Second, unlike traditional multivariate models for multiple time series, multilevel models can accommodate missing values because the models do not require a balanced data structure (Goldstein 1995). The outcome measure can be available for different communities in different years.

Another important modeling decision is the choice of scale for the outcome variable. Prior to the multilevel analysis, we transformed each outcome measure by taking the natural logarithm, for two reasons. First, most of the outcome variables are highly positively skewed, and without exception, the mean level of the outcome measure across communities exceeds the median. Based on histograms and residual plots, it appears that the log transformation worked well in normalizing the distributions of the outcome variables. Second, plots of the community-level means by community-level standard deviations showed that the standard deviations tended to increase linearly with the means. This is the case of "constant coefficient of variation," common in social datasets. The log transformation operates to make the variance of the outcome measure constant across communities, thereby simplifying the models that can be used to analyze the data (e.g., McCullagh and Nelder 1989, Chap. 4).[13]

[13]The log transformation applied in our analyses was a slight modification of the usual transformation, namely log(Y + 1), where Y denotes the outcome measure–a rate, percentage, or mean. The addition of unity obviates the problem of occasional zero rates and means.

Given the log transformation applied to rates, means, and percentages, statistical efficiency is enhanced by weighting the observations in proportion to the population bases of these statistics (McCullagh and Nelder op.cit.). We used the weighting technique available in the multilevel program MlwiN (Goldstein et al. 1998) to weight communities in each analysis in proportion to their mean populations across years during 1980–1997 when the outcome measure was available. This procedure may tend to understate the "good" effects of casinos, if any, with respect to employment, increased tourism, and so forth, because in larger communities these effects would tend to be less salient than in smaller ones (e.g., 100,000 "tourists" coming to gamble to Minneapolis/St. Paul will have a lower relative impact than the same number coming to Tunica, Mississippi). Adverse impacts (in terms of greater gambling-related pathology among local residents) would appear to be more independent of the size of the community.

The results presented in this section are based on four "nested" multilevel models, called Models 0, 1, 2, and 3. Each of the four models incorporates one or more of three classes of explanatory variables:

- *Community*, represented by a community-specific intercept;
- *Year*, represented by a set of 0–1 variables indexing years when data were available; and
- *Casino*, represented by a single 0–1 variable measuring whether a casino was within 50 miles of a specific community in a specific year.

Each model assumes that the logarithm of the outcome variable equals a linear function of (1) one or more of the three classes of variables and (2) a "level-1" random error term, i.e., a random error that varies across years within communities. Each model assumes that both the community-specific intercept and the level-1 error are normally distributed in the population and mutually independent. Each model was estimated using likelihood-based methods discussed in Goldstein (1995) and implemented in the program MlwiN (Goldstein et al. 1998).[14]

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[14] The most general model is Model 3, which can be written in the following manner:

$$Y_{ij} = \alpha + \alpha_j + \sum_{t=81}^{97} \gamma_t I_{ijt} + \beta\, CASINO_{ij} + e_{ij},$$

where Y_{ij} denotes the outcome measure for community j in year i; I_{ijt} denotes a 0-1 dummy variables that takes on the value 1 if i = t and takes on the value 0 otherwise; and $CASINO_{ij}$ is a 0-1 dummy variable that takes on the value 1 if community j has a proximate casino in year i and takes on the value 0 otherwise.

The parameters α, β, and the γ_t's are fixed constants. α_j and e_{ij} are random variables assumed to be normally and independently distributed with zero mean and constant variance. The variance of α_j is the level-2 (community-level) variance, and the variance of e_{ij} is the level-1 variance. The community-specific intercept of the j-th community equals ($\alpha + \alpha_j$).

Models 0, 1, and 2 result from setting specific parameters equal to zero in Model 3. Model 0 assumes that β and the γ_t's equal zero. Model 1 assumes that the γ_t's equal zero. Model 2 assumes that β equals zero.

Directions for improving Model 3 include allowing for serial correlation of successive values of e_{ij}. Estimation of such models is currently possible but nontrivial in the multilevel framework (Goldstein 1995;

The models differ in which of the three classes of explanatory variables are included, as follows:

- Model 0: community only
- Model 1: community + casino
- Model 2: community + year
- Model 3: community + year + casino

The presentation of results in the next section focuses on the comparison of Models 2 and 3. For each outcome measure and model, community effects were highly statistically significant. For each outcome measure and each of Models 2 and 3, year effects were highly statistically significant. For each outcome measure, the casino effect is significant in Model 1, but it is significant for only selected outcome measures in Model 3 (see the next section). Estimates of year effects are highly consistent between Model 2 and 3, but estimates of casino effects vary dramatically depending upon the choice of Model 1 or Model 3.[15]

The presentation of results focuses on the comparison of Models 2 and 3 because year effects represent an important competing hypothesis for the apparent effects of casinos. The opening of casinos in recent years has been correlated with important changes in outcome measures in many communities (Reuter 1997). The inference that casinos are causing such changes in outcomes can be discounted to the extent that the changes are fully accounted for by changes that occurred in specific years both in communities with proximate casinos and in those without proximate casinos. The question is whether the addition of the casino effect in Model 3 results in a statistically significant increment to the goodness of fit of Model 2. In effect, the sequence of the model development serves to control for changes that occur in communities independently of whether casinos are becoming more accessible to them.

The comparisons between Model 2 and Model 3 in the next section use a likelihood-ratio chi-square statistic, gauging the difference in goodness of fit between the two models. We infer a casino effect if and only if the chi-square (one degree of freedom) is statistically significant at the standard $\alpha = 0.05$ level. It is also possible to use the Wald criterion, comparing the casino parameter estimate to its estimated standard error, but the likelihood-ratio chi-square criterion is generally more accurate in small samples (Goldstein 1995).[16]

Goldstein et al. 1998). NORC has obtained preliminary estimates, extending Model 3 to allow serial correlation, for several of the outcome variables presented in the previous section. This is an important area for future research.

[15]For example, the effect of casino proximity is to increase total per capita bankruptcy filings by 51 percent according to Model 1, but, as discussed in the next section, the same effect of casino proximity is small (+3 percent) and statistically insignificant in Model 3.

[16]A current limitation of multilevel modeling techniques is the absence of an overall measure of the goodness-of-fit of a model, analogous to the R^2 measure used in linear regression analysis. We evaluated Model 3 by examining plots of residuals, which did appear to corroborate the assumptions of the model.

The log transformation of the outcome variable implies that the casino proximity effects in Model 3 are multiplicative on the original scale of the outcome measure. This means that casino effects can be expressed as the percentage change in the outcome measure that is associated with the opening of a nearby casino. For example, based on Model 3, the opening of a casino is associated with an increase of 237 percent in annual per capita casino spending (this is discussed further in the next section). Thus, if annual per capita casino spending equals $10.00 in a particular community before the opening of any proximate casino, we would expect annual per capita casino spending to equal $33.70 in the same community after the opening of a proximate casino.

Results

Table 22 presents comparisons of Models 2 and 3 and casino proximity parameter estimates based on Model 3. Table 23 presents detailed Model 3 parameter estimates for four of the outcome measures with significant results: per capita casino spending, percentage unemployed, per capita income maintenance, and per capita earnings from hotels and lodging. To facilitate combining estimates, the estimates in Table 23 are presented on the log scale rather than on the untransformed scale. For example, from the first column, the estimated mean per capita casino spending (that is, gambling expenditures) in communities without proximate casinos during 1990 equals exp(2.72 + 1.24) = $52. The same estimate in communities with proximate casinos during 1990 equals exp(2.72 + 1.24 + 1.22) = $178.

We draw the following conclusions. First, the casino effect is not statistically significant for any of the bankruptcy or crime outcome measures or for the infant mortality measure (which is as close to a common measure of child welfare as can be obtained). This is not to say that there is no casino-related crime or the like; rather, these effects are either small enough as not to be noticeable in the general wash of the statistics, or whatever problems that are created along these lines when a casino is built may be countered by other effects. Also, the index crimes measured here are generally those which reflect the public safety and security of persons and real property—that is, "Part 1" crimes reported to the Uniform Crime Report system of the Federal Bureau of Investigation. The "Part 2" offenses, which include "white collar" crimes such as embezzlement and fraud, are not yet available for analysis.

Second, there is a statistically significant casino effect for (1) per capita casino spending (that is, local gambling expenditures in casinos), (2) 4 of 5 employment measures, and (3) 7 of 16 income and earnings measures. The largest significant effect is for per capita casino spending, which rises 237 percent. There is also a marked decrease in the percentage of the labor force that is unemployed, or −12 percent from an average unemployment rate of 6.5 percent; in other words, about one percentage point is taken off the unemployment rate. A marked decrease is also seen in the receipt, on a per capita basis, of income-maintenance (welfare) dollars (−13 percent), unemployment insurance (−17 percent), and other transfer payments (−3 percent), which may be associated with the drop in local government employment. There is a slight increase in the employment rate in construction trades, matched by a larger increase (+18 percent) in actual per capita construction earnings, an important component of the local labor market. Even more substantial percentage increases are seen in earnings in hotel and lodgings (+43 percent) and recreation and amusement industries (+22 percent); however, these start from quite small bases in the communities under study. No change is seen in overall per capita

income, as the increases noted above are offset by the reductions in welfare and transfer payments as well as a drop-off in income from restaurants and bars, which may be losing business to the food and beverage services in casinos and hotels. The net picture in the economic and crime data is on the positive side, but not in an overwhelming way. There appears to be more of a shift in the types and locations of work, and perhaps the overall number of workers, than a rise in per capita earnings.

Table 22. Casino Proximity Effects in Model 3. β=casino proximity effect as % change. ρ=% variance between communities. Baseline level=avg. in yrs. w/o proximate casinos.

Outcome measure	Baseline level	Significance of β: Model 3 v. Model 2		Model 3 Estimates	
		χ2 (1 df)	ρ	β	ρ
Casino spending[1]					
Per capita casino spending	$29	1321.9	0.00*	+237%*	75%
Bankruptcy filings per 100,000 pop.[2]					
Total filings	1,138	0.5	0.48	+3%	98%
Business filings	85	2.1	0.15	+9%	92%
Non-business filings	1,054	0.5	0.48	+1%	98%
Crime[3]					
FBI crime index	4,400	0.1	0.75	–0%	96%
FBI modified crime index	4,430	0.1	0.75	–0%	96%
Larcenies per 100,000 pop	3,863	0.3	0.58	+2%	69%
Burglaries per 100,000 pop	1,326	2.5	0.11	–7%	74%
Motor vehicle thefts per 100,000	367	0.1	0.75	+0%	81%
Assaults per 100,000 pop	322	0.2	0.65	–4%	74%
Robberies per 100,000 pop	131	0.2	0.65	+3%	87%
Employment—civilian labor force composition[4]					
% unemployed	6.5%	27.2	0.00*	–12%*	53%
% employed—local govt.	8.9%	5.4	0.02*	–2%*	45%
% employed—construction	6.1%	15.6	0.00*	+1%*	58%
% employed—services	26.7%	0.1	0.75	+0%	87%
% employed—retail trade	18.8%	7.9	0.01*	–3%*	82%
Demographic behavior[5]					
Infant deaths per 1,000 live births	9.2	2.0	0.16	+7%	29%
Income and earnings per capita[6]					
Total income	$16,153	0.1	0.75	+0%	94%
–income maintenance	$157	66.3	0.00*	–13%*	95%
–retirement	$1,866	0.6	0.44	–1%	93%
–transfer payments	$2,094	14.5	0.00*	–3%*	94%
–unemployment insurance	$70	20.5	0.00*	–17%*	58%
–net earnings	$10,976	1.2	0.27	+1%	99%
Private earnings: construction	$679	5.6	0.02*	+18%*	51%
–restaurants, bars	$241	11.9	0.00*	–19%*	25%
–gen. merchandise	$124	3.0	0.08	–15%	29%
–local govt, govt enterprise	$824	2.2	0.14	–1%	95%
–hotels & lodging	$64	7.1	0.01*	+43%*	55%
–recreation & amusement	$64	4.3	0.04*	+22%*	51%
–retail trade	$1,104	0.1	0.75	–0%	88%
–services	$2,354	0.2	0.65	+1%	83%
–social services	$69	0.1	0.75	–2%	42%
–transportation	$769	3.9	0.06	+11%	71%

*Significantly different from 0 at level $\alpha = 0.05$. 1. Data for 100 counties, 1980–97; source: Christensen/Cummings. 2. Data for 100 counties, 1987–97; source: Administrative Office of U.S. Courts. 3. Data for 92 counties, 1980–95; source: FBI Uniform Crime Reports. 4. Data for 100 counties, 1980–94 except 1987; source: BLS. 5. Data for 100 counties, 1982–93 except 1983; source: NCHS. 6. Data for 100 counties, 1980–96 for per capita income, 1980–95 otherwise; source: BLS.

Table 23. Model 3 Parameter Estimates: Selected Outcome Measures

Parameter	Estimate on log scale (standard error)			
	Casino spending	Unemployment	Income maintenance	Earnings, hotels
Avg. base level, 1980	2.72 (0.05)	1.94 (0.03)	4.71 (0.06)	3.44 (0.16)
Year 1981	0.22 (0.04)	0.05 (0.02)	0.19 (0.02)	0.15 (0.15)
Year 1982	0.34 (0.04)	0.27 (0.02)	0.24 (0.02)	0.18 (0.15)
Year 1983	0.43 (0.04)	0.27 (0.02)	0.34 (0.02)	0.21 (0.15)
Year 1984	0.55 (0.04)	0.05 (0.02)	0.38 (0.02)	0.46 (0.15)
Year 1985	0.64 (0.04)	0.03 (0.02)	0.43 (0.02)	0.61 (0.15)
Year 1986	0.70 (0.04)	0.02 (0.02)	0.49 (0.02)	0.59 (0.15)
Year 1987	0.84 (0.04)		0.53 (0.02)	0.59 (0.15)
Year 1988	0.95 (0.04)	–0.18 (0.02)	0.65 (0.02)	0.75 (0.15)
Year 1989	1.06 (0.04)	–0.21 (0.02)	0.79 (0.02)	0.87 (0.15)
Year 1990	1.24 (0.04)	–0.19 (0.02)	0.97 (0.02)	1.09 (0.15)
Year 1991	1.28 (0.04)	–0.03 (0.02)	1.16 (0.02)	1.30 (0.15)
Year 1992	1.37 (0.04)	–0.04 (0.03)	1.36 (0.02)	1.29 (0.15)
Year 1993	1.61 (0.04)	–0.03 (0.03)	1.46 (0.02)	1.45 (0.16)
Year 1994	1.85 (0.04)	–0.10 (0.03)	1.54 (0.02)	1.40 (0.16)
Year 1995	2.08 (0.04)		1.19 (0.02)	1.16 (0.16)
Year 1996	2.19 (0.04)			
Year 1997	2.31 (0.04)			
Casino proximity	1.22 (0.03)	–0.13 (0.02)	–0.14 (0.02)	0.36 (0.13)
Level-2 variance (communities)	0.20 (0.03)	0.03 (0.01)	0.35 (0.05)	1.43 (0.21)
Level-2 variance (years within communities)	0.07 (002)	0.02 (0.001)	0.02 (0.001)	1.15 (0.04)

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CHAPTER 6. CASE STUDIES OF THE EFFECT ON COMMUNITIES OF INCREASING ACCESS TO MAJOR GAMBLING FACILITIES

As a part of the NORC team's work for the Commission, we conducted a 10-community case study on the impact of increased access to legalized casino gambling. We randomly selected our sites from eligible towns and cities across the United States; the one requirement was that the community have a population of at least 10,000 and lie within a 50-mile radius of at least one major casino, as defined by the criterion of at least 500 gaming devices, and measuring the distance with commercial place-mapping software with longitude/latitude coordinates. We stratified the selection of cases so that all four census regions of the United States are represented by at least two communities.

Once the communities were selected, we began the process of deciding who the appropriate contacts would be for a telephone interview process. The set of possibilities included local planners, addiction specialists, social service personnel including employment specialists, law enforcement officers, chamber of commerce members, and other persons representing a spectrum of community experience and viewpoints. We developed a series of open-ended questionnaires that consisted of a core set of questions plus items that were tailored to each particular type of community member. We then compiled lists of potential contacts from recommendations of NORC field staff residing in or near these communities, as well as phone directories of government numbers and the local yellow pages. Finally, in the closing section of each interview, we included an item asking the respondent whether there was anyone else in the area they would recommend we speak with; this method yielded a number of additional interviews.

Once this process was complete, three experienced interviewers were selected to contact and interview respondents, speaking with seven or eight people in every community. These respondents were often in prominent positions, such as heads of local planning boards and chambers of commerce, chiefs of police, executive directors of mental health agencies and addiction centers, community development directors, newspaper editors, consumer credit counselors, attorneys, and program directors in local and county social service agencies.

We selected our respondents based not only on their positions, but also on the length of time they have lived in the area and how long they have been in their respective lines of work. Many of our respondents have lived in their communities all their lives, and of those who have not, many have lived in the area for most of their careers. One interview had to be excluded from use due to respondent noncompliance. Our interviews averaged approximately one-half hour each.

In the sections below, we begin with a brief introduction of the various types of gaming available in the case study communities at the current time. We then provide an aggregate overview of the case study sites, discussing common threads we have noted among the diversity of cities and towns we examined. Finally, we present two of the case studies in detail. Each case study is an independent, indepth look at how a community has responded to legalized casino gaming; taken together, they are a study in contrasts of the very different ways that people's lives can be affected (or not) by the introduction of casinos.

The Communities

It is important to keep in mind when reading these case studies that people are reporting, more often than not, their own subjective impressions of *numbers* of people with problems, of crimes and bankruptcies, and so forth. In many cases, the population of an area has increased at least modestly (and in some cases dramatically) due to the introduction of one or more casinos, and in at least two of our case studies, the population has increased due to factors that were unrelated to the casinos. What cannot be concluded based on these vignettes alone is whether the *proportion* of cases concerning a particular outcome, negative or positive, has changed.

Where possible, we attempted to verify the descriptions of the types of gambling available in and near the case study communities. With this exception, we should emphasize that the information we report here, including the direct and indirect quotes from respondents, is based on our interviews alone and have not been validated or investigated through external means.

Types of gaming

The sites we chose to examine for our case studies all had a variety of gambling facilities[17] within the city limits and nearby; we asked respondents to tell us which facilities were available within the town proper, as well as any facilities within a 50-mile radius that drew residents. All of these communities were within driving distance of a casino per our selection criteria. Since these casinos are recent additions to the local landscape, all being introduced within the last 9 years, the issues surrounding their introduction were fresh in our respondents' memories.

Casinos

Until quite recently, casinos were confined to Nevada and Atlantic City. However, in the last decade, casino gambling has spread to towns and cities across the country, partly in response to the need for additional revenues for local and state governments, and partly as a result of the Indian Gaming Regulatory Act of 1988. The earliest efforts to legalize casinos outside of Nevada and Atlantic City came in South Dakota and Colorado, where small-stakes casino gambling for the purpose of historic preservation was approved by referendum in several old mining towns. Published research has reported that the impact on these towns has been enormous, with skyrocketing property values, conversion of many businesses to casinos, increased traffic, and increased crime (Long, Clark & Liston 1994, in Cox et al. 1997).

[17] According to the Commission's directives, we define the term "gambling" as "an activity that involves staking or risking something of value upon the outcome of a contest, sporting event, or game of chance, with the understanding that one may receive something of value in the event of a certain outcome" (RFP, p. 7). Hence, we interpret a "gambling facility" to be any structure where such activity takes place. For the purposes of this study, we do not include bona fide business transactions governed by the securities laws for the purchase or sale of stocks, bonds, or securities.

Riverboat casinos in particular have also spread rapidly in the 1990s, and at least one of our communities is in proximity to one or more riverboats.[18] The first riverboats, legalized in Iowa in 1991, placed strict limits on both wagers and losses. As riverboat casinos were legalized in other states, including Illinois, Indiana, Louisiana, Mississippi, and Missouri, these limits were lifted. While these casinos must be located on facilities that look like boats, few of the riverboats actually leave shore. In Mississippi, as well as in Iowa where the earlier restrictions have been eliminated, the term "dockside gambling" is a more accurate description than "riverboat gambling" (Cox et al. 1997), since the minimum requirement is that the gambling occur above a body of water, which may pre-exist or be dredged for the purpose.

The Indian Gaming Regulatory Act created a regulatory structure for gambling on Native American lands throughout the United States. By establishing a framework for negotiation between the sovereign tribes and state governments, Congress opened the door for Native American tribes to establish casino-style gambling in any state where charitable or social gambling is permitted (Eadington 1991). In 1996, more than 700 privately owned or Native American casinos were operating in 28 states (*International Gaming & Wagering Business* 1997). At least 3 of our 10 case study sites are based near one or more tribally owned casinos.

Lotteries

States across the nation have been implementing lotteries since the mid-1960s to fund government services. Today, 37 states have legalized lotteries, and we found state and/or multi-state lottery games to be present in each of our communities with the exception of one. With cutbacks in federal spending, pressures on state lotteries to provide revenues for government programs have increased. State lotteries now offer a multitude of games that blur the boundaries between their traditional products and other types of gambling, including instant or scratch tickets, daily numbers games, and electronic gaming devices offering keno, poker, and line games similar to slot machines at casinos (Cox et al. 1997). In only one of our case study communities did the lottery seem to be a problem for a significant proportion of residents.

Pari-mutuel gaming

In contrast to lotteries and casinos, the pari-mutuel industry has undergone a dramatic struggle to stay competitive in the last 10 years. We found a strong representation of pari-mutuel gaming in our case study sites, with two communities reporting jai alai frontons in the area, and seven reporting one or more dog and/or horsetracks. However, a full six of the sites reported that one or more tracks have moved or gone bankrupt due to the increased competition from the casinos. In response, racetracks have sought relief from taxation from state legislatures and have also sought to expand their activities. Initially racetracks worked to increase access to their traditional product by establishing off-track betting systems and broadcasting races from other tracks at their own facilities. More recently, racetracks have sought to compete by offering other types of gambling. In

[18] To ensure the confidentiality of our informants, we have tried wherever possible to eliminate information that could readily identify an individual community. We found in the course of analyzing results from these sites that the type of casino, particularly whether it was water- or land-based, did not appear to have any differential impact on the communities. Therefore, we do not identify riverboats as such in our profiles.

California, several racetracks now have cardrooms where patrons may wager on poker and other games. In Delaware, Iowa, Rhode Island, and West Virginia, racetracks have been permitted to add electronic gaming machines to their traditional products, often with excellent results for their bottom line (Cox, Lesieur, Rosenthal, & Volberg 1997). Respondents in two of our case study communities reported local referenda on this issue.

Video gaming devices

The innovation widely thought to have the greatest impact in recent years has been the electronic gaming device, specifically video lottery terminals (VLTs) and video poker. Widely publicized incendiary remarks by one clinician who called video gaming the "crack cocaine" of gambling (Bulkeley 1992), and observations by helpline counselors who report increased calls from video poker players, indicate the potential value of undertaking systematic studies of this form of gambling. There are now at least 21 states where electronic gaming devices such as slot machines or video lottery terminals are available (McQueen 1996). Of our 10 case study communities, respondents in 5 reported video gaming devices operating (legally and illegally) in local small businesses. No respondent mentioned this type of game to be particularly addictive or harmful; however, respondents in five communities specifically opined that casinos—in which video gaming devices are the predominant form of gaming—generate more problems for gamblers than other types such as the lottery or racetracks.

Other types of games

In addition to these games, all but one community reported bingo. All of these sites had charitable bingo, and some also had commercial bingo. In addition, three communities were reported to have bookmaking, and one community each was said to have a sports bar, a bar with a pull-tab dispenser, and keno.

One of the interesting if unexpected outcomes of our interviews was that when we asked respondents about the effects legalized gaming has had on their communities, respondents seemed to forget all the other kinds of gaming in town and just speak to the casinos. This is understandable if a community has no other gaming except charitable, which many people do not perceive as really "gambling" but, rather, giving money to a good cause. However, communities reported to have, on average, five major game types. One possible explanation for this focus on casinos may be simple timing. In other words, since, according to our respondents, bingo parlors, lotteries, and tracks have typically been operating in their communities for at least 15 years, it seems reasonable that these types of games have become more a part of day-to-day reality, and that fewer people visit these types of facilities today, as in the case of racetracks and bingo.

Economic outcomes

A variety of economic themes came through in our case studies; some reflected positively on casinos and gaming as a whole, while others did not. The silver linings and dark clouds seemed inextricable from each other. For example, a recurrent positive theme was the new employment opportunities that casinos create for local people. In five communities this was cited as a very positive advantage (all but one of these communities was located within 10 miles of a major casino). Respondents in the other four communities indicated that unemployment remained a problem, despite former hopes to the contrary. In two of these sites, as well as in four that cited more jobs, residents

complained that the casinos for the most part provide low-paying and/or part-time positions with no benefits (four of these communities were located within 10 miles of a major casino, and two, between 20 and 40 miles of a major casino). One respondent indicated that because of the part-time nature of most of the jobs available in his town, the welfare rolls had not decreased, even though some families had found work in the casinos. He stated that the reason for this is that people are afraid to take jobs without benefits; while on welfare, they have some assurance that if something happens to themselves or one of their family members, their medical bills would still be paid. Similarly, in another community, a respondent reported that the welfare rolls have decreased, but not due to the casinos, because they only brought part-time jobs. On the other hand, one respondent did indicate very clearly that welfare rolls have decreased due in part to the opening of casinos.[19]

In addition to casino operations as such, there was growth in the hotel and motel industry (three communities), as well as more funds flowing either directly or indirectly from the casinos into local government (six communities) and into charitable organizations (three communities). Respondents in five communities indicated an increase in construction, and four of these mentioned housing construction in particular. Two communities were reported to have had property values increase. In communities where casinos were built within the city limits, one of the most common concerns was the burden on public infrastructure. One town was able to use increased revenues from casinos to upgrade its water and sewage systems; four reported that either road improvements were needed or that such improvements had taken place but more work needed to be done. In six communities, at least one resident complained about the increased traffic brought by the casinos. Three communities reported a growth in the number of retail establishments, but two reported a decline since the casinos were built, with a variety of places going out of business.

All but one of the communities reported an increase in debt problems and/or bankruptcies. One possible explanation that is likely at least in part for this, as told to us in most of these communities, is that people are gambling on their credit cards and taking out cash advances at ATMs in or near the casinos. However, it is also true according to a few of our respondents that because new casinos promise jobs and financial stability for disadvantaged persons or families, many people move to these towns with their existing debt problems to try for a better life. If the only work they find available is part-time service positions, this may lead to further financial distress and eventually, in severe cases, bankruptcy. Respondents in five communities, all but one of which had casinos within the town limits, noted that one of the primary problems in the community was the large number of working poor. Three communities also mentioned problems with homelessness, and about four mentioned problems with low-income housing or housing stock.

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[19] The vast majority of U.S. communities located within 50 miles of a major casino are not located near a casino with unionized workers, as most unionized casino employees work in the relatively larger, destination-style/resort casinos located in Nevada and Atlantic City. However, due to the concentration and size of these casinos, their workers comprise a fair percentage of the total number of casino workers. The sample of case studies would have to be larger and selected to reflect union presence (for example, 10 communities with and 10 without unionized casinos) to permit comparison of the differential effects (if any) that unionization would have on the type of jobs available and related economic effects.

Other social benefits and costs

Two communities reported an overall reduction in crime in their communities, and three reported an overall increase. Interestingly, the youth in particular appear to be having problems; five communities reported increases in youth crime, one specific to illegal gambling, and one including illegal gambling. Two of these communities were among the three reporting an overall increase in crime, and one was a community reporting an overall decrease in crime. Illegal gambling did not seem to be much of an issue in the communities we looked at; two reported a decrease and one reported an increase, with the remainder either not knowledgeable or not aware of any change having taken place. So-called white collar crimes such as forgery and credit card theft were reported to be on the rise in seven of nine communities, including the two towns that reported an overall decrease in crime; some respondents attributed this change to increased gambling in the casinos, citing the timing of the increase or the circumstances given in particular news reports they had seen.

Domestic violence also appeared to be a theme, with respondents in six communities telling us they have seen increases in this behavior. Respondents reported, on the whole, no increase in child abuse in their communities. However, six communities had one or more respondents who said they had seen increases in child neglect, and attributed this increase at least in part to parents leaving their children alone at home or in casino lobbies and parking lots while they went to gamble.

A number of social service staff across several communities mentioned they have seen an overall increase in "family stress" due to gambling. In one community, a mental health specialist attributed a recent increase in divorces to casino gambling. Seven communities reported either an increase in suicide since the casinos opened, or having seen cases where people ended their lives due to problems stemming from their gambling. In addition to the need for more gambling treatment, residents of four communities told of an increased need for general mental health services for gamblers and their families.

Respondents in four communities noted concern over the increased numbers of older and retired persons gambling in the casinos, and respondents in two communities noted an increase in youth gambling. (As noted in Section 1, data from the national survey do not indicate that particularly large numbers of young adults or elderly are gambling; in fact, past-year gambling statistics for persons between the ages of 18 and 24 and 65 and older show that these two groups gamble disproportionately less than one would expect, given their proportion of the adult population. See Section 4 for a discussion of gambling among 16- and 17-year-olds.)

Problem gambling

In seven of the nine communities we investigated, respondents told us they have seen an increase in the number of people who are problem and pathological gamblers. Aside from the fact that simply more people are gambling, one interviewee pointed out that once a community builds a casino, the area may become more attractive to persons who have the potential to develop into problem gamblers. Furthermore, as the casinos are still a relative novelty in the communities we investigated, it may be that in time, the numbers of people who find themselves having difficulty controlling their gambling behavior will learn ways to keep their behavior in check, or will simply lose interest when another novel and exciting activity comes along.

While the national prevalence data from the 1998 survey versus its 1975 counterpart indicate an increase in lifetime gambling in the United States, the data do not indicate an increase in the proportion of people who have gambled in the past year. Therefore, most of the increase in gambling appears to be from increased activity among those in the population who gamble regularly. From the perspective of our interviewees in at least four communities, casino gambling is more habitual than previously available gaming opportunities, so those who gamble do so more frequently and intensively. In fact, it is clear that casinos are "more popular" than other forms of legal gambling in that people, as a group, spend much more money at them than on other games, other things being equal. People who live within 10 miles of a casino typically spend $400–600 per adult per year on casino gambling, versus $50–100 per adult per year on state lotteries (in states that have them) and $10–30 per year on horse and/or greyhound racing (if they live within 10 miles of a track).

Finally, a major theme that came through in every single case study is that substance abuse is a major problem in these communities. Respondents complained about the high proportion of drug-related crime, arrests for public intoxication and DWI, youth drug use, and addiction in general. Many interviewees also drew a connection between substance abuse and gambling, noting that a high proportion of people with one problem will also have the other. It is plausible that casinos are affecting substance-using behavior and/or the reverse. It should also be kept in mind that some of the changes reported in the communities may potentially be due to substance abuse.

Public opinion regarding gambling

One community was strongly in favor of legalized gambling, six indicated a slight bias in favor or a general acceptance of the casinos, two communities were very mixed, and one was clearly negative. Despite a sample size of only 10 communities, these results are reasonably consistent with how the general population characterizes gambling.

Case Study One: Florissant[20]

The case study interviews were organized in sections, and for the most part, we found it sensible to retain this organization when writing up our findings. We structure each case study in the following way: First, we discuss the backgrounds of the interviewees who participated in our survey. Second, we present a summary of the types of gaming that are available to residents both within the community itself, as well as nearby, meaning within a 50-mile radius of the city or town. Third, we present our findings on the types of changes that have occurred in the community in the past 10 years. Although we stressed to respondents that this question referred to general changes and not just those due to gaming, most often respondents told us about the latter; we make this difference explicit where needed in the text. Next interviewees were asked what they currently saw as the most important socioeconomic issue in their community. Finally, we asked respondents what their views were on how the community generally feels about having legalized gaming readily available.

[20] This name and all other proper names in these case studies are fictitious.

Below we present two of our case studies, chosen in part for the very different impacts gambling has had on these two communities. In Appendix C, we repeat this section, and include full discussion of the remaining eight case studies.

Our respondents

For our case study of the Florissant community, we interviewed a detective in the Florissant police department, the director of a nonprofit organization specializing in child abuse prevention, an addiction counselor, a city planner, the manager of a consumer credit counseling agency, a tourism office commissioner, and the editor of a local newspaper. Our respondents have been in their line of work for an average of 15 years (ranging from about 7 years to more than 25). All have lived in the Florissant area or nearby for at least 10 years.

Gaming in Florissant

When people talk about gaming in Florissant, they are usually talking about casinos. Bingo games are run by nonprofits such as the War Veterans Association, so it appears that people view bingo more as making a charitable contribution than as actual gambling. We asked four respondents if they had noticed any trends that appeared to be influenced by the opening or closing of gaming facilities, or by the availability of certain kinds of games, and three of them told us that comparisons could not be made, since "We really only have one type."

Around 1990, state residents voted to allow casino gambling, and within Florissant, the first casino opened its doors within a year of the vote. Residents also travel more to a nearby state to play in the casinos there. Residents reported some turnover of casinos in the area, with some of the initial, smaller operations leaving or being bought out by larger firms. In recent years, several casinos near but not within Florissant have closed or gone bankrupt and changed owners. The two original casinos within the city limits are the only casinos still operating there and no others have opened and closed in town in the meantime; however, a new casino/hotel complex is expected to open soon.

Community changes

This city is one of the largest in the state; the opening of the casinos has turned what was once a "ghost town" into a popular tourist destination. "[Gambling] is part of the community. Gambling is an active part, it has been involved with community activities. The casinos in [town] are corporate citizens." In this vein, another stated, "The reason we brought [gaming] in was to use it as a leverage point to bring in other business. Gaming is certainly different than most expect it, but the casinos are run by Fortune 500 companies, not by gangster types." In the midst of these changes, the city has been striving to maintain a "clean" image. One interviewee reported that "[a] strip joint opened up in downtown [Florissant], but the city took them to court and they left town."

We asked individuals what community changes they have seen over the last 10 years and whether they thought any of these changes was related to gaming. Everyone mentioned the population boom or some change that was related to the increased number of people moving to the area, such as the lack of housing or the traffic and demand for new roads. The thriving economy appears to be the main reason for this influx. People without jobs or many resources come to the Florissant area to start a new life.

Due to the casinos, according to one interviewee, "Investment into schools and public services has been greater. Also, there has been more investment in highways and sanitation services.... More people are working; there are more two-income families than ever before. The MSA now has more businesses than any other region . . ."

Gaming, according to the newspaper editor we interviewed, comprises one-quarter to one-half of the local economy, and all respondents except one indicated that they were pleased with the overall direction of the local economy (the exception abstained). The thread that connects most of these comments is the dramatic improvement in employment opportunities. Since so many people mentioned this, we break out their comments below.

- According to one respondent who is involved in transportation planning, "We've had to build roads faster, increase housing stock, service businesses.... About 60 percent of these changes are due to gaming."
- A credit counselor stated, "We see mostly people who have been out of work in other areas moving here, then paying off creditors...."
- A staff member on the tourist commission stated, "We've had significant increases in employment. We have more two-income households, with more spending power. There's been a [substantial] rise in per capita income since 1990. It's generated a positive image about the area, and has attracted other sectors. The timing [of the casinos being built] was very good.... It has impacted a large portion of the economy, … but not all of it. [New kinds of businesses] have appeared, [and] the manufacturing sector … has strengthened due to independent world conditions. [The casinos have] increased exposure for tourism-related business, which we've seen in data from [two local associations].
- According to another, "We've had a huge increase in employment and tax revenues. It's a tight labor market, so salaries are increasing. People are moving to Florissant from all over the country."
- A newspaper editor stated that the lower end jobs in the area now have benefits, where before they did not.
- Another respondent stated, "The region's population has grown [by more than half] in the past 10 years. We have more service-oriented jobs now."

Respondents also mentioned what could be considered less desirable changes attributable to the casinos, including the rise in problem gambling. According to a respondent in law enforcement, "there are now Gamblers' Anonymous meetings in [Florissant] every single night of the week, when there used to be none." An addiction counselor stated that problem gamblers were not known before the casinos. The detective stated, "We already had alcohol and drug addiction services. The casinos opened up . . . and we saw our first problem gamblers [within 18 months]. These people were often both alcoholics and problem gamblers. They have free booze" in the casinos. Two respondents mentioned an increase in bankruptcies. But help is advertised—"They have help-lines now, and more people are aware that help is available." Another told us, "Casinos are proactive in combating gambling problems and are bringing money into the community."

An interviewee in social services mentioned seeing an increase in neglect, though not abuse, over the past several years; "We've seen children left unattended, people losing

their money who can't afford to pay for their food and rent...." Another reported that "[h]ousing prices have gone up. We have traffic congestion and crowded schools. There's been a strain on infrastructure, construction is up. Not a huge rise in crime. Some traditional neighborhoods have been stressed by growth—high-rise condos, shopping centers, hotels appearing. All of [this change was due to gambling], though some of it was indirect." One person indicated that chain restaurants were moving in and "chasing away the local restaurants." A respondent summed up the two sides this way:

> It's been both good and bad. Construction is booming, but there are complaints of illegal immigrants. The schools have more money, but there's also the increase in Gamblers' Anonymous groups and bankruptcies. Property values have gone up, but renters have been hurt, especially seniors. Average rent has gone from $200 a month to $700a month.

We asked our informants whether they thought the nature or number of crimes in Florissant had changed. Everyone mentioned an increase in robberies. According to an officer in law enforcement, crime in general has increased. He added that burglaries account for the greatest proportion of crime in the city. Furthermore,

> Robberies are up, and there has been a rash of bank robberies … that appear to have been gambling related. Attempted suicides have also gone up. We have had some illegal gambling activity in the area. There has also been a rise in prostitution…. The casinos give away alcohol for free, and we have seen a big rise in alcohol-related crimes. The casinos try to self-regulate, but they are ineffective. In Vegas, people catch cabs, but in [Florissant], drunk driving is an issue.

On the other hand, according to a newspaper reporter, prostitution is now less visible than it was before the casinos, and it should be noted that we were unable to find any escort agencies in the Florissant Yellow Pages. The reporter also stated that "there have been some isolated, weird crimes, from people freaking out after losing their money. One woman faked her own kidnapping, then disappeared for a month."

Current community issues

We asked respondents what they thought was the primary social or economic problem their community was facing right now, and whether they thought gambling had helped the community to control this problem. One respondent was not sure, and did not elaborate. Another interviewee, in social services, had only good things to say: "Economically, we're doing much better, unemployment is extremely low. Socially, I don't know what the primary problem would be." A respondent on the tourist board complained about the transportation congestion and workforce availability, but added, "Gaming is the cause but also employs [thousands] directly. Tax rates have actually gone down as we have … extra capital there now." Similarly, the planner stated, "The cost of housing is increasingly too rapidly, but gaming has increased salaries, too."

The law enforcement interviewee was less positive and pointed to an array of problems he felt had all been created by the opening of casinos:

> Pawnshops are now all over the place operating 24 hours a day, and they don't worry about dealing in stolen merchandise. There are even places that will let you sign over the title to your car. We've seen some organized crime. We had a

> … [situation] where the FBI came in and arrested people.... Casinos are very-image conscious. If there are rapes in the parking lot, the casinos ask us not to report them. Casinos don't go after problem gamblers unless they exhibit signs of substance abuse. Also, the increases in bankruptcy.

According to the addiction counselor, the primary problem is Florissant is "[d] rug abuse. Crack has been around 10 or 15 years, and hit a high in the last 4 years." He added that gambling does not appear to be related to the drug problem in Florissant. Finally, the newspaper editor stated that the primary problem Florissant faces is "uncontrolled growth. And gambling's causing it!"

Public views on gaming

Next we tried to get a feel for the climate in the community regarding gaming. People did not seem to differ much on their perception that the community felt positively toward the casinos, although some emphasized the fact that a minority exist who do not approve. Since the community voted to allow casino gaming, it is not surprising that most interviewees told us that the majority supports it. However, a few either expounded on this or disagreed; we include their responses below.

- "There's no middle of the road. The community is divided. The town voted gambling down before it passed. [Florissant] is a casino town now."
- "For the most part, it's understood to be an industry, albeit a recreation/leisure industry. It's seen to be positive for our economy."
- "We had a vote, and it passed. It would depend on whom you talk to. It offends the religious beliefs of some, but the economic benefits have been significant."

We also asked people what their expectations had been for when the casinos opened—whether they thought that the community would change in any way. Only one person mentioned having no expectations beforehand. Three people mentioned they believed that the casinos would bring more tourism to the general area, and two stated that the result far exceeded their expectations. The flip side to this was expressed by another respondent, who stated, "My expectations were that gaming would cannibalize the area. And it's happened." Another stated he had thought that the casinos "would contribute more to treatment programs for compulsive gambling and drug addiction on the local and state level, though [one casino] did contribute to an awareness program." Finally, a respondent stated, "I expected a lot more crime and a lot more traffic. Traffic has increased, crime has not really increased as much as I expected."

When it came to their own views on the impact the casinos have had, respondents either reiterated their feelings that they have been positive for a majority of the community or were even more glowing with their praise. In the words of one, "It's been very good. Very positive. It's like having Disney World move to your community."

Case Study Two: Hansen

Our respondents

For this case study, we interviewed the local chief of police, a mental health program administrator in the local department of social services, a psychotherapist, a director of a council on problem gambling, the local director of community development, a program director at a consumer credit counseling service, an administrator in the local chamber of commerce, and a reporter for a local newspaper. On the whole, respondents have lived in the general area for a significant amount of time; with the exception of one respondent (the administrator in the chamber of commerce, who has lived there for just over 5 years); interviewees have lived in the vicinity for a minimum of 20 years.

Gaming in Hansen

We asked respondents about the kinds of gambling available in their area. We found it significant that we received such an inconsistent set of responses, and we repeat them below:

- "We have lottery games at the gas stations. None, otherwise."
- "There are three popular bingo halls."
- "Every kind you can imagine, from legal to illegal.... Charity gaming, illegal sports books, illegal video poker machines in bars."
- "Zero."
- "The state lottery."
- "Absolutely none. [Hansen] was started to be a religious community. It is still dry, and originally no doctors were even allowed."
- "None that I am aware of, outside of the lottery."

Respondents also told us about locations outside the immediate community, but within a 50-mile radius, that attract local residents. These include a handful of casinos all close by, which opened around 1990; "numerous bingo halls," including a tribally owned parlor; and a dog track. According to one respondent, the dog track has been operating for more than a generation. One interviewee stated that the municipal government sponsors casino junkets for local senior citizens to a casino about an hour or so from town, but he did not know how popular these excursions were.

When asked if any facilities have closed, the majority of the respondents mentioned a horse track that was a short drive from town; one interviewee added that after the track closed, a more local OTB parlor closed. Another respondent stated, "None [have closed], because there haven't been any."

The respondents in this case study were unique in that they interpreted our use of the phrase "legalized gambling" with the understanding that this category includes a variety of types of games. In every other community in which we conducted interviews, respondents appeared to equate "legalized gambling" with casino gaming. In this particular town, one interviewee told us that people tend to spend more money at bingo

halls than at the casinos, but added that the share taken by casinos is growing. Another respondent commented that she has seen people in town spending "a disproportionate amount of their meager incomes" on lottery tickets, partly because it is "just so convenient to play." A credit counselor told us that about one-half of the people she works with play the lottery regularly, and guessed that they spend about ten dollars per week on tickets. Another resident commented on the popularity of the lottery as well, adding "We occasionally see thefts of lottery tickets from convenience stores, or a domestic dispute over a winning lottery ticket."

Community changes

Hansen is small town that has recently experienced some economic troubles. Several respondents told us that a particularly large plant recently closed in the area, which affected the tax base significantly. According to an administrator in the local chamber of commerce, this shutdown "had a major impact on our community. [Hundreds of] jobs were lost." However, the newspaper reporter indicated that most of the plant's employees were from out of town. The real impact seems to have been in revenue loss; three respondents told us that this shutdown has impacted as much as half of the tax base. The chief of police added that the schools have been particularly hard hit.

The director of community development defined the town as a "low-to-moderate income community, primarily residential in nature. Like many older, inner-suburban communities, we are struggling to provide services, meet demands." Another issue the town is trying to handle is that people are moving out to newer suburbs. "We face a lack of local jobs, and our taxes are based on residential property." Another respondent told us that the town has a high percentage of rental housing per capita, and that they are trying to take advantage of a local housing boom in the county to improve the housing situation.

We asked respondents if they personally were pleased with the overall direction of their economy at this point. Two respondents indicated they were, while four respondents indicated dissatisfaction, including

- One interviewee who cited the recent closing of a large plant;
- A program administrator in mental health, who told us that "medical services are outrageous in our community. If they're going to legalize gambling, they should put money into treatment, across all areas";
- The director of community development, who stated the community needs "a broader economic base, more industrial and business development in the community"; and
- A newspaper reporter, who commented that "[Hansen] really needs to wean itself off of the tax money [from the power plant]."

One respondent declined to answer.

The director of community development told us, "We are part of [a] metro region, and are influenced by [the city]…. We constantly face movement to the green fields, new suburbs. Urban sprawl contributes to our problems and is part of our planning process. We face a lack of local jobs, and our taxes are based on residential property." Aside from the plant closing, however, "The community has not changed much since 1990.... We

have an ongoing economic development program, though. We have no specific sectors targeted, but would like to attract light manufacturing jobs. We're too far from the interstate to attract warehouse and distribution business."

According to another interviewee, a couple of new restaurants and banks have opened over the past several years, but overall "There's not a huge commercial base.... Basically, service industries are all that's moving in.... It tends to be a strictly residential community." The credit counselor commented on the job situation, saying, "We have low unemployment, but they're all low-paying, service-industry jobs."

None of our informants indicated that the local gaming establishments have had any affect on the local economy, not even on tourist-related businesses. People from out of town visit the community to go to the park or to walk along the marina, and the town has an excellent medical center. In the past 2 years, the chamber of commerce representative said, only one person has asked her about gambling in the area.

On the other hand, some controversy exists surrounding whether the opening of casinos nearby has had an affect on individuals in the town. The program director for a consumer credit counselor service said that the town has "seen higher and higher credit card debt.... The number of individuals filing for both Chapter 7 and Chapter 13 bankruptcies [i.e., personal bankruptcy] has increased." She told us she did not see any connection between these trends and gambling, saying, "gambling losses play a minor role in the debt problems that we are now seeing." But she added, "Casino gambling has increased in the area. A few families have come in with gambling problems." According to a mental health administrator, the town's relatively high poverty rate has made residents more vulnerable to potentially addictive behaviors. "People think that they can get rich [if they gamble], and the people that we treat tend to be on the lower end of the income scale in [the] county.... The economic impact creates stress, which creates substance abuse and other negative impacts."

With regard to changes in social services in the community, the mental health program administrator told us she has seen "extreme changes" in her agency, and the demand for addiction services far exceeds their resources. Not-for-profit companies in particular have been suffering. "It's been a steady increase, maybe there was a surge since the early 1990s. The courts have adopted an interventionist approach as opposed to a punitive one. More people are getting court-ordered treatment instead of jail time. [However,] we're limited in the number of sessions we can provide and the number of people that we can treat because of financial concerns."

Since the agency is not set up to deal with gambling addiction, and none of the counselors are certified gambling counselors, staff only deal with gambling indirectly. The administrator added that no services exist in the immediate area specifically to help people with gambling problems, but she said that gambling treatment centers have been opening in the state. She told us that her agency now refers more people to gambling treatment than they used to. "I'm sure there's an indirect effect with drinking and other kinds of drug abuse. I think it's a cumulative effect. Gambling, drinking and drugs increase domestic violence and poverty. Can I track that as a statistic? No. That's more my opinion than anything I could prove."

The director of the council on problem gambling also spoke to this issue for the state as a whole:

> There's a tremendous need for treatment of gambling problems. There is better awareness now, people show up stating that they and their families have gambling problems. Taxpayers also spend much more for prosecution and incarceration of compulsive gamblers. This is often not factored into the equation.... We have seen a doubling, at least, in the number of Gamblers Anonymous groups in the state ... over the past 5 to 6 years. The need for services has expanded dramatically.... We've trained [hundreds of] professionals in diagnosis, assessment, and treatment over the last 3 to 4 years statewide.

We also asked respondents about ways in which crime and law enforcement may have changed in their communities over the last decade or so. According to the chief of police, all types of crime are prevalent in this community, and most of it is related to drugs and gangs. In particular, sales of illegal drugs "are way up." The newspaper reporter told us, "Substance abuse is still a big problem…. Crack-cocaine [for instance], but it's declining. Drug raids have tapered off, but are very severe when they occur. The improved economy also helps, though it's really not better in [Hansen]." The local police department has responded to this problem by becoming more involved in community policing: "The districts haven't changed, but officers are permanently assigned to areas now, and we used to rotate them."

The chief of police faxed us a brief table displaying major offenses (e.g., homicide, burglary, arson) in the town from 1994 to 1997. These data show a downward trend in violent offenses, and particularly in robberies and property offenses, although it we have not calculated whether these changes are statistically significant. The chief of police told us that although specific types of crime have increased, these trends are not connected to gambling. In addition, he reported that illegal gambling has not increased since the casinos have opened, and a program administrator in mental health told us she is not aware of any trends in underage gambling.

When we asked the director of the council on problem gambling whether he thought that crime has increased, he did not speak to the Hansen community in particular, but did speak to the state as a whole:

> Certainly. We have noticed a statewide increase in paper crime—forgery, fraud, theft and embezzlement—none of which are classified by law enforcement officials as gambling-related crime. Criminal activities of compulsive gamblers are often not recorded. The crime question is being asked incorrectly, and the results could be completely misleading.

The newspaper reporter told us that, overall; crime in the area has gone down. However, he added that "transient residents" are susceptible to gang activity, and that the town mostly has drug-related crime like robberies and vandalism. "I don't think the police force would want gambling in the area. Crime is already somewhat high for a community our size."

Adolescent suicide rates may also be on an upward trend. The mental health administrator told us, "I think teenage suicide is up slightly in this community, though I don't know what the statistics are county-wide. I'm not aware of any connection between suicide trends and gambling, but I'm not saying that they don't exist."

Current community issues

We asked respondents to tell us what they thought was the primary social or economic problem their community faces at this time, and whether they believe legalized gambling has had any affect on the community's efforts to control this problem. One interviewee told us he did not know. Two respondents mentioned drugs, one also mentioning gangs, and the other explicitly including alcohol. The latter respondent stated, "Crack cocaine is far too accessible, far too cheap. Our treatment of crack-cocaine users is at an all-time high. [Legalized gambling] certainly has a negative impact." Two respondents mentioned the tax base, one calling it "unstable," and the other saying "We have a serious crisis." Neither could say that gambling has helped or worsened this problem. One interviewee mentioned the lack of high-paying jobs, adding that she was not aware of any change in this area due to the opening or closing of gambling facilities. Finally, one respondent told us he saw the primary problem as "pathological gambling.... Legalized gambling has brought the problem more to the surface, but at the same time, has not made it easier to deal with. In [this state], there's absolutely no state funding to address compulsive gambling problems. The casinos also kick in no money for treatment programs."

Public views on gaming

Next we asked respondents how they thought the community generally feels about having legalized gaming readily available. We found the nature of our responses to depart rather radically from the kinds of responses we were given in other case study communities. Basically, the respondents in this town were split into two camps: Interviewees who felt that overall, the community was pleased with having gambling available due to their being uninformed about the negative impacts, and interviewees who felt that the majority of the community was opposed to gambling for religious reasons. A sampling of responses follow:

- "I think they're ecstatic. They think that more money's going into education, that they won't have to pay higher taxes. They don't grasp the negative impact. They are used to segregating off crime and substance abuse in a societal kind of way."
- "I think most of the community likes it, and it's based on ignorance. It's not even the gambling that the community likes, it's the fantasy of winning."
- "[Hansen] was originally formed as a religious community. Most residents are not interested in having gambling."
- "I'm sure it would fail miserably in this town. They tried to get alcohol on the ballot in the November election, and it failed to pass."

Next we asked interviewees what their personal expectations were for the effects of a nearby gaming establishment on the community before the casinos opened, and whether their expectations have been borne out. Most said they did not have expectations, and so had no surprises when the casinos opened. The two respondents who did have expectations expressed them in the following way:

- "My expectations were that it would be a net loss to the community, and they have been borne out. I see things that others don't see. For every winner, there's a loser. It's easy to spot fire plugs painted, streets paved, buildings built... [Also, I have been

surprised] that the public would continue to be as blind as they are to the loss side of the equation."

- "I would expect it to be detrimental. In [other communities in the state that have opened casinos], jobs were created, but the economic runoff that they expected has not been realized."

Finally, we asked the respondents what their overall feelings were about the effects legalized gambling has had on their communities. We repeat their comments below (two respondents were not asked this question):

- "It has social and economic negative impacts, and contributes to addiction. I don't support it, personally."
- "Negative."
- "I can't say that there's any [effects] that I know of."
- "I'm not aware of any community effects, but gambling can be devastating for an individual family."
- "I've never even bought a lottery ticket, but don't see a big problem with gambling personally.... I'm sure there's an impact, probably slight."

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GAMBLING IMPACT AND BEHAVIOR STUDY

APPENDIX A

DEVELOPMENT OF QUESTIONNAIRES FOR THE NATIONAL RANDOM-DIGIT-DIAL, PATRON-INTERCEPT, AND SELF-ADMINISTERED SURVEYS

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INTRODUCTION

The specific data NORC collected in the course of the Gambling Impact and Behavior Study were driven by a number of considerations: (1) the needs laid out by the National Gambling Impact Study Commission (NGISC) in its Request for Proposals (RFP); (2) a desire to collect data comparable in important dimensions to the 1975 national survey as well as other surveys of gambling behavior and attitudes; (3) the needs of other agencies working with NGISC to collect data pertinent to their research interests, namely, the National Institute on Drug Abuse (NIDA), the National Institute of Mental Health (NIMH), and the Department of Treasury; (4) needs in the field noted by NORC as well as our research partners and consultants, including Rachel Volberg, Henry Lesieur, William Thompson, Peter Reuter, Charles Clotfelter, Philip Cook, Randy Stinchfield, Howard Shaffer, and I. Nelson Rose; and (5) additional discussions with the Commission regarding its areas of interest, based on further review of the literature in the field and identification of gaps in the existing body of research.

INITIAL STAGES OF DEVELOPMENT

The following survey instruments were reviewed by NORC and had some influence on the development of the our questionnaire:

- Commission on the Review of the National Policy Toward Gambling, 1976. Gambling in the United States. Part I: National Sample.
- R. Volberg, University of Montana, Missoula, 1998. Montana Gambling Questionnaire.
- H. Lesieur, 1993. The South Oaks Gambling Screen, Revised Edition.
- A. Cosby, Mississippi State University. 1995 U.S. Gaming and Gambling Survey.
- R. Stinchfield, 1997. DSM-IV Screen for Gambling Severity.
- National Opinion Research Center, 1998. General Social Survey.
- National Opinion Research Center, 1993. National Treatment Improvement Evaluation Study, Research Intake Questionnaire.
- Office of Applied Studies, Substance Abuse and Mental Health Services Administration. 1997 National Household Survey on Drug Abuse.
- University of Michigan, 1992. Composite International Diagnostic Interview. National Comorbidity Survey.

NORC first developed the questionnaire to be used in the random-digit dial (RDD) telephone survey (in English, translated, after finalization, into Spanish by a questionnaire translation specialist). This was designed as computer-assisted telephone interview (CATI) instrument, administered over the telephone by interviewers at computer workstations in NORC's Lake Park Survey Data Center in Chicago. A CATI questionnaire, although developed initially on paper, is actually implemented as a

computer program which generates screens of fixed text from which interviewers read questions and then key in response codes based on the answers. The program as developed on NORC's Instrument Development System was designed to carry out simple or complex logical instructions, such as inserting or modifying question text to reflect specific answers to previous questions, monitoring responses in order to determine what to display to the interviewer within the sequence of potential questions (the alternative branches are usually called "skip patterns" or "pathing"), and assuring that responses from a question fit within accepted limits and was consistent with earlier responses.

We then developed two condensed and revised versions of the main survey instrument for use with paper and pencil. The data elements of these versions was identical, and included a subset of about two-thirds of the main survey items. The first of these modified instruments was a self-administered questionnaire for two types of respondents: those who were not able or willing to respond to the telephone survey but were willing to fill out a questionnaire on paper; and individuals in the non-telephone households, who were identified from a list of such known households maintained by NORC from our 1998 General Social Survey. The self-administered questions and instructions were reworded appropriately for this format, and the skip patterns were greatly simplified to minimize errors and make the survey easier and quicker to complete.

The second scaled-back version was for use in the patron-intercept survey, and was written for trained interviewers to administer in person to patrons of gaming facilities, which included casinos, lottery ticket sales and video lottery outlets, and race tracks. The simplified skip patterns and item content of the patron instrument were identical to the self-administered version, but this instrument retained the question wordings and interviewer instruction sets of the CATI instrument.

We designed the instruments to provide clear, unambiguous, and interpretable data on the measures of interest, including sociodemographic information, attitudes towards gambling, gambling history and related behaviors, and other relevant concerns, which we describe in detail below. In constructing the total instrument, the questionnaire development team considered sensitivity to context, potential order effects, the proper sequencing of chronological questions, means of avoiding primacy and recency effects for long lists of response options, the need for clear transitions between themes, the logic of filter and dependent questions, and minimization of response set biases.

NORC also designed the instrument to be respondent-friendly, with content, structure, and length designed to maximize cooperation and minimize questioning of no meaning to the respondent, while still collecting all of the information needed. The question items were designed to be clearly and unambiguously understood by persons with an eighth-grade level of education and vocabulary, with or without experience as a gambler. We invested substantial attention to details of item construction, pathing logic, and minimization of respondent burden, in the expectation that our respondents would be more likely to invest their own effort in giving thoughtful and accurate responses if they experienced the interview as a meaningful, logical, and constructive task.

One critical goal was that the telephone survey instrument would not take more than 60 minutes to complete even for persons responding to virtually all of the questions due to their very extensive gambling behavior and other pertinent experiences and conditions. We planned that most respondents would be able to skip over substantial parts of the

instrument as inapplicable or redundant to their particular experience, and we found this to be the case. Our target time for the administration of the telephone questionnaire for those who did not gamble frequently was 30 minutes or less. We monitored timing carefully during our testing of the main instrument and during the initial stages of administration (discussed further below) to ensure that these time targets were met. The ease and speed with which respondents finished the questionnaire was even better than expected. The average administration time for all respondents was 25 minutes, and problem and pathological gamblers had a combined average timing of 40 minutes.

To field-test the instrument, we selected senior telephone interviewers to conduct 35 pilot interviews (32 adults and 3 youth) using our draft CATI instrument. In the past, we have found that experienced interviewing staff are particularly quick to identify and articulate the nature of problem questions, response choices, and procedures, and construct, critique, and test options for resolving these problems. To tap into this expertise, we involved them fully throughout the field-testing phase. We also sought input from the respondents themselves; interviewers asked respondents at the end of each pilot interview to comment on the questionnaire's introduction, item wordings, and the content and flow of the instrument. The interviewers wrote out their results, summarizing the respondents' comments during the interview and identifying problem questions and errors in the computerized instrument.

Following the completion of the pilot data collection, NORC conducted a debriefing with the Project Director, Telephone Center Coordinator, Telephone Center Supervisors, questionnaire writers, programming staff, and the interviewers who participated in the field test. During the debriefing, these personnel went through the questionnaire section by section, discussing the performance of each question during the field test. For example, we examined response frequencies to find items with high rates of missing or implausible responses. The interviewers provided many valuable insights into respondents' reactions to, and uncertainty about, certain items.

ORGANIZATION OF THE INSTRUMENT

We organized the questionnaire into the following sections:

- A. Demographic Information
- B. Gambling Behavior (focusing on past year/last visit)
- C. Gambling-Related Attitudes, Motivations, and History
- D. Problem Gambling Diagnostic Assessment
- E. Gambling Treatment Experience
- F. Family/Marital Status and Issues
- G. Income and Financial Information
- H. Criminal Activity and Status
- J. Mental and General Health
- K. Substance Use

This ordering of sections was determined for a number of reasons. First, it is important to ask very basic demographic information such as age, sex, and race/ethnicity immediately in case the interviewee breaks off from the interview before it is complete. These simple questions also serve to put the respondent at ease, and into a "question-answering mode" before sensitive topic areas are broached. The second section, Gambling Behavior, was the most complex section of the interview. In this section, we asked questions regarding games played, distance traveled, length of time spent gambling, details of gambling expenditures, and so forth, all of which we describe in detail below. Section B was followed by a complementary section—Gambling-Related Attitudes, Motivations, and History—which was less complex and more subjective, giving respondents a "breather" before the next, section which delved into gambling problems.

Depending on how much money respondents reported ever losing on wagers on any one day or over the course of a year, selected interviewees were then taken through Section D, the Problem Gambling Diagnostic Assessment. This instrument determined whether these interviewees had ever had gambling problems conforming to the definitions advanced by the DSM-IV criteria of the American Psychiatric Association. Section E, Gambling Treatment Experience, was asked of respondents who indicated having had one or more of these problems in their lifetimes. The section queried about whether the interviewee had ever been in gambling treatment and if so, the kind of treatment they received.

All respondents were then taken through Section F, Family/Marital Status and Issues, and Section G, Income and Financial Information. These sections were placed after Section D, since we asked certain gambling-focused questions in these sections only of respondents who had indicated some kind of gambling problems. Based on pilot test experience, we knew that some questions would be inappropriate and irritating to ask of nongambling or low-risk gamblers—for example, whether their gambling problems contributed to the divorce or separation of those respondents who reported such events in their lifetimes. Sections F and G were ordered as they were for no reason other than our finding that this placement allowed us to streamline the questionnaire to a certain extent; in other words, certain responses to items in Section F allowed us to skip respondents over certain questions in Section G, more so than if the sections were reversed.

The final three sections dealt with topics of a very sensitive nature, not always as obvious in relevance to the main topic of the survey; and we therefore placed these in the latter part of the questionnaire. Although we risked asking fewer respondents these questions due to break-offs during the course of an interview (which proved to be rare, partly as a result of meeting the timing objectives), we placed these sections where we did to take advantage of gradual trust-building that ordinarily develops between a skilled interviewer and their interviewee. Questions became more sensitive gradually—for example, we asked about money spent gambling in Sections B and C; divorce in Section F; income, debt, and bankruptcy in Section G; and trouble with the law, including arrests, incarceration, and probation or parole, in Section H.

Section J asked about physical and mental health problems, particularly signs of depression and mania, including (for some respondents) questions about levels of sexual desire and suicidal thoughts and actions. All respondents were asked the two screening questions for the depression instrument, but of those who responded affirmatively to one of these questions, only respondents who reported one or more gambling problems in

their lives were asked the full instrument. Finally, Section K queries respondents on their use of alcohol and drugs; respondents indicating use beyond certain thresholds would then be asked questions to diagnose the presence of drug or alcohol dependence. We discuss each of these sections in detail below.

Section A: Demographic Information

For Section A, we asked most respondents 10 items seeking very basic personal information. Items were formulated to be as compatible as possible with the 1974 survey, including age, gender, race, education, importance of faith, and others. Most of these questions were taken from NORC's General Social Survey, so that we could test for the representativeness of our sample population against this much larger sample. More detailed demographic information regarding marital status/history, household composition, and income were saved for later sections, so as not to probe into potentially sensitive areas before a level of trust has had a chance to develop between the interviewer and interviewee.

Section B: Gambling Behavior

Section B is the most lengthy and complicated of the instrument. In this section, we asked respondents in a modular fashion, by type of game, about their experiences with gambling, including particular games played and preferred; frequency of play; distance traveled from home; money taken and/or budgeted for; amounts spent, won, and lost; use of credit cards, ATM machines, and other sources of gambling funds; , and other specific matters depending on the particular form of gambling being discussed.

We defined "gambling" as placing a bet on the outcome of a race or game of skill or chance, or playing a game—including for charity—in which one might win or lose money. Based on discussions with the Commission about its sphere of interest, we asked each respondent to include gambling within the United States only, including the District of Columbia and Puerto Rico, and to exclude gambling in territories such as Guam and the Virgin Islands, as well as on cruise ships, ferries, and other venues in international waters. We reminded respondents at various points throughout the section to include U.S. gaming only.

We began by developing a consecutive series of gate questions asking respondents whether they had played a particular type of game in their lifetimes, and if so, whether in the past year. Once the respondent completed the gate questions, she or he would then be asked about each game played in the past year. We wanted to be comparable to the 1974 survey; however, the dramatic changes the industry has undergone in the past 25 years obliged us to introduce a number of modifications. For example, most kinds of gambling were illegal in 1974, whereas today, most games are legal. In addition, and more significantly for the purposes of our questionnaire, the lines between various types of gaming have blurred, with hybrids being introduced on a regular basis (e.g., keno and video poker) and traditional types of gambling becoming available in a greater variety of venues (e.g., bingo can be played for money in churches, commercial bingo parlors, casinos, and on the Internet, and video gaming machines can be found in casinos, small businesses, racetracks, and on the Internet). Few games are exclusive to one venue, and similarly, seldom does a venue offer only one type of game. If we pursued the structure

used in the 1974 survey too slavishly, we risked confusing participants or miring down in minute, obsolete, and somewhat trivial detail, as well as partially completed interviews due to an overlong questionnaire.

The NORC team concluded that the best approach would first be to sort game types into the most readily distinguishable and policy-relevant types in 1998. We began with the game types of greatest stated interest to the Commission, namely, casinos and lotteries. However, even here, the boundaries are less than perfectly clear. We needed to decide whether to break out recent inventions that could be better categorized elsewhere, such as truck stops with 20 slot machines (which can legally hang a shingle identifying themselves as "casinos") or the Internet-based U.S. Lottery run by the Coeur D'Alene Tribe of Idaho. Accessing a broad knowledge base regarding the exceptions and inclusions which might come up during the course of an interview was critical to this task.

We developed the modules by focusing on the largest reasonable grouping, while still asking for as much detail within that grouping as possible. This approach allowed us to keep the questionnaire from becoming too unwieldy, since we could keep the number of modules we took the respondent through to a minimum, while still allowing us to cover as many subtypes as we wished. However, what appeared at first glance to be a "largest reasonable grouping" often turned out not to be. Consequently, no precise logic could be utilized in categorizing games. In retrospect, we can say that the following logic was generally applied:

- If a type of gambling venue could be clearly defined and had a variety of types of games, we used this *venue or facility* for a module (e.g., casino, Internet, small business).
- If a clearly definable style of game could take place virtually anywhere, we used the style of *game* (e.g., private games of skill, unlicensed gambling, charitable gambling).
- If a clearly definable style of game could take place in a variety of locations and had a number of permutations that were individually of interest to us, we used the style of game (e.g., lottery, pari-mutuel).
- If a clearly definable style of game could take place in more than one clearly definable facility, and we ask about one or more of these facilities in another module, we chose to ask about the style of game in different modules (e.g., bingo).
- If a clearly definable style of game had a number of permutations and/or could be played in a variety of venues (such as slot machines or card games), OR if a clearly definable *type* of facility had several possible subtypes of facilities at which one can play a variety of games (e.g., "small business"), we placed the module strategically within the section so as to take advantage of the "filtering effect" of the prior modules. We used this technique for our cardroom, bingo, and small business modules.

If we chose to focus on a particular game type, but found that the facilities these game types are usually played in also incorporate types of games found in other, more traditional venues (such as pari-mutuel betting at racetracks, which can also have slot machines), we still wanted to know about respondents' participation in these auxiliary games. Of course, this then raised the issue of how to ensure that respondents do not

answer questions in a later module with information about the same gaming experience (e.g., answering questions about charitable bingo play in both the charitable and bingo modules). To minimize this risk, we reminded respondents frequently not to include any games they had already told us about.

Because of this approach, as we mention above, the ordering of a number of the modules was critical, allowing a certain module to "catch" a subtype of gaming first, before the respondent could discuss it in another module. For example, due to the relatively rare occurrence of casino bingo play, and our belief that casinos patrons are characteristically different from bingo patrons, we decided to keep casino bingo in the casino module, and put all other types of bingo in a bingo module. Therefore, respondents were asked the casino module first, along with a question about casino bingo; they were then were asked in a later module about all other kinds of bingo play. The bingo module also acted as a filter, "catching" charitable bingo before the respondent was asked the charitable gaming module. In fact, we found very few games that could not be classified in a variety of ways. We do not argue that our chosen method of grouping the various kinds of gambling is the most desirable, and we wish to emphasize that while a great deal of effort was put forth by our highly knowledgeable and experienced research team in determining the most preferable method for doing this, we ultimately found that this exercise involved more art than science.

We chose to group our questions in the following modules, in the order indicated:

- *Casino gaming*, meaning gambling in a large hall with many different kinds of games (e.g., table games, machines, keno, bingo) on a riverboat or in a resort hotel.
- *Parimutuel wagering* at horse and dog tracks and jai alai frontons, as well as in off-track betting parlors/teletheaters. We also asked if respondents played other games in these venues, such as card games or slot machines. Respondents were asked about placing bets with a bookmaker in the section on unlicensed gambling, below.
- *Lottery* products such as Lotto and Powerball (multi-state games), daily numbers (pick-3, pick-4), and instant lottery scratch-off tickets. The 1974 survey asked about illegal numbers gambling, alternately called numbers, bolita, or policy. Since these forms are still available, we asked about them as well, but in the current survey they were included in our section on unlicensed gaming. We chose not to include video lottery terminals in this section since players often may not know if the machine they are playing is actually maintained by the state lottery board. Finally, respondents were asked not to include internet or other non-state-run lotteries in this battery of questions.
- *Bingo*, including charitable and commercial. Respondents were asked not to include bingo played at a casino.
- *Charitable gaming*, including pull-tabs and Las Vegas Nights. We indicated that respondents were not to include bingo or raffles for prizes other than money.
- *Cardrooms*, or any business with premises devoted to playing card games for money. Respondents were asked not to include casinos, racetracks, or charitable operations.
- *Private games*, including games of skill, such as dice, dominos, poker in someone's home, pool, golf, or bowling.

- *Small businesses* such as stores, bars, restaurants, or similar locations with one or two kinds of games (usually slot machines, pull-tabs, video lottery machines, or video poker). Respondents were asked not to include places they have already told us about, such as cardrooms, casinos, or places that only sell lottery tickets; they were asked to include if they played such a game in a bingo hall, whether or not they played bingo there.
- *Unlicensed games*, or types of gambling that are run like a business but probably without a license (not including any cases the respondent may have already told the interviewer about). Examples of these types of unlicensed gambling include participating in sports pools, buying a policy or playing unlicensed numbers games, playing in an unlicensed casino, or betting with a bookmaker.
- *Internet gambling* on sports, casino games, bingo, lottery, and others.

Finally, we asked respondents about *Indian gaming*, although these questions were not grouped into their own module. Early in the questionnaire development stage, we did include a separate module on Indian casinos, in response to the Commission's explicit interest in the topic of Indian gaming. At the recommendation of one of the Research Subcommittee members, we looked into the possibility of expanding this module further to inquire about differences between Class II and Class III facilities (meaning Indian casinos versus other types of facilities, such as bingo halls). NORC's research revealed that these "classes" of Indian gaming actually categorized types of *games*, not facilities. According to the Indian Gaming Regulatory Act (IGRA), Class II games include bingo and card games which are either permitted by the state or not explicitly prohibited, excluding banked card games such as baccarat and blackjack (generally, the common thread for Class II games is that the players are playing against one another for a common pot). Class III games include "electronic or electromechanical facsimiles of any game of chance or slot machines of any kind," including "banking" games where the player plays against the house.

We became concerned about both the length and complication entailed by a revised "two-class" Indian module, and the subsequent burden on our respondents; NORC consulted Indian gaming expert I. Nelson Rose on the issue. Dr. Rose provided many useful comments and suggestions regarding the Class II/Class III distinction, particularly with regard to the many variations one finds in the real world among Indian facilities. It quickly became clear that to make a true distinction between these two classes of games, we would need to repeat every module individually, just focusing on Indian-run games. Our solution was to integrate a question about tribal sponsorship into the questions concerning last play in each of the appropriate modules (i.e., casino, bingo, charitable, cardroom, and small business), such that persons who played at one of these locations in the past year were asked whether the last time they played, the game was sponsored by an Indian tribe. In this way, we would later be able to separate for analytic purposes data about last play by Indian-sponsored games and non-Indian sponsored games.

Section C: Gambling-Related Attitudes, Motivations, and History

In Section C, we ask respondents for their opinion of the overall effect of legalized gambling on society, the importance of various factors in why they do or do not gamble, their favorite game, whom they gamble with, how they have spent their winnings, how they would have spent their losses, among others. We recognize that in spite of the game

preferences noted by gamblers, Types D and E in particular, many engage in multiple forms of gambling. These forms are so interdependent that it is very difficult to fully separate out the influence of one form of gambling on the overall problem for some gamblers. However, we nonetheless asked respondents to voice their preference, which was cross-referenced with their spending patterns reported in Section B

Section D: Problem Gambling Diagnostic Assessment

In 1976 the Commission on the Review of the National Policy Toward Gambling reported, based on a survey conducted the year before, that 0.77 percent of a national sample were "probable compulsive gamblers," while 2.33 percent were "potential compulsive gamblers" (Commission, 1976). One important concern with comparing these rates with those of other studies is that the original survey's findings were based on an 18-item instrument developed from a discriminant analysis comparing 274 members of Gamblers Anonymous and 239 church members" (Kallick, Suits, Dielman & Hybels, 1976). The items discriminated quite well between these two groups, but the membership of Gamblers Anonymous has changed considerably since 1974, when this analysis was conducted, and the control group, church members, is a difficult one to evaluate for continuity over time. Six years after the 1976 Commission report, the American Psychiatric Association first recognized pathological gambling as a disorder of impulse control in the revised third edition of its Diagnostic and Statistical Manual (DSM-III-R), and it was on these later criteria that the surveys discussed in the Shaffer et al. meta-analysis were based. It is not clear whether the 1974 instrument would yield comparable findings if administered today (Lesieur, 1998).

Most recently, rates of pathological gambling have been formulated using the South Oaks Gambling Screen (SOGS), the DSM-IV criteria, and the Diagnostic Interview Schedule (DIS). The South Oaks Gambling Screen (Lesieur & Blume, 1987; 1993) is a validated and reliable measure of pathological gambling. The original version of the SOGS was highly correlated with the DSM-III-R criteria and showed high internal consistency and high test-retest reliability. Originally developed to screen psychoactive substance abuse disorder patients for a gambling problem, it is the most commonly used instrument in epidemiological surveys of problem and pathological gambling. The more recent, revised SOGS-R is highly correlated with the DSM-IV criteria for adults seeking treatment for pathological gambling (Winters, Specker & Stinchfield, 1997, June). In its revised form, it has continued to be used in studies in Michigan (The Evaluation Center, 1997) and Connecticut (The WEFA Group, 1997).

The SOGS is not without critics. Some have found that, when compared with the DSM-IV criteria, the former overestimates the rate of problem gambling in the general population (Volberg, 1996). This is given support in the Shaffer et al. meta-analysis (1997), as studies using the SOGS had higher rates of pathological gambling than studies using the DSM-IV criteria. However, according to Volberg's analysis (1996)of a survey based on the DSM-IV criteria developed for a survey of British casino patrons (Fisher, 1996), it is possible that the diagnostic threshold for pathological gambling defined in the DSM-IV may be too stringent for the purposes of a general epidemiological survey.

The DSM-IV identifies ten signs that may be present in gambling, and requires that five be present to permit the individual to be designated as a pathological gambler; this is usually called a "cutoff score" of five. The data on which these criteria and the cutoff

score of five is based were generated in field trials using a clinical population of 453 pathological gamblers and substance abusers (Lesieur & Rosenthal, 1998). That study found there was no difference in disciminant power between a cutoff score of four or five, and its authors suggested that, if a cutoff score of five were to be adopted for pathological gambling, an additional category of problem gamblers be designated comprising individuals who met three or four of the DSM-IV criteria.. The DSM-IV Task Force of the American Psychiatric Association took a conservative stance and adopted the cutoff score of five or more criteria for diagnosis, but it did not act on the proposed problem gambling" criteria.

The guidelines from the National Gambling Impact Study Commission specified that the DSM-IV criteria be used, and that we explore the use of the recommended lower threshold to define gambling that is problematic to the individual. At the time we began our search for a suitable set of questions to implement the criteria (that is, to ask questions that would decide which and therefore how many of the DSM-IV criteria the respondent met), there were four instruments based on the DSM-IV. Fisher (1996), for example, read respondents each of the DSM-IV definitions of criteria with slight word changes and offered a five-point scale for agreement or disagreement with the self-applicability each item. This revision demonstrated highly significant item discriminations, good internal consistency, and significant construct validity. Volberg (1997) used a similar procedure (with a four-point scale) in Oregon, again showing good internal consistency, good criterion validity when compared with the SOGS, and significant construct validity.

A second instrument considered was the Diagnostic Interview Survey (DIS), suggested to us by NIMH partly because the instrument was based on criteria laid out in the DSM-IV. The entire DIS for DSM-IV had been recently field-tested in the general population, but the DIS version of the pathological gambling criteria had not been examined against a known group of pathological gamblers; hence, the psychometric properties of this measure were not known (Dhana Broser, Department of Psychiatry, Washington University School of Medicine, personal communication, February 8, 1998).

The third measure of pathological gambling, the Diagnostic Interview for Gambling Severity (DIGS) (Winters, Specker and Stinchfield, 1997), included a 21-item DSM-IV screen (two items per criterion). These items had higher internal consistency than the Fisher instrument, and both lifetime and past-year versions had undergone testing. Like the British and Volberg's version, it demonstrates significant construct validity. In addition, it is highly correlated with the SOGS in the treatment population. However, the DIGS had not been tested on a general population sample; only a modified version had been tested.

The fourth instrument was a modified version of the DSM-IV (with 19 questions instead of 10 and modified for use over the telephone); this instrument had been compared with the SOGS in three populations: a treatment sample, a telephone hotline sample, and a general population sample (Stinchfield, 1997). Stinchfield determined that a 19-item version of the DSM-IV criteria had a higher Cronbach's alpha than the 10-item DSM-IV screen in all three samples. Furthermore, this 19-question instrument was deemed to be more internally consistent than the SOGS in general population samples. Given the higher coefficient alpha of Stinchfield's 19-item version of the DSM-IV criteria than the 10-item version, we proposed to use this in the general population survey.

As we explored this instrument further once we began constructing our general questionnaire, we found that some of the questions in this instrument appeared to have a timeframe of the past 12 months, while others appeared to refer to lifetime issues, and some were completely nonspecific. There was concern that using this instrument might lead to the same criticisms that were raised of the original SOGS. We decided to revise the questionnaire, framing each question in terms of "lifetime" or "ever," and for those questions receiving a positive response, asking an additional question for past year. We made other refinements, such as adding a time specifier indicating that the problem has had a duration of at least 2 weeks, for many of the items. Since the instrument was no longer identical to that tested by Randy Stinchfield and colleagues, we field-tested the new instrument (the NODS; see Attachment B) for reliability and validity (see Attachment C for the Reliability Test Questionnaire used for the NODS, and Chapter 2 of the main volume of this report for discussion of the reliability and validity tests and results).

Section E: Gambling Treatment Experience

Respondents completed Section E if it was determined that in their lifetimes, they have had one or more of the DSM-IV-related problems discussed above. This section queried about whether the interviewee had ever been in gambling treatment, the kind of treatment received, age respondent first received help, and a couple questions regarding participation in Gamblers Anonymous.

Section F: Family/Marital Status and Issues

All respondents, regardless of gambling status, were then taken through Section F, which asked about marital status, marital history (e.g., divorces, separations, and whether gambling played a role in such events for persons who indicated gambling problems), household composition, if gambling by others in the household has troubled or bothered the interviewee in the last 12 months, and if anyone else in the household has complained about the interviewee's gambling in the past year.

Section G: Income and Financial Information

All of our respondents then went on to Section G, where they were asked about their employment status, occupational, personal and household income, use of sick time and vacation time to gamble, past-year job loss, and questions about household budget, including amount spent on housing and gambling, household debt, and bankruptcy. Respondents who had indicated having one or more problems in their lifetimes were also asked whether their gambling had played in role in their missing nonvacation time from work or losing a job, and all respondents were asked whether their gambling, or the gambling of anyone in their household, has played a role in their debt or bankruptcy filing. Part of NORC's originally contract was to estimate a cost to society from problem and pathological gambling using these and other related questions throughout the survey; the Commission determined that with the resources allotted, this would not be feasible, and asked that we simply determine the prevalence of these various dimensions of problems.

Section H: Criminal Activity and Status

Section H queries interviewees regarding any trouble they may have had with the law, including arrests, incarceration, and probation or parole. Questions about involvement with the criminal justice and mental health systems were partially based on the 1993 National Treatment Improvement Evaluation Study's Research Intake Questionnaire, developed by NORC.

Section J: Mental and General Health

Section J queried respondents about their general health, mental health, and use of mental health treatment in the past year. Respondents were then asked questions regarding symptoms of depression and mania, depending on certain criteria. All respondents were asked the two screening questions for the depression instrument. However, a respondent was only asked the mania questions if she or he had reported one or more gambling problems ever; similarly, only these respondents were asked the full depression instrument, provided they responded affirmatively to one or both of the two depression screening questions. We asked the two depression screening questions of the entire sample to obtain a baseline rate of depression in our sample; we only asked those persons who reported one or more gambling problems the entire depression instrument, as NIMH and the Commission were interested in correlating depression with gambling problems. Pathological gambling has been associated with major depression in the gambling literature (e.g., McCormick, Russo, Ramirez & Taber 1984; Specker et al. 1996).

The mania questions were only asked of persons who reported one or more gambling problems due to the DSM-IV exclusion that the gambling problems not be counted if they are the result of a manic episode. Our mania questions are based on Kessler's CIDI-UM. However, no empirical support exists for this exclusion. And none of the 106 studies reviewed by Shaffer, Hall & Vander Bilt (1997) considered the exclusion as part of their epidemiological study of pathological gambling. Although we collected data on manic signs, our view is that it is not methodologically sound to implement the manic episode exclusion until the absence of empirical support with clinical populations has been addressed

Section K: Substance Use

Finally, Section K queries interviewees about their use of alcohol and drugs. Respondents indicating a certain threshold level of use of an individual drug were then asked questions, based on DSM-IV criteria as implemented in the National Household Survey on Drug Abuse, to evaluate to determine dependence on that drug. the prevelance ofpast-year dependence on alcohol, marijuana/hashish, cocaine/crack, stimulants (such as methamphetamine or amphetamines, used for non-medical purposes), and tranquilizers (such as Valium and Xanax, used for non-medical purposes). Nonmedical use of a substance on more than 5 days in the past 12 months was the "gate" to determine who would be asked dependence questions. We believed that a stricter gate would be appropriate for alcohol; to test this, we examined data from the National Household Survey on Drug Abuse, cross-tabulating dependent and nondependent persons against their past-year frequency of usage to determine the most appropriate cutoff. Our goal was to capture most of our alcohol-dependent respondents, while minimizing respondent

burden. As a result, we modified the gate for alcohol to ask whether the respondent has used alcohol on at least 12 days in the past 12 months.

YOUTH QUESTIONS

Our youth sample was asked questions from the same instrument as the adult respondents. However, based on their age, they were pathed differently throughout the questionnaire. Because most 16- and 17-year-olds are in school, they were asked the questions that were asked of all respondents who indicated in the demographics section that they were currently enrolled in school (for example, "Has you gambling caused you any problems in school, such as missing classes or days of school, or your grades dropping?"). Based on survey experience that adolescents this age are poor informants on household income and financial information, the youth sample was skipped over the Section G questions.

GAMBLING FACILITY PATRON QUESTIONNAIRE AND SELF-ADMINISTERED QUESTIONNAIRE

Patron interviews were conducted at gambling sites via face-to-face interviews. The interviewer asked respondents questions from a paper questionnaire and filled in the responses. We developed the Patron Questionnaire (see Attachment E), as well as the Self-Administered Questionnaire (see Attachment D), to contain a subset of the RDD interview questions; the two instruments are virtually identical in terms of the information solicited, but differ in terms of who is administering the questionnaire. The length of the patron instrument is shorter than the RDD interview so as to be more suitable for administration on an intercept basis. where we would not have a second chance(as can readily happen in a telephone interview) to interview at a later time the respondent who might be willing but short of time Our goal was to produce a survey that averaged no longer than 20 minutes in length, and we obtained an average of 19 minutes

The reductions we implemented for these questionnaires are as follows:

- A. Demographic Information: We took out some education questions and items on religion.
- B. Gambling Behavior: In this section we chose to ask about the forms of greatest interest—namely, casinos, pari-mutuel betting, lottery play, and gaming in small business settings.
- C. Gambling-Related Attitudes, Motivations, and History: We ask respondents' reasons for gambling, their favorite game, and their largest win or loss in a day.
- D. Problem Gambling Diagnostic Assessment: This section is critical to our questionnaire and was cut the least. We eliminated two questions concerning gambling problems that were not part of the DSM-IV scoring.
- E. Gambling Treatment Experience: We ask whether the respondent has ever received help for their gambling and where this help was received.

- F. Family/Marital Status and Issues: This section was cut substantially. We asked respondents' marital status, and if they have ever been divorced, we asked if gambling played a role; we also asked respondents if they were living with a spouse, child(ren), and/or anyone with a gambling problem.
- G. Income and Financial Information This section was also cut substantially; we asked about respondents' employment status, main job, months worked in the past year, past-year income, whether they have ever missed work to gamble, and if they have been fired, whether this was due to gambling. We also asked about additional income such as welfare or pension, their household size, monthly housing and gambling expenditures, and whether they have any gambling debts.
- H. Criminal Activity and Status: We ask about amount of money stolen, if any, and past arrests.
- J. Mental and General Health: We limited this section to general health, mental health treatment, and the gate questions for manic and depressive episodes.
- K. Substance Use: We asked frequency questions only (no dependence questions).

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ATTACHMENTS

Attachment A: National Random-Digit Dial CAPI instrument

Attachment B: NORC DSM Screen for Problem Gambling (NODS)

Attachment C: Reliability and Validity Questionnaire Used in Testing the NODS

Attachment D: Self-Administered Questionnaire

Attachment E: Gaming Facility Patron Questionnaire

ATTACHMENT A

NATIONAL RANDOM-DIGIT DIAL CAPI INSTRUMENT

0.1 **SU_ID** PRELOAD-UNCODED SU-ID
0.2 **VARFLAG** PRELOAD-UNCODED VERIFICATION FLAG
0.3 **SMSPH** AUTO SMS Phone number
0.4 **SMSREP** AUTO SMS Replicate
0.5 **SMSREG** AUTO SMS Region
0.6 **TXTFILL** TEXT-FILL TEXT FILL
1 win
2 lose
3 won
4 lost
5 Now please think about all of the times in the past year, since ^MONTH^ 1997, that you gambled at a casino. During this year,
6 On that day,
7 track
8 jai alai fronton
9 OTB
10 win
11 lost
12 won
13 lost
14 horse or dog racing
15 jai alai
16 Now please think about all of the times in the past year, since ^MONTH^ 1997, that you gambled at a track, jai alai fronton, or off-track betting parlor
17 On that day,
18 During the past seven days,
19 During the past thirty days,
20 On the last day that you bought one or more lottery tickets,
21 a state
22 states
23 multi-state lotteries
24 big jackpot games
25 daily lottery games
26 instant and scratch off games
27 Now, please think about all of the lottery tickets you have bought in the past year, since ^MONTH^ 1997. During this year,
28 On that day,
29 Now please think about all of the times in the past year, since ^MONTH^ 1997, that you played bingo. During this year,
30 On that day,
31 Now please think about all of the times in the past year, since ^MONTH^ 1997, that you bet money on a game conducted for a charitable cause, not including bingo or reffle for prize other than money. During this year.
32 On that day,
33 Now please think about all of the times in the past year, since ^MONTH^ 1997, that you gambled in a cardroom. During this year,
34 On that day,
35 Now please think about all of the times in the past year, since ^MONTH^ 1997, that you gambled in a private game such as dice, dominos, poker in someone's home, pool, golf, or bowling.
36 On that day,
37 win
38 lose
39 won
40 lost
41 Now please think about all of the times in the past year, since ^MONTH^ 1997, that you gambled at a store, bar, restaurant, truck stop, or similar location that had only one or two kinds of games.
42 On that day,
43 Now please think about all of the times in the past year, since ^MONTH^ 1997, that you gambled in one of these ways. During this year,
44 On that day,
45 Now please think about all of the times in the past year, since ^MONTH^ 1997, that you gambled on the Internet or World Wide Web. During this year,
46 On that day,
47 never gambling
48 not placing any bets in the past year
49 not gambling
50 not gambling in the past year
51 other important or very important
52 important or very important

53 have never gambled?
54 didn't gamble in the past year?
55 bet on the outcome of sports events with acquaintances
56 play table games
57 play card games
58 play dice
59 play roulette
60 play slot machines
61 play video machine games
62 play live keno
63 play bingo
64 play instant lottery games
65 play lottery games
66 play pull-tabs
67 play games of skill
68 bet in sports pools
69 bet on pari-mutuel sports
70 bet off-track on pari-mutuel sports
71 bet on book-type games
72 bet on charitable games
73 gamble on the Internet or World Wide Web
74 play ^C15O_^
75 gamble
76 Were you
77 Have you ever been
78 Have you ever been
79 Were you ever
80 wife
81 husband
82 your spouse or partner's
83 your mother's
84 your father's
85 your brother or sister's
86 your child's
87 that other person's
88 your spouse or partner's
89 your mother's
90 your father's
91 your brother or sister's
92 your child's
93 that other person's
94 your job
95 the job on which you worked the most hours
96 you
97 your household
98 you or other members of your household
99 you
100 manic or excited
101 irritable
102 excited, manic, or irritable
103 hyperactivity
104 pacing
105 overspending
106 high sex drive
107 talkativeness
108 thoughts racing
109 feeling special powers or importance
110 not sleeping
111 distractibility
112 sad, empty or depressed
113 lost interest in things
114 felt sad, empty or depressed or lost interest in things
115 were feeling depressed
116 had lost interest
117 were feeling depressed or had lost interest

118 felt depressed
119 had lost interest
120 felt depressed or had lost interest
121 sad, empty or depressed
122 having lost interest
123 sad, empty or depressed or having lost interest
124 loss of appetite
125 weight loss
126 increased appetite
127 weight gain
128 trouble sleeping
129 sleeping too much
130 talking slowly
131 lack of energy
132 worthless feelings
133 guilty feelings
134 trouble concentrating
135 thinking slower
136 indecisiveness
137 thinking about death
138 thinking about suicide
139 felt depressed
140 lost interest in things
141 felt depressed or lost interest in things
142 depression
143 loss of interest
144 depression or loss of interest
145 win
146 lose

IF A1_ = 1, GET TEXT-FILL VALUE: 80
IF A1_ = 2, GET TEXT-FILL VALUE: 81
IF CALC1 = 2, GET TEXT-FILL VALUE: 47,50,53
IF CALC1 = 1 AND CALC2 = 2, GET TEXT-FILL VALUE: 49,54
IF CALC2 = 2, GET TEXT-FILL VALUE: 48
IF B33_ = 1/4, GET TEXT-FILL VALUE: 5
IF B33_ = 5, GET TEXT-FILL VALUE: 6
IF B46_ = 1, GET TEXT-FILL VALUE: 1,3
IF B46_ = 2, GET TEXT-FILL VALUE: 2,4
IF B54_ = 1/4, GET TEXT-FILL VALUE: 16
IF B54_ = 5, GET TEXT-FILL VALUE: 17
IF B55_ = 1, GET TEXT-FILL VALUE: 7
IF B55_ = 2, GET TEXT-FILL VALUE: 8,15
IF B55_ = 3, GET TEXT-FILL VALUE: 9
IF B55_ = 1,3, GET TEXT-FILL VALUE: 14
IF B67_ = 1, GET TEXT-FILL VALUE: 145,10,12
IF B67_ = 2, GET TEXT-FILL VALUE: 146,11,13
IF B73_ = 1/4, GET TEXT-FILL VALUE: 27
IF B73_ = 5, GET TEXT-FILL VALUE: 28
IF B74_ = 1, GET TEXT-FILL VALUE: 18
IF B74_ <> 1 AND B75_ = 1, GET TEXT-FILL VALUE: 19
IF B74_ <> 1 AND B75_ <> 1, GET TEXT-FILL VALUE: 20
IF B83_ = ASKED1, GET TEXT-FILL VALUE: 21
IF B83_ = ASKEDG1, GET TEXT-FILL VALUE: 22
IF B90A_ = 1, GET TEXT-FILL VALUE: 23
IF B90A_ = 2, GET TEXT-FILL VALUE: 24
IF B90A_ = 3, GET TEXT-FILL VALUE: 25
IF B90A_ = 4, GET TEXT-FILL VALUE: 26
IF B94_ = 1/4, GET TEXT-FILL VALUE: 29
IF B94_ = 5, GET TEXT-FILL VALUE: 30
IF B109_ = 1/4, GET TEXT-FILL VALUE: 31
IF B109_ = 5, GET TEXT-FILL VALUE: 32
IF B125_ = 1/4, GET TEXT-FILL VALUE: 33
IF B125_ = 5, GET TEXT-FILL VALUE: 34
IF B140_ = 1/4, GET TEXT-FILL VALUE: 35
IF B140_ = 5, GET TEXT-FILL VALUE: 36

IF B146_ = 1/4, GET TEXT-FILL VALUE: 41
IF B146_ = 5, GET TEXT-FILL VALUE: 42
IF B158_ = 1, GET TEXT-FILL VALUE: 37,39
IF B158_ = 2, GET TEXT-FILL VALUE: 38,40
IF B165_ = 1/4, GET TEXT-FILL VALUE: 43
IF B165_ = 5, GET TEXT-FILL VALUE: 44
IF B171_ = 1/4, GET TEXT-FILL VALUE: 45
IF B171_ = 5, GET TEXT-FILL VALUE: 46
IF C3_ = 1/2 OR C4_ = 1/4 OR C5_ = 1/2, GET TEXT-FILL VALUE: 51
IF C3_ <> 1/2 AND C4_ <> 1/2 AND C5_ <> 1/2, GET TEXT-FILL VALUE: 52
IF C15_ = 1, GET TEXT-FILL VALUE: 63
IF C15_ = 2, GET TEXT-FILL VALUE: 71
IF C15_ = 3, GET TEXT-FILL VALUE: 57
IF C15_ = 4, GET TEXT-FILL VALUE: 72
IF C15_ = 5, GET TEXT-FILL VALUE: 58
IF C15_ = 6, GET TEXT-FILL VALUE: 67
IF C15_ = 7, GET TEXT-FILL VALUE: 64
IF C15_ = 8, GET TEXT-FILL VALUE: 73
IF C15_ = 9, GET TEXT-FILL VALUE: 62
IF C15_ = 10, GET TEXT-FILL VALUE: 70
IF C15_ = 11, GET TEXT-FILL VALUE: 65
IF C15_ = 12, GET TEXT-FILL VALUE: 55
IF C15_ = 13, GET TEXT-FILL VALUE: 69
IF C15_ = 14, GET TEXT-FILL VALUE: 66
IF C15_ = 15, GET TEXT-FILL VALUE: 59
IF C15_ = 16, GET TEXT-FILL VALUE: 60
IF C15_ = 17, GET TEXT-FILL VALUE: 68
IF C15_ = 18, GET TEXT-FILL VALUE: 56
IF C15_ = 19, GET TEXT-FILL VALUE: 61
IF C15_ = 20, GET TEXT-FILL VALUE: 74
IF C15_ = 21, GET TEXT-FILL VALUE: 75
IF F4_ = 1, GET TEXT-FILL VALUE: 76,78
IF F4_ = 2/3, GET TEXT-FILL VALUE: 77,79
IF F16G_ = 1, GET TEXT-FILL VALUE: 96,99
IF F16A_ = 1 OR F16B_ = 1 OR F16C_ = 1 OR F16D_ = 1 OR F16E_ = 1 OR F16F_ = 1 OR F16G_ <> 1, GET TEXT-FILL VALUE: 97,98
IF F20_ = 1, GET TEXT-FILL VALUE: 82
IF F20_ = 2, GET TEXT-FILL VALUE: 83
IF F20_ = 3, GET TEXT-FILL VALUE: 84
IF F20_ = 4, GET TEXT-FILL VALUE: 85
IF F20_ = 5/6, GET TEXT-FILL VALUE: 86
IF F20_ = 7, GET TEXT-FILL VALUE: 87
IF F25_ = 1, GET TEXT-FILL VALUE: 88
IF F25_ = 2, GET TEXT-FILL VALUE: 89
IF F25_ = 3, GET TEXT-FILL VALUE: 90
IF F25_ = 4, GET TEXT-FILL VALUE: 91
IF F25_ = 5/6, GET TEXT-FILL VALUE: 92
IF F25_ = 7, GET TEXT-FILL VALUE: 93
IF G1_ = 1,3, GET TEXT-FILL VALUE: 94
IF G1_ = 2,4, GET TEXT-FILL VALUE: 95
IF J4 = 1 AND J7 <> 1, GET TEXT-FILL VALUE: 100
IF J7 = 1 AND J4 <> 1, GET TEXT-FILL VALUE: 101
IF J4 = 1 AND J7 = 1, GET TEXT-FILL VALUE: 102
IF J10 = 1, GET TEXT-FILL VALUE: 103
IF J11 = 1, GET TEXT-FILL VALUE: 104
IF J12 = 1, GET TEXT-FILL VALUE: 105
IF J13 = 1, GET TEXT-FILL VALUE: 106
IF J14 = 1, GET TEXT-FILL VALUE: 107
IF J15 = 1, GET TEXT-FILL VALUE: 108
IF J16 = 1, GET TEXT-FILL VALUE: 109
IF J17 = 1, GET TEXT-FILL VALUE: 110
IF J18 = 1, GET TEXT-FILL VALUE: 111
IF J23 = 1 AND J24 <> 1, GET TEXT-FILL VALUE: 112,115,118,121,139,142
IF J24 = 1 AND J23 <> 1, GET TEXT-FILL VALUE: 113,116,119,122,140,143
IF J23 = 1 AND J24 = 1, GET TEXT-FILL VALUE: 114,117,120,123,141,144

IF J25 = 1, GET TEXT-FILL VALUE: 124
IF J26 = 1, GET TEXT-FILL VALUE: 125
IF J27 = 1, GET TEXT-FILL VALUE: 126
IF J28 = 1, GET TEXT-FILL VALUE: 127
IF J29 = 1, GET TEXT-FILL VALUE: 128
IF J30 = 1, GET TEXT-FILL VALUE: 129
IF J31 = 1, GET TEXT-FILL VALUE: 130
IF J33 = 1, GET TEXT-FILL VALUE: 131
IF J34 = 1, GET TEXT-FILL VALUE: 132
IF J35 = 1, GET TEXT-FILL VALUE: 133
IF J36 = 1, GET TEXT-FILL VALUE: 134
IF J37 = 1, GET TEXT-FILL VALUE: 135
IF J38 = 1, GET TEXT-FILL VALUE: 136
IF J39 = 1, GET TEXT-FILL VALUE: 137
IF J40 = 1, GET TEXT-FILL VALUE: 138

0.7 **SDATE** CURRENT DATE Current date
0.8 **MONTH** AUTO MONTH CALCULATION

1 January
2 February
3 March
4 April
5 May
6 June
7 July
8 August
9 September
10 October
11 November
12 December

1.1 **SECB1** TIMESTAMP TIMESTAMP SECTION 1
1.2 **SC1** FIXED MATRIX LETTER

INTERVIEWER: SELECT THE MATRIX LETTER USED

1 MATRIX A
2 MATRIX B
3 MATRIX C
4 MATRIX D
5 YOUTH INTERVIEW

IF SC1 = 5, GO TO SECB2, ELSE GO TO SC2

1.3 **SC2** NUMBER NUMBER OF ADULTS IN HH

How many adults, 18 years of age or older, live in your household?
ADULTS
Valid Values: 1-20

1.4 **SC3** NUMBER NUMBER OF FEMALE ADULTS IN HH
And of these adults, how many are female?
ADULTS
Valid Values: 0-20

IF SC3 > SC2, GO BACK TO SC2 : "TOTAL NUMBER OF FEMALE ADULTS IN HH ARE MORE THAN TOTAL ADULTS IN THE HH"

1.5 **SC4** FIXED SELECTION OF ADULT RESPONDENT
BASED ON MATRIX, DETERMINE CORRECT ADULT AND ENTER BELOW.

1 OLDEST MALE (OM)
2 YOUNGEST MALE (YM)

3 ONLY MALE (MM)
4 OLDEST FEMALE (OF)
5 YOUNGEST FEMALE (YF)
6 ONLY FEMALE (FF)

1.6 SC5 PREAMBLE ADULT INTERVIEW PREAMBLE

Based on our random selection process, I now need to speak to the ^SC4^.
ONCE YOU ARE SPEAKING TO THE CORRECT R, READ PARAGRAPH BELOW.
You've been selected to represent your household by participating in the Gambling Impact and Behavior Study which is sponsored by the National Gambling Impact Study Commission. I'd like to conduct a brief telephone interview with you. All of your answers will be kept strictly confidential and will be reported in summary form only. Your name is unknown to us and your phone number will be separated from the data we collect. For quality purposes this call may be monitored.
ONCE YOU ARE READY TO CONDUCT INTERVIEW WITH CORRECT R, PRESS [ENTER] TO CONTINUE.
IF NOT READY TO CONDUCT INTERVIEW, SELECT [CONTROL][END] TO SUSPEND THE INTERVIEW.

2.1 SECB2 TIMESTAMP TIMESTAMP SECTION 2

2.2 AO_ PREAMBLE SECTION A PREAMBLE

Before we begin the interview, I need to ask you a few questions about yourself. The information you provide will help us give the National Commission a good understanding of how closely our respondents represent the U.S. population as a whole. First,

2.3 A1_ FIXED GENDER

CODE WITHOUT ASKING QUESTION, UNLESS NOT OBVIOUS:
I am required to ask whether you are male or female. Are you...
1 Male
2 Female

2.4 A2_ NUMBER AGE

What is your age? years
Valid Values: 16-80
Soft Check: 81-120

2.5 A3_ YESNO HISPANICITY

Are you of Mexican, Puerto Rican, Cuban or any other Spanish-speaking background?
1 YES
2 NO

2.6 A4_ FIXED ETHNIC BACKGROUND

What racial background best describes you? Do not include Hispanic. Are you...
1 Alaskan Native,
2 Native American,
3 Asian or Pacific Islander,
4 Black or African American,
5 White, or
6 Another group (SPECIFY)?

IF A4_ = 6, GO TO A4O_, ELSE GO TO A5_

2.7 A4O_ UNCODED OTHER ETHNIC BACKGROUND

PLEASE SPECIFY OTHER GROUP:

2.8 A5_ YESNO ATTENDING ANY TYPE OF SCHOOL

Are you now attending any type of school?
1 YES
2 NO

IF A5_ = 2, GO TO A7_, ELSE GO TO A6_

2.9 A6_ FIXED TYPE OF SCHOOL ATTENDING

What kind of school are you attending?

1 HIGH SCHOOL
2 GED PROGRAM
3 COLLEGE OR UNIVERSITY
4 OTHER (SPECIFY)

IF A6_ = 4, GO TO A6O_, ELSE GO TO A7_

2.10 A6O_ UNCODED OTHER TYPE OF SCHOOL ATTENDED
PLEASE SPECIFY OTHER SCHOOL:

2.11 A7_ FIXED HIGHEST GRADE ATTENDED
What is the highest grade or year of school you have ever attended, even if you did not complete that grade or year?
1 NEVER ATTENDED SCHOOL
2 1ST THRU 8TH GRADE
3 9TH THRU 11TH GRADE
4 12TH GRADE
5 TECHNICAL SCHOOL
6 1 THROUGH 3 YEARS COLLEGE
7 4 YEARS COLLEGE
8 GRADUATE / PROFESSIONAL SCHOOL

IF A6_ <> 1/2 AND A7_ = 2/4, GO TO A8_, ELSE GO TO A11_

2.12 A8_ YESNO EVER RECEIVE HIGH SCHOOL DIPLOMA/GED
Did you ever receive either a high school diploma or a GED?
1 YES
2 NO

IF A6_ = 1 OR (A5_ = 2 AND A2_ = 16/20 AND A7_ <> 1), GO TO A9_, ELSE GO TO A10_

2.13 A9_ FIXED GRADES DURING LAST YEAR
How were your grades during the last school year? Would you say they were...
1 better than average,
2 average, or
3 not so good?

2.14 A10_ YESNO EVER EXPELLED OR SUSPENDED
Have you ever been expelled or suspended from school for more than a day?
1 YES
2 NO

2.15 A11_ FIXED FREQUENCY ATTEND RELIGIOUS SERVICES
How often do you attend religious services?
USE CATEGORIES AS PROBES, IF NECESSARY
1 NEVER
2 LESS THAN ONCE A YEAR
3 ABOUT ONCE OR TWICE A YEAR
4 SEVERAL TIMES A YEAR
5 ABOUT ONCE A MONTH
6 TWO TO THREE TIMES A MONTH
7 NEARLY EVERY WEEK
8 EVERY WEEK
9 SEVERAL TIMES A WEEK

2.16 A12_ FIXED IMPORTANCE OF FAITH
Some people say their faith in God is very important to them, others say faith in God is not at all important. How important to you is faith in God? Is it...
1 very important,
2 important,
4 not so important, or
5 not at all important?

2.17 A13_ UNCODED HOME ZIP CODE
What is your home zip code? [PROBE IF NECESSARY: Where you lived for the most time since ^MONTH^, 1997.]

2.18 A14_ NUMBER HOW MANY TIMES MOVED

How many times have you moved since ^MONTH^, 1997?
TIMES MOVED:
Valid Values: 0-12

3.1 SECB3 TIMESTAMP TIMESTAMP SECTION 3
3.2 B074_ PREAMBLE SECTION B PREAMBLE
Now I would like to ask about your experience with various kinds of gambling. By gambling I mean placing a bet on the outcome of a race or a game of skill or chance, or playing a game -- including for charity -- in which you might win or lose your money. Do not include any gambling you may have done for a prize other than money, such as a car raffle.
All questions refer to any gambling you have done while in the United States only, including the District of Columbia and Puerto Rico. DO NOT include gambling in U.S. territories such as Guam and the Virgin Islands, on cruise ships, ferries, or similar vehicles located in international waters, or in other countries, including Canada and Mexico.
3.3 B1_ YESNO EVER GAMBLED CASINO
I would like to start by asking you about casino gambling. Have you ever gambled at a casino in the U.S., that is, a large gambling hall with many different kinds of games, for example, a gambling hall on a riverboat or in a resort hotel?
1 YES
2 NO

IF B1_ = 1, GO TO B2_, ELSE GO TO B4_

3.4 B2_ NUMBER CASINO AGE FIRST TIME
How old were you the first time that you gambled at a casino?
[AGE OF RESPONDENT IS ^A2_^ YEARS]
AGE IN YEARS:
Valid Values: 0-80
Soft Check: 81-120

IF B1_ = 33A(GA2_, GO BACK TO B2_ : " AGE OF THE RESPONDENT IS ^A2_^ YEARS"

3.5 B3_ YESNO PAST YEAR CASINO
In the past year, since ^MONTH^ 1997, have you gambled at this type of location?
1 YES
2 NO
3.6 B4_ YESNO EVER GAMBLED TRACK/OFFTRACK
Have you ever gambled at a race track, jai alai fronton [HI-lie FRAHN-ton], or off-track betting parlor in the U.S.? Please include playing slot machines, cards, or other types of games there.
[INTERVIEWER: A JAI ALAI FRONTON IS A BUILDING IN WHICH THE GAME OF JAI ALAI IS PLAYED IN FRONT OF SPECTATORS, WHO GENERALLY BET ON THE OUTCOME. RACE TRACK AND OFF TRACK BETTING INCLUDE DOG AND HORSE RACING]
1 YES
2 NO

IF B4_ = 1, GO TO B5_, ELSE GO TO B7_

3.7 B5_ NUMBER TRACK/OFF AGE FIRST TIME
How old were you the first time that you gambled at a race track, jai alai fronton [HI-lie FRAHN-ton], or off-track betting parlor?
[AGE OF RESPONDENT IS ^A2_^ YEARS]
AGE IN YEARS:
Valid Values: 0-80
Soft Check: 81-120

IF B4_ = 36A(GA2_, GO BACK TO B5_ : " AGE OF THE RESPONDENT IS ^A2_^ YEARS"

3.8 B6_ YESNO PAST YEAR TRACK/OFF TRACK
In the past year, since ^MONTH^ 1997, have you gambled at a race track, jai alai fronton, or off-track betting parlor?
1 YES
2 NO

3.9 B7_ YESNO EVER GAMBLED LOTTO
Have you ever bought a lottery ticket for games like Lotto or Powerball, dailies like pick-4, or instants and scratch-offs? Please include state-run lottery games only.
[INCLUDE MULTI-STATE, DO NOT INCLUDE LOTTERY GAMES THAT CAN ONLY BE PLAYED ON THE INTERNET]
1 YES
2 NO

IF B7_ = 1, GO TO B8_, ELSE GO TO B10_

3.10 B8_ NUMBER LOTTO AGE FIRST TIME
How old were you the first time that you bought a lottery ticket?
[AGE OF RESPONDENT IS ^A2_^ YEARS]
AGE IN YEARS:
Valid Values: 0-80
Soft Check: 81-120

IF B7_ = 39A(GA2_, GO BACK TO B8_ : " AGE OF THE RESPONDENT IS ^A2_^ YEARS"

3.11 B9_ YESNO PAST YEAR LOTTO
In the past year, since ^MONTH^ 1997, have you bought a lottery ticket?
1 YES
2 NO

3.12 B10_ YESNO EVER GAMBLED BINGO
Have you ever played bingo for money in a bingo hall? Please do not include any bingo you may have played in a casino.
1 YES
2 NO

IF B10_ = 1, GO TO B11_, ELSE GO TO B13_

3.13 B11_ NUMBER BINGO AGE FIRST TIME
How old were you the first time that you played bingo?
[AGE OF RESPONDENT IS ^A2_^ YEARS]
AGE IN YEARS:
Valid Values: 0-80
Soft Check: 81-120

IF B10_ = 42A(GA2_, GO BACK TO B11_ : " AGE OF THE RESPONDENT IS ^A2_^ YEARS"

3.14 B12_ YESNO PAST YEAR BINGO
In the past year, since ^MONTH^ 1997, have you played bingo?
1 YES
2 NO

3.15 B13_ YESNO EVER GAMBLED CHARITABLE
Have you ever bet money on a game conducted for a charitable cause, such as pull-tabs or Las Vegas Nights? Do not include bingo, or raffles for a prize other than money.
[DO NOT INCLUDE AUCTIONS]
1 YES
2 NO

IF B13_ = 1, GO TO B14, ELSE GO TO B16_

3.16 B14_ NUMBER CHARITABLE AGE FIRST TIME

How old were you the first time that you bet money on a game conducted for a charitable cause?
[AGE OF RESPONDENT IS ^A2_^ YEARS]
AGE IN YEARS:
Valid Values: 0-80
Soft Check: 81-120

IF B13_ = 45A(GA2_, GO BACK TO B14 : " AGE OF THE RESPONDENT IS ^A2_^ YEARS"

3.17 B15_ YESNO PAST YEAR CHARITABLE
In the past year, since ^MONTH^ 1997, have you bet money on a game conducted for a charitable cause?
1 YES
2 NO

3.18 B16_ YESNO EVER GAMBLED CARDROOM
Have you ever gambled in a cardroom, that is, a business with premises devoted to playing card games for money such as poker, pai gow poker, or super pan nine? Please do not include card games in any of the gambling facilities I have already asked about.
1 YES
2 NO

IF B16_ = 1, GO TO B17_, ELSE GO TO B19_

3.19 B17_ NUMBER CARDROOM AGE FIRST TIME
How old were you the first time that you gambled in a cardroom?
[AGE OF RESPONDENT IS ^A2_^ YEARS]
AGE IN YEARS:
Valid Values: 0-80
Soft Check: 81-120

IF B16_ = 48A(GA2_, GO BACK TO B17_ : " AGE OF THE RESPONDENT IS ^A2_^ YEARS"

3.20 B18_ YESNO PAST YEAR CARDROOM
In the past year, since ^MONTH^ 1997, have you gambled in a cardroom?
1 YES
2 NO

3.21 B19_ YESNO EVER GAMBLED PRIVATE
Have you ever gambled on a private game such as dice, dominos, poker in someone's home, pool, golf, or bowling?
[DO NOT INCLUDE PRIVATE GAMES ON THE INTERNET IF A THIRD PARTY IS TAKING A CUT, OR PLAYERS ARE PLAYING AGAINST "THE HOUSE"]
1 YES
2 NO

IF B19_ = 1, GO TO B20_, ELSE GO TO B22_

3.22 B20_ NUMBER PRIVATE AGE FIRST TIME
How old were you the first time that you gambled on a private game?
[AGE OF RESPONDENT IS ^A2_^ YEARS]
AGE IN YEARS:
Valid Values: 0-80
Soft Check: 81-120

IF B19_ = 51A(GA2_, GO BACK TO B20_ : " AGE OF THE RESPONDENT IS ^A2_^ YEARS"

3.23 B21_ YESNO PAST YEAR PRIVATE
In the past year, since ^MONTH^ 1997, have you gambled on a private game?
1 YES
2 NO

3.24 B22_ YESNO EVER GAMBLED STORE/BAR/RESTAURANT
Have you ever gambled at a store, bar, restaurant, truck stop, or similar

location that had only one or two kinds of games, such as slot machines, video poker, or pull-tabs? Please do not count locations I have already asked you about, including cardrooms or places that only sell lottery tickets. You may include a bingo hall if you gambled on a game other than, or in addition to, bingo.

1 YES
2 NO

IF B22_ = 1, GO TO B23_, ELSE GO TO B25_

3.25 B23_ NUMBER STORE/BAR AGE FIRST TIME

How old were you the first time that you gambled at one of these locations that had only one or two kinds of games?
[AGE OF RESPONDENT IS ^A2_^ YEARS]
AGE IN YEARS:
Valid Values: 0-80
Soft Check: 81-120

IF B22_ = 54A(GA2_, GO BACK TO B23_ : " AGE OF THE RESPONDENT IS ^A2_^ YEARS"

3.26 B24_ YESNO PAST YEAR STORE/BAR/RESTAURANT

In the past year, since ^MONTH^ 1997, have you gambled at such a location that had only one or two kinds of games?

1 YES
2 NO

3.27 B25_ YESNO EVER GAMBLED UNLICENSED

Now I'd like to talk with you about types of gambling that are run like a business but probably without a license. Please do not include any gambling you've done that you've already told me about. Have you ever participated in a sports pool, placed a bet with a bookmaker, bought a policy or played nonlicensed numbers games, or played in a nonlicensed casino or "blind pig"?

1 YES
2 NO

IF B25_ = 1, GO TO B26_, ELSE GO TO B28_

3.28 B26_ NUMBER UNLICENSED AGE FIRST TIME

How old were you the first time that you participated in one of these gambling activities?
[AGE OF RESPONDENT IS ^A2_^ YEARS]
AGE IN YEARS:
Valid Values: 0-80
Soft Check: 81-120

IF B25_ = 57A(GA2_, GO BACK TO B26_ : " AGE OF THE RESPONDENT IS ^A2_^ YEARS"

3.29 B27_ YESNO PAST YEAR UNLICENSED

In the past year, since ^MONTH^ 1997, have you participated in a sports pool, placed a bet with a bookmaker, bought a policy or played nonlicensed numbers games, or played in a nonlicensed casino or "blind pig"?

1 YES
2 NO

3.30 B28_ YESNO EVER GAMBLED INTERNET

Next I'd like to ask you about placing wagers via computer on the Internet and World Wide Web. Please include lottery games that can only be played in this fashion. Have you ever gambled on the Internet or World Wide Web?
[INCLUDE ALL WAGERS AND BETS PLACED WHILE R WAS PHYSICALLY IN U.S.,REGARDLESS OF LOCATION OF THE GAMING COMPANY OR ITS COMPUTER SERVER. INCLUDING TRIBALLY RUN INTERNET GAMBLING. DO NOT INCLUDE GAMES PLAYED AMONG ACQUAINTANCES UNLESS A FEE IS CHARGED BY THE BUSINESS THAT IS HOSTING THE GAME.]

1 YES
2 NO

IF B28_ = 2, GO TO B30_, ELSE GO TO B29_

3.31 B29_ YESNO PAST YEAR INTERNET

In the past year, since ^MONTH^ 1997, have you gambled on the Internet or World Wide Web?

1 YES
2 NO

3.32 B30_ YESNO EVER GAMBLED INDIAN OR TRIBAL CASINO

Lastly, I'd like to ask you about Indian or tribal gaming. We'd like to learn about your experience in tribally run casinos, cardrooms, and bingo halls, as well as charitable gambling in places like a tribally run school. We'd also like you to include tribally sponsored games that you might find in a non-Indian facility in some states, for example, paper pull-tab dispensers in a bar or restaurant. Have you ever wagered or placed a bet on a tribally sponsored game or in a facility that you know was run by an Indian tribe?

1 YES
2 NO

IF B30_ = 1, GO TO B31_, ELSE GO TO CALC1

3.33 B31_ YESNO PAST YEAR INDIAN/TRIBAL CASINO

In the past year, since ^MONTH^ 1997, have you gambled at an Indian or Tribal facility or on a tribally sponsored game?

1 YES
2 NO

IF B1_ = 1 OR B4_ = 1 OR B7_ = 1 OR B10_ = 1 OR B13_ = 1 OR B16_ = 1 OR B19_ = 1 OR B22_ = 1 OR B25_ = 1 OR B28_ = 1 OR B30_ = 1, THEN SET CALC1 TO 1
IF B1_ <> 1 AND B4_ <> 1 AND B7_ <> 1 AND B10_ <> 1 AND B13_ <> 1 AND B16_ <> 1 AND B19_ <> 1 AND B22_ <> 1 AND B25_ <> 1 AND B28_ <> 1 AND B30_ <> 1, THEN SET CALC1 TO 2

3.34 CALC1 NUMBER Ever/Never Gambled

Entry Mask: N
Valid Values: 0-9

IF B3_ <> 1 AND B6_ <> 1 AND B9_ <> 1 AND B12_ <> 1 AND B15_ <> 1 AND B18_ <> 1 AND B21_ <> 1 AND B24_ <> 1 AND B27_ <> 1 AND B29_ <> 1 AND B31_ <> 1, THEN SET CALC2 TO 2

3.35 CALC2 NUMBER Not/Gambled in the past year

Entry Mask: N
Valid Values: 0-9

IF CALC1 = 2 OR CALC2 = 2, GO TO SECB4, ELSE GO TO B32_

3.36 B32_ YESNO CONSIDER YOURSELF PROFESSIONAL GAMBLER

Do you consider yourself a professional gambler?

1 YES
2 NO

IF B3_ = 1, GO TO B33_, ELSE GO TO B54_

3.37 B33_ FIXED CASINO HOW OFTEN GAMBLED

In the past year, since ^MONTH^ 1997, think about how often you gambled at a casino in the U.S., that is, a large gambling hall with many different kinds of games, for example the kind of casino that you might find on a riverboat or in a resort hotel. Did you play...

1 about every day,
2 one to three times a week,
3 once or twice a month,
4 a few days all year, or

5 only one day in the past year?

IF B33_ = 5, GO TO B50_, ELSE GO TO B34_
IF B31_ = 1, GO TO B34_, ELSE GO TO B35_

3.38 B34_ YESNO CASINO PSTYR INDIAN OR TRIBAL
In the past year, since ^MONTH^ 1997, did you gamble at a casino you knew to be owned by an Indian tribe?
1 YES
2 NO

3.39 B35_ FIXED CASINO LOCATION
Now please think about the last time, the most recent day, when you gambled at a casino. Was it located in...
1 Nevada,
2 in Atlantic City,
3 in Biloxi/Gulf Coast, Mississippi,
5 in another location?

IF B35_ = 5, GO TO B35O_, ELSE GO TO B36_

3.40 B35O_ UNCODED CASINO SPECIFY OTHER LOCATION
PLEASE SPECIFY OTHER LOCATION:

3.41 B36_ FIXED CASINO DIST FROM HOME
How far did you have to travel from home to get there? Was it...
1 less than 10 miles,
2 between 10 and 50 miles,
3 more than 50 miles but not more than 250 miles, or
4 more than 250 miles?

3.42 B37_ FIXED CASINO TIME SPENT
On that day, did you gamble there for...
1 less than two hours,
2 two to four hours,
3 five to ten hours, or
4 more than ten hours?

3.43 B38_ YESNO CASINO SPEND MOST TIME
Did you spend most of your time on one kind of game or gambling activity?
1 YES
2 NO

IF B38_ = 1, GO TO B39_, ELSE GO TO B40_

3.44 B39_ FIXED CASINO WHICH GAME
Was the game you spent most of your time at a table game like blackjack or craps, a machine game like a slot machine or video poker, a keno-type game, a sports event, a horse or dog race, or something else?
1 TABLE GAME
2 MACHINE
3 KENO TYPE
4 SPORTS
5 DOG/HORSE RACE BETTING (OFF-TRACK BETTING)
6 BINGO
7 PULL-TABS
8 OTHER (SPECIFY)

IF B39_ = 8, GO TO B39O_, ELSE GO TO B40_

3.45 B39O_ UNCODED OTHER CASINO WHICH GAME
PLEASE SPECIFY OTHER:

3.46 B40_ YESNO CASINO BUDGET
On that day that you gambled at a casino, did you budget beforehand a certain amount of money that was the most you were willing to lose?
1 YES

2 NO

IF B40_ = 1, GO TO B41_, ELSE GO TO B42_

3.47 B41_ NUMBER CASINO WILLING TO LOSE
How many dollars were the most you were willing to lose?
PROMPT: I've written down $,is that correct?
Valid Values: 0-999999999

3.48 B42_ NUMBER CASINO MONEY TAKE LAST DAY
On that day, how much money did you take to gamble with?
IF R DID NOT TAKE CASH, ENTER "0".
PROMPT: I've written down $,is that correct?
Valid Values: 0-999999999

3.49 B43_ YESNO CASINO ACQUIRE MORE MONEY
And on that day, after you started gambling, did you acquire more money to gamble with, for example, by using an ATM, credit card, or cashing a check?
DO NOT INCLUDE WINNINGS.
1 YES
2 NO

IF B43_ = 1, GO TO B44_, ELSE GO TO B46_

3.50 B44_ MULTIPLE CASINO HOW GET MORE MONEY
Please tell me which of the following ways you got more money to continue gambling. Did you...
CHECK ALL THAT APPLY
1 cash a check?
2 take money from a bank account using an ATM machine?
3 buy chips with a credit card?
4 get a credit card cash advance?
5 use a line of credit from the casino?
6 borrow money from a family member or friend?
7 Any other way (SPECIFY)?

IF B44_ = 7, GO TO B44O_, ELSE GO TO B45_

3.51 B44O_ UNCODED OTHER CASINO GET MONEY
PLEASE SPECIFY OTHER WAY:

IF B44_ = 2, GO TO B45_, ELSE GO TO B46_

3.52 B45_ FIXED CASINO ATM
Where was the ATM machine that you used?
Was it...
1 in the place where you were gambling,
2 within walking distance of where you were gambling, or
3 would someone have to drive to get there?

3.53 B46_ FIXED CASINO AHEAD OR BEHIND
Did you come out ahead or behind on the money you wagered?
1 AHEAD
2 BEHIND
3 BROKE EVEN

IF B46_ = 1, GO TO B47A_, ELSE GO TO B47B_

3.54 B47A_ NUMBER CASINO HOW MUCH AHEAD
How much did you come out ahead?
PROMPT: I've written down $,is that correct?
Valid Values: 0-999999999

3.55 B47A_CD FIXED CASINO CODE AHEAD RANGE
INTERVIEWER: CODE CATEGORY WITHOUT READING

1 UNDER $100
2 $100 TO $500
3 $501 TO $1,000
4 $1,001 TO $5,000
5 $5,001 TO $10,000
6 $10,001 TO $50,000
7 $50,001 TO $100,000
8 $100,001 TO $1 MILLION
9 OVER $1 MILLION

IF B47A_ = 1/99 AND B47A_CD <> 1, GO BACK TO B47A_ : "PLEASE CHECK DATA"
IF B47A_ = 100/500 AND B47A_CD <> 2, GO BACK TO B47A_ : "PLEASE CHECK DATA"
IF B47A_ = 501/1000 AND B47A_CD <> 3, GO BACK TO B47A_ : "PLEASE CHECK DATA"
IF B47A_ = 1001/5000 AND B47A_CD <> 4, GO BACK TO B47A_ : "PLEASE CHECK DATA"
IF B47A_ = 5001/10000 AND B47A_CD <> 5, GO BACK TO B47A_ : "PLEASE CHECK DATA"
IF B47A_ = 10001/50000 AND B47A_CD <> 6, GO BACK TO B47A_ : "PLEASE CHECK DATA"
IF B47A_ = 50001/100000 AND B47A_CD <> 7, GO BACK TO B47A_ : "PLEASE CHECK DATA"
IF B47A_ = 100001/1000000 AND B47A_CD <> 8, GO BACK TO B47A_ : "PLEASE CHECK DATA"
IF B47A_ >= 1000001 AND B47A_CD <> 9, GO BACK TO B47A_ : "PLEASE CHECK DATA"

IF B46_ = 2, GO TO B47B_, ELSE GO TO B48_

3.56 B47B_ NUMBER CASINO HOW MUCH BEHIND
How much did you come out behind?
PROMPT: I've written down $,is that correct?
Valid Values: 0-999999999

3.57 B47B_CD FIXED FIXED CASINO BEHIND RANGE
INTERVIEWER: CODE CATEGORY WITHOUT READING
1 UNDER $100
2 $100 TO $500
3 $501 TO $1,000
4 $1,001 TO $5,000
5 $5,001 TO $10,000
6 $10,001 TO $50,000
7 $50,001 TO $100,000
8 $100,001 TO $1 MILLION
9 OVER $1 MILLION

IF B47B_ = 1/99 AND B47B_CD <> 1, GO BACK TO B47B_ : "PLEASE CHECK DATA"
IF B47B_ = 100/500 AND B47B_CD <> 2, GO BACK TO B47B_ : "PLEASE CHECK DATA"
IF B47B_ = 501/1000 AND B47B_CD <> 3, GO BACK TO B47B_ : "PLEASE CHECK DATA"
IF B47B_ = 1001/5000 AND B47B_CD <> 4, GO BACK TO B47B_ : "PLEASE CHECK DATA"
IF B47B_ = 5001/10000 AND B47B_CD <> 5, GO BACK TO B47B_ : "PLEASE CHECK DATA"
IF B47B_ = 10001/50000 AND B47B_CD <> 6, GO BACK TO B47B_ : "PLEASE CHECK DATA"
IF B47B_ = 50001/100000 AND B47B_CD <> 7, GO BACK TO B47B_ : "PLEASE CHECK DATA"
IF B47B_ = 100001/1000000 AND B47B_CD <> 8, GO BACK TO B47B_ : "PLEASE CHECK DATA"
IF B47B_ >= 1000001 AND B47B_CD <> 9, GO BACK TO B47B_ : "PLEASE CHECK DATA"

IF B46_ = 1/2, GO TO B48_, ELSE GO TO B50_

3.58 B48_ YESNO CASINO WIN/LOSE 1 GAME
Did you ^TXTFILL^(1/2) most of that money at one particular game or activity?
1 YES
2 NO

IF B48_ = 1, GO TO B49_, ELSE GO TO B50_

3.59 B49_ FIXED CASINO WIN/LOSE WHICH GAME
Was the game you ^TXTFILL^(3/4) most of that money on a table game like blackjack or craps, a machine game like a slot machine or video poker, a

keno-type game, a sports event, a horse or dog race, or something else?
1 TABLE GAME
2 MACHINE
3 KENO TYPE
4 SPORTS
5 DOG/HORSE RACE BETTING
6 BINGO
7 PULL-TABS
8 OTHER (SPECIFY)

IF B49_ = 8, GO TO B49O_, ELSE GO TO B50_

3.60 B49O_ UNCODED OTHER CASINO WIN/LOSE WHICH GAME
PLEASE SPECIFY OTHER:

IF B31_ = 1, GO TO B50_, ELSE GO TO B51_

3.61 B50_ YESNO CASINO OWNED BY INDIAN TRIBE
On that day, was the casino you played in owned by an Indian tribe?
1 YES
2 NO

3.62 B51_ FIXED CASINO CUR YR AHEAD/BEHIND
^TXTFILL^(5/6) did you come out ahead or behind on your gambling?
1 AHEAD
2 BEHIND
3 BROKE EVEN

IF B51_ = 1, GO TO B52A_, ELSE GO TO B52B_

3.63 B52A_ NUMBER CASINO CUR YR HOW MUCH AHEAD
How much did you come out ahead?
PROMPT: I've written down $, is that correct?
Valid Values: 0-999999999

3.64 B52A_CD FIXED CASINO CUR YR AHEAD RANGE
INTERVIEWER: CODE CATEGORY WITHOUT READING
1 UNDER $100
2 $100 TO $500
3 $501 TO $1,000
4 $1,001 TO $5,000
5 $5,001 TO $10,000
6 $10,001 TO $50,000
7 $50,001 TO $100,000
8 $100,001 TO $1 MILLION
9 OVER $1 MILLION

IF B52A_ = 1/99 AND B52A_CD <> 1, GO BACK TO B52A_ : "PLEASE CHECK DATA"
IF B52A_ = 100/500 AND B52A_CD <> 2, GO BACK TO B52A_ : "PLEASE CHECK DATA"
IF B52A_ = 501/1000 AND B52A_CD <> 3, GO BACK TO B52A_ : "PLEASE CHECK DATA"
IF B52A_ = 1001/5000 AND B52A_CD <> 4, GO BACK TO B52A_ : "PLEASE CHECK DATA"
IF B52A_ = 5001/10000 AND B52A_CD <> 5, GO BACK TO B52A_ : "PLEASE CHECK DATA"
IF B52A_ = 10001/50000 AND B52A_CD <> 6, GO BACK TO B52A_ : "PLEASE CHECK DATA"
IF B52A_ = 50001/100000 AND B52A_CD <> 7, GO BACK TO B52A_ : "PLEASE CHECK DATA"
IF B52A_ = 100001/1000000 AND B52A_CD <> 8, GO BACK TO B52A_ : "PLEASE CHECK DATA"
IF B52A_ >= 1000001 AND B52A_CD <> 9, GO BACK TO B52A_ : "PLEASE CHECK DATA"

IF B51_ = 2, GO TO B52B_, ELSE GO TO B53_

3.65 B52B_ NUMBER CASINO CUR YR HOW MUCH BEHIND
How much did you come out behind?
PROMPT: I've written down $,is that correct?
Valid Values: 0-999999999

3.66 B52B_CD FIXED CASINO CUR YR BEHIND RANGE

INTERVIEWER: CODE CATEGORY WITHOUT READING

1 UNDER $100
2 $100 TO $500
3 $501 TO $1,000
4 $1,001 TO $5,000
5 $5,001 TO $10,000
6 $10,001 TO $50,000
7 $50,001 TO $100,000
8 $100,001 TO $1 MILLION
9 OVER $1 MILLION

IF B52B_ = 1/99 AND B52B_CD <> 1, GO BACK TO B52B_ : "PLEASE CHECK DATA"
IF B52B_ = 100/500 AND B52B_CD <> 2, GO BACK TO B52B_ : "PLEASE CHECK DATA"
IF B52B_ = 501/1000 AND B52B_CD <> 3, GO BACK TO B52B_ : "PLEASE CHECK DATA"
IF B52B_ = 1001/5000 AND B52B_CD <> 4, GO BACK TO B52B_ : "PLEASE CHECK DATA"
IF B52B_ = 5001/10000 AND B52B_CD <> 5, GO BACK TO B52B_ : "PLEASE CHECK DATA"
IF B52B_ = 10001/50000 AND B52B_CD <> 6, GO BACK TO B52B_ : "PLEASE CHECK DATA"
IF B52B_ = 50001/100000 AND B52B_CD <> 7, GO BACK TO B52B_ : "PLEASE CHECK DATA"
IF B52B_ = 100001/1000000 AND B52B_CD <> 8, GO BACK TO B52B_ : "PLEASE CHECK DATA"
IF B52B_ >= 1000001 AND B52B_CD <> 9, GO BACK TO B52B_ : "PLEASE CHECK DATA"

3.67 B53_ YESNO CASINO CREDIT LINE

Have you ever had a credit line with a casino?

1 YES
2 NO

IF B9_ = 1 AND B6_ = 1, GO TO B54_, ELSE GO TO B73_

3.68 B54_ FIXED TRACK/ OFF HOW OFTEN GAMBLED

In the past year, since ^MONTH^ 1997, think about how often you gambled at a race track, jai alai fronton[HI-lie FRAHN-ton], or off-track betting parlor or OTB. Did you play...

1 about every day,
2 one to three times a week,
3 once or twice a month,
4 a few days all year, or
5 only one day in the past year?

IF B54_ = 5, GO TO B71_, ELSE GO TO B55_

3.69 B55_ FIXED TRACK/OFF WHICH GAME

Now please think about the last time, the most recent day, when you gambled at one of these locations. Did you gamble at a...

1 race track, (INCLUDE INTER-TRACK BETTING)
2 jai alai fronton [HI-lie FRAHN-ton], or
3 an off-track betting parlor [OTB]?

3.70 B56_ FIXED TRACK/OFF DISTANCE FROM HOME

How far did you have to travel from home to get there?
Was it...

1 less than 10 miles,
2 between 10 and 50 miles,
3 more than 50 miles but not more than 250 miles, or
4 more than 250 miles?

3.71 B57_ YESNO TRACK/OFF OTHER GAMES

On that day, did the ^TXTFILL^(7/9) have any other kind of gambling, such as slot machines, video lottery terminals (VLTs), a cardroom, or video poker?

1 YES
2 NO

IF B57_ = 1, GO TO B58_, ELSE GO TO B60_

3.72 B58_ YESNO TRACK/OFF PLAY OTHER GAMES

Did you participate in any of these other games?
1 YES
2 NO

IF B58_ = 1, GO TO B59_, ELSE GO TO B60_

3.73 B59_ MULTIPLE TRACK/OFF WHICH OTHER GAMES
Which one or ones?
1 Slot machines
2 Cards
3 Video lottery terminals (VLT)
4 Video poker
5 Bingo
6 Other (SPECIFY)

IF B59_ = 6, GO TO B59O_, ELSE GO TO B60_

3.74 B59O_ UNCODED OTHER TRACK/OFF WHICH OTHER GAMES
PLEASE SPECIFY OTHER:

3.75 B60_ FIXED TRACK/OFF TIME SPENT
On that day, did you gamble there for...
1 less than two hours,
2 two to four hours,
3 five to ten hours, or
4 more than ten hours?

3.76 B61_ YESNO TRACK/OFF BUDGET
On that day, did you budget beforehand a certain amount of money that was the most you were willing to lose?
1 YES
2 NO

IF B61_ = 1, GO TO B62_, ELSE GO TO B63_

3.77 B62_ NUMBER TRACK/OFF WILLING TO LOSE
How many dollars were the most you were willing to lose?
PROMPT: I've written down $, is that correct?
Valid Values: 0-999999999

3.78 B63_ NUMBER TRACK/OFF MONEY TAKE LAST DAY
On that day, how much money did you take to gamble with? IF R DID NOT TAKE CASH, ENTER "0".
PROMPT: I've written down $,is that correct?
Valid Values: 0-999999999

3.79 B64_ YESNO TRACK/OFF ACQUIRE MORE MONEY
And on that day, after you started gambling, did you acquire more money to gamble with, for example, by using an ATM, credit card, or cashing a check? [DO NOT INCLUDE WINNINGS]
1 YES
2 NO

IF B64_ = 1, GO TO B65_, ELSE GO TO B67_

3.80 B65_ MULTIPLE TRACK/OFF HOW GET MORE MONEY
Please tell me which of the following ways you got more money to continue gambling. Did you...
CHECK ALL THAT APPLY
1 cash a check?
2 take money from a bank account using an ATM machine?
3 get a credit card cash advance?
4 borrow money from a family member or friend?
5 Any other way (SPECIFY)?

IF B65_ = 5, GO TO B65O_, ELSE GO TO B66_

3.81 B65O_ UNCODED OTHER TRACK/OFF GET MONEY
PLEASE SPECIFY OTHER:

IF B65_ = 2, GO TO B66_, ELSE GO TO B67_

3.82 B66_ FIXED TRACK/OFF ATM
Where was the ATM machine that you used? Was it...
1 in the place where you were gambling,
2 within walking distance of where you were gambling, or
3 would someone have to drive to get there?

3.83 B67_ FIXED TRACK/OFF AHEAD OR BEHIND
On the last day that you gambled at ^TXTFILL^(7/9), did you come out ahead or behind on the money you wagered?
1 AHEAD
2 BEHIND
3 BROKE EVEN

IF B67_ = 1, GO TO B68A_, ELSE GO TO B68B_

3.84 B68A_ NUMBER TRACK/OFF HOW MUCH AHEAD
How much did you come out ahead?
PROMPT: I've written down $,is that correct?
Valid Values: 0-999999999

3.85 B68A_CD FIXED TRACK/OFF AHEAD RANGE
INTERVIEWER: CODE CATEGORY WITHOUT READING
1 UNDER $100
2 $100 TO $500
3 $501 TO $1,000
4 $1,001 TO $5,000
5 $5,001 TO $10,000
6 $10,001 TO $50,000
7 $50,001 TO $100,000
8 $100,001 TO $1 MILLION
9 OVER $1 MILLION

IF B68A_ = 1/99 AND B68A_CD <> 1, GO BACK TO B68A_ : "PLEASE CHECK DATA"
IF B68A_ = 100/500 AND B68A_CD <> 2, GO BACK TO B68A_ : "PLEASE CHECK DATA"
IF B68A_ = 501/1000 AND B68A_CD <> 3, GO BACK TO B68A_ : "PLEASE CHECK DATA"
IF B68A_ = 1001/5000 AND B68A_CD <> 4, GO BACK TO B68A_ : "PLEASE CHECK DATA"
IF B68A_ = 5001/10000 AND B68A_CD <> 5, GO BACK TO B68A_ : "PLEASE CHECK DATA"
IF B68A_ = 10001/50000 AND B68A_CD <> 6, GO BACK TO B68A_ : "PLEASE CHECK DATA"
IF B68A_ = 50001/100000 AND B68A_CD <> 7, GO BACK TO B68A_ : "PLEASE CHECK DATA"
IF B68A_ = 100001/1000000 AND B68A_CD <> 8, GO BACK TO B68A_ : "PLEASE CHECK DATA"
IF B68A_ >= 1000001 AND B68A_CD <> 9, GO BACK TO B68A_ : "PLEASE CHECK DATA"

IF B67_ = 2, GO TO B68B_, ELSE GO TO B69_

3.86 B68B_ NUMBER TRACK/OFF HOW MUCH BEHIND
How much did you come out behind?
PROMPT: I've written down $, is that correct?
Valid Values: 0-999999999

3.87 B68B_CD FIXED TRACK/OFF BEHIND RANGE
INTERVIEWER: CODE CATEGORY WITHOUT READING
1 UNDER $100
2 $100 TO $500
3 $501 TO $1,000
4 $1,001 TO $5,000
5 $5,001 TO $10,000
6 $10,001 TO $50,000
7 $50,001 TO $100,000
8 $100,001 TO $1 MILLION

9 OVER $1 MILLION

IF B68B_ = 1/99 AND B68B_CD <> 1, GO BACK TO B68B_ : "PLEASE CHECK DATA"
IF B68B_ = 100/500 AND B68B_CD <> 2, GO BACK TO B68B_ : "PLEASE CHECK DATA"
IF B68B_ = 501/1000 AND B68B_CD <> 3, GO BACK TO B68B_ : "PLEASE CHECK DATA"
IF B68B_ = 1001/5000 AND B68B_CD <> 4, GO BACK TO B68B_ : "PLEASE CHECK DATA"
IF B68B_ = 5001/10000 AND B68B_CD <> 5, GO BACK TO B68B_ : "PLEASE CHECK DATA"
IF B68B_ = 10001/50000 AND B68B_CD <> 6, GO BACK TO B68B_ : "PLEASE CHECK DATA"
IF B68B_ = 50001/100000 AND B68B_CD <> 7, GO BACK TO B68B_ : "PLEASE CHECK DATA"
IF B68B_ = 100001/1000000 AND B68B_CD <> 8, GO BACK TO B68B_ : "PLEASE CHECK DATA"
IF B68B_ >= 1000001 AND B68B_CD <> 9, GO BACK TO B68B_ : "PLEASE CHECK DATA"

IF B58_ = 1, GO TO B69_, ELSE GO TO B71_

3.88 B69_ YESNO TRACK/OFF WIN/LOSE 1 GAME
Did you ^TXTFILL^(145/146) most of that money at one particular game or activity?
1 YES
2 NO

IF B69_ = 1, GO TO B70_, ELSE GO TO B71_

3.89 B70_ FIXED TRACK/OFF WHICH GAME
Was the game you ^TXTFILL^(12/13) most of that money on ^TXTFILL^(14/15) or ^B59_^?
1 HORSE RACING/ DOG RACING/ JAI ALAI
2 SLOT MACHINES
3 VIDEO POKER
4 VLT
5 BINGO
6 CARDS
7 OTHER

3.90 B71_ FIXED TRACK/OFF CUR YR AHEAD/BEHIND
^TXTFILL^(16/17) did you come out ahead or behind on your gambling?
1 AHEAD
2 BEHIND
3 BROKE EVEN

IF B71_ = 1, GO TO B72A_, ELSE GO TO B72B_

3.91 B72A_ NUMBER TRACK/OFF CUR YR HOW MUCH AHEAD
How much did you come out ahead?
$
Valid Values: 0-999999999

3.92 B72A_CD FIXED TRACK/OFF CUR YR AHEAD RANGE
INTERVIEWER: CODE CATEGORY WITHOUT READING
1 UNDER $100
2 $100 TO $500
3 $501 TO $1,000
4 $1,001 TO $5,000
5 $5,001 TO $10,000
6 $10,001 TO $50,000
7 $50,001 TO $100,000
8 $100,001 TO $1 MILLION
9 OVER $1 MILLION

IF B72A_ = 1/99 AND B72A_CD <> 1, GO BACK TO B72A_ : "PLEASE CHECK DATA"
IF B72A_ = 100/500 AND B72A_CD <> 2, GO BACK TO B72A_ : "PLEASE CHECK DATA"
IF B72A_ = 501/1000 AND B72A_CD <> 3, GO BACK TO B72A_ : "PLEASE CHECK DATA"
IF B72A_ = 1001/5000 AND B72A_CD <> 4, GO BACK TO B72A_ : "PLEASE CHECK DATA"
IF B72A_ = 5001/10000 AND B72A_CD <> 5, GO BACK TO B72A_ : "PLEASE CHECK DATA"
IF B72A_ = 10001/50000 AND B72A_CD <> 6, GO BACK TO B72A_ : "PLEASE CHECK DATA"

IF B72A_ = 50001/100000 AND B72A_CD <> 7, GO BACK TO B72A_ : "PLEASE CHECK DATA"
IF B72A_ = 100001/1000000 AND B72A_CD <> 8, GO BACK TO B72A_ : "PLEASE CHECK DATA"
IF B72A_ >= 1000001 AND B72A_CD <> 9, GO BACK TO B72A_ : "PLEASE CHECK DATA"

IF B71_ = 2, GO TO B72B_, ELSE GO TO B73_

3.93 B72B_ NUMBER TRACK/OFF CUR YR HOW MUCH BEHIND
How much did you come out behind?
Valid Values: 0-999999999

3.94 B72B_CD FIXED TRACK/OFF CUR YR BEHIND RANGE
INTERVIEWER: CODE CATEGORY WITHOUT READING
1 UNDER $100
2 $100 TO $500
3 $501 TO $1,000
4 $1,001 TO $5,000
5 $5,001 TO $10,000
6 $10,001 TO $50,000
7 $50,001 TO $100,000
8 $100,001 TO $1 MILLION
9 OVER $1 MILLION

IF B72B_ = 1/99 AND B72B_CD <> 1, GO BACK TO B72B_ : "PLEASE CHECK DATA"
IF B72B_ = 100/500 AND B72B_CD <> 2, GO BACK TO B72B_ : "PLEASE CHECK DATA"
IF B72B_ = 501/1000 AND B72B_CD <> 3, GO BACK TO B72B_ : "PLEASE CHECK DATA"
IF B72B_ = 1001/5000 AND B72B_CD <> 4, GO BACK TO B72B_ : "PLEASE CHECK DATA"
IF B72B_ = 5001/10000 AND B72B_CD <> 5, GO BACK TO B72B_ : "PLEASE CHECK DATA"
IF B72B_ = 10001/50000 AND B72B_CD <> 6, GO BACK TO B72B_ : "PLEASE CHECK DATA"
IF B72B_ = 50001/100000 AND B72B_CD <> 7, GO BACK TO B72B_ : "PLEASE CHECK DATA"
IF B72B_ = 100001/1000000 AND B72B_CD <> 8, GO BACK TO B72B_ : "PLEASE CHECK DATA"
IF B72B_ >= 1000001 AND B72B_CD <> 9, GO BACK TO B72B_ : "PLEASE CHECK DATA"

IF B9_ = 1, GO TO B73_, ELSE GO TO B94_

3.95 B73_ FIXED LOTTO HOW OFTEN GAMBLED
In the past year, since ^MONTH^ 1997, think about how often you bought a big jackpot lottery ticket such as Lotto or Powerball, a daily lottery ticket like pick-4, or an instant or scratch-off ticket. Do not include tickets you can only buy on the Internet. Did you play...
1 about every day,
2 one to three times a week,
3 once or twice a month,
4 a few days all year, or
5 only one day in the past year?

IF B73_ = 5, GO TO B92_, ELSE GO TO B74_

3.96 B74_ YESNO LOTTO PURCHASE PAST WEEK
Now please think about the last time, the most recent day, when you bought a lottery ticket. Was the last time you bought a lottery ticket during the past 7 days?
1 YES
2 NO

IF B74_ = 1, GO TO B76_, ELSE GO TO B75_

3.97 B75_ YESNO LOTTO PURCHASE PAST MONTH
Was the last time you bought a lottery ticket during the past 30 days?
1 YES

2 NO

3.98 B76_ YESNO LOTTO BUY IN NEIGHBORHOOD

The last time you bought a lottery ticket, did you buy it in the neighborhood where you live?

1 YES
2 NO

IF A2_ >= 21, GO TO B77_, ELSE GO TO B78_

3.99 B77_ FIXED LOTTO WHO PURCHASED TICKET OVER 21

The last time you bought a lottery ticket, who actually purchased the ticket -- was it you, a relative, or someone else?

1 you,
2 a relative, or
3 someone else?

IF A2_ <= 20, GO TO B78_, ELSE GO TO VAR1

3.100 B78_ FIXED LOTTO WHO PURCHASED TICKET UNDER 21

The last time you bought a lottery ticket, who actually purchased the ticket -- was it you, a parent, a brother or sister, another relative, or someone else?

1 SELF
2 PARENT
3 BROTHER OR SISTER
4 ANOTHER RELATIVE
5 SOMEONE ELSE

3.101 VAR1 EXCLUDED

3.102 B79_ MULTIPLE LOTTO TYPE PURCHASED

^TXTFILL^(18/20) what kind of lottery ticket did you buy? Did you buy .. [CODE ALL THAT APPLY]

1 multi-state lottery tickets like Powerball, Cash4Life, and Wildcard?
2 big-jackpot tickets, like statewide Lottos?
3 daily lottery numbers? [SUCH AS PICK-3 AND PICK-4]
4 instant or scratch-off lottery tickets?

IF B74_ = 1 OR (B74_ <> 1 AND B75_ = 1) OR (B74_ <> 1 AND B75_ <> 1), GO TO B79S_, ELSE GO TO B85_

REPEAT B79S_ THRU BLOOPEND FOR EACH CATEGORY IN B79S_.

3.103 B79S_ LOOPBEG-FIXED LOTTO LOOP BEGIN

1 multi-state lottery tickets
2 big-jackpot tickets
3 daily lottery numbers
4 instant or scratch-off tickets

IF B79_ = 1, LOOP VALUE: 1
IF B79_ = 2, LOOP VALUE: 2
IF B79_ = 3, LOOP VALUE: 3

3.104 B80_ NUMBER LOTTO AMOUNT SPENT

On the last day that you bought one or more ^B79S_^, how much did you spend on these tickets?

AMOUNT: $

Valid Values: 0-999999999

IF B80_ = 0,REF,DK, GO TO BLOOPEND, ELSE GO TO B81_
IF B80_ > 10, GO TO B81_, ELSE GO TO B82_

3.105 B81_ NUMBER LOTTO AMOUNT SPENT CREDIT CARD

How much of that did you spend using a credit card?

AMOUNT: $
Valid Values: 0-999999999

3.106 B82_ YESNO LOTTO PURCHASE OUT OF STATE TICKETS

On the last day that you bought one or more ^B79S_^, did you buy tickets from a lottery in a state other than the one you live in?

1 YES
2 NO

IF B82_ = 1, GO TO B83_, ELSE GO TO BLOOPEND

3.107 B83_ MULTIPLE LOTTO SPECIFY STATE

Which state or states?

1 MULTI-STATE LOTTERY
2 ALABAMA
3 ALASKA
4 ARIZONA
5 ARKANSAS
6 CALIFORNIA
7 COLORADO
8 CONNECTICUT
9 DELAWARE
10 DISTRICT OF COLUMBIA
11 FLORIDA
12 GEORGIA
13 HAWAII
14 IDAHO
15 ILLINOIS
16 INDIANA
17 IOWA
18 KANSAS
19 KENTUCKY
20 LOUISIANA
21 MAINE
22 MARYLAND
23 MASSACHUSETTS
24 MICHIGAN
25 MINNESOTA
26 MISSISSIPPI
27 MISSOURI
28 MONTANA
29 NEBRASKA
30 NEVADA
31 NEW HAMPSHIRE
32 NEW JERSEY
33 NEW MEXICO
34 NEW YORK
35 NORTH CAROLINA
36 NORTH DAKOTA
37 OHIO
38 OKLAHOMA
39 OREGON
40 PENNSYLVANIA
41 PUERTO RICO
42 RHODE ISLAND
43 SOUTH CAROLINA
44 SOUTH DAKOTA
45 TENNESSEE
46 TEXAS
47 UTAH
48 VERMONT
49 VIRGINIA
50 WASHINGTON
51 WEST VIRGINIA
52 WISCONSIN
53 WYOMING

3.108 TXTFL2 TEXT-FILL
1 a state
2 states

IF B82_ = 136A(1, GET TEXT-FILL VALUE: 1
IF B82_ = 136A(G1, GET TEXT-FILL VALUE: 2

3.109 B84_ FIXED LOTTO AMOUNT SPENT OUT-STATE
Of the total amount of money you spent on lottery tickets on the last day that you bought one or more ^B79S_^, how much of what you spent went for tickets from ^TXTFL2^(1/2) different from the state you live in?
~IF ^B79_^(1)
Do not count multi-state lotteries like Powerball if you lived in a participating state.
~END
Was it...
1 less than a quarter of the money,
2 between a quarter and half of the money,
3 from half to three quarters,
4 more than three quarters?

3.110 BLOOPEND LOOPEND LOTTO LOOP END

3.111 B85_ FIXED LOTTO OTHER HSHLD MEMBER PURCHASE
If you lived with anyone else, such as another family member, during the past 30 days, did they purchase lottery tickets during this period, to your knowledge?
1 YES
2 NO
3 DID NOT LIVE WITH ANYONE

IF B85_ = 1, GO TO B86_, ELSE GO TO B87_

3.112 B86_ NUMBER LOTTO ESTIMATE OTHER HSHLD PURCHASE
How much do you think the other person or people in your household spent on lottery tickets during the past 30 days?
AMOUNT: $
Valid Values: 0-999999999

3.113 B87_ YESNO LOTTO TICKET BUYING POOL
Since ^MONTH^ 1997, did you buy lottery tickets with other people in a ticket-buying pool?
1 YES
2 NO

IF B87_ = 1, GO TO B88_, ELSE GO TO B90_

3.114 B88_ FIXED LOTTO BUYING POOL SIZE
The last time you bought tickets together with other people in the ticket-buying pool, how many people were in the pool together, including yourself? Were there...
1 two or three,
2 four to ten,
3 eleven to twenty, or
4 more than twenty?

3.115 B89_ MULTIPLE LOTTO POOL MEMBERS
Who else was in the pool? Did it include...
[CODE ALL THAT APPLY]
1 family members?
2 people you work with who are not family members?
3 friends of yours?
4 some people whose names you don't know?

3.116 B90_ UNCODED LOTTO FAVORITE GAME
What is your favorite lottery game?
RECORD VERBATIM:

3.117 B90A_ FIXED LOTTO FAVORITE GAME CODE

CODE CATEGORY [USE PROBE IF NEEDED]
1 MULTI-STATE
2 OTHER BIG JACKPOT
3 DAILY
4 INSTANT/SCRATCH-OFF
5 NO FAVORITE

IF B90A_ = 5, GO TO B92_, ELSE GO TO B91_

3.118 B91_ FIXED LOTTO ESTIMATE PERCENT RETURNED
What percent of the ticket price for ^TXTFILL^(97/99) do you think is returned to the ticket purchasers in the form of prize money?
Do the ticket purchasers as a whole get back...
1 a quarter or less of every dollar,
2 about half, or
3 three-quarters or more?

3.119 B92_ FIXED LOTTO CUR YR AHEAD/BEHIND
^TXTFILL^(27/28) did you come out ahead or behind on your lottery tickets?
1 AHEAD
2 BEHIND
3 BROKE EVEN

IF B92_ = 1, GO TO B93A_, ELSE GO TO B93B_

3.120 B93A_ NUMBER LOTTO CUR YR HOW MUCH AHEAD
How much did you come out ahead?
PROMPT: I've written down $, is that correct?
Valid Values: 0-999999999

3.121 B93A_CD FIXED LOTTO CUR YR AHEAD RANGE
INTERVIEWER: CODE CATEGORY WITHOUT READING
1 UNDER $100
2 $100 TO $500
3 $501 TO $1,000
4 $1,001 TO $5,000
5 $5,001 TO $10,000
6 $10,001 TO $50,000
7 $50,001 TO $100,000
8 $100,001 TO $1 MILLION
9 OVER $1 MILLION

IF B93A_ = 1/99 AND B93A_CD <> 1, GO BACK TO B93A_ : "PLEASE CHECK DATA"
IF B93A_ = 100/500 AND B93A_CD <> 2, GO BACK TO B93A_ : "PLEASE CHECK DATA"
IF B93A_ = 501/1000 AND B93A_CD <> 3, GO BACK TO B93A_ : "PLEASE CHECK DATA"
IF B93A_ = 1001/5000 AND B93A_CD <> 4, GO BACK TO B93A_ : "PLEASE CHECK DATA"
IF B93A_ = 5001/10000 AND B93A_CD <> 5, GO BACK TO B93A_ : "PLEASE CHECK DATA"
IF B93A_ = 10001/50000 AND B93A_CD <> 6, GO BACK TO B93A_ : "PLEASE CHECK DATA"
IF B93A_ = 50001/100000 AND B93A_CD <> 7, GO BACK TO B93A_ : "PLEASE CHECK DATA"
IF B93A_ = 100001/1000000 AND B93A_CD <> 8, GO BACK TO B93A_ : "PLEASE CHECK DATA"
IF B93A_ >= 1000001 AND B93A_CD <> 9, GO BACK TO B93A_ : "PLEASE CHECK DATA"

IF B92_ = 2, GO TO B93B_, ELSE GO TO B94_

3.122 B93B_ NUMBER LOTTO CUR YR HOW MUCH BEHIND
How much did you come out behind?
PROMPT: I've written down $, is that correct?
Valid Values: 0-999999999

3.123 B93B_CD FIXED LOTTO CUR YR BEHIND RANGE
INTERVIEWER: CODE CATEGORY WITHOUT READING
1 UNDER $100
2 $100 TO $500
3 $501 TO $1,000
4 $1,001 TO $5,000

5 $5,001 TO $10,000
6 $10,001 TO $50,000
7 $50,001 TO $100,000
8 $100,001 TO $1 MILLION
9 OVER $1 MILLION

IF B93B_ = 1/99 AND B93B_CD <> 1, GO BACK TO B93B_ : "PLEASE CHECK DATA"
IF B93B_ = 100/500 AND B93B_CD <> 2, GO BACK TO B93B_ : "PLEASE CHECK DATA"
IF B93B_ = 501/1000 AND B93B_CD <> 3, GO BACK TO B93B_ : "PLEASE CHECK DATA"
IF B93B_ = 1001/5000 AND B93B_CD <> 4, GO BACK TO B93B_ : "PLEASE CHECK DATA"
IF B93B_ = 5001/10000 AND B93B_CD <> 5, GO BACK TO B93B_ : "PLEASE CHECK DATA"
IF B93B_ = 10001/50000 AND B93B_CD <> 6, GO BACK TO B93B_ : "PLEASE CHECK DATA"
IF B93B_ = 50001/100000 AND B93B_CD <> 7, GO BACK TO B93B_ : "PLEASE CHECK DATA"
IF B93B_ = 100001/1000000 AND B93B_CD <> 8, GO BACK TO B93B_ : "PLEASE CHECK DATA"
IF B93B_ >= 1000001 AND B93B_CD <> 9, GO BACK TO B93B_ : "PLEASE CHECK DATA"

IF B12_ = 1, GO TO B94_, ELSE GO TO B109_

3.124 B94_ FIXED BINGO HOW OFTEN GAMBLED
In the past year, since ^MONTH^ 1997, think about how often you played commercial bingo, tribal bingo, and charitable bingo. Do not include any bingo you may have played in a casino. Did you play...
1 about every day,
2 one to three times a week,
3 once or twice a month,
4 a few days all year, or
5 only one day in the past year?

IF B94_ = 5, GO TO B106_, ELSE GO TO B95_
IF B31_ = 1, GO TO B95_, ELSE GO TO B96_

3.125 B95_ YESNO UNLICENSED AGE FIRST TIME
In the past year, since ^MONTH^ 1997, did you play bingo that you knew to be sponsored by a tribe?
1 YES
2 NO

3.126 B96_ FIXED UNLICENSED TYPE OF GAME
Now please think about the last time, the most recent day, when you played bingo. Did you gamble for...
1 less than two hours,
2 two to four hours,
3 five to ten hours, or
4 more than ten hours?

3.127 B97_ FIXED UNLICENSED DISTANCE FROM HOME
How far did you travel from home to get there? Was it...
1 less than 10 miles,
2 between 10 and 50 miles,
3 more than 50 miles, but not more than 250 miles, or
4 more than 250 miles?

3.128 B98_ YESNO BINGO BUDGET
On that last day that you played bingo, did you budget beforehand a certain amount of money that was the most you were willing to lose?
1 YES
2 NO

IF B98_ = 1, GO TO B99_, ELSE GO TO B100_

3.129 B99_ NUMBER BINGO WILLING TO LOSE
How many dollars were the most you were willing to lose?
PROMPT: I've written down $, is that correct?
Valid Values: 0-999999999

3.130 B100_ NUMBER BINGO MONEY TAKE LAST DAY

On that day, how much money did you take to gamble with? IF R DID NOT TAKE CASH, ENTER "0".
PROMPT: I've written down $, is that correct?
Valid Values: 0-999999999

3.131 B101_ YESNO BINGO ACQUIRE MORE MONEY
And on that day, after you started playing, did you acquire more money to play with, for example, by using an ATM, credit card, or cashing a check? DO NOT INCLUDE WINNINGS.
1 YES
2 NO

IF B101_ = 1, GO TO B102_, ELSE GO TO B104_

3.132 B102_ MULTIPLE BINGO HOW GET MORE MONEY
Please tell me which of the following ways you got more money to continue playing. Did you...
[CHECK ALL THAT APPLY]
1 cash a check?
2 take money from a bank account using an ATM machine?
3 pay with a credit card?
4 get a credit card cash advance?
5 borrow money from a family member or friend?
6 Any other way (SPECIFY)?

IF B102_ = 6, GO TO B102O_, ELSE GO TO B103_

3.133 B102O_ UNCODED OTHER BINGO GET MONEY
PLEASE SPECIFY OTHER WAY:

IF B102_ = 2, GO TO B103_, ELSE GO TO B104_

3.134 B103_ FIXED BINGO ATM
Where was the ATM machine that you used? Was it...
1 in the place where you were gambling,
2 within walking distance of where you were gambling, or
3 would someone have to drive to get there?

3.135 B104_ FIXED BINGO LAST DAY AHEAD/BEHIND
On the last day that you played bingo, did you come out ahead or behind on the money you wagered?
1 AHEAD
2 BEHIND
3 BROKE EVEN

IF B104_ = 1, GO TO B105A_, ELSE GO TO B105B_

3.136 B105A_ NUMBER BINGO HOW MUCH AHEAD
How much did you come out ahead?
PROMPT: I've written down $, is that correct?
Valid Values: 0-999999999

3.137 B105A_CD FIXED BINGO AHEAD RANGE
INTERVIEWER: CODE CATEGORY WITHOUT READING
1 UNDER $100
2 $100 TO $500
3 $501 TO $1,000
4 $1,001 TO $5,000
5 $5,001 TO $10,000
6 $10,001 TO $50,000
7 $50,001 TO $100,000
8 $100,001 TO $1 MILLION
9 OVER $1 MILLION

IF B105A_ = 1/99 AND B105A_CD <> 1, GO BACK TO B105A_ : "PLEASE CHECK DATA"
IF B105A_ = 100/500 AND B105A_CD <> 2, GO BACK TO B105A_ : "PLEASE CHECK DATA"

IF B105A_ = 501/1000 AND B105A_CD <> 3, GO BACK TO B105A_ : "PLEASE CHECK DATA"
IF B105A_ = 1001/5000 AND B105A_CD <> 4, GO BACK TO B105A_ : "PLEASE CHECK DATA"
IF B105A_ = 5001/10000 AND B105A_CD <> 5, GO BACK TO B105A_ : "PLEASE CHECK DATA"
IF B105A_ = 10001/50000 AND B105A_CD <> 6, GO BACK TO B105A_ : "PLEASE CHECK DATA"
IF B105A_ = 50001/100000 AND B105A_CD <> 7, GO BACK TO B105A_ : "PLEASE CHECK DATA"
IF B105A_ = 100001/1000000 AND B105A_CD <> 8, GO BACK TO B105A_ : "PLEASE CHECK DATA"
IF B105A_ >= 1000001 AND B105A_CD <> 9, GO BACK TO B105A_ : "PLEASE CHECK DATA"

IF B104_ = 2, GO TO B105B_, ELSE GO TO B106_

3.138 B105B_ NUMBER BINGO HOW MUCH BEHIND
How much did you come out behind?
PROMPT: I've written down $, is that correct?
Valid Values: 0-999999999

3.139 B105B_CD FIXED BINGO BEHIND RANGE
INTERVIEWER: CODE CATEGORY WITHOUT READING
1 UNDER $100
2 $100 TO $500
3 $501 TO $1,000
4 $1,001 TO $5,000
5 $5,001 TO $10,000
6 $10,001 TO $50,000
7 $50,001 TO $100,000
8 $100,001 TO $1 MILLION
9 OVER $1 MILLION

IF B105B_ = 1/99 AND B105B_CD <> 1, GO BACK TO B105B_ : "PLEASE CHECK DATA"
IF B105B_ = 100/500 AND B105B_CD <> 2, GO BACK TO B105B_ : "PLEASE CHECK DATA"
IF B105B_ = 501/1000 AND B105B_CD <> 3, GO BACK TO B105B_ : "PLEASE CHECK DATA"
IF B105B_ = 1001/5000 AND B105B_CD <> 4, GO BACK TO B105B_ : "PLEASE CHECK DATA"
IF B105B_ = 5001/10000 AND B105B_CD <> 5, GO BACK TO B105B_ : "PLEASE CHECK DATA"
IF B105B_ = 10001/50000 AND B105B_CD <> 6, GO BACK TO B105B_ : "PLEASE CHECK DATA"
IF B105B_ = 50001/100000 AND B105B_CD <> 7, GO BACK TO B105B_ : "PLEASE CHECK DATA"
IF B105B_ = 100001/1000000 AND B105B_CD <> 8, GO BACK TO B105B_ : "PLEASE CHECK DATA"
IF B105B_ >= 1000001 AND B105B_CD <> 9, GO BACK TO B105B_ : "PLEASE CHECK DATA"

IF B31_ = 1, GO TO B106_, ELSE GO TO B107_

3.140 B106_ YESNO BINGO INDIAN OR TRIBAL
On that day, was the bingo you played sponsored by an Indian tribe?
1 YES
2 NO

3.141 B107_ FIXED BINGO CUR YR AHEAD/BEHIND
^TXTFILL^(29/30) did you come out ahead or behind on the money you wagered?
1 AHEAD
2 BEHIND
3 BROKE EVEN

IF B107_ = 1, GO TO B108A_, ELSE GO TO B108B_

3.142 B108A_ NUMBER BINGO CUR YR HOW MUCH AHEAD
How much did you come out ahead?
PROMPT: I've written down $, is that correct?
Valid Values: 0-999999999

3.143 B108A_CD FIXED BINGO CUR YR AHEAD RANGE
INTERVIEWER: CODE CATEGORY WITHOUT READING
1 UNDER $100
2 $100 TO $500
3 $501 TO $1,000

4 $1,001 TO $5,000
5 $5,001 TO $10,000
6 $10,001 TO $50,000
7 $50,001 TO $100,000
8 $100,001 TO $1 MILLION
9 OVER $1 MILLION

IF B108A_ = 1/99 AND B108A_CD <> 1, GO BACK TO B108A_ : "PLEASE CHECK DATA"
IF B108A_ = 100/500 AND B108A_CD <> 2, GO BACK TO B108A_ : "PLEASE CHECK DATA"
IF B108A_ = 501/1000 AND B108A_CD <> 3, GO BACK TO B108A_ : "PLEASE CHECK DATA"
IF B108A_ = 1001/5000 AND B108A_CD <> 4, GO BACK TO B108A_ : "PLEASE CHECK DATA"
IF B108A_ = 5001/10000 AND B108A_CD <> 5, GO BACK TO B108A_ : "PLEASE CHECK DATA"
IF B108A_ = 10001/50000 AND B108A_CD <> 6, GO BACK TO B108A_ : "PLEASE CHECK DATA"
IF B108A_ = 50001/100000 AND B108A_CD <> 7, GO BACK TO B108A_ : "PLEASE CHECK DATA"
IF B108A_ = 100001/1000000 AND B108A_CD <> 8, GO BACK TO B108A_ : "PLEASE CHECK DATA"
IF B108A_ >= 1000001 AND B108A_CD <> 9, GO BACK TO B108A_ : "PLEASE CHECK DATA"

IF B107_ = 2, GO TO B108B_, ELSE GO TO B109_

3.144 B108B_ NUMBER BINGO CUR YR HOW MUCH BEHIND
How much did you come out behind?
PROMPT: I've written down $, is that correct?
Valid Values: 0-999999999

3.145 B108B_CD FIXED BINGO CUR YR BEHIND RANGE
INTERVIEWER: CODE CATEGORY WITHOUT READING
1 UNDER $100
2 $100 TO $500
3 $501 TO $1,000
4 $1,001 TO $5,000
5 $5,001 TO $10,000
6 $10,001 TO $50,000
7 $50,001 TO $100,000
8 $100,001 TO $1 MILLION
9 OVER $1 MILLION

IF B108B_ = 1/99 AND B108B_CD <> 1, GO BACK TO B108B_ : "PLEASE CHECK DATA"
IF B108B_ = 100/500 AND B108B_CD <> 2, GO BACK TO B108B_ : "PLEASE CHECK DATA"
IF B108B_ = 501/1000 AND B108B_CD <> 3, GO BACK TO B108B_ : "PLEASE CHECK DATA"
IF B108B_ = 1001/5000 AND B108B_CD <> 4, GO BACK TO B108B_ : "PLEASE CHECK DATA"
IF B108B_ = 5001/10000 AND B108B_CD <> 5, GO BACK TO B108B_ : "PLEASE CHECK DATA"
IF B108B_ = 10001/50000 AND B108B_CD <> 6, GO BACK TO B108B_ : "PLEASE CHECK DATA"
IF B108B_ = 50001/100000 AND B108B_CD <> 7, GO BACK TO B108B_ : "PLEASE CHECK DATA"
IF B108B_ = 100001/1000000 AND B108B_CD <> 8, GO BACK TO B108B_ : "PLEASE CHECK DATA"
IF B108B_ >= 1000001 AND B108B_CD <> 9, GO BACK TO B108B_ : "PLEASE CHECK DATA"

IF B15_ = 1, GO TO B109_, ELSE GO TO B125_

3.146 B109_ FIXED CHARITABLE HOW OFTEN GAMBLED
Now I'd like to discuss with you types of gaming sponsored by charitable organizations, such as churches and parent-teacher associations. In the past year, since ^MONTH^ 1997, think about how often you have bet money on games conducted for a charitable cause, such as Las Vegas nights and pull-tabs. Do not include bingo or games played for a prize other than money, such as a car raffle. Did you play...
1 about every day,
2 one to three times a week,
3 once or twice a month,
4 a few days all year, or
5 only one day in the past year?

IF B109_ = 5, GO TO B122_, ELSE GO TO B110_
IF B31_ = 1, GO TO B110_, ELSE GO TO B111_

3.147 B110_ YESNO CHARITABLE INDIAN OR TRIBAL
In the past year, since ^MONTH^ 1997, did you wager on a charitable game like this that you knew was being conducted by a tribal organization, for example, to benefit a tribal church, school, or fraternal organization?
1 YES
2 NO

3.148 B111_ FIXED CHARITABLE TIME SPENT
Now please think about the last time, the most recent day, when you bet money on a game or games conducted for a charitable cause, such as pull-tabs or Las Vegas Nights. Did you gamble for...
1 less than two hours,
2 two to four hours,
3 five to ten hours, or
4 more than ten hours?

3.149 B112_ FIXED CHARITABLE DISTANCE FROM HOME
How far did you travel from home to get there? Was it...
1 less than 10 miles,
2 between 10 and 50 miles,
3 more than 50 miles but not more than 250 miles, or
4 more than 250 miles?

3.150 B113_ UNCODED CHARITABLE TYPE OF GAME
Which kind of game or gambling activity did you play?

3.151 B114_ YESNO CHARITABLE BUDGET
On that last day that you played ^B113_^, did you budget beforehand a certain amount of money that was the most you were willing to lose?
1 YES
2 NO

IF B114_ = 1, GO TO B115_, ELSE GO TO B116_

3.152 B115_ NUMBER CHARITABLE WILLING TO LOSE
How many dollars were the most you were willing to lose?
PROMPT: I've written down $, is that correct?
Valid Values: 0-999999999

3.153 B116_ NUMBER CHARITABLE MONEY TAKE LAST DAY
On that day, how much money did you take to gamble with? IF R DID NOT TAKE CASH, ENTER "0".
PROMPT: I've written down $, is that correct?
Valid Values: 0-999999999

3.154 B117_ YESNO CHARITABLE ACQUIRE MORE MONEY
And on that day, after you started gambling, did you acquire more money to gamble with, for example, by using an ATM, credit card, or cashing a check? [DO NOT INCLUDE WINNINGS].
1 YES
2 NO

IF B117_ = 1, GO TO B118_, ELSE GO TO B120_

3.155 B118_ MULTIPLE CHARITABLE HOW GET MORE MONEY
Please tell me which of the following ways you got more money to continue gambling. Did you...
[CHECK ALL THAT APPLY]
1 cash a check?
2 take money from a bank account using an ATM machine?
3 pay with a credit card?
4 get a credit card cash advance?
6 borrow money from a family member or friend?
7 Any other way (SPECIFY)?

IF B118_ = 7, GO TO B118O_, ELSE GO TO B119_

3.156 B118O_ UNCODED OTHER CHARITABLE GET MONEY
PLEASE SPECIFY OTHER:

IF B118_ = 2, GO TO B119_, ELSE GO TO B120_

3.157 B119_ FIXED CHARITABLE ATM
Where was the ATM machine that you used? Was it...
1 in the place where you were gambling,
2 within walking distance of where you were gambling, or
3 would someone have to drive to get there?

3.158 B120_ FIXED CHARITABLE LAST DAY AHEAD/BEHIND
On the last day that you played ^B113_^, did you come out ahead or behind on the money you wagered?
1 AHEAD
2 BEHIND
3 BROKE EVEN

IF B120_ = 1, GO TO B121A_, ELSE GO TO B121B_

3.159 B121A_ NUMBER CHARITABLE LAST DAY HOW MUCH AHEAD
How much did you come out ahead?
PROMPT: I've written down $, is that correct?
Valid Values: 0-999999999

3.160 B121A_CD FIXED CHARITABLE AHEAD RANGE
INTERVIEWER: CODE CATEGORY WITHOUT READING
1 UNDER $100
2 $100 TO $500
3 $501 TO $1,000
4 $1,001 TO $5,000
5 $5,001 TO $10,000
6 $10,001 TO $50,000
7 $50,001 TO $100,000
8 $100,001 TO $1 MILLION
9 OVER $1 MILLION

IF B121A_ = 1/99 AND B121A_CD <> 1, GO BACK TO B121A_ : "PLEASE CHECK DATA"
IF B121A_ = 100/500 AND B121A_CD <> 2, GO BACK TO B121A_ : "PLEASE CHECK DATA"
IF B121A_ = 501/1000 AND B121A_CD <> 3, GO BACK TO B121A_ : "PLEASE CHECK DATA"
IF B121A_ = 1001/5000 AND B121A_CD <> 4, GO BACK TO B121A_ : "PLEASE CHECK DATA"
IF B121A_ = 5001/10000 AND B121A_CD <> 5, GO BACK TO B121A_ : "PLEASE CHECK DATA"
IF B121A_ = 10001/50000 AND B121A_CD <> 6, GO BACK TO B121A_ : "PLEASE CHECK DATA"
IF B121A_ = 50001/100000 AND B121A_CD <> 7, GO BACK TO B121A_ : "PLEASE CHECK DATA"
IF B121A_ = 100001/1000000 AND B121A_CD <> 8, GO BACK TO B121A_ : "PLEASE CHECK DATA"
IF B121A_ >= 1000001 AND B121A_CD <> 9, GO BACK TO B121A_ : "PLEASE CHECK DATA"

IF B120_ = 2, GO TO B121B_, ELSE GO TO B122_

3.161 B121B_ NUMBER CHARITABLE LAST DAY HOW MUCH BEHIND
How much did you come out behind?
PROMPT: I've written down $, is that correct?
Valid Values: 0-999999999

3.162 B121B_CD FIXED CHARITABLE BEHIND RANGE
INTERVIEWER: CODE CATEGORY WITHOUT READING
1 UNDER $100
2 $100 TO $500
3 $501 TO $1,000
4 $1,001 TO $5,000
5 $5,001 TO $10,000

6 $10,001 TO $50,000
7 $50,001 TO $100,000
8 $100,001 TO $1 MILLION
9 OVER $1 MILLION

IF B121B_ = 1/99 AND B121B_CD <> 1, GO BACK TO B121B_ : "PLEASE CHECK DATA"
IF B121B_ = 100/500 AND B121B_CD <> 2, GO BACK TO B121B_ : "PLEASE CHECK DATA"
IF B121B_ = 501/1000 AND B121B_CD <> 3, GO BACK TO B121B_ : "PLEASE CHECK DATA"
IF B121B_ = 1001/5000 AND B121B_CD <> 4, GO BACK TO B121B_ : "PLEASE CHECK DATA"
IF B121B_ = 5001/10000 AND B121B_CD <> 5, GO BACK TO B121B_ : "PLEASE CHECK DATA"
IF B121B_ = 10001/50000 AND B121B_CD <> 6, GO BACK TO B121B_ : "PLEASE CHECK DATA"
IF B121B_ = 50001/100000 AND B121B_CD <> 7, GO BACK TO B121B_ : "PLEASE CHECK DATA"
IF B121B_ = 100001/1000000 AND B121B_CD <> 8, GO BACK TO B121B_ : "PLEASE CHECK DATA"
IF B121B_ >= 1000001 AND B121B_CD <> 9, GO BACK TO B121B_ : "PLEASE CHECK DATA"

IF B31_ = 1 OR B110_ = 1, GO TO B122_, ELSE GO TO B123_

3.163 B122_ YESNO CHARITABLE INDIAN OR TRIBAL LAST DAY
On that day, was the game or games you played sponsored by an Indian tribe?
1 YES
2 NO

3.164 B123_ FIXED CHARITABLE CUR YR AHEAD/BEHIND
^TXTFILL^(31/32) did you come out ahead or behind on the money you wagered?
1 AHEAD
2 BEHIND
3 BROKE EVEN

IF B123_ = 1, GO TO B124A_, ELSE GO TO B124B_

3.165 B124A_ NUMBER CHARITABLE CUR YR HOW MUCH AHEAD
How much did you come out ahead?
PROMPT: I've written down $, is that correct?
Valid Values: 0-999999999

3.166 B124A_CD FIXED CHARITABLE CUR YR AHEAD RANGE
INTERVIEWER: CODE CATEGORY WITHOUT READING
1 UNDER $100
2 $100 TO $500
3 $501 TO $1,000
4 $1,001 TO $5,000
5 $5,001 TO $10,000
6 $10,001 TO $50,000
7 $50,001 TO $100,000
8 $100,001 TO $1 MILLION
9 OVER $1 MILLION

IF B124A_ = 1/99 AND B124A_CD <> 1, GO BACK TO B124A_ : "PLEASE CHECK DATA"
IF B124A_ = 100/500 AND B124A_CD <> 2, GO BACK TO B124A_ : "PLEASE CHECK DATA"
IF B124A_ = 501/1000 AND B124A_CD <> 3, GO BACK TO B124A_ : "PLEASE CHECK DATA"
IF B124A_ = 1001/5000 AND B124A_CD <> 4, GO BACK TO B124A_ : "PLEASE CHECK DATA"
IF B124A_ = 5001/10000 AND B124A_CD <> 5, GO BACK TO B124A_ : "PLEASE CHECK DATA"
IF B124A_ = 10001/50000 AND B124A_CD <> 6, GO BACK TO B124A_ : "PLEASE CHECK DATA"
IF B124A_ = 50001/100000 AND B124A_CD <> 7, GO BACK TO B124A_ : "PLEASE CHECK DATA"
IF B124A_ = 100001/1000000 AND B124A_CD <> 8, GO BACK TO B124A_ : "PLEASE CHECK DATA"
IF B124A_ >= 1000001 AND B124A_CD <> 9, GO BACK TO B124A_ : "PLEASE CHECK DATA"

IF B123_ = 2, GO TO B124B_, ELSE GO TO B125_

3.167 B124B_ NUMBER CHARITABLE CUR YR HOW MUCH BEHIND
How much did you come out behind?
PROMPT: I've written down $, is that correct?

Valid Values: 0-999999999

3.168 B124B_CD FIXED CHARITABLE CUR YR BEHIND RANGE

INTERVIEWER: CODE CATEGORY WITHOUT READING

1 UNDER $100
2 $100 TO $500
3 $501 TO $1,000
4 $1,001 TO $5,000
5 $5,001 TO $10,000
6 $10,001 TO $50,000
7 $50,001 TO $100,000
8 $100,001 TO $1 MILLION
9 OVER $1 MILLION

IF B124B_ = 1/99 AND B124B_CD <> 1, GO BACK TO B124B_ : "PLEASE CHECK DATA"
IF B124B_ = 100/500 AND B124B_CD <> 2, GO BACK TO B124B_ : "PLEASE CHECK DATA"
IF B124B_ = 501/1000 AND B124B_CD <> 3, GO BACK TO B124B_ : "PLEASE CHECK DATA"
IF B124B_ = 1001/5000 AND B124B_CD <> 4, GO BACK TO B124B_ : "PLEASE CHECK DATA"
IF B124B_ = 5001/10000 AND B124B_CD <> 5, GO BACK TO B124B_ : "PLEASE CHECK DATA"
IF B124B_ = 10001/50000 AND B124B_CD <> 6, GO BACK TO B124B_ : "PLEASE CHECK DATA"
IF B124B_ = 50001/100000 AND B124B_CD <> 7, GO BACK TO B124B_ : "PLEASE CHECK DATA"
IF B124B_ = 100001/1000000 AND B124B_CD <> 8, GO BACK TO B124B_ : "PLEASE CHECK DATA"
IF B124B_ >= 1000001 AND B124B_CD <> 9, GO BACK TO B124B_ : "PLEASE CHECK DATA"

IF B18_ = 1, GO TO B125_, ELSE GO TO B140_

3.169 B125_ FIXED CARDROOM HOW OFTEN GAMBLED

In the past year, since ^MONTH^ 1997, think about how often you gambled in a cardroom, that is, a business with premises devoted to playing cards for money such as poker, pai gow poker, or super pan nine. Please do not include card games in any of the gambling facilities I have already asked about. Did you play...

1 about every day,
2 one to three times a week,
3 once or twice a month,
4 a few days all year, or
5 only one day in the past year?

IF B125_ = 5, GO TO B137_, ELSE GO TO B126_
IF B31_ = 1, GO TO B126_, ELSE GO TO B127_

3.170 B126_ YESNO CARDROOM INDIAN OR TRIBAL

In the past year, since ^MONTH^ 1997, did you gamble in a cardroom that you knew to be owned by an Indian tribe?

1 YES
2 NO

3.171 B127_ FIXED CARDROOM TIME SPENT

Now please think about the last time, the most recent day, when you gambled in a cardroom. Did you gamble for...

1 less than two hours,
2 two to four hours,
3 five to ten hours, or
4 more than ten hours?

3.172 B128_ FIXED CARDROOM DISTANCE FROM HOME

How far did you travel from home to get there? Was it...

1 less than 10 miles,
2 between 10 and 50 miles,
3 more than 50 miles but not more than 250 miles, or
4 more than 250 miles?

3.173 B129_ YESNO CARDROOM BUDGET

On that day, did you budget beforehand a certain amount of money that was the most you were willing to lose?

1 YES

2 NO

IF B129_ = 1, GO TO B130_, ELSE GO TO B131_

3.174 B130_ NUMBER CARDROOM WILLING TO LOSE
How many dollars were the most you were willing to lose?
PROMPT: I've written down $, is that correct?
Valid Values: 0-999999999

3.175 B131_ NUMBER CARDROOM MONEY TAKE LAST DAY
On that day, how much money did you take to gamble with? IF R DID NOT TAKE CASH, ENTER "0".
PROMPT: I've written down $, is that correct?
Valid Values: 0-999999999

3.176 B132_ YESNO CARDROOM ACQUIRE MORE MONEY
And on that day, after you started gambling, did you acquire more money to gamble with, for example, by using an ATM, credit card, or cashing a check?
[DO NOT INCLUDE WINNINGS].
1 YES
2 NO

IF B132_ = 1, GO TO B133_, ELSE GO TO B135_

3.177 B133_ MULTIPLE CARDROOM HOW GET MORE MONEY
Please tell me which of the following ways you got more money to continue gambling. Did you...
1 cash a check?
2 take money from a bank account using an ATM machine?
3 get a credit card cash advance?
4 pay with a credit card?
5 use a line of credit from the facility?
6 borrow money from a family member or friend?
8 Any other way (SPECIFY)?

IF B133_ = 8, GO TO B133O_, ELSE GO TO B134_

3.178 B133O_ UNCODED OTHER CARDROOM GET MONEY
PLEASE SPECIFY OTHER:

IF B133_ = 2, GO TO B134_, ELSE GO TO B135_

3.179 B134_ FIXED CARDROOM ATM
Where was the ATM machine that you used? Was it...
1 in the place where you were gambling,
2 within walking distance of where you were gambling, or
3 would someone have to drive to get there?

3.180 B135_ FIXED CARDROOM LAST DAY AHEAD/BEHIND
On the last day that you played in a cardroom, did you come out ahead or behind on the money you wagered?
1 AHEAD
2 BEHIND
3 BROKE EVEN

IF B135_ = 1, GO TO B136A_, ELSE GO TO B136B_

3.181 B136A_ NUMBER CARDROOM LAST DAY HOW MUCH AHEAD
How much did you come out ahead?
I'v written down $, is that correct?
Valid Values: 0-999999999

3.182 B136A_CD FIXED CARDROOM AHEAD RANGE
INTERVIEWER: CODE CATEGORY WITHOUT READING
1 UNDER $100

2 $100 TO $500
3 $501 TO $1,000
4 $1,001 TO $5,000
5 $5,001 TO $10,000
6 $10,001 TO $50,000
7 $50,001 TO $100,000
8 $100,001 TO $1 MILLION
9 OVER $1 MILLION

IF B136A_ = 1/99 AND B136A_CD <> 1, GO BACK TO B136A_ : "PLEASE CHECK DATA"
IF B136A_ = 100/500 AND B136A_CD <> 2, GO BACK TO B136A_ : "PLEASE CHECK DATA"
IF B136A_ = 501/1000 AND B136A_CD <> 3, GO BACK TO B136A_ : "PLEASE CHECK DATA"
IF B136A_ = 1001/5000 AND B136A_CD <> 4, GO BACK TO B136A_ : "PLEASE CHECK DATA"
IF B136A_ = 5001/10000 AND B136A_CD <> 5, GO BACK TO B136A_ : "PLEASE CHECK DATA"
IF B136A_ = 10001/50000 AND B136A_CD <> 6, GO BACK TO B136A_ : "PLEASE CHECK DATA"
IF B136A_ = 50001/100000 AND B136A_CD <> 7, GO BACK TO B136A_ : "PLEASE CHECK DATA"
IF B136A_ = 100001/1000000 AND B136A_CD <> 8, GO BACK TO B136A_ : "PLEASE CHECK DATA"
IF B136A_ >= 1000001 AND B136A_CD <> 9, GO BACK TO B136A_ : "PLEASE CHECK DATA"

IF B135_ = 2, GO TO B136B_, ELSE GO TO B137_

3.183 B136B_ NUMBER CARDROOM LAST DAY HOW MUCH BEHIND
How much did you come out behind?
I'v written down $, is that correct?
Valid Values: 0-999999999

3.184 B136B_CD FIXED CARDROOM BEHIND RANGE
INTERVIEWER: CODE CATEGORY WITHOUT READING
1 UNDER $100
2 $100 TO $500
3 $501 TO $1,000
4 $1,001 TO $5,000
5 $5,001 TO $10,000
6 $10,001 TO $50,000
7 $50,001 TO $100,000
8 $100,001 TO $1 MILLION
9 OVER $1 MILLION

IF B136B_ = 1/99 AND B136B_CD <> 1, GO BACK TO B136B_ : "PLEASE CHECK DATA"
IF B136B_ = 100/500 AND B136B_CD <> 2, GO BACK TO B136B_ : "PLEASE CHECK DATA"
IF B136B_ = 501/1000 AND B136B_CD <> 3, GO BACK TO B136B_ : "PLEASE CHECK DATA"
IF B136B_ = 1001/5000 AND B136B_CD <> 4, GO BACK TO B136B_ : "PLEASE CHECK DATA"
IF B136B_ = 5001/10000 AND B136B_CD <> 5, GO BACK TO B136B_ : "PLEASE CHECK DATA"
IF B136B_ = 10001/50000 AND B136B_CD <> 6, GO BACK TO B136B_ : "PLEASE CHECK DATA"
IF B136B_ = 50001/100000 AND B136B_CD <> 7, GO BACK TO B136B_ : "PLEASE CHECK DATA"
IF B136B_ = 100001/1000000 AND B136B_CD <> 8, GO BACK TO B136B_ : "PLEASE CHECK DATA"
IF B136B_ >= 1000001 AND B136B_CD <> 9, GO BACK TO B136B_ : "PLEASE CHECK DATA"

IF B31_ = 1 OR B126_ = 1, GO TO B137_, ELSE GO TO B138_

3.185 B137_ YESNO CARDROOM INDIAN OR TRIBAL LAST DAY
On that day, was the cardroom you played in run by an Indian tribe?
1 YES
2 NO

3.186 B138_ FIXED CARDROOM CUR YR AHEAD/BEHIND
^TXTFILL^(33/34) did you come out ahead or behind on the money you wagered?
1 AHEAD
2 BEHIND
3 BROKE EVEN

IF B138_ = 1, GO TO B139A_, ELSE GO TO B139B_

3.187 B139A_ NUMBER CARDROOM CUR YR HOW MUCH AHEAD
How much did you come out ahead?
I've written down $, is that correct?
Valid Values: 0-999999999

3.188 B139A_CD FIXED CARDROOM CUR YR AHEAD RANGE
INTERVIEWER: CODE CATEGORY WITHOUT READING
1 UNDER $100
2 $100 TO $500
3 $501 TO $1,000
4 $1,001 TO $5,000
5 $5,001 TO $10,000
6 $10,001 TO $50,000
7 $50,001 TO $100,000
8 $100,001 TO $1 MILLION
9 OVER $1 MILLION

IF B139A_ = 1/99 AND B139A_CD <> 1, GO BACK TO B139A_ : "PLEASE CHECK DATA"
IF B139A_ = 100/500 AND B139A_CD <> 2, GO BACK TO B139A_ : "PLEASE CHECK DATA"
IF B139A_ = 501/1000 AND B139A_CD <> 3, GO BACK TO B139A_ : "PLEASE CHECK DATA"
IF B139A_ = 1001/5000 AND B139A_CD <> 4, GO BACK TO B139A_ : "PLEASE CHECK DATA"
IF B139A_ = 5001/10000 AND B139A_CD <> 5, GO BACK TO B139A_ : "PLEASE CHECK DATA"
IF B139A_ = 10001/50000 AND B139A_CD <> 6, GO BACK TO B139A_ : "PLEASE CHECK DATA"
IF B139A_ = 50001/100000 AND B139A_CD <> 7, GO BACK TO B139A_ : "PLEASE CHECK DATA"
IF B139A_ = 100001/1000000 AND B139A_CD <> 8, GO BACK TO B139A_ : "PLEASE CHECK DATA"
IF B139A_ >= 1000001 AND B139A_CD <> 9, GO BACK TO B139A_ : "PLEASE CHECK DATA"

IF B138_ = 2, GO TO B139B_, ELSE GO TO B140_

3.189 B139B_ NUMBER CARDROOM CUR YR HOW MUCH BEHIND
How much did you come out behind?
I've written down $, is that correct?
Valid Values: 0-999999999

3.190 B139B_CD FIXED CARDROOM CUR YR BEHIND RANGE
INTERVIEWER: CODE CATEGORY WITHOUT READING
1 UNDER $100
2 $100 TO $500
3 $501 TO $1,000
4 $1,001 TO $5,000
5 $5,001 TO $10,000
6 $10,001 TO $50,000
7 $50,001 TO $100,000
8 $100,001 TO $1 MILLION
9 OVER $1 MILLION

IF B139B_ = 1/99 AND B139B_CD <> 1, GO BACK TO B139B_ : "PLEASE CHECK DATA"
IF B139B_ = 100/500 AND B139B_CD <> 2, GO BACK TO B139B_ : "PLEASE CHECK DATA"
IF B139B_ = 501/1000 AND B139B_CD <> 3, GO BACK TO B139B_ : "PLEASE CHECK DATA"
IF B139B_ = 1001/5000 AND B139B_CD <> 4, GO BACK TO B139B_ : "PLEASE CHECK DATA"
IF B139B_ = 5001/10000 AND B139B_CD <> 5, GO BACK TO B139B_ : "PLEASE CHECK DATA"
IF B139B_ = 10001/50000 AND B139B_CD <> 6, GO BACK TO B139B_ : "PLEASE CHECK DATA"
IF B139B_ = 50001/100000 AND B139B_CD <> 7, GO BACK TO B139B_ : "PLEASE CHECK DATA"
IF B139B_ = 100001/1000000 AND B139B_CD <> 8, GO BACK TO B139B_ : "PLEASE CHECK DATA"
IF B139B_ >= 1000001 AND B139B_CD <> 9, GO BACK TO B139B_ : "PLEASE CHECK DATA"

IF B21_ = 1, GO TO B140_, ELSE GO TO B146_

3.191 B140_ FIXED PRIVATE HOW OFTEN GAMBLED
In the past year, since ^MONTH^ 1997, think about how often you gambled for money in a private game such as dice, dominos, poker in someone's home, pool, golf, or bowling. Was it...

1 about every day,
2 one to three times a week,
3 once or twice a month,
4 a few days all year,
5 only one day in the past year?

IF B140_ = 5, GO TO B144_, ELSE GO TO B141_

3.192 B141_ FIXED PRIVATE TIME SPENT

Now please think about the last time, the most recent day, when you gambled for money in a private game such as dice, dominos, poker in someone's home, pool, golf, or bowling. Did you gamble there for...

1 less than two hours,
2 two to four hours,
3 five to ten hours, or
4 more than ten hours?

3.193 B142_ FIXED PRIVATE LAST DAY AHEAD/BEHIND

On that day, did you come out ahead or behind on the money you wagered?

1 AHEAD
2 BEHIND
3 BROKE EVEN

IF B142_ = 1, GO TO B143A_, ELSE GO TO B143B_

3.194 B143A_ NUMBER PRIVATE LAST DAY HOW MUCH AHEAD

How much did you come out ahead?

PROMPT: I've written down $, is that correct?

Valid Values: 0-999999999

3.195 B143A_CD FIXED PRIVATE AHEAD RANGE

INTERVIEWER: CODE CATEGORY WITHOUT READING

1 UNDER $100
2 $100 TO $500
3 $501 TO $1,000
4 $1,001 TO $5,000
5 $5,001 TO $10,000
6 $10,001 TO $50,000
7 $50,001 TO $100,000
8 $100,001 TO $1 MILLION
9 OVER $1 MILLION

IF B143A_ = 1/99 AND B143A_CD <> 1, GO BACK TO B143A_ : "PLEASE CHECK DATA"
IF B143A_ = 100/500 AND B143A_CD <> 2, GO BACK TO B143A_ : "PLEASE CHECK DATA"
IF B143A_ = 501/1000 AND B143A_CD <> 3, GO BACK TO B143A_ : "PLEASE CHECK DATA"
IF B143A_ = 1001/5000 AND B143A_CD <> 4, GO BACK TO B143A_ : "PLEASE CHECK DATA"
IF B143A_ = 5001/10000 AND B143A_CD <> 5, GO BACK TO B143A_ : "PLEASE CHECK DATA"
IF B143A_ = 10001/50000 AND B143A_CD <> 6, GO BACK TO B143A_ : "PLEASE CHECK DATA"
IF B143A_ = 50001/100000 AND B143A_CD <> 7, GO BACK TO B143A_ : "PLEASE CHECK DATA"
IF B143A_ = 100001/1000000 AND B143A_CD <> 8, GO BACK TO B143A_ : "PLEASE CHECK DATA"
IF B143A_ >= 1000001 AND B143A_CD <> 9, GO BACK TO B143A_ : "PLEASE CHECK DATA"

IF B142_ = 2, GO TO B143B_, ELSE GO TO B144_

3.196 B143B_ NUMBER PRIVATE LAST DAY HOW MUCH BEHIND

How much did you come out behind?

PROMPT: I've written down $, is that correct?

Valid Values: 0-999999999

3.197 B143B_CD FIXED PRIVATE BEHIND RANGE

INTERVIEWER: CODE CATEGORY WITHOUT READING

1 UNDER $100
2 $100 TO $500
3 $501 TO $1,000
4 $1,001 TO $5,000

5 $5,001 TO $10,000
6 $10,001 TO $50,000
7 $50,001 TO $100,000
8 $100,001 TO $1 MILLION
9 OVER $1 MILLION

IF B143B_ = 1/99 AND B143B_CD <> 1, GO BACK TO B143B_ : "PLEASE CHECK DATA"
IF B143B_ = 100/500 AND B143B_CD <> 2, GO BACK TO B143B_ : "PLEASE CHECK DATA"
IF B143B_ = 501/1000 AND B143B_CD <> 3, GO BACK TO B143B_ : "PLEASE CHECK DATA"
IF B143B_ = 1001/5000 AND B143B_CD <> 4, GO BACK TO B143B_ : "PLEASE CHECK DATA"
IF B143B_ = 5001/10000 AND B143B_CD <> 5, GO BACK TO B143B_ : "PLEASE CHECK DATA"
IF B143B_ = 10001/50000 AND B143B_CD <> 6, GO BACK TO B143B_ : "PLEASE CHECK DATA"
IF B143B_ = 50001/100000 AND B143B_CD <> 7, GO BACK TO B143B_ : "PLEASE CHECK DATA"
IF B143B_ = 100001/1000000 AND B143B_CD <> 8, GO BACK TO B143B_ : "PLEASE CHECK DATA"
IF B143B_ >= 1000001 AND B143B_CD <> 9, GO BACK TO B143B_ : "PLEASE CHECK DATA"

3.198 B144_ FIXED PRIVATE CUR YR AHEAD/BEHIND
^TXTFILL^(35/36) did you come out ahead or behind on the money you wagered?
1 AHEAD
2 BEHIND
3 BROKE EVEN

IF B144_ = 1, GO TO B145A_, ELSE GO TO B145B_

3.199 B145A_ NUMBER PRIVATE CUR YR HOW MUCH AHEAD
How much did you come out ahead?
PROMPT: I've written down $, is that correct?
Valid Values: 0-999999999
3.200 B145A_CD FIXED PRIVATE CUR YR AHEAD RANGE
INTERVIEWER: CODE CATEGORY WITHOUT READING
1 UNDER $100
2 $100 TO $500
3 $501 TO $1,000
4 $1,001 TO $5,000
5 $5,001 TO $10,000
6 $10,001 TO $50,000
7 $50,001 TO $100,000
8 $100,001 TO $1 MILLION
9 OVER $1 MILLION

IF B145A_ = 1/99 AND B145A_CD <> 1, GO BACK TO B145A_ : "PLEASE CHECK DATA"
IF B145A_ = 100/500 AND B145A_CD <> 2, GO BACK TO B145A_ : "PLEASE CHECK DATA"
IF B145A_ = 501/1000 AND B145A_CD <> 3, GO BACK TO B145A_ : "PLEASE CHECK DATA"
IF B145A_ = 1001/5000 AND B145A_CD <> 4, GO BACK TO B145A_ : "PLEASE CHECK DATA"
IF B145A_ = 5001/10000 AND B145A_CD <> 5, GO BACK TO B145A_ : "PLEASE CHECK DATA"
IF B145A_ = 10001/50000 AND B145A_CD <> 6, GO BACK TO B145A_ : "PLEASE CHECK DATA"
IF B145A_ = 50001/100000 AND B145A_CD <> 7, GO BACK TO B145A_ : "PLEASE CHECK DATA"
IF B145A_ = 100001/1000000 AND B145A_CD <> 8, GO BACK TO B145A_ : "PLEASE CHECK DATA"
IF B145A_ >= 1000001 AND B145A_CD <> 9, GO BACK TO B145A_ : "PLEASE CHECK DATA"

IF B144_ = 2, GO TO B145B_, ELSE GO TO B146_

3.201 B145B_ NUMBER PRIVATE CUR YR HOW MUCH BEHIND
How much did you come out behind?
PROMPT: I've written down $, is that correct?
Valid Values: 0-999999999
3.202 B145B_CD FIXED PRIVATE CUR YR BEHIND RANGE
INTERVIEWER: CODE CATEGORY WITHOUT READING
1 UNDER $100
2 $100 TO $500
3 $501 TO $1,000
4 $1,001 TO $5,000

5 $5,001 TO $10,000
6 $10,001 TO $50,000
7 $50,001 TO $100,000
8 $100,001 TO $1 MILLION
9 OVER $1 MILLION

IF B145B_ = 1/99 AND B145B_CD <> 1, GO BACK TO B145B_ : "PLEASE CHECK DATA"
IF B145B_ = 100/500 AND B145B_CD <> 2, GO BACK TO B145B_ : "PLEASE CHECK DATA"
IF B145B_ = 501/1000 AND B145B_CD <> 3, GO BACK TO B145B_ : "PLEASE CHECK DATA"
IF B145B_ = 1001/5000 AND B145B_CD <> 4, GO BACK TO B145B_ : "PLEASE CHECK DATA"
IF B145B_ = 5001/10000 AND B145B_CD <> 5, GO BACK TO B145B_ : "PLEASE CHECK DATA"
IF B145B_ = 10001/50000 AND B145B_CD <> 6, GO BACK TO B145B_ : "PLEASE CHECK DATA"
IF B145B_ = 50001/100000 AND B145B_CD <> 7, GO BACK TO B145B_ : "PLEASE CHECK DATA"
IF B145B_ = 100001/1000000 AND B145B_CD <> 8, GO BACK TO B145B_ : "PLEASE CHECK DATA"
IF B145B_ >= 1000001 AND B145B_CD <> 9, GO BACK TO B145B_ : "PLEASE CHECK DATA"

IF B24_ = 1, GO TO B146_, ELSE GO TO B165_

3.203 B146_ FIXED STORE/BAR HOW OFTEN GAMBLED
In the past year, since ^MONTH^ 1997, think about how often you gambled at a store, bar, restaurant, truck stop, or similar location that had only one or two kinds of games, such as slot machines, video poker, or pull tabs. Please do not count gambling in locations that we have already talked about, or betting with a bookmaker. Did you play...

1 about every day,
2 one to three times a week,
3 once or twice a month,
4 a few days all year,
5 only one day in the past year?

IF B146_ = 5, GO TO B162_, ELSE GO TO B147_
IF B31_ = 1, GO TO B147_, ELSE GO TO B148_

3.204 B147_ YESNO STORE/BAR INDIAN OR TRIBAL
In the past year, since ^MONTH^ 1997, did you gamble at a store, bar, restaurant, truck stop, or similar location that you knew to be owned by an Indian tribe?
1 YES
2 NO

3.205 B148_ FIXED STORE/BAR LOCATION TYPE
Now please think about the last time, the most recent day, when you gambled at one of these locations. Which kind of location was it? Was it...
1 a bar or restaurant,
2 a truck stop or gas station,
3 a convenience store,
4 a supermarket, or
5 someplace else?

IF B148_ = 5, GO TO B148O_, ELSE GO TO B149_

3.206 B148O_ UNCODED OTHER STORE/BAR LOCATION TYPE
PLEASE SPECIFY OTHER:

3.207 B149_ FIXED OTHER DISTANCE FROM HOME
How far did you travel from home to get there? Was it...
1 less than 10 miles,
2 between 10 and 50 miles,
3 more than 50 miles but not more than 250 miles,
4 more than 250 miles?

3.208 B150_ MULTIPLE STORE/BAR TYPE OF GAME
Which kind of game or games did you play? Did you play...

[CODE ALL THAT APPLY]
1 slot machines?
2 a video lottery machine?
3 some other kind of electronic game?
4 pull tabs?
5 Or something else?

IF B150_ = 5, GO TO B150O_, ELSE GO TO B151_

3.209 B150O_ UNCODED OTHER STORE/BAR TYPE OF GAME
PLEASE SPECIFY OTHER:

3.210 B151_ FIXED STORE/BAR TIME SPENT
Did you gamble there for...
1 less than two hours,
2 two to four hours,
3 five to ten hours, or
4 more than ten hours?

3.211 B152_ YESNO STORE/BAR BUDGET
On that day, did you budget beforehand a certain amount of money that was the most you were willing to lose?
1 YES
2 NO

IF B152_ = 1, GO TO B153_, ELSE GO TO B154_

3.212 B153_ NUMBER STORE/BAR WILLING TO LOSE
How many dollars were the most you were willing to lose?
PROMPT: I've written down $, is that correct?
Valid Values: 0-999999999

3.213 B154_ NUMBER STORE/BAR MONEY TAKE LAST DAY
On that day, how much money did you take to gamble with? IF R DID NOT TAKE CASH, ENTER "0".
PROMPT: I've written down $, is that correct?
Valid Values: 0-999999999

3.214 B155_ YESNO STORE/BAR ACQUIRE MORE MONEY
And on that day, after you started gambling, did you acquire more money to gamble with, for example, by using an ATM, credit card, or cashing a check? DO NOT INCLUDE WINNINGS.
1 YES
2 NO

IF B155_ = 1, GO TO B156_, ELSE GO TO B158_

3.215 B156_ MULTIPLE STORE/BAR HOW GET MORE MONEY
Please tell me which of the following ways you got more money to continue gambling. Did you...
1 cash a check?
2 take money from a bank account using an ATM machine?
3 pay with a credit card?
4 get a credit card cash advance?
5 use a line of credit from the facility?
6 borrow money from a family member or friend?
7 Any other way (SPECIFY)?

IF B156_ = 7, GO TO B156O_, ELSE GO TO B157_

3.216 B156O_ UNCODED OTHER STORE/BAR GET MONEY
PLEASE SPECIFY OTHER:

IF B156_ = 2, GO TO B157_, ELSE GO TO B158_

3.217 B157_ FIXED STORE/BAR ATM

Where was the ATM machine that you used? Was it...
1 in the place where you were gambling,
2 within walking distance of where you were gambling, or
3 would someone have to drive to get there?

3.218 B158_ FIXED STORE/BAR LAST DAY AHEAD/BEHIND

On the last day that you gambled at one of these locations, did you come out ahead or behind on the money you gambled with?
1 AHEAD
2 BEHIND
3 BROKE EVEN

IF B158_ = 1, GO TO B159A_, ELSE GO TO B159B_

3.219 B159A_ NUMBER STORE/BAR LAST DAY HOW MUCH AHEAD

How much did you come out ahead?
PROMPT: I've written down $, is that correct?
Valid Values: 0-999999999

3.220 B159A_CD FIXED STORE/BAR AHEAD RANGE

INTERVIEWER: CODE CATEGORY WITHOUT READING
1 UNDER $100
2 $100 TO $500
3 $501 TO $1,000
4 $1,001 TO $5,000
5 $5,001 TO $10,000
6 $10,001 TO $50,000
7 $50,001 TO $100,000
8 $100,001 TO $1 MILLION
9 OVER $1 MILLION

IF B159A_ = 1/99 AND B159A_CD <> 1, GO BACK TO B159A_ : "PLEASE CHECK DATA"
IF B159A_ = 100/500 AND B159A_CD <> 2, GO BACK TO B159A_ : "PLEASE CHECK DATA"
IF B159A_ = 501/1000 AND B159A_CD <> 3, GO BACK TO B159A_ : "PLEASE CHECK DATA"
IF B159A_ = 1001/5000 AND B159A_CD <> 4, GO BACK TO B159A_ : "PLEASE CHECK DATA"
IF B159A_ = 5001/10000 AND B159A_CD <> 5, GO BACK TO B159A_ : "PLEASE CHECK DATA"
IF B159A_ = 10001/50000 AND B159A_CD <> 6, GO BACK TO B159A_ : "PLEASE CHECK DATA"
IF B159A_ = 50001/100000 AND B159A_CD <> 7, GO BACK TO B159A_ : "PLEASE CHECK DATA"
IF B159A_ = 100001/1000000 AND B159A_CD <> 8, GO BACK TO B159A_ : "PLEASE CHECK DATA"
IF B159A_ >= 1000001 AND B159A_CD <> 9, GO BACK TO B159A_ : "PLEASE CHECK DATA"

IF B158_ = 2, GO TO B159B_, ELSE GO TO B160_

3.221 B159B_ NUMBER STORE/BAR LAST DAY HOW MUCH BEHIND

How much did you come out behind?
PROMPT: I've written down $, is that correct?
Valid Values: 0-999999999

3.222 B159B_CD FIXED STORE/BAR BEHIND RANGE

INTERVIEWER: CODE CATEGORY WITHOUT READING
1 UNDER $100
2 $100 TO $500
3 $501 TO $1,000
4 $1,001 TO $5,000
5 $5,001 TO $10,000
6 $10,001 TO $50,000
7 $50,001 TO $100,000
8 $100,001 TO $1 MILLION
9 OVER $1 MILLION

IF B159B_ = 1/99 AND B159B_CD <> 1, GO BACK TO B159B_ : "PLEASE CHECK DATA"
IF B159B_ = 100/500 AND B159B_CD <> 2, GO BACK TO B159B_ : "PLEASE CHECK DATA"
IF B159B_ = 501/1000 AND B159B_CD <> 3, GO BACK TO B159B_ : "PLEASE CHECK DATA"
IF B159B_ = 1001/5000 AND B159B_CD <> 4, GO BACK TO B159B_ : "PLEASE CHECK DATA"
IF B159B_ = 5001/10000 AND B159B_CD <> 5, GO BACK TO B159B_ : "PLEASE CHECK DATA"
IF B159B_ = 10001/50000 AND B159B_CD <> 6, GO BACK TO B159B_ : "PLEASE CHECK DATA"

IF B159B_ = 50001/100000 AND B159B_CD <> 7, GO BACK TO B159B_ : "PLEASE CHECK DATA"
IF B159B_ = 100001/1000000 AND B159B_CD <> 8, GO BACK TO B159B_ : "PLEASE CHECK DATA"
IF B159B_ >= 1000001 AND B159B_CD <> 9, GO BACK TO B159B_ : "PLEASE CHECK DATA"

IF B158_ = 1/2, GO TO B160_, ELSE GO TO B162_

3.223 B160_ YESNO STORE/BAR WIN/LOSE 1 GAME
Did you ^TXTFILL^(37/38) most of that money at one particular game or activity?
1 YES
2 NO

IF B160_ = 1, GO TO B161_, ELSE GO TO B162_

3.224 B161_ FIXED STORE/BAR WIN LOSE WHICH GAME
What type of game or activity did you ^TXTFILL^(173/174) most of that money on? Was it...
1 slot machines,
2 a video lottery machine,
3 some other kind of electronic game,
4 pull tabs, or
5 something else?

IF B161_ = 5, GO TO B161O_, ELSE GO TO B162_

3.225 B161O_ UNCODED OTHER STORE/BAR WHICH GAME
PLEASE SPECIFY OTHER:

IF B31_ = 1, GO TO B162_, ELSE GO TO B163_

3.226 B162_ YESNO STORE/BAR INDIAN OR TRIBAL LAST DAY
On that day, was the game or games you played at this location sponsored by an Indian tribe?
1 YES
2 NO

3.227 B163_ FIXED STORE/BAR CUR YR AHEAD/BEHIND
^TXTFILL^(41/42) did you come out ahead or behind on the money you wagered?
1 AHEAD
2 BEHIND
3 BROKE EVEN

IF B163_ = 1, GO TO B164A_, ELSE GO TO B164B_

3.228 B164A_ NUMBER STORE/BAR CUR YR HOW MUCH AHEAD
How much did you come out ahead?
PROMPT: I've written down $, is that correct?
Valid Values: 0-999999999

3.229 B164A_CD FIXED STORE/BAR CUR YR AHEAD RANGE
INTERVIEWER: CODE CATEGORY WITHOUT READING
1 UNDER $100
2 $100 TO $500
3 $501 TO $1,000
4 $1,001 TO $5,000
5 $5,001 TO $10,000
6 $10,001 TO $50,000
7 $50,001 TO $100,000
8 $100,001 TO $1 MILLION
9 OVER $1 MILLION

IF B164A_ = 1/99 AND B164A_CD <> 1, GO BACK TO B164A_ : "PLEASE CHECK DATA"
IF B164A_ = 100/500 AND B164A_CD <> 2, GO BACK TO B164A_ : "PLEASE CHECK DATA"
IF B164A_ = 501/1000 AND B164A_CD <> 3, GO BACK TO B164A_ : "PLEASE CHECK DATA"
IF B164A_ = 1001/5000 AND B164A_CD <> 4, GO BACK TO B164A_ : "PLEASE CHECK DATA"
IF B164A_ = 5001/10000 AND B164A_CD <> 5, GO BACK TO B164A_ : "PLEASE CHECK DATA"
IF B164A_ = 10001/50000 AND B164A_CD <> 6, GO BACK TO B164A_ : "PLEASE CHECK DATA"
IF B164A_ = 50001/100000 AND B164A_CD <> 7, GO BACK TO B164A_ : "PLEASE CHECK DATA"
IF B164A_ = 100001/1000000 AND B164A_CD <> 8, GO BACK TO B164A_ : "PLEASE CHECK DATA"
IF B164A_ >= 1000001 AND B164A_CD <> 9, GO BACK TO B164A_ : "PLEASE CHECK DATA"

IF B163_ = 2, GO TO B164B_, ELSE GO TO B165_

3.230 B164B_ NUMBER STORE/BAR CUR YR HOW MUCH BEHIND
How much did you come out behind?
PROMPT: I've written down $, is that correct?
Valid Values: 0-999999999

IF B27_ <> 1, GO TO B171_, ELSE GO TO B165_

3.231 B164B_CD FIXED STORE/BAR CUR YR BEHIND RANGE
INTERVIEWER: CODE CATEGORY WITHOUT READING
1 UNDER $100
2 $100 TO $500
3 $501 TO $1,000
4 $1,001 TO $5,000
5 $5,001 TO $10,000
6 $10,001 TO $50,000
7 $50,001 TO $100,000
8 $100,001 TO $1 MILLION
9 OVER $1 MILLION

IF B164B_ = 1/99 AND B164B_CD <> 1, GO BACK TO B164B_ : "PLEASE CHECK DATA"
IF B164B_ = 100/500 AND B164B_CD <> 2, GO BACK TO B164B_ : "PLEASE CHECK DATA"
IF B164B_ = 501/1000 AND B164B_CD <> 3, GO BACK TO B164B_ : "PLEASE CHECK DATA"
IF B164B_ = 1001/5000 AND B164B_CD <> 4, GO BACK TO B164B_ : "PLEASE CHECK DATA"
IF B164B_ = 5001/10000 AND B164B_CD <> 5, GO BACK TO B164B_ : "PLEASE CHECK DATA"
IF B164B_ = 10001/50000 AND B164B_CD <> 6, GO BACK TO B164B_ : "PLEASE CHECK DATA"
IF B164B_ = 50001/100000 AND B164B_CD <> 7, GO BACK TO B164B_ : "PLEASE CHECK DATA"
IF B164B_ = 100001/1000000 AND B164B_CD <> 8, GO BACK TO B164B_ : "PLEASE CHECK DATA"
IF B164B_ >= 1000001 AND B164B_CD <> 9, GO BACK TO B164B_ : "PLEASE CHECK DATA"

IF B27_ = 1, GO TO B165_, ELSE GO TO B171_

3.232 B165_ FIXED UNLICENSED HOW OFTEN GAMBLED
In the past year, since ^MONTH^ 1997, think about how often you participated in a sports pool, placed a bet with a bookmaker, bought a policy or played nonlicensed numbers games, or played in a nonlicensed casino or "blind pig."
Did you play...
1 about every day,
2 one to three times a week,
3 once or twice a month,
4 a few days all year, or
5 only one day in the past year?

IF B165_ = 5, GO TO B169_, ELSE GO TO B166_

3.233 B166_ FIXED UNLICENSED TYPE OF GAME
Now please think about the last time, the most recent day, when you

participated in a sports pool, placed a bet with a bookmaker, bought
a policy or played nonlicensed numbers games, or played in a nonlicensed
casino or "blind pig." What kind of activity did you participate in?

1 PARTICIPATED IN A SPORTS POOL
2 PLACED A BET WITH A BOOKMAKER
3 BOUGHT A POLICY OR PLAYED NONLICENSED NUMBERS GAMES
4 PLAYED IN A NONLICENSED CASINO OR "BLIND PIG"
5 OTHER

IF B166_ = 5, GO TO B166O_, ELSE GO TO B167_

3.234 B166O_ UNCODED UNLICENSED TYPE OF GAME SPECIFY OTHER
PLEASE SPECIFY OTHER:

IF B166_ = 4, GO TO B167_, ELSE GO TO B168_

3.235 B167_ FIXED UNLICENSED DISTANCE FROM HOME
How far did you travel from home to get there? Was it...

1 less than 10 miles,
2 between 10 and 50 miles,
3 more than 50 miles but not more than 250 miles, or
4 more than 250 miles?

3.236 B168_ NUMBER UNLICENSED AMOUNT BET
On the last day that you ^B166_^, how much money did you bet?
AMOUNT BET: $
Valid Values: 0-999999999

3.237 B169_ FIXED UNLICENSED CUR YR AHEAD/BEHIND
^TXTFILL^(43/44) did you come out ahead or behind on the money you wagered?

1 AHEAD
2 BEHIND
3 BROKE EVEN

IF B169_ = 1, GO TO B170A_, ELSE GO TO B170B_

3.238 B170A_ NUMBER UNLICENSED CUR YR HOW MUCH AHEAD
How much did you come out ahead?
PROMPT: I've written down $, is that correct?
Valid Values: 0-999999999

3.239 B170A_CD FIXED UNLICENSED AHEAD RANGE
INTERVIEWER: CODE CATEGORY WITHOUT READING

1 UNDER $100
2 $100 TO $500
3 $501 TO $1,000
4 $1,001 TO $5,000
5 $5,001 TO $10,000
6 $10,001 TO $50,000
7 $50,001 TO $100,000
8 $100,001 TO $1 MILLION
9 OVER $1 MILLION

IF B170A_ = 1/99 AND B170A_CD <> 1, GO BACK TO B170A_ : "PLEASE CHECK DATA"
IF B170A_ = 100/500 AND B170A_CD <> 2, GO BACK TO B170A_ : "PLEASE CHECK DATA"
IF B170A_ = 501/1000 AND B170A_CD <> 3, GO BACK TO B170A_ : "PLEASE CHECK DATA"
IF B170A_ = 1001/5000 AND B170A_CD <> 4, GO BACK TO B170A_ : "PLEASE CHECK DATA"
IF B170A_ = 5001/10000 AND B170A_CD <> 5, GO BACK TO B170A_ : "PLEASE CHECK DATA"
IF B170A_ = 10001/50000 AND B170A_CD <> 6, GO BACK TO B170A_ : "PLEASE CHECK DATA"
IF B170A_ = 50001/100000 AND B170A_CD <> 7, GO BACK TO B170A_ : "PLEASE CHECK DATA"
IF B170A_ = 100001/1000000 AND B170A_CD <> 8, GO BACK TO B170A_ : "PLEASE CHECK DATA"
IF B170A_ >= 1000001 AND B170A_CD <> 9, GO BACK TO B170A_ : "PLEASE CHECK DATA"

IF B169_ = 2, GO TO B170B_, ELSE GO TO B171_

3.240 B170B_ NUMBER UNLICENSED CUR YR HOW MUCH BEHIND
How much did you come out behind?
PROMPT: I've written down $, is that correct?
Valid Values: 0-999999999

3.241 B170B_CD FIXED UNLICENSED CUR YR BEHIND RANGE
INTERVIEWER: CODE CATEGORY WITHOUT READING
1 UNDER $100
2 $100 TO $500
3 $501 TO $1,000
4 $1,001 TO $5,000
5 $5,001 TO $10,000
6 $10,001 TO $50,000
7 $50,001 TO $100,000
8 $100,001 TO $1 MILLION
9 OVER $1 MILLION

IF B170B_ = 1/99 AND B170B_CD <> 1, GO BACK TO B170B_ : "PLEASE CHECK DATA"
IF B170B_ = 100/500 AND B170B_CD <> 2, GO BACK TO B170B_ : "PLEASE CHECK DATA"
IF B170B_ = 501/1000 AND B170B_CD <> 3, GO BACK TO B170B_ : "PLEASE CHECK DATA"
IF B170B_ = 1001/5000 AND B170B_CD <> 4, GO BACK TO B170B_ : "PLEASE CHECK DATA"
IF B170B_ = 5001/10000 AND B170B_CD <> 5, GO BACK TO B170B_ : "PLEASE CHECK DATA"
IF B170B_ = 10001/50000 AND B170B_CD <> 6, GO BACK TO B170B_ : "PLEASE CHECK DATA"
IF B170B_ = 50001/100000 AND B170B_CD <> 7, GO BACK TO B170B_ : "PLEASE CHECK DATA"
IF B170B_ = 100001/1000000 AND B170B_CD <> 8, GO BACK TO B170B_ : "PLEASE CHECK DATA"
IF B170B_ >= 1000001 AND B170B_CD <> 9, GO BACK TO B170B_ : "PLEASE CHECK DATA"

IF B29_ = 1, GO TO B171_, ELSE GO TO SECB4

3.242 B171_ FIXED INTERNET HOW OFTEN GAMBLED
In the past year, since ^MONTH^ 1997, think about how often you gambled for actual money on the Internet or World-Wide-Web. Please include lottery games that can only be played on the Internet. Did you play...
1 about every day,
2 one to three times a week,
3 once or twice a month,
4 a few days all year, or
5 only one day in the past year?

IF B171_ = 5, GO TO B177_, ELSE GO TO B172_

3.243 B172_ FIXED INTERNET TIME SPENT
Now please think about the last time, the most recent day, when you gambled on the Internet or World-Wide-Web. Did you gamble for...

1 less than two hours,
2 two to four hours,
3 five to ten hours, or
4 more than ten hours?

3.244 B173_ YESNO INTERNET BUDGET
On that day, did you budget beforehand a certain amount of money that was the most you were willing to lose?
1 YES
2 NO

IF B173_ = 1, GO TO B174_, ELSE GO TO B175_

3.245 B174_ NUMBER INTERNET WILLING TO LOSE
How many dollars were the most you were willing to lose?
PROMPT: I've written down $, is that correct?
Valid Values: 0-999999999

3.246 B175_ FIXED INTERNET LAST DAY AHEAD/BEHIND

On the last day that you gambled on the Internet or World Wide Web,
did you come out ahead or behind on the money you wagered?

1 AHEAD
2 BEHIND
3 BROKE EVEN

IF B175_ = 1, GO TO B176A_, ELSE GO TO B176B_

3.247 B176A_ NUMBER INTERNET LAST DAY HOW MUCH AHEAD

How much did you come out ahead?
PROMPT: I've written down $, is that correct?
Valid Values: 0-999999999

3.248 B176A_CD FIXED INTERNET AHEAD RANGE

INTERVIEWER: CODE CATEGORY WITHOUT READING

1 UNDER $100
2 $100 TO $500
3 $501 TO $1,000
4 $1,001 TO $5,000
5 $5,001 TO $10,000
6 $10,001 TO $50,000
7 $50,001 TO $100,000
8 $100,001 TO $1 MILLION
9 OVER $1 MILLION

IF B176A_ = 1/99 AND B176A_CD <> 1, GO BACK TO B176A_ : "PLEASE CHECK DATA"
IF B176A_ = 100/500 AND B176A_CD <> 2, GO BACK TO B176A_ : "PLEASE CHECK DATA"
IF B176A_ = 501/1000 AND B176A_CD <> 3, GO BACK TO B176A_ : "PLEASE CHECK DATA"
IF B176A_ = 1001/5000 AND B176A_CD <> 4, GO BACK TO B176A_ : "PLEASE CHECK DATA"
IF B176A_ = 5001/10000 AND B176A_CD <> 5, GO BACK TO B176A_ : "PLEASE CHECK DATA"
IF B176A_ = 10001/50000 AND B176A_CD <> 6, GO BACK TO B176A_ : "PLEASE CHECK DATA"
IF B176A_ = 50001/100000 AND B176A_CD <> 7, GO BACK TO B176A_ : "PLEASE CHECK DATA"
IF B176A_ = 100001/1000000 AND B176A_CD <> 8, GO BACK TO B176A_ : "PLEASE CHECK DATA"
IF B176A_ >= 1000001 AND B176A_CD <> 9, GO BACK TO B176A_ : "PLEASE CHECK DATA"

IF B175_ = 2, GO TO B176B_, ELSE GO TO B177_

3.249 B176B_ NUMBER INTERNET LAST DAY HOW MUCH BEHIND

How much did you come out behind?
PROMPT: I've written down $, is that correct?
Valid Values: 0-999999999

3.250 B176B_CD FIXED INTERNET BEHIND RANGE

INTERVIEWER: CODE CATEGORY WITHOUT READING

1 UNDER $100
2 $100 TO $500
3 $501 TO $1,000
4 $1,001 TO $5,000
5 $5,001 TO $10,000
6 $10,001 TO $50,000
7 $50,001 TO $100,000
8 $100,001 TO $1 MILLION
9 OVER $1 MILLION

IF B176B_ = 1/99 AND B176B_CD <> 1, GO BACK TO B176B_ : "PLEASE CHECK DATA"
IF B176B_ = 100/500 AND B176B_CD <> 2, GO BACK TO B176B_ : "PLEASE CHECK DATA"
IF B176B_ = 501/1000 AND B176B_CD <> 3, GO BACK TO B176B_ : "PLEASE CHECK DATA"
IF B176B_ = 1001/5000 AND B176B_CD <> 4, GO BACK TO B176B_ : "PLEASE CHECK DATA"
IF B176B_ = 5001/10000 AND B176B_CD <> 5, GO BACK TO B176B_ : "PLEASE CHECK DATA"
IF B176B_ = 10001/50000 AND B176B_CD <> 6, GO BACK TO B176B_ : "PLEASE CHECK DATA"
IF B176B_ = 50001/100000 AND B176B_CD <> 7, GO BACK TO B176B_ : "PLEASE CHECK DATA"
IF B176B_ = 100001/1000000 AND B176B_CD <> 8, GO BACK TO B176B_ : "PLEASE CHECK DATA"
IF B176B_ >= 1000001 AND B176B_CD <> 9, GO BACK TO B176B_ : "PLEASE CHECK DATA"

3.251 B177_ FIXED INTERNET CUR YR AHEAD/BEHIND
^TXTFILL^(45/46) did you come out ahead or behind on the money you wagered?
1 AHEAD
2 BEHIND
3 BROKE EVEN

IF B177_ = 1, GO TO B178A_, ELSE GO TO B178B_

3.252 B178A_ NUMBER INTERNET CUR YR HOW MUCH AHEAD
How much did you come out ahead?
PROMPT: I've written down $, is that correct?
Valid Values: 0-999999999

3.253 B178A_CD FIXED INTERNET CUR YR AHEAD RANGE
INTERVIEWER: CODE CATEGORY WITHOUT READING
1 UNDER $100
2 $100 TO $500
3 $501 TO $1,000
4 $1,001 TO $5,000
5 $5,001 TO $10,000
6 $10,001 TO $50,000
7 $50,001 TO $100,000
8 $100,001 TO $1 MILLION
9 OVER $1 MILLION

IF B178A_ = 1/99 AND B178A_CD <> 1, GO BACK TO B178A_ : "PLEASE CHECK DATA"
IF B178A_ = 100/500 AND B178A_CD <> 2, GO BACK TO B178A_ : "PLEASE CHECK DATA"
IF B178A_ = 501/1000 AND B178A_CD <> 3, GO BACK TO B178A_ : "PLEASE CHECK DATA"
IF B178A_ = 1001/5000 AND B178A_CD <> 4, GO BACK TO B178A_ : "PLEASE CHECK DATA"
IF B178A_ = 5001/10000 AND B178A_CD <> 5, GO BACK TO B178A_ : "PLEASE CHECK DATA"
IF B178A_ = 10001/50000 AND B178A_CD <> 6, GO BACK TO B178A_ : "PLEASE CHECK DATA"
IF B178A_ = 50001/100000 AND B178A_CD <> 7, GO BACK TO B178A_ : "PLEASE CHECK DATA"
IF B178A_ = 100001/1000000 AND B178A_CD <> 8, GO BACK TO B178A_ : "PLEASE CHECK DATA"
IF B178A_ >= 1000001 AND B178A_CD <> 9, GO BACK TO B178A_ : "PLEASE CHECK DATA"

IF B177_ = 2, GO TO B178B_, ELSE GO TO SECB4

3.254 B178B_ NUMBER INTERNET CUR YR HOW MUCH BEHIND
How much did you come out behind?
PROMPT: I've written down $, is that correct?
Valid Values: 0-999999999

3.255 B178B_CD FIXED INTERNET CUR YR BEHIND RANGE
INTERVIEWER: CODE CATEGORY WITHOUT READING
1 UNDER $100
2 $100 TO $500
3 $501 TO $1,000
4 $1,001 TO $5,000
5 $5,001 TO $10,000
6 $10,001 TO $50,000
7 $50,001 TO $100,000
8 $100,001 TO $1 MILLION
9 OVER $1 MILLION

IF B178B_ = 1/99 AND B178B_CD <> 1, GO BACK TO B178B_ : "PLEASE CHECK DATA"
IF B178B_ = 100/500 AND B178B_CD <> 2, GO BACK TO B178B_ : "PLEASE CHECK DATA"
IF B178B_ = 501/1000 AND B178B_CD <> 3, GO BACK TO B178B_ : "PLEASE CHECK DATA"
IF B178B_ = 1001/5000 AND B178B_CD <> 4, GO BACK TO B178B_ : "PLEASE CHECK DATA"
IF B178B_ = 5001/10000 AND B178B_CD <> 5, GO BACK TO B178B_ : "PLEASE CHECK DATA"
IF B178B_ = 10001/50000 AND B178B_CD <> 6, GO BACK TO B178B_ : "PLEASE CHECK DATA"
IF B178B_ = 50001/100000 AND B178B_CD <> 7, GO BACK TO B178B_ : "PLEASE CHECK DATA"
IF B178B_ = 100001/1000000 AND B178B_CD <> 8, GO BACK TO B178B_ : "PLEASE CHECK DATA"
IF B178B_ >= 1000001 AND B178B_CD <> 9, GO BACK TO B178B_ : "PLEASE CHECK DATA"

4.1 SECB4 TIMESTAMP TIMESTAMP SECTION 4

4.2 C1_ FIXED EFFECTS OF LEGAL GAMBLING

People have different beliefs about the overall effects of legalized gambling on society. Some people consider that legalized gambling is mostly a good thing for society, others think it is mostly a bad thing, and still others think it has an equal combination of good and bad effects on society. Would you say that the overall effect of legalized gambling on society is...

1 very good,
2 good,
3 about equally good and bad,
4 bad, or
5 very bad?

IF CALC2 = 1, GO TO C8_, ELSE GO TO C2_

4.3 C2_ PREAMBLE NOT GAMBLED PAST YEAR

You have indicated that you have not gambled at all in the past year, since ^MONTH^ 1997. Now I would like to ask you how important some possible reasons might have been for your ^TXTFILL^(47/48).

4.4 C3_ FIXED WHY NOT INCONVENIENT

Would you say that inconvenience or distance from gambling opportunities was very important, important, not so important, or not at all important in your ^TXTFILL^(49/50)?

1 VERY IMPORTANT
2 IMPORTANT
3 NOT SO IMPORTANT
4 NOT AT ALL IMPORTANT

4.5 C4_ FIXED WHY NOT MORAL OR ETHICAL

Would you say that moral or ethical concerns were very important, important, not so important, or not at all important in your not gambling?

1 VERY IMPORTANT
2 IMPORTANT
3 NOT SO IMPORTANT
4 NOT AT ALL IMPORTANT

4.6 C5_ FIXED WHY NOT POSSIBILITY OF LOSING MONEY

Would you say that the possibility of losing money was very important, important, not so important, or not at all important in your not gambling?

1 VERY IMPORTANT
2 IMPORTANT
3 NOT SO IMPORTANT
4 NOT AT ALL IMPORTANT

4.7 C6_ YESNO WHY NOT OTHER REASON

Were there any ^TXTFILL^(51/52) reasons why you ^TXTFILL^(53/54)

1 YES
2 NO

IF C6_ = 1, GO TO C7_, ELSE GO TO C8_

4.8 C7_ UNCODED OTHER REASON NOT GAMBLE

What was that reason or reasons?
RECORD VERBATIM AS MANY REASONS AS OFFERED: PROBE TO BE SURE NO OTHER REASONS SHOULD BE RECORDED.

IF CALC1 = 2, GO TO SECB7, ELSE GO TO C8_
IF CALC1 = 1 AND CALC2 = 2, GO TO C15_, ELSE GO TO C8_

4.9 C8_ PREAMBLE PAST YEAR GAMBLING PREAMBLE

I would like to ask you about reasons you may have for gambling or placing a bet in the past year. Please tell me whether each of the following reasons

was very important, important, not so important, or not at all important to you as a reason for gambling:

4.10 C9_ FIXED WHY SOCIALIZING W/ FRIENDS/FAMILY
Socializing with friends or family
1 VERY IMPORTANT
2 IMPORTANT
3 NOT SO IMPORTANT
4 NOT AT ALL IMPORTANT

4.11 C10_ FIXED WHY PERSONAL SERVICE FROM STAFF
Personal service from the staff
1 VERY IMPORTANT
2 IMPORTANT
3 NOT SO IMPORTANT
4 NOT AT ALL IMPORTANT

4.12 C11_ FIXED WHY GAMBLE BE AROUND OTHER PEOPLE
To be around other people
1 VERY IMPORTANT
2 IMPORTANT
3 NOT SO IMPORTANT
4 NOT AT ALL IMPORTANT

4.13 C12_ FIXED WHY EXCITEMENT OR CHALLENGE
The excitement or challenge of gambling [PROBE IF NECESSARY: Does gambling wake you up and keep your attention? How important is that for you to gamble?]
1 VERY IMPORTANT
2 IMPORTANT
3 NOT SO IMPORTANT
4 NOT AT ALL IMPORTANT

4.14 C13_ FIXED WHY TO WIN MONEY
To win money
1 VERY IMPORTANT
2 IMPORTANT
3 NOT SO IMPORTANT
4 NOT AT ALL IMPORTANT

4.15 C14_ YESNO WHY SPECIFY OTHER REASONS
~IF ^C9_^(1/2).^C10_^(1/2).^C11_^(1/2).^C12_^(1/2).^C13_^(1/2)
Were there any other important or very important reasons why you gambled?
~ELSE
Were there any important or very important reasons why you gambled?
~END
1 YES
2 NO

IF C14_ = 1, GO TO C14O_, ELSE GO TO C15_

4.16 C14O_ UNCODED OTHER REASON GAMBLE
What was that reason or reasons?
RECORD VERBATIM AS MANY REASONS AS OFFERED, PROBE TO BE SURE NO OTHER REASONS SHOULD BE RECORDED

4.17 C15_ FIXED FAVORITE GAME OR ACTIVITY
Now thinking about all the kinds of gambling we have discussed, can you tell me which is your favorite kind of game or activity?
DO NOT READ LIST. IF ANSWER IS A KIND OF PLACE, SUCH AS "INDIAN/TRIBAL CASINO," PROBE FOR MORE SPECIFIC GAME OR ACTIVITY. IF NECESSARY, ASK FOR MOST RECENT FAVORITE.
1 BINGO
2 BOOK-TYPE BETTING
3 CARD GAMES
4 CHARITABLE GAMES
5 DICE
6 GAMES OF SKILL
7 INSTANT LOTTERY GAMES
8 INTERNET/WWW GAMBLING

9 LIVE KENO
10 OFF-TRACK BETTING
11 LOTTERY GAMES (NOT INSTANT)
12 OUTCOME OF SPORTS EVENTS W/ ACQ
13 PARI-MUTUEL SPORTS
14 PULL-TABS
15 ROULETTE
16 SLOT MACHINES
17 SPORTS POOLS
18 TABLE GAMES (IN GENERAL)
19 VIDEO MACHINE GAMES
20 OTHER (SPECIFY)
21 NO FAVORITE

IF C15_ = 20, GO TO C15O_, ELSE GO TO C16_

4.18 C15O_ UNCODED OTHER FAVORITE GAME/ACTIVITY
PLEASE SPECIFY OTHER GAME:

IF C15_ = 12, GO TO C17_, ELSE GO TO C16_

4.19 C16_ YESNO GAMBLE ALONE OR WITH SOMEONE ELSE
When you ^TXTFILL^(55/75), do you usually do so with someone you know very well?
1 YES
2 NO

IF C16_ = 1, GO TO C17_, ELSE GO TO C18_

4.20 C17_ FIXED WHO GAMBLE WITH
Who do you usually ^TXTFILL^(55/75) with?

1 Your spouse or partner,
2 other family member(s),
3 friend(s), co-worker(s), neighbor(s), club member(s),or
4 some other individual or group?

4.21 C18_ NUMBER LARGEST AMOUNT EVER WON
For any of the types of gambling you have done, what is the largest amount of money you have ever won, that is, come out ahead or behind at the end of a single day of gambling?
PROMPT: I've written down $, is that correct?
Valid Values: 0-999999999

4.22 C18_CD FIXED LARGEST AMT WON RANGE
INTERVIEWER: CODE CATEGORY WITHOUT READING
1 NONE
2 UNDER $100
3 $100 TO $500
4 $501 TO $1,000
5 $1,001 TO $5,000
6 $5,001 TO $10,000
7 $10,001 TO $50,000
8 $50,001 TO $100,000
9 $100,001 TO $1 MILLION
10 OVER $1 MILLION

IF C18_ = 1/99 AND C18_CD <> 2, GO BACK TO C18_ : "PLEASE CHECK DATA"
IF C18_ = 100/500 AND C18_CD <> 3, GO BACK TO C18_ : "PLEASE CHECK DATA"
IF C18_ = 501/1000 AND C18_CD <> 4, GO BACK TO C18_ : "PLEASE CHECK DATA"
IF C18_ = 1001/5000 AND C18_CD <> 5, GO BACK TO C18_ : "PLEASE CHECK DATA"
IF C18_ = 5001/10000 AND C18_CD <> 6, GO BACK TO C18_ : "PLEASE CHECK DATA"
IF C18_ = 10001/50000 AND C18_CD <> 7, GO BACK TO C18_ : "PLEASE CHECK DATA"
IF C18_ = 50001/100000 AND C18_CD <> 8, GO BACK TO C18_ : "PLEASE CHECK DATA"
IF C18_ = 100001/1000000 AND C18_CD <> 9, GO BACK TO C18_ : "PLEASE CHECK DATA"
IF C18_ >= 1000001 AND C18_CD <> 10, GO BACK TO C18_ : "PLEASE CHECK DATA"

IF C18_CD = 1/2, GO TO C23_, ELSE GO TO C19_

4.23 C19_ YESNO LRG AMT WON GAMBLE/LOST BACK MONEY
Did you within a few days or weeks gamble and lose back most of the money that you won on that day?
1 YES
2 NO

IF C19_ = 1, GO TO C23_, ELSE GO TO C20_

4.24 C20_ FIXED LRG AMT WON SAVE/SPEND MONEY
What did you do with most of the money you won -- save it or spend it?
1 SAVE
2 SPEND

IF C20_ = 1, GO TO C23_, ELSE GO TO C21_

4.25 C21_ FIXED LRG AMT WON SPEND ON PARTICULAR/GENERAL
Did you spend most of the money on something in particular or on general living expenses?
1 PARTICULAR
2 GENERAL

IF C21_ = 2, GO TO C23_, ELSE GO TO C22_

4.26 C22_ UNCODED LRG AMT WON SPECIFY PARTICULAR
What is the particular thing you spent most of this money on?
VERBATIM:

4.27 C22_CD MULTIPLE LRG AMT WON CODE PARTICULAR
INTERVIEWER: CODE CATEGORY WITHOUT READING
1 LEISURE GOODS (such as consumer electronics or sporting goods)
2 OTHER CONSUMER GOODS (such as auto or household items)
3 RECREATIONAL SERVICES (such as vacation trips and "nights out")
4 OTHER CONSUMER SERVICES (such as education or loan payments)
5 CANNOT CODE

4.28 C23_ NUMBER LARGEST AMOUNT EVER LOST
Now what is the largest amount of money you have ever lost, that is, come out behind at the end of a single day of gambling?
PROMPT: I've written down $, is that correct?
Valid Values: 0-999999999

4.29 C23_CD FIXED LARGEST AMT LOST RANGE
INTERVIEWER: CODE CATEGORY WITHOUT READING
1 NEVER LOST ANY MONEY
2 UNDER $100
3 $100 TO $500
4 $501 TO $1,000
5 $1,001 TO $5,000
6 $5,001 TO $10,000
7 $10,001 TO $50,000
8 $50,001 TO $100,000
9 $100,001 TO $1 MILLION
10 OVER $1 MILLION

IF C23_ = 0,REF,DK AND C23_CD <> 1, GO BACK TO C23_ : "PLEASE CHECK DATA"
IF C23_ = 1/99 AND C23_CD <> 2, GO BACK TO C23_ : "PLEASE CHECK DATA"
IF C23_ = 100/500 AND C23_CD <> 3, GO BACK TO C23_ : "PLEASE CHECK DATA"
IF C23_ = 501/1000 AND C23_CD <> 4, GO BACK TO C23_ : "PLEASE CHECK DATA"
IF C23_ = 1001/5000 AND C23_CD <> 5, GO BACK TO C23_ : "PLEASE CHECK DATA"
IF C23_ = 5001/10000 AND C23_CD <> 6, GO BACK TO C23_ : "PLEASE CHECK DATA"

IF C23_ = 10001/50000 AND C23_CD <> 7, GO BACK TO C23_ : "PLEASE CHECK DATA"
IF C23_ = 50001/100000 AND C23_CD <> 8, GO BACK TO C23_ : "PLEASE CHECK DATA"
IF C23_ = 100001/1000000 AND C23_CD <> 9, GO BACK TO C23_ : "PLEASE CHECK DATA"
IF C23_ >= 1000001 AND C23_CD <> 10, GO BACK TO C23_ : "PLEASE CHECK DATA"

IF C23_CD = 1,REF,DK, GO TO SECB6, ELSE GO TO C24_
IF C23_CD = 2, GO TO C29_, ELSE GO TO C24_

4.30 C24_ YESNO LRG AMT LOST WIN BACK MONEY
Did you within a few days or weeks win back most of the money that you lost on that day?
1 YES
2 NO

IF C24_ = 1, GO TO C29_, ELSE GO TO C25_

4.31 C25_ FIXED LRG AMT LOST BORROWING/CREDIT
Did the money you lost that day come from cash on hand, or did it come from borrowing or credit?

1 CASH ON HAND
2 BORROW OR CREDIT

IF C25_ = 2, GO TO SECB5, ELSE GO TO C26_

4.32 C26_ FIXED LRG AMT LOST SAVE/SPEND/SOMETHING ELSE
If you had not lost the money that day, what would you probably have done with it: would you have gambled with it another day, saved it, or spent it on something else?
1 GAMBLE
2 SAVE
3 SPEND

IF C26_ = 1/2, GO TO SECB5, ELSE GO TO C27_

4.33 C27_ FIXED LRG AMT LOST SPEND ON PARTICULAR/GENERAL
Would you have spent the money on something in particular or on general living expenses?
1 PARTICULAR
2 GENERAL

IF C27_ = 2, GO TO SECB5, ELSE GO TO C28_

4.34 C28_ UNCODED LRG AMT LOST SPECIFY PARTICULAR
What is the particular thing you would have spent this money on?
4.35 C28_CD MULTIPLE LRG AMT LOST CODE PARTICULAR
INTERVIEWER: CODE CATEGORY WITHOUT READING
1 LEISURE GOODS (such as consumer electronics or sporting goods)
2 OTHER CONSUMER GOODS (such as auto or household items)
3 RECREATIONAL SERVICES (such as vacation trips and "nights out")
4 OTHER CONSUMER SERVICES (such as education or loan payments)
5 CANNOT CODE

IF C27_ = 1/5, GO TO SECB5

4.36 C29_ NUMBER LARGEST AMT BEHIND ACROSS ENTIRE YEAR
Please think about all the years since you first started any type of gambling. About how much would you say is the largest amount of money that you have ever been behind across an entire year of gambling?

PROMPT: I've written down $, is that correct?
Valid Values: 0-999999999

4.37 C29_CD FIXED LARGEST AMT BEHIND IN YEAR RANGE

INTERVIEWER: CODE CATEGORY WITHOUT READING

1 NEVER LOST MONEY
2 UNDER $100
3 $100 TO $500
4 $501 TO $1,000
5 $1,001 TO $5,000
6 $5,001 TO $10,000
7 $10,001 TO $50,000
8 $50,001 TO $100,000
9 $100,001 TO $1 MILLION
10 OVER $1 MILLION

IF C29_ = 1/99 AND C29_CD <> 2, GO BACK TO C29_ : "PLEASE CHECK DATA"
IF C29_ = 100/500 AND C29_CD <> 3, GO BACK TO C29_ : "PLEASE CHECK DATA"
IF C29_ = 501/1000 AND C29_CD <> 4, GO BACK TO C29_ : "PLEASE CHECK DATA"
IF C29_ = 1001/5000 AND C29_CD <> 5, GO BACK TO C29_ : "PLEASE CHECK DATA"
IF C29_ = 5001/10000 AND C29_CD <> 6, GO BACK TO C29_ : "PLEASE CHECK DATA"
IF C29_ = 10001/50000 AND C29_CD <> 7, GO BACK TO C29_ : "PLEASE CHECK DATA"
IF C29_ = 50001/100000 AND C29_CD <> 8, GO BACK TO C29_ : "PLEASE CHECK DATA"
IF C29_ = 100001/1000000 AND C29_CD <> 9, GO BACK TO C29_ : "PLEASE CHECK DATA"
IF C29_ >= 1000001 AND C29_CD <> 10, GO BACK TO C29_ : "PLEASE CHECK DATA"

IF C29_CD = 1/2, GO TO SECB7, ELSE GO TO SECB5

5.1 SECB5 TIMESTAMP TIMESTAMP SECTION 5

IF CALC1 = 1, GO TO D0_, ELSE GO TO SECB7

5.2 D0_ PREAMBLE PROBLEMS EVER PREAMBLE

Now I would like to ask you about some very specific experiences people sometimes have said they have had in relation to gambling. Please tell me whether any of the following descriptions has ever applied to you.

5.3 D1_ YESNO EVER SPEND TIME THINK/PLAN GAMBLING

Have there ever been periods lasting two weeks or longer when you spent a lot of time thinking about gambling experiences or planning out future gambling ventures or bets?

1 YES
2 NO

5.4 D2_ YESNO EVER GETTING MONEY TO GAMBLE

Have there ever been periods lasting two weeks or longer when you spent a lot of time thinking about ways of getting money to gamble with?

1 YES
2 NO

5.5 D3_ YESNO EVER GAMBLING INCREASING AMOUNTS

Have there ever been periods lasting two weeks or longer when you needed to gamble with increasing amounts of money or with larger bets than before in order to get the same feeling of excitement?

1 YES
2 NO

5.6 D4_ YESNO EVER TRIED TO STOP GAMBLING

Have you ever tried to stop, cut down, or control your gambling?

1 YES
2 NO

IF D4_ = 1, GO TO D5_, ELSE GO TO D8_

5.7 **D5**_ YESNO EVER RESTLESS OR IRRITABLE
On one or more of the times when you tried to stop, cut down, or control your gambling, were you restless or irritable?
1 YES
2 NO

5.8 **D6**_ YESNO EVER TRIED/FAILED TO STOP GAMBLING
Have you ever tried but not succeeded in stopping, cutting down, or controlling your gambling?
1 YES
2 NO

IF D6_ = 1, GO TO D7_, ELSE GO TO D8_

5.9 **D7**_ YESNO EVER FAIL MORE THAN 1 TIME
Has this happened three or more times?
1 YES
2 NO

5.10 **D8**_ YESNO EVER ESCAPE PERSONAL PROBLEMS
Have you ever gambled as a way to escape from personal problems?
1 YES
2 NO

5.11 **D9**_ YESNO EVER RELIEVE GUILT/ANX/HELPLESS/DEPRESS
Have you ever gambled to relieve uncomfortable feelings such as guilt, anxiety, helplessness, or depression?
1 YES
2 NO

5.12 **D10**_ YESNO EVER RETURN ANOTHER DAY TO GET EVEN
Has there ever been a period when, if you lost money gambling one day, you would return another day to get even?
1 YES
2 NO

5.13 **D11**_ YESNO EVER LIED ABOUT MONEY LOST
Have you ever lied to family members, friends, or others about how much you gamble or how much money you lost on gambling?
1 YES
2 NO

IF D11_ = 1, GO TO D12_, ELSE GO TO D13_

5.14 D12_ YESNO EVER LIED ABOUT MONEY MORE THAN 1 TIME
Has this happened three or more times?
1 YES
2 NO

5.15 D13_ YESNO EVER STOLE MONEY TO GAMBLE
Have you ever written a bad check or taken money that didn't belong to you from family members or anyone else in order to pay for your gambling?
1 YES
2 NO

5.16 D14_ YESNO EVER SERIOUS/REPEAT RELATIONSHIP PROBS
Has your gambling ever caused serious or repeated problems in your relationships with any of your family members or friends?
1 YES
2 NO

IF (A2_ = 16/17 OR A5_ = 1) AND A7_ <> 1, GO TO D15_, ELSE GO TO D16_

5.17 D15_ YESNO EVER CAUSED PROBLEMS IN SCHOOL
Has your gambling caused you any problems in school, such as missing classes or days of school, or your grades dropping?
1 YES
2 NO

5.18 D16_ YESNO EVER CAUSED PROBLEMS AT WORK
Has your gambling ever caused you to lose a job, have trouble with your job, or miss out on an important job or career opportunity?
1 YES
2 NO

5.19 D17_ YESNO EVER BORROW MONEY TO PAY DEBT
Have you ever needed to ask family members or anyone else to loan you money or otherwise bail you out of a desperate money situation that was largely caused by your gambling?
1 YES
2 NO

5.20 D18_ YESNO EVER PHYSICAL ARGUMENT W/ FAMILY MEMBER
Did you ever argue with a family member about your gambling to the point where it became emotionally harmful?
1 YES
2 NO

IF D18_ = 2, GO TO DPRE, ELSE GO TO D19_

5.21 D19_ YESNO EVER EMOTIONAL ARGUMENT W/ FAMILY MEMBER
Did such an argument ever become physical?

1 YES
2 NO

REPEAT LBEVER THRU LEEVER FOR EACH CATEGORY IN LBEVER.

5.22 LBEVER LOOPBEG-FIXED
1 1
2 2
3 3
4 4
5 5
6 6
7 7
8 8
9 9

10 10

IF D1_ = 1 OR D2_ = 1, LOOP VALUE: 1
IF D3_ = 1, LOOP VALUE: 2
IF D5_ = 1, LOOP VALUE: 3
IF D7_ = 1, LOOP VALUE: 4
IF D9_ = 1, LOOP VALUE: 5
IF D10_ = 1, LOOP VALUE: 6
IF D12_ = 1, LOOP VALUE: 7
IF D13_ = 1, LOOP VALUE: 8
IF D14_ = 1 OR D15_ = 1 OR D16_ = 1, LOOP VALUE: 9
IF D17_ = 1, LOOP VALUE: 10

5.23 EVERPROB CALCULATION CALCULATION VARIABLE 1
Calculation: ^EVERPROB^+1
5.24 LEEVER LOOPEND

IF EVERPROB >= 1, GO TO DPRE, ELSE GO TO SECB7

5.25 DPRE PREAMBLE PREAMBLE FOR SECTION 4
Now I would like to ask you whether any of the experiences you have reported occurred in the past year.

IF D1_ = 1, GO TO D20_, ELSE GO TO D21_

5.26 D20_ YESNO PSTYR SPEND TIME THINK/PLAN GAMBLING
Since ^MONTH^ 1997, have there been any periods lasting two weeks or longer when you spent a lot of time thinking about your gambling experiences or planning out future gambling ventures or bets?
1 YES
2 NO

IF D2_ = 1, GO TO D21_, ELSE GO TO D22_

5.27 D21_ YESNO PSTYR GETTING MONEY TO GAMBLE
Since ^MONTH^ 1997, have there been any periods lasting two weeks or longer when you spent a lot of time thinking about ways of getting money to gamble with?
1 YES
2 NO

IF D3_ = 1, GO TO D22_, ELSE GO TO D23_

5.28 D22_ YESNO PSTYR GAMBLE INCREASING AMOUNTS
Since ^MONTH^ 1997, have there been any periods when you needed to gamble with increasing amounts of money or with larger bets than before in order to get the same feeling of excitement?
1 YES
2 NO

IF D4_ = 1, GO TO D23_, ELSE GO TO D27_

5.29 D23_ YESNO PSTYR TRIED TO STOP GAMBLING
Since ^MONTH^ 1997, have you tried to stop, cut down, or control your gambling?
1 YES
2 NO

IF D23_ = 1 AND D5_ = 1, GO TO D24_, ELSE GO TO D27_

5.30 D24_ YESNO PSTYR RESTLESS OR IRRITABLE

Since ^MONTH^ 1997, on one or more of the times when you tried to stop, cut down, or control your gambling, were you restless or irritable?

1 YES
2 NO

5.31 D25_ YESNO PSTYR TRIED/FAILED TO STOP GAMBLING

Since ^MONTH^ 1997, have you tried but not succeeded in stopping, cutting down, or controlling your gambling?

1 YES
2 NO

IF D25_ = 1, GO TO D26_, ELSE GO TO D27_

5.32 D26_ YESNO PSTYR TRIED/FAILED MORE THAN 1 TIME

Since ^MONTH^ 1997, has this happened three or more times?

1 YES
2 NO

IF D8_ = 1, GO TO D27_, ELSE GO TO D28_

5.33 D27_ YESNO PSTYR ESCAPE PERSONAL PROBLEMS

Since ^MONTH^ 1997, have you gambled as a way to escape from personal problems?

1 YES
2 NO

IF D9_ = 1, GO TO D28_, ELSE GO TO D29_

5.34 D28_ YESNO PSTYR RELIEVE GUILT/ANX/HELPLESS/DEPRESS

Since ^MONTH^ 1997, have you gambled to relieve uncomfortable feelings such as guilt, anxiety, helplessness, or depression?

1 YES
2 NO

IF D10_ = 1, GO TO D29_, ELSE GO TO D30_

5.35 D29_ YESNO PSTYR RETURN ANOTHER DAY TO GET EVEN

Since ^MONTH^ 1997, has there been a period when, if you lost money gambling on one day, you would often return another day to get even?

1 YES
2 NO

IF D11_ = 1, GO TO D30_, ELSE GO TO D32_

5.36 D30_ YESNO PSTYR LIED ABOUT MONEY LOST

Since ^MONTH^ 1997, have you more than once lied to family members, friends, or others about how much you gamble or how much money you lost on gambling?

1 YES
2 NO

IF D30_ = 1 AND D12_ = 1, GO TO D31_, ELSE GO TO D32_

5.37 D31_ YESNO PSTYR LIED MONEY LOST 3 OR MORE TIMES

Has this happened three or more times?

1 YES
2 NO

IF D13_ = 1, GO TO D32_, ELSE GO TO D33_

5.38 D32_ YESNO PSTYR STOLEN MONEY TO PAY DEBT

Since ^MONTH^ 1997, have you written a bad check or taken money that didn't

belong to you from family members or anyone else in order to pay for your gambling?

1 YES
2 NO

IF D14_ = 1, GO TO D33_, ELSE GO TO D34_

5.39 D33_ YESNO PSTYR SERIOUS/REPEAT RELATIONSHIP PROBS

Since ^MONTH^ 1997, has your gambling caused serious or repeated problems in your relationships with any of your family members or friends?

1 YES
2 NO

IF D15_ = 1, GO TO D34_, ELSE GO TO D35_

5.40 D34_ YESNO PSTYRCAUSED PROBLEMS IN SCHOOL

Since ^MONTH^ 1997, has your gambling caused you any problems in school, such as missing classes or days of school, or getting worse grades?

1 YES
2 NO

IF D16_ = 1, GO TO D35_, ELSE GO TO D36_

5.41 D35_ YESNO PSTYR CAUSED PROBLEMS AT WORK

Since ^MONTH^ 1997, has your gambling ever caused you to lose a job, have trouble with your job, or miss out on an important job or career opportunity?

1 YES
2 NO

IF D17_ = 1, GO TO D36_, ELSE GO TO SECB6

5.42 D36_ YESNO PSTYR BORROW MONEY TO PAY DEBT

Since ^MONTH^ 1997, have you needed to ask family members or anyone else to loan you money or otherwise bail you out of a desperate money situation that was largely caused by your gambling?

1 YES
2 NO

6.1 SECB6 TIMESTAMP TIMESTAMP SECTION 6

REPEAT LPMPB THRU LEMPB FOR EACH CATEGORY IN LPMPB.

6.2 LPMPB LOOPBEG-FIXED

1 1
2 2
3 3
4 4
5 5
6 6
7 7
8 8
9 9
10 10

IF D21_ = 1 OR D22_ = 1, LOOP VALUE: 1
IF D23_ = 1, LOOP VALUE: 2
IF D25_ = 1, LOOP VALUE: 3
IF D27_ = 1, LOOP VALUE: 4
IF D29_ = 1, LOOP VALUE: 5
IF D30_ = 1, LOOP VALUE: 6
IF D31_ = 1, LOOP VALUE: 7
IF D32_ = 1, LOOP VALUE: 8

IF D33_ = 1 OR D34_ = 1 OR D35_ = 1, LOOP VALUE: 9
IF D36_ = 1, LOOP VALUE: 10

6.3 MOPROB CALCULATION CALCULATION VARIABLE 2
Calculation: ^MOPROB^+1
6.4 LEMPB LOOPEND
6.5 E0_ PREAMBLE GAMBLING TREATMENT PREAMBLE
Now I am going to ask you about types of treatment you may have had for gambling problems, including professional help from doctors or counselors.
6.6 E1_ YESNO EVER RECEIVED HELP/TREATMENT
Have you ever received any kind of help or treatment for gambling problems? Include self-help groups and help from professionals such as doctors or counselors.

1 YES
2 NO

IF E1_ = 1, GO TO E2_, ELSE GO TO SECB7

6.7 E2_ MULTIPLE RECEIVED HELP/ TREATMENT WHERE
Did you receive help from... CODE ALL THAT APPLY
1 A family doctor?
2 A psychologist or psychiatrist?
3 A gambling treatment program where you stayed overnight?
4 A gambling treatment program where you did not stay overnight?
5 A religious leader?
6 A counselor or social worker?
6.8 E3_ NUMBER AGE FIRST RECEIVED HELP/ TREATMENT
How old were you the first time you received any of these kinds of treatment or help for gambling problems?
Valid Values: 0-80
Soft Check: 81-120

IF E1_ = 370A(GA2_, GO BACK TO E3_ : " AGE OF THE RESPONDENT IS ^A2_^ YEARS"

6.9 E4_ YESNO PSTYR ENTERED ANY TREATMENT PROGRAM
Since ^MONTH^ 1997, have you entered any treatment program or started receiving any help for your gambling problem?
1 YES
2 NO
6.10 E5_ YESNO EVER ATTENDED GAMBLERS ANONYMOUS
Have you ever attended a Gamblers Anonymous meeting?
1 YES
2 NO

IF E5_ = 1, GO TO E6_, ELSE GO TO SECB7

6.11 E6_ NUMBER AGE FIRST ATTENDED GAMBLERS ANONYMOUS
How old were you when you first attended a Gamblers Anonymous meeting?
Valid Values: 0-80
Soft Check: 81-120

IF E5_ = 373A(GA2_, GO BACK TO E6_ : " AGE OF THE RESPONDENT IS ^A2_^ YEARS"

6.12 E7_ YESNO PSTYR ATTENDED 5 OR MORE GA MEETINGS
Since ^MONTH^ 1997, have you been to five or more of any of these meetings?
1 YES
2 NO

7.1 **SECB7** TIMESTAMP TIMESTAMP SECTION 7
7.2 **F1**_ YESNO EVER MARRIED
Have you ever been married?
1 YES
2 NO

IF F1_ = 1, GO TO F2_, ELSE GO TO F16A_

7.3 **F2**_ YESNO CURRENTLY MARRIED
Are you currently married?
1 YES
2 NO

IF F2_ = 1, GO TO F3_, ELSE GO TO F4_

7.4 **F3**_ FIXED TOGETHER OR SEPARATED FROM SPOUSE
Are you together with your spouse or separated from your spouse?
1 TOGETHER
2 SEPARATED
7.5 **F4**_ FIXED MARRIED HOW MANY TIMES
How many times have you been married?
1 ONCE
2 TWICE
3 THREE OR MORE TIMES

IF F2_ = 1 AND B176B_CD <> 2 AND F4_ = 1, GO TO F10_, ELSE GO TO F5_
IF F2_ = 1 AND F3_ = 2 AND F4_ = 1 AND EVERPROB < 1, GO TO F16A_, ELSE GO TO F5_
IF F2_ = 1 AND F3_ = 2 AND F4_ = 1 AND EVERPROB >= 1, GO TO F13_, ELSE GO TO F5_

7.6 **F5**_ YESNO EVER DIVORCED
^TXTFILL^(76/77) divorced?
1 YES
2 NO

IF F5_ = 2, GO TO F10_, ELSE GO TO F6_
IF F5_ = 1 AND EVERPROB >= 1, GO TO F6_, ELSE GO TO F7_

7.7 **F6**_ YESNO GAMBLING FACTOR IN DIVORCE
Was your gambling ever a significant factor or cause toward your getting a divorce?
~IF ^F4_^(3).^(380(1)+^F4_^(2/3))
Please include all prior divorces that you may have had.
~END
1 YES
2 NO
7.8 **F7**_ YESNO SPOUSE GAMBLING FACTOR IN DIVORCE
Was your spouse's gambling ever a significant factor or cause toward your getting a divorce?
~IF ^F4_^(3).^(380(1)+^F4_^(2/3))
Please include all prior divorces that you may have had.
~END
1 YES
2 NO

IF F7_ = 2 AND F6_ = 1, GO TO F8_, ELSE GO TO F11_
IF F7_ = 1 AND F3_ = 2, GO TO F8_, ELSE GO TO F16A_

7.9 **F8**_ YESNO OTHER FACTORS CONTRIBUTE TO DIVORCE
Were there other significant factors or causes toward your getting a divorce?
1 YES
2 NO

IF F8_ = 1, GO TO F9_, ELSE GO TO F10_

7.10 F9_ UNCODED SPECIFY FACTORS CONTRIBUTE TO DIVORCE
What were those other significant factors or causes?

7.11 F10_ YESNO EVER SEPARATED
^TXTFILL^(78/79) separated?
1 YES
2 NO

IF F10_ = 1, GO TO F11_, ELSE GO TO F16A_
IF EVERPROB >= 1, GO TO F11_, ELSE GO TO F15_

7.12 F11_ YESNO EVER GAMBLING FACTOR IN SEPARATION
Was your gambling ever a significant factor or cause toward your separation?
1 YES
2 NO

IF F11_ = 2, GO TO F13_, ELSE GO TO F12_
IF F11_ = 1, GO TO F14_, ELSE GO TO F12_

7.13 F12_ YESNO EVER SPOUSE GAMBLING FACTOR SEPARATION
Was your spouse's gambling ever a significant factor or cause toward a separation?
1 YES
2 NO

IF F12_ = 2 AND F3_ = 2, GO TO F13_, ELSE GO TO F14_

7.14 F13_ YESNO GAMBLING FACTOR IN CURRENT SEPARATION
Was your gambling a significant factor or cause toward your current separation?
1 YES
2 NO

IF F11_ = 1 OR F12_ = 1 OR F13_ = 1, GO TO F14_, ELSE GO TO F16A_

7.15 F14_ YESNO OTHER FACTORS CONTRIBUTE TO SEPARATION
Were there other significant factors or causes toward your separation?
1 YES
2 NO

IF F14_ = 1, GO TO F15_, ELSE GO TO F16A_

7.16 F15_ UNCODED SPECIFY FACTORS CONTRIBUTE TO SEPARATION
What were those other significant factors or causes?

IF F1_ <> 1, GO TO F16B_, ELSE GO TO F16A_

7.17 F16A_ YESNO HH ROSTER -A
Now I need to ask you some questions about your household. Please tell me which of the following people you've lived with in the past year, since ^MONTH^ 1997.
Did you live with your ^TXTFILL^(80/81)
1 YES
2 NO

IF F16A_ <> 2, GO TO F16C_, ELSE GO TO F16B_

7.18 F16B_ YESNO HH ROSTER -B

Did you live with someone who was like a spouse or partner?
1 YES
2 NO

IF A2_ = 1/20, GO TO F16C_, ELSE GO TO F16E_

7.19 F16C_ YESNO HH ROSTER -C
Did you live with your mother, including your natural mother, stepmother, foster mother, or adoptive mother?
1 YES
2 NO

7.20 F16D_ YESNO HH ROSTER -D
Did you live with your father, including your natural father, stepfather, foster father, or adoptive father?
1 YES
2 NO

7.21 F16E_ YESNO HH ROSTER -E
Did you live with children who are your natural children or who you are raising as your own? INCLUDE FOSTER, ADOPTED, AND STEP CHILDREN.
1 YES
2 NO

7.22 F16F_ YESNO HH ROSTER -F
Did you live with another relative?
1 YES
2 NO

IF F16F_ = 2, GO TO F16G_, ELSE GO TO F17_
IF F16A_ <> 1 AND F16B_ <> 1 AND F16C_ <> 1 AND F16D_ <> 1 AND F16E_ <> 1 AND F16F_ <> 1, GO TO F16G_, ELSE GO TO F17_

7.23 F16G_ YESNO HH ROSTER -G
Did you live alone?
1 YES
2 NO

IF F16G_ = 1, GO TO SECB8, ELSE GO TO F17_
IF F16E_ = 2, GO TO F20_, ELSE GO TO F17_

7.24 F17_ NUMBER CHILDREN UNDER 18 IN HH
In the past year, since ^MONTH^ 1997, how many children of yours under age 18 were you living with?
Valid Values: 0-18

7.25 F18_ NUMBER AGE OF ELDEST CHILD IN HH
Of the children living with you, including your natural children and others you are raising as your own, what is the age of the eldest child who lived with you during the past year?
Valid Values: 0-120

7.26 F19_ YESNO PSTYR HH GAMBLER TROUBLE/ BOTHER R
Has anyone that you lived with in the past 12 months gambled so much that it has troubled or bothered you?
1 YES
2 NO

IF F19_ = 1, GO TO F20_
IF EVERPROB >= 1 AND F19_ = 2, GO TO F24_, ELSE GO TO SECB8

7.27 F20_ MULTIPLE HH GAMBLER RELATIONSHIP TO R
What is that person's relationship to you?
1 Spouse or partner
2 Mother or female guardian
3 Father or male guardian
4 Brother or sister

5 Your child, under 18 years old
6 Your child, 18 years or older
7 Other person

7.28 F21_ YESNO ARGUE W/ HH GAMBLER EMOTIONALLY HARMFUL

In the past 12 months, since ^MONTH^ 1998, did you ever argue about ^TXTFILL^(82/87) gambling to the point where the argument became emotionally harmful?

1 YES
2 NO

IF F21_ = 2, GO TO F23_, ELSE GO TO F22_

7.29 F22_ YESNO ARGUE W/ HH GAMBLER PHYSICALLY HARMFUL

Did any of these arguments become physical?

1 YES
2 NO

7.30 F23_ MULTIPLE USE OF SOCIAL SERVICES BY FAMILY MEMBER

In the past year, since ^MONTH^ 1997, has a family member other than yourself used any of the following services?

1 Outpatient mental health or family counseling services?
2 A hospital emergency room?
3 Family debt counselor or credit counseling service?
4 Inpatient medical treatment?
5 Inpatient psychiatric treatment?
6 Battered person's shelter?
7 NONE

7.31 F24_ YESNO HH MEMBER COMPLAINED ABOUT R GAMBLING

Has anyone that you lived with in the past 12 months, since ^MONTH^ 1997, complained about your gambling?

1 YES
2 NO

IF F24_ = 2, GO TO SECB8, ELSE GO TO F25_

7.32 F25_ MULTIPLE HH MEMBER RELATIONSHIP TO R

What is that person's relationship to you?

1 Spouse or partner
2 Mother or female guardian
3 Father or male guardian
4 Brother or sister
5 Your child, under 18 years old
6 Your child, 18 years or older
7 Other person

7.33 F26_ YESNO ARGUE W/ HH MEMBER EMOTIONALLY HARMFUL

During the past year, did you argue with ^TXTFILL^(88/93) about your gambling to the point where the argument became emotionally harmful?

1 YES
2 NO

IF F26_ = 2, GO TO SECB8, ELSE GO TO F27_

7.34 F27_ YESNO ARGUE W/ HH MEMBER PHYSICALLY HARMFUL

Did any of these arguments become physical?

1 YES
2 NO

8.1 SECB8 TIMESTAMP TIMESTAMP SECTION 8

IF A2_ <= 17, GO TO SECB9, ELSE GO TO G0_

8.2 G0_ PREAMBLE Preample

Next, I would like to ask about how you have supported yourself, that is, how you have gotten the money that you live on. Remember that all of your answers are confidential and being asked only to help the research group understand differences and similarities amoung gamblers and nongamblers.

8.3 G1_ FIXED CURRENT EMPLOYMENT STATUS

Right now, what is your employment status? Are you...

1 working full-time, with only one job,
2 working a full-time job, plus another job,
3 working part-time, with only one job,
4 working more than one part-time job, or
5 are you unemployed, or not in the labor force?

IF G1_ = 1/4, GO TO G2_, ELSE GO TO G6_

8.4 G2_ UNCODED JOB TITLE FIRST JOB VERBATIM

What kind of work do you do at ^TXTFILL^(94/95), that is, what is your job title or what is your job called?

RECORD VERBATIM:

8.5 G2A_ FIXED JOB CODE FIRST JOB

CODE FROM JOB CODE LIST

10 Clerical worker
20 Sales worker
30 Service worker
40 Private household worker
50 Skilled worker or craftsman
60 Laborer
70 Operator or machine operator
80 Transportation equipment operator
90 Farm laborer
100 Farmer or farm manager
110 Manager/administrator
120 Lay counselor
130 Professional/technical
140 Other
144 Gambling job, legal
145 Gambling job, illegal
150 Interviewer unable to code

IF G1_ = 2,4, GO TO G3_, ELSE GO TO G4_

8.6 G3_ UNCODED JOB TITLE SECOND JOB VERBATIM

What kind of work do you do at your second job, that is, what is your job title or what is your job called? RECORD VERBATIM, IF R HAS MORE THAN ONE SECOND JOB, ASK: [What is your job title for the second job at which you generally work the most hours?

8.7 G3A_ FIXED JOB CODE SECOND JOB

CODE FROM JOB CODE LIST

10 Clerical worker
20 Sales worker
30 Service worker
40 Private household worker
50 Skilled worker or craftsman
60 Laborer
70 Operator or machine operator
80 Transportation equipment operator
90 Farm laborer
100 Farmer or farm manager
110 Manager/administrator
120 Lay counselor
130 Professional/technical
140 Other
144 Gambling job, legal
145 Gambling job, illegal
150 Interviewer unable to code

IF G1_ = 1/4, GO TO G4_, ELSE GO TO G5_

8.8 G4_ FIXED LENGTH HAD PRIMARY JOB

~IF ^G1_^(2.4)
Now think about your primary job, or the job you spend most of your time working on.
~END
How long have you had this job? Has it been...

1 less than one month,
2 1 - 12 months, or
3 more than 12 months?

8.9 G5_ FIXED WAGE/SALARY/RATE AT PRIMARY JOB

Before taxes, about how much per hour do you earn at this job?
Is it...

1 up to 10 dollars per hour,
2 between 10 and 25 dollars per hour,
3 between 25 and 50 dollars per hour, or
4 more than 50 dollars per hour?

IF G1_ = 1/4 AND G4_ = 3, GO TO G7_, ELSE GO TO G6_

8.10 G6_ FIXED PSTYR MONTHS WORKED ANY JOBS

In the past year, since ^MONTH^ 1997, how many months have you worked at any jobs? Would you say...

1 none,
2 less than one month,
3 1 - 3 months,
4 4 - 6 months,
5 7 - 9 months, or
6 10 - 12 months?

IF G6_ <> 2/6, GO TO G16_, ELSE GO TO G7_
IF G1_ <> 1/4, GO TO G12_, ELSE GO TO G7_

8.11 G7_ NUMBER PSTYR PERSONAL INCOME

Since ^MONTH^ 1997 how much income did you personally get from your salary and wages, including tips, from all your jobs and businesses?
Please indicate the amount before taxes.
Valid Values: 0-999999999

IF CALC2 <> 1, GO TO G12_, ELSE GO TO G8_

8.12 G8_ YESNO PSTYR MISSED ANY WORK TO GAMBLE

In the past year, since ^MONTH^ 1997, have you taken any paid vacation time off from work so that you could gamble?

1 YES
2 NO

IF G8_ <> 1, GO TO G12_, ELSE GO TO G9_

8.13 G9_ FIXED

How much paid vacation time have you used since ^MONTH^ 1997 so that you could gamble? Was it about...

1 one to two days,
2 three to six days,
3 one to two weeks,
4 two to three weeks, or
5 more than 3 weeks?

8.14 G10_ YESNO

Since ^MONTH^ 1997, have you missed any other time from work so that you could

gamble? Please include any sick leave you took so that you could gamble.
1 YES
2 NO

IF G10_ <> 1, GO TO G12_, ELSE GO TO G11_

8.15 G11_ FIXED PSTYR HOW MANY DAYS MISSED TO GAMBLE
Since ^MONTH^ 1997, about how many days of work would you say you missed all together due to your gambling, including sick days?
Was it...
1 one day,
2 two to five days,
3 six to twenty days, or
4 more than twenty days?

8.16 G12_ YESNO PSTYR JOB LOSS/FIRING
Since ^MONTH^ 1997, have you lost or been fired from any job?
1 YES
2 NO

IF G12_ <> 1, GO TO G17_, ELSE GO TO G13_
IF MOPROB >= 1, GO TO G13_, ELSE GO TO G17_

8.17 G13_ YESNO PSTYR GAMBLING FACTOR IN JOB LOSS/FIRING
Since ^MONTH^ 1997, was your gambling a significant factor or cause of your losing or being fired from one or more jobs?
1 YES
2 NO

IF G13_ <> 1, GO TO G16_, ELSE GO TO G14_

8.18 G14_ YESNO OTHER FACTOR IN JOB LOSS/FIRING
Were there other significant factors or causes of your losing or being fired from that job or jobs?
1 YES
2 NO

IF G14_ <> 1, GO TO G16_, ELSE GO TO G15_

8.19 G15_ UNCODED SPECIFY OTHER FACTOR IN JOB LOSS/FIRING
What were those other significant factors or causes?

IF EVERPROB >= 1, GO TO G16_, ELSE GO TO G17_

8.20 G16_ YESNO EVER GAMBLING FACTOR IN JOB LOSS/FIRING
Was your gambling ever a significant factor or cause in your losing or being fired from a job?
1 YES
2 NO

8.21 G17_ MULTIPLE OTHER INCOME SOURCES
Now I need to ask you about other sources of income you have received in the past 12 months. Please remember that all of your answers are confidential and will be used only for research.
In the past 12 months, since ^MONTH^ 1997, have you personally gotten any income from...
1 Alimony or child support?
2 A spouse, partner, or family member who was living with you?
3 A spouse, partner, or family member who was not living with you?
4 Welfare or relief, including general assistance, aid to dependent children, or foster care payments?
5 Unemployment compensation, disability pay, or SSI?
6 Social Security, pension, or annuity?
7 Any other source I haven't asked about, such as interest on savings, or earning on stocks? (SPECIFY)
8 NONE

IF F1_ <> 1 AND (F17_ >= 1 OR F5_ = 1), SHOW VALUE: 1
IF F16G_ <> 1, SHOW VALUE: 2
IF , SHOW VALUE: 3/8

IF G17_ = 7, GO TO G17O_, ELSE GO TO G18S_

8.22 G17O_ UNCODED SPECIFY OTHER INCOME SOURCES
PLEASE SPECIFY OTHER INCOME SOURCE:

REPEAT G18S_ THRU VAR2 FOR EACH CATEGORY IN G18S_.

8.23 G18S_ LOOPBEG-FIXED INCOME SOURCE LOOP BEGIN
1 alimony or child support
2 a spouse, partner, or family member who was living with you
3 a spouse, partner, or family member who was not living with you
4 welfare or relief, including general assistance, aid to dependent children, or foster care payments
5 unemployment compensation, disability pay, or SSI
6 social Security, pension, or annuity
7 any other source I haven't asked about, such as interest on savings, or loans paid back to you?

IF G17_ = 1, LOOP VALUE: 1
IF G17_ = 2, LOOP VALUE: 2
IF G17_ = 3, LOOP VALUE: 3
IF G17_ = 4, LOOP VALUE: 4
IF G17_ = 5, LOOP VALUE: 5
IF G17_ = 6, LOOP VALUE: 6
IF G17_ = 7, LOOP VALUE: 7

8.24 G18_ NUMBER INCOME FROM OTHER SOURCES
Since ^MONTH^ 1997, how much money or income did you personally get from ^G18S_^?
$
Valid Values: 0-99999999

8.25 VAR2 LOOPEND

IF F16G_ = 1, GO TO G21_, ELSE GO TO G19_

8.26 G19_ FIXED NUMBER PEOPLE LIVING IN HH
Now I have some questions about your household. By household I mean all the relatives who live with you who share their money for common living expenses, you may include natural, adopted, and foster children, and a partner who is like a spouse. How many people, including yourself, have been in your household since ^MONTH^ 1997?
1 TWO
2 THREE
3 FOUR TO SIX
4 SEVEN TO NINE
5 TEN OR MORE

IF F18_ = 1/14, GO TO G21_, ELSE GO TO G20_

8.27 G20_ FIXED PSTYR TOTAL HH INCOME RANGE
Would you estimate the total amount of income for your household during the past 12 months, since ^MONTH^ 1997? Was it...
1 less than $10,000,
2 $10,000 - $24,000,
3 $25,000 - $49,000,
4 $50,000 - $99,000,
5 $100,000 - $200,000, or
6 more than $200,000?

8.28 G21_ FIXED HH EXPENSES HOUSING

In the past 30 days, how much money would you say ^TXTFILL^(96/97) spent altogether on housing (including rent and mortgage payments, upkeep and utilities)? Was it...

1 less than $500,
2 between $500 and $1,000,
3 between $1,000 and $2,000,
4 more than $2,000?

8.29 VAR3 EXCLUDED

8.30 G22_ FIXED HH AMT SPENT ON GAMBLING

In the past 30 days, how much money would you say ^TXTFILL^(96/97) spent all together on gambling? Please include the cost of games, bets, slot machines, lottery tickets, and payments on gambling debts, if any.

WINNINGS SHOULD BE SUBTRACTED FROM LOSSES. IF R SAYS THAT HOUSEHOLD WAS EVEN OR AHEAD, RECORD AMOUNT SPENT AS ZERO AND RECORD AMOUNT AHEAD, IF ANY.

1 SELECT TO RECORD AMOUNT SPENT
2 SELECT TO RECORD AMOUNT AHEAD
3 NO ONE IN HOUSEHOLD GAMBLES

IF G22_ = 1, GO TO G22A_, ELSE GO TO G22B_

8.31 G22A_ NUMBER HH AMOUNT SPENT SPECIFY

AMOUNT SPENT:
Valid Values: 0-999999999

IF G22_ = 2, GO TO G22B_, ELSE GO TO G23_

8.32 G22B_ NUMBER HH AMOUNT AHEAD SPECIFY

AMOUNT AHEAD: $
Valid Values: 0-999999999

IF G22_ <> 3, GO TO G23_, ELSE GO TO G24_

8.33 G23_ FIXED HHDEBT RANGE

1 less than $1,000,
2 $1,000 - $9,000,
3 $10,000 - $24,000,
4 $25,000 - $49,000,
5 $50,000 - $99,000,
6 $100,000 - $200,000, or
7 more than $200,000?
8 DON'T OWE ANY MONEY

IF G23_ <> 1/7, GO TO G30_, ELSE GO TO G24_

8.34 G24_ MULTIPLE HHDEBT SOURCE

From which of the following sources did ^TXTFILL^(98/99) get the money that you owe? Tell me as many as apply.

1 A bank or credit union
2 Credit cards
3 A loan company
4 Borrowed from other family members
5 Other people or places

IF G22_ = 3,REF,DK OR (F16G_ = 1 AND CALC1 = 2), GO TO G30_, ELSE GO TO G25_

8.35 G25_ YESNO ANY HH GAMBLING DEBT

Of all the money that ^TXTFILL^(98/99) owe, was any of that borrowed in order to gamble or to pay for gambling debts?

1 YES
2 NO

IF G25_ <> 1, GO TO G30_, ELSE GO TO G26_

8.36 G26_ FIXED HH GAMBLING DEBT FOR R OR HHGAMBLER
Were these gambling losses or debts your own or another family member's?
1 OWN
2 ANOTHER FAMILY MEMBER'S
3 BOTH

8.37 G27_ FIXED HH GAMBLING DEBT HOW MUCH
About how much of the money is owed to pay off gambling debts?
Was it...
1 less than half,
2 about half,
3 more than half, or
4 all of the money?

8.38 G28_ YESNO PSTYR ANY HH GAMBLING DEBT
Was any of the money that is owed to pay off gambling debts borrowed during the past year?
1 YES
2 NO

IF G28_ = 2, GO TO G30_, ELSE GO TO G29_

8.39 G29_ FIXED PSTYR BORROW FOR HH GAMBLING DEBT RANGE
About how much money to pay off gambling losses or debts was borrowed during the past year? Would you say it was...
1 less than $1,000,
2 $1,000 - $9,000,
3 $10,000 - $24,000,
4 $25,000 - $49,000,
5 $50,000 - $99,000,
6 $100,000 - $200,000, or
7 more than $200,000?

IF G29_ = 1, GO TO G30_, ELSE GO TO G31_

8.40 G30_ YESNO PSTYR HH SELL PROP/STOCK/BOND
In the past year, since ^MONTH^ 1997, did ^TXTFILL^(98/99) cash in stocks or bonds or sell personal or family property? Do not include selling something as a trade-in for another purchase.
1 YES
2 NO

IF G30_ <> 1, GO TO G35_, ELSE GO TO G31_

8.41 G31_ FIXED VALUE HH SALE PROP/STOCK/BOND RANGE
What would you estimate was the value of the items that were cashed in or sold? Was it...
1 less than $1,000,
2 $1,000 - $9,000,
3 $10,000 - $24,000,
4 $25,000 - $49,000,
5 $50,000 - $99,000,
6 $100,000 - $200,000, or
7 more than $200,000?

IF G22_ = 3,REF,DK OR (F16G_ = 1 AND CALC1 = 2), GO TO G35_, ELSE GO TO G33_

8.42 G32_ YESNO HH SALE TO PAY HH GAMBLING DEBT
Was any of the cash raised by selling these items used to gamble or pay off gambling losses or debts?
1 YES

2 NO

IF G32_ <> 1, GO TO G35_, ELSE GO TO G33_

8.43 G33_ FIXED HH SALE PAY DEBT FOR R OR HH GAMBLING

Were these gambling losses or debts your own or another family member's?

1 OWN
2 ANOTHER FAMILY MEMBER'S
3 BOTH

8.44 G34_ FIXED HH SALE HOW MUCH TOWARDS GAMBLING

About how much of the money raised by selling these items was used to gamble or pay off gambling losses or debts? Was it...

1 less than half,
2 about half,
3 more than half, or
4 nearly all of the money?

8.45 G35_ YESNO EVER FILE FOR BANKRUPTCY

Have you ever filed for bankruptcy?

1 YES
2 NO

IF G35_ <> 1, GO TO SECB9, ELSE GO TO G36_

8.46 G36_ YESNO PSTYR FILE FOR BANKRUPTCY

Have you filed for bankruptcy in the past 12 months?

1 YES
2 NO

IF G36_ <> 1, GO TO SECB9, ELSE GO TO G37_

8.47 G37_ FIXED BANKRUPTCY TYPE

What type of bankruptcy was this?

1 Chapter 7 (personal)
2 Chapter 13 (personal, consolidation of debts)
3 Chapter 11 (business)

IF G22_ = 3,REF,DK OR (F16G_ = 1 AND CALC1 = 2), GO TO SECB9, ELSE GO TO G38_

8.48 G38_ YESNO GAMBLING FACTOR BANKRUPTCY

Was gambling a significant factor or cause of this bankruptcy?

1 YES
2 NO

IF G38_ <> 1, GO TO SECB9, ELSE GO TO G39_

8.49 G39_ YESNO OTHER FACTORS CONTRIBUTE TO BANKRUPTCY

Were there other significant factors or causes towards this bankruptcy?

1 YES
2 NO

IF G39_ <> 1, GO TO SECB9, ELSE GO TO G40_

8.50 G40_ UNCODED SPECIFY FACTORS CONTRIBUTE TO BANKRUPTCY

What were those other significant factors or causes?

8.51 G41_ FIXED BANKRUPTCY DUE TO R OR HH GAMBLER

Were the gambling losses or debts that led to bankruptcy your own or another family member's?

1 OWN
2 ANOTHER FAMILY MEMBER'S
3 BOTH

9.1 SECB9 TIMESTAMP TIMESTAMP SECTION 9

IF A2_ >= 18, GO TO HPRE, ELSE GO TO H1

9.2 HPRE PREAMBLE CRIME SECTION PREAMBLE

Earlier we discussed issues such as income, expenditures and debt. Now I am going to ask you some questions about any trouble you may have had with the law. Remember that all of your answers are confidential.

IF D13_ <> 1, GO TO H2, ELSE GO TO H1

9.3 H1 NUMBER AMT BADCHECKS/MONEY STOLEN FOR GAMBLING

Earlier you mentioned that in the past year you wrote bad checks or took money or something else that didn't belong to you to pay for gambling. What was the approximate value of bad checks, money, or things that you took to pay for gambling in the past year?

SPECIFY AMOUNT: $

Valid Values: 0-999999999

9.4 H1A FIXED AMT BAD CHECKS RANGE

INTERVIEWER: CODE WITHOUT ASKING

1 LESS THAN $100,
2 $100 TO $500,
3 $501 TO $1,000,
4 $1,001 TO $5,000,
5 $5,000 TO $10,000,
6 $10,001 TO $50,000,
7 $50,001 TO $100,000
8 MORE THAN $100,000

9.5 H2 YESNO EVER ARRESTED/DETAINED BY POLICE

Have you ever been arrested or detained by the police or a sheriff?

1 YES
2 NO

IF H2 <> 1, GO TO SECB10, ELSE GO TO H3

9.6 H3 NUMBER EVER HOW MANY TIMES ARRESTED/DETAINED

How many times have you been arrested?

TIMES

Valid Values: 0-99

9.7 H4 NUMBER AGE FIRST TIME ARRESTED/DETAINED

How old were you the first time you were arrested or detained by the police or a sheriff?

YEARS:

Valid Values: 0-120

IF H2 = 466A(GA2_, GO BACK TO H4 : " AGE OF THE RESPONDENT IS ^A2_^ YEARS"

IF EVERPROB >= 1, GO TO H5, ELSE GO TO H6

9.8 H5 YESNO EVER GAMBLING FACTOR IN ARREST/DETENTION

Was gambling a significant factor or cause in any arrest?

1 YES
2 NO

9.9 H6 YESNO PSTYR ARRESTED/DETAINED BY POLICE

Were you arrested for any reason in the past year?

1 YES
2 NO

IF H6 = 1 AND EVERPROB >= 1, GO TO H7, ELSE GO TO H10

9.10 H7 YESNO PSTYR GAMBLING FACTOR ARREST/DETENTION
Was gambling a significant factor or cause toward your being arrested in the past year?
1 YES
2 NO

IF H7 = 2, GO TO H10, ELSE GO TO H8

9.11 H8 YESNO OTHER FACTORS IN ARREST DETENTION
Were there other significant factors or causes toward your being arrested in the past year?
1 YES
2 NO

IF H8 <> 1, GO TO H10, ELSE GO TO H9

9.12 H9 UNCODED SPECIFY FACTORS CONTRIBUTE TO ARREST/DET
What were those other significant factors or causes?
RECORD VERBATIM:

9.13 H10 YESNO EVER INCARCERATED IN PRISON/JAIL
Have you ever been incarcerated in prison or jail for any reason?
1 YES
2 NO

IF H10 <> 1, GO TO H16, ELSE GO TO H11

9.14 H11 YESNO PSTYR INCARCERATED IN PRISON/JAIL
In the past year, have you been incarcerated in prison or jail for any reason?
1 YES
2 NO

IF H11 = 1 AND EVERPROB >= 1, GO TO H12, ELSE GO TO H16

9.15 H12 YESNO GAMBLING FACTOR IN INCARCERATION
Was gambling a significant factor or cause toward your incarceration?
1 YES
2 NO

9.16 H13 YESNO OTHER FACTOR CONTRIBUTE TO INCARCERATION
Were there other significant factors or causes toward your incarceration?
1 YES
2 NO

IF H13 <> 1, GO TO H15, ELSE GO TO H14

9.17 H14 UNCODED SPECIFY FACTORS CONTRIBUTE INCARCERATION
What were those other significant factors or causes?
RECORD VERBATIM:

9.18 H15 NUMBER PSTYR MONTHS SPENT IN PRISON/JAIL
How many months of the past year were you in prison or in jail?
MONTHS
Valid Values: 0-12

9.19 H16 YESNO PSTYR PLACED ON PROBATION/PAROLE
In the past year, have you been placed on probation or parole?
1 YES
2 NO

10.1 SECB10 TIMESTAMP TIMESTAMP SECTION 10

10.2 J1 FIXED GENERAL HEALTH RATING

Now I would like to ask you some questions about your physical and mental health.

How would you describe your general health over the past 12 months? Would you say it was...

1 excellent,
2 good,
3 fair, or
4 poor?

10.3 J2 YESNO PSTYR OUTPATIENT TREATMENT FOR MENTAL HE

Since ^MONTH^ 1997, have you gone to a clinic, doctor, or counselor, or outpatient treatment for problems with your emotions, nerves, or mental health?

1 YES
2 NO

10.4 J3 FIXED CURRENT MENTAL HEALTH NATURE

Right now, how troubled or bothered are you by your emotions, nerves, or mental health? Would you say...

1 not at all,
2 somewhat, or
3 very much?

IF EVERPROB >= 1, GO TO J4, ELSE GO TO J23

10.5 J4 YESNO MANIC/EXCITED PERIOD 1 OR MORE

Has there ever been a period of at least one week when you were so happy or excited that you got into trouble, or your family or friends worried about it, or a doctor said you were manic?

1 YES
2 NO

IF J4 <> 1, GO TO J7, ELSE GO TO J5

10.6 J5 YESNO MANIC/EXCITED RESULT MED/DRUG/ALCOHOL

Was this behavior ever the result of taking medication, drugs, or alcohol?

1 YES
2 NO

IF J5 <> 1, GO TO J7, ELSE GO TO J6

10.7 J6 YESNO MANIC/EXCITED ALWAYS RESULT MED/DRUG/

Was this period of being happy, excited, high, or manic always the result of taking medication, drugs, or alcohol?

1 YES
2 NO

10.8 J7 YESNO IRRITABLE PERIOD 1 WEEK OR MORE

Has there ever been a period of at least one week when you were so irritable that you threw or broke things, started arguments, shouted at people, or hit someone?

1 YES
2 NO

IF J7 = 2, GO TO J23, ELSE GO TO J8

10.9 J8 YESNO IRRITABLE RESULT OF MED/DRUGS/ ALCOHOL

Was this behavior ever the result of taking medication, drugs, or alcohol?

1 YES
2 NO

IF J8 = 2, GO TO J23, ELSE GO TO J9

10.10 J9 YESNO IRRITABLE ALWAYS RESULT MED/DRUG/ALCOHOL

Was this period of being so irritable always the result of taking medication, drugs, or alcohol?

1 YES
2 NO

IF (J4 = 1 AND (J5 = 2 OR J6 = 2)) OR (J7 = 1 AND (J8 = 2 OR J9 = 2)), GO TO J10, ELSE GO TO J23

10.11 J10 YESNO 1WKPER MORE ACTIVE THAN USUAL

The next questions all ask about a period of at least one week.
Has there ever been a period of at least one week when you were so much more active than usual that you or your family or friends were concerned about it?

1 YES
2 NO

10.12 J11 YESNO 1WKPER NOT SIT STILL

Has there ever been a period when you could not sit still and paced up and down?

1 YES
2 NO

10.13 J12 YESNO 1WKPER OVERSPENDING

Has there ever been a period when you went on a spending spree, spending so much that it caused you or your family some financial trouble, or a period when you made foolish decisions about money?

1 YES
2 NO

10.14 J13 YESNO 1WKPER HIGH SEX DRIVE

Have you ever had a period of at least one week when your interest in sex was so much stronger than is typical for you that you wanted to have sex a lot more frequently than is normal for you or with people you normally would not be interested in?

1 YES
2 NO

10.15 J14 YESNO 1 WKPER TALKATIVENESS

Has there been a period when you talked so fast that people said they could not understand you, or you had to keep talking all of the time?

1 YES
2 NO

10.16 J15 YESNO 1WEEKPER THOUHTS RACING

Has there ever been a period of at least one week when your thoughts raced through your head so fast that you could not keep track of them?

1 YES
2 NO

10.17 J16 YESNO 1WKPER FEEL SPECIAL POWERS/IMPORTANCE

Have you ever had a period when you felt that you had a special gift or special powers to do things that others could not do or that you were especially important, compared with the powers or importance that you usually felt you had?

1 YES
2 NO

10.18 J17 YESNO 1 WKPER NOT SLEEPING

Have you ever had a period when you hardly slept at all, but still did not feel tired or sleepy?

1 YES
2 NO

10.19 J18 YESNO 1WKPER DISTRACTIBILITY

Was there ever a period of at least one week when you were easily distracted so that any little interruption could get you off the track?

1 YES
2 NO

REPEAT MANICLC THRU VAR4 FOR EACH CATEGORY IN MANICLC.

10.20 MANICLC LOOPBEG-FIXED Calculation for Manic

1 1
2 2

3 3
4 4
5 5
6 6
7 7

IF J10 = 1 OR J11 = 1, LOOP VALUE: 1
IF J12 = 1 OR J13 = 1, LOOP VALUE: 2
IF J14 = 1, LOOP VALUE: 3
IF J15 = 1, LOOP VALUE: 4
IF J16 = 1, LOOP VALUE: 5
IF J17 = 1, LOOP VALUE: 6
IF J18 = 1, LOOP VALUE: 7

10.21 MCLC CALCULATION Calculation for Mainc
Calculation: ^MCLC^+1
10.22 VAR4 LOOPEND
10.23 VAR5 EXCLUDED
10.24 VAR6 EXCLUDED
10.25 VAR7 EXCLUDED
10.26 VAR8 EXCLUDED

IF MCLC >= 3, GO TO J19, ELSE GO TO J23

10.27 J19 YESNO 1WKPER MANIC CONDITION
Have you ever had a period of at least a week when you felt ^TXTFILL^(100/102) and several of the things you just told me about, such as ^TXTFILL^(103/111) occurred together?
1 YES
2 NO

IF J19 = 2, GO TO J23, ELSE GO TO J20

10.28 J20 YESNO 1WKPER HAVE GAMBLING RELATED PROBLEMS
Have you ever gambled a lot and had gambling-related problems during one of these periods?
1 YES
2 NO

IF J20 = 2, GO TO J23, ELSE GO TO J21

10.29 J21 YESNO EVER GAMBLING PROBLEMS IN 1 WKPER
Have you ever gambled a lot and had gambling-related problems when you were NOT in one of these ^TXTFILL^(100/102) periods?
1 YES
2 NO

IF J21 <> 1, GO TO J23, ELSE GO TO J22
IF MOPROB >= 1, GO TO J22, ELSE GO TO J23

10.30 J22 YESNO PSTYR GAMB PROBLEMS NOT IN 1WKPER
During the past year, since ^MONTH^ 1997, have you ever gambled a lot and had gambling-related problems when you were NOT in one of these ^TXTFILL^(100/102) periods?
1 YES
2 NO
10.31 J23 YESNO SAD/EMPTY/DEPRESSED 2 WEEKS OR MORE
Now I want to ask you about periods of feeling sad, empty or depressed. In your lifetime, have you ever had two weeks or longer when nearly every day you felt sad, empty, or depressed for most of the day?
1 YES
2 NO

10.32 J24 YESNO LOSS OF INTEREST FOR 2 WEEKS OR MORE

In your lifetime, have you ever had 2 weeks or longer when you lost interest in most things like work, hobbies, and other things you usually enjoyed?

1 YES
2 NO

IF J23 = 2 AND J24 = 2, GO TO J58, ELSE GO TO J25
IF (J23 = 1 OR J24 = 1) AND EVERPROB = 0, GO TO J58, ELSE GO TO J25

10.33 J25 YESNO 2WKPER APPETITE LOSS

What about other problems you had during a period when you ^TXTFILL^(112/114) for two weeks or longer. Did you have less appetite than usual almost every day?

1 YES
2 NO

IF J25 <> 1, GO TO J27, ELSE GO TO J26

10.34 J26 YESNO 2WKPER LOSE WEIGHT W/OUT TRYING

During one of those periods, did you lose weight without trying to, as much as two pounds a week for several weeks?

1 YES
2 NO

IF J26 <> 1, GO TO J29, ELSE GO TO J27

10.35 J27 YESNO 2WKPER LARGER APPETITE THAN USUAL

During one of those periods, did you have a much larger appetite than is usual for you almost every day for two weeks or more?
CODE NO IF ONLY BECAUSE GROWING FAST OR PREGNANT

1 YES
2 NO

IF J27 <> 1, GO TO J29, ELSE GO TO J28

10.36 J28 YESNO 2WKPER UNUSUAL WEIGHT GAIN

During one of those periods, did your eating increase so much that you gained weight, as much as two pounds a week for several weeks?
CODE NO IF ONLY REGAINED WEIGHT LOST

1 YES
2 NO

10.37 J29 YESNO 2WKPER TROUBLE SLEEPING

When you ^TXTFILL^(115/117), did you have trouble sleeping almost every night for two weeks or more -- either trouble falling asleep, waking in the middle of the night, or waking up too early?

1 YES
2 NO

IF J29 <> 1, GO TO J31, ELSE GO TO J30

10.38 J30 YESNO 2WKPER SLEEPING TOO MUCH

During a period when you ^TXTFILL^(118/120), were you sleeping too much almost every day?

1 YES
2 NO

10.39 J31 YESNO 2WKPER TALK MORE SLOWLY THAN USUAL

During one of those periods, did you talk or move more slowly than is normal for you almost every day for at least two weeks?

1 YES
2 NO

IF J31 <> 2, GO TO J33, ELSE GO TO J32

10.40 J32 YESNO 2WKPER UNABLE TO SIT STILL
During one of those periods, did you have to be moving all the time -- that is, you couldn't sit still and paced up and down or couldn't keep your hands still when sitting?
1 YES
2 NO

10.41 J33 YESNO 2WKPER LACK OF ENERGY/FEEL TIRED
During a period lasting 2 weeks or longer when you ^TXTFILL^(112/114), did you lack energy or feel tired all the time nearly every day, even when you had not been working very hard?
1 YES
2 NO

10.42 J34 YESNO 2WKPER FEEL WORTHLESS NEARLY EVERY DAY
During one of those periods, did you feel worthless nearly every day?
1 YES
2 NO

10.43 J35 YESNO 2WKPER FEEL GUILTY
During one of those periods, did you feel guilty?
1 YES
2 NO

10.44 J36 YESNO 2WKPER TROUBLE CONCENTRATING
During one of those periods, did you have a lot more trouble concentrating than is normal for you?
1 YES
2 NO

10.45 J37 YESNO 2WKPER THOUGHTS COME SLOWER
Did your thoughts come much slower than usual or seem mixed up?
1 YES
2 NO

10.46 J38 YESNO 2WKPER UNABLE TO MAKE UP MIND
Were you unable to make up your mind about things you ordinarily had no trouble deciding about?
1 YES
2 NO

10.47 J39 YESNO 2WKPER THINK A LOT ABOUT DEATH
During one of those periods, did you think a lot about death?
1 YES
2 NO

10.48 J40 YESNO 2WKPER THINK ABOUT COMMITTING SUICIDE
Did you feel so low you thought a lot about committing suicide?
1 YES
2 NO

IF J40 <> 1, GO TO J47, ELSE GO TO J41

10.49 J41 YESNO 2WKPER SUICIDE PLANS
Did you make a plan as to how you might do it?
1 YES
2 NO

10.50 J42 YESNO 2WKPER SUICIDE ATTEMPT
Did you attempt suicide?
1 YES
2 NO

IF J42 <> 1, GO TO J47, ELSE GO TO J43

10.51 J43 YESNO PSTYR SUICIDE ATTEMPT
Since ^MONTH^ 1997, have you attempted suicide?
1 YES
2 NO

10.52 J44 YESNO PSTYR GAMBLING FACTOR IN SUICIDE ATTEMPT
Was gambling a significant factor or cause toward your attempting suicide?
1 YES
2 NO

10.53 J45 YESNO OTHER FACTOR IN ATTEMPTED SUICIDE
Were there other significant factors toward your attempting suicide?
1 YES
2 NO

IF J45 <> 1, GO TO J47, ELSE GO TO J46

10.54 J46 UNCODED SPECIFY OTHER FACTORS ATTEMPTED SUICIDE
What were those other significant factors or causes?

10.55 J47 YESNO 2WKPER TELL DOCTOR ABOUT FEELINGS
During any period of feeling ^TXTFILL^(121/123), did you tell a doctor about your feelings or about the problems you were having at the time with ^TXTFILL^(124/138)?
1 YES
2 NO

10.56 J48 YESNO 2WKPER INTERFERE W/ JOB/FAMILY/SELF
Did any period lasting two weeks or longer seriously interfere with your ability to do your job, take care of your house or family, or take care of yourself?
1 YES
2 NO

10.57 J49 YESNO PSTYR 2WKPER OCCUR W/IN LAST 12 MONTHS
The last time you had a period of two weeks or more when you ^TXTFILL^(112/114) and also had some of these problems like ^TXTFILL^(124/130,132/138) -- was it within the past 12 months?
1 YES
2 NO

IF J49 <> 1, GO TO J55, ELSE GO TO J50

10.58 J50 YESNO PSTYR 2 WKPER OCCUR AFTER SOMEONE DIED
Did this period occur just after the death of a loved one?
1 YES
2 NO

10.59 J51 YESNO PSTYR 2WKPER PROBLEMS CAUSED BY MED/DRU/
Were these problems, such as ^TXTFILL^(124/130,132/138), a side effect of any medications, drugs, or alcohol you took?
1 YES
2 NO

10.60 J52 YESNO 2WKPER GAMBLING FACTOR IN DEPRESSION
Was gambling a significant factor or cause toward the period when you ^TXTFILL^(112/114)?
1 YES
2 NO

10.61 J53 YESNO OTHER FACTORS CONTRIBUTE TO DEPRESSION
Were there other significant factors or causes toward the period when you felt ^TXTFILL^(112/114)?
1 YES
2 NO

IF J53 <> 1, GO TO J55, ELSE GO TO J54

10.62 J54 UNCODED SPECIFY OTHER FACTORS IN DEPRESSION
What were those other significant factors or causes?

10.63 J55 NUMBER EVER HOW MANY 2WKPER
In your lifetime, how many different periods have you had that lasted two weeks or more when you ^TXTFILL^(139/141) and had some of the problems we've talked about?
Valid Values: 0-99

10.64 J56 FIXED EVER 2WKPER OCCUR AFTER SOMEONE DIED
Did all, some or none of these periods of ^TXTFILL^(142/144) occur just after the death of a loved one?
1 ALL
2 SOME
3 NONE

10.65 J57 FIXED EVER 2WKPER CAUSED BY MED/DRUG/ALCOHOL
Were all, some or none of these periods of ^TXTFILL^(142/144) caused by drugs or alcohol you took?
1 ALL
2 SOME
3 NONE

IF EVERPROB >= 1, GO TO J58, ELSE GO TO SECB11

10.66 J58 YESNO EVER INPATIENT TREATMENT FOR EMOTIONAL P
Have you ever stayed somewhere overnight, for at least 24 hours, for professional treatment of problems with your emotions, nerves, or mental health?
1 YES
2 NO

IF J58 <> 1, GO TO SECB11, ELSE GO TO J59

10.67 J59 YESNO PSTYR INPATIENT TREATMENT FOR EMOTIONAL
Since ^MONTH^ 1997, had you stayed somewhere overnight, for at least 24 hours, for treatment of problems with your emotions, nerves, or mental health?
1 YES
2 NO

11.1 SECB11 TIMESTAMP TIMESTAMP SECTION 11

11.2 K0_ PREAMBLE SECTION K PREAMBLE
Now I have some questions about your use of alcohol and drugs. Remember that your answers to all questions are totally confidential.

11.3 K1_ YESNO USE OF ALCOHOL AT LEAST 12 DAYS
In the past 12 months, have you used alcohol at least 12 days--that is, at least 1 to 2 days per month?
1 YES
2 NO

11.4 K2_ YESNO USE OF MARIJUANA MORE THAN 5 DAYS
In the past 12 months, have you used marijuana or hashish on more than 5 days?
1 YES
2 NO

11.5 K3_ YESNO USE OF COCAINE/CRACK MORE THAN 5 DAYS
In the past 12 months, have you used cocaine or crack on more than 5 days?
1 YES
2 NO

11.6 K4_ YESNO USE OF STIMULANT MORE THAN 5 DAYS
In the past 12 months, have you used stimulants such as methamphetamine, amphetamines, or speed for nonmedical reasons, such as to feel the effects, on more than 5 days?
1 YES
2 NO

11.7 K5_ YESNO USE OF TRANQUILIZERS MORE THAN 5 DAYS
In the past 12 months, have you used tranquilizers such as Valium or Xanax for nonmedical reasons, such as to feel the effects, on more than 5 days?
1 YES
2 NO

IF K1_ <> 1 AND K2_ <> 1 AND K3_ <> 1 AND K4_ <> 1 AND K5_ <> 1, GO TO SECB12, ELSE GO TO K6S_

REPEAT K6S_ THRU K6SEND FOR EACH CATEGORY IN K6S_.

11.8 K6S_ LOOPBEG-FIXED DEPENDENCE LOOP BEGIN
1 alcohol
2 marijuana
3 cocaine or crack
4 stimulants
5 tranquilizers

IF K1_ = 1, LOOP VALUE: 1
IF K2_ = 1, LOOP VALUE: 2
IF K3_ = 1, LOOP VALUE: 3
IF K4_ = 1, LOOP VALUE: 4
IF K5_ = 1, LOOP VALUE: 5

11.9 K6_ YESNO SPEND TIME GET/USE/GET OVER EFFECTS
In the past 12 months, have you experienced a period of a month or more when you spent a great deal of time getting ^K6S_^, using ^K6S_^, or getting over the effects?
1 YES
2 NO

11.10 K7_ YESNO USE MORE OFTEN/LARGER AMTS THAN INTENDED
In the past 12 months, have you used ^K6S_^ much more often or in larger amounts than you intended to?
1 YES
2 NO

11.11 K8_ YESNO BUILT UP TOLERANCE
In the past 12 months, have you built up a tolerance for ^K6S_^, so that the same amount has less effect than prior to that time?
1 YES
2 NO

11.12 K9_ YESNO USE KEPT R FROM WORK/SCHOOL/CHILDREN
In the past 12 months, has your use of ^K6S_^ often kept you from working, going to school, taking care of children, or engaging in recreational activities?
1 YES
2 NO

11.13 K10_ YESNO USE CAUSED EMOTION/PSYCHOLOGICAL PROBLEM
In the last 12 months, has your use of ^K6S_^ caused you to have any emotional or psychological problems -- such as feeling uninterested in things, feeling depressed, feeling suspicious of people, feeling paranoid, or having strange ideas?
1 YES
2 NO

11.14 K11_ YESNO USE CAUSED HEALTH PROBLEMS
In the past 12 months, has your use of ^K6S_^ caused you any health problems--such as liver disease, stomach disease, pancreatitis, feet tingling, numbness, memory problems, an accidental overdose, a persistent cough, a seizure or fit, hepatitis, or absc
1 YES
2 NO

11.15 K12_ YESNO TRIED TO STOP/ CUT DOWN DRUG USE
In the past 12 months, have you wanted or tried to stop or cut down on your use of ^K6S_^ but found you couldn't?
1 YES
2 NO

11.16 K13_ YESNO STOP/CUT USE CAUSE PHYSICAL/PSYCH PROBS
1 YES
2 NO

11.17 K6SEND LOOPEND LOOP END

REPEAT KCALC THRU VAR10 FOR EACH CATEGORY IN KCALC.

11.18 KCALC LOOPBEG-FIXED For K claculation
1
2
3
4
5
6
7

IF K6_ = 1, LOOP VALUE: 1
IF K7_ = 1, LOOP VALUE: 2
IF K8_ = 1, LOOP VALUE: 3
IF K9_ = 1, LOOP VALUE: 4
IF K10_ = 1 OR K11_ = 1, LOOP VALUE: 5
IF K12_ = 1, LOOP VALUE: 6
IF K13_ = 1, LOOP VALUE: 7

11.19 CK1 CALCULATION Alcohol
Calculation: ^CK1^+1
11.20 CK2 CALCULATION Marijuana
Calculation: ^CK2^+1
11.21 CK3 CALCULATION Cocain
Calculation: ^CK3^+1
11.22 CK4 CALCULATION Stimulants
Calculation: ^CK4^+1
11.23 CK5 CALCULATION Tranquilizers
Calculation: ^CK5^+1
11.24 VAR9 EXCLUDED
11.25 VAR10 LOOPEND

IF CK1 >= 3 OR CK2 >= 3 OR CK3 >= 3 OR CK4 >= 3 OR CK4 >= 3 OR CK5 >= 3, GO TO K14_, ELSE GO TO SECB12

11.26 K14_ YESNO EVER TREATED FOR DRUG/ALCOHOL PROBLEM
Have you ever been treated for an alcohol or drug problem?
1 YES
2 NO

IF K14_ <> 1, GO TO SECB12, ELSE GO TO K15_

11.27 K15_ YESNO PSTYR TREATED FOR DRUG/ALCOHOL PROBLEM
Were you treated for an alcohol or drug problem in the last 12 months?
1 YES
2 NO
11.28 SECB12 TIMESTAMP TIMESTAMP SECTION 12
11.29 CATICADE FIXED CATI OR CADE RECORD
Select data collection mode:
1 CATI
2 CADE

IF VARFLAG = 1 AND CATICADE = 2, GO TO VARCASE, ELSE GO TO VERSION

11.30 VARCASE PREAMBLE VERCASE
CADER: This is a Verification case

11.31 CADER UNCODED Cader Initials
CADER initials
11.32 VERSION AUTO Version Stamp
11.33 SECOND TIMESTAMP Time Stamp
11.34 CADEDATE CURRENT DATE CADE DATE

ATTACHMENT B

NORC DSM SCREEN FOR PROBLEM GAMBLING

(NODS)

NORC DSM-IV Screen for Gambling Problems

The screen is set up to run first a lifetime screen for all items and then ask about the past year only for those items endorsed for lifetime.

How to score the items:

Lifetime: Add 1 point for every YES to any of the following items:

1 or 2	**3**	**5**	**7**	**8 or 9**	**10**
12	**13**	**14 or 15 or 16**			**17**

Past year: Add 1 point for every YES to any of the following items:

18 or 19	**20**	**22**	**24**	**25 or 26**	**27**
29	**30**	**31 or 32 or 33**			**34**

If gambler responds YES to more than one item in a response cluster (e.g., "8 or 9"), count them together as a single point.

Under the NODS typology, a gambler who scores zero points is a lifetime or past-year Type B gambler, and a gambler who scores a 1 or 2 is a lifetime or past-year Type C gambler. Scoring a 3 or 4 would mean one is a lifetime or past-year Type D gambler, which corresponds to what certain studies have called a "possible pathological gambler" or "problem gambler." A gambler who scores 5 or more on the NODS is a lifetime or past-year Type E gambler; by DSM-IV criteria, this person is a "probable pathological gambler."

Lifetime Problems

1. Have there ever been periods lasting two weeks or longer when you spent a lot of time thinking about your gambling experiences or planning out future gambling ventures or bets?
   YES
   NO

2. Have there ever been periods lasting two weeks or longer when you spent a lot of time thinking about ways of getting money to gamble with?
   YES
   NO

3. Have there ever been periods when you needed to gamble with increasing amounts of money or with larger bets than before in order to get the same feeling of excitement?
   YES
   NO

4. Have you ever tried to stop, cut down, or control your gambling?
   YES GO TO 5
   NO GO TO 8

5. On one or more of the times when you tried to stop, cut down, or control your gambling, were you restless or irritable?
   YES
   NO

6. Have you ever tried *but not succeeded* in stopping, cutting down, or controlling your gambling?
   YES GO TO 7

NO GO TO 8

7. Has this happened three or more times?
YES
NO

8. Have you ever gambled as a way to escape from personal problems?
YES
NO

9. Have you ever gambled to relieve uncomfortable feelings such as guilt, anxiety, helplessness, or depression?
YES
NO

10. Has there ever been a period when, if you lost money gambling one day, you would return another day to get even?
YES
NO

11. Have you ever lied to family members, friends, or others about how much you gamble or how much money you lost on gambling?
YES GO TO 12
NO GO TO 13

12. Has this happened three or more times?
YES
NO

13. Have you ever written a bad check or taken something that didn't belong to you from family members or anyone else in order to pay for your gambling?
YES
NO

14. Has your gambling ever caused serious or repeated problems in your relationships with any of your family members or friends?
YES
NO

15. ANSWER ONLY IF YOU ARE IN SCHOOL Has your gambling caused you any problems in school, such as missing classes or days of school or your grades dropping?
YES
NO

16. Has your gambling ever caused you to lose a job, have trouble with your job, or miss out on an important job or career opportunity?
YES
NO

17. Have you ever needed to ask family members or anyone else to loan you money or otherwise bail you out of a desperate money situation that was largely caused by your gambling?
YES
NO

Past-Year Problems

COMPLETE THIS SECTION ONLY IF YOU HAVE GAMBLED IN THE PAST YEAR.

18. **[ANSWER ONLY IF 1=YES]**
Since [current month][last year], have there been any periods lasting two weeks or longer when you spent a lot of time thinking about your gambling experiences or planning future gambling ventures or bets?
YES
NO

19. **[ANSWER ONLY IF 2=YES]**
Since [current month][last year], have there been periods lasting two weeks or longer when you spent a lot of time thinking about ways of getting money to gamble with?
YES
NO

20. **[ANSWER ONLY IF 3=YES]**
Since [current month][last year], have there been periods when you needed to gamble with increasing amounts of money or with larger bets than before in order to get the same feeling of excitement?
YES
NO

21. **[ANSWER ONLY IF 4=YES]**
Since [current month][last year], have you tried to stop, cut down, or control your gambling?
YES GO TO 22
NO GO TO 25

22. **[ANSWER ONLY IF 5=YES]**
Since [current month][last year], on one or more of the times when you tried to stop, cut down, or control your gambling, were you restless or irritable?
YES
NO

23. **[ANSWER ONLY IF 6=YES]**
Since [current month][last year], have you tried *but not succeeded* in stopping, cutting down, or controlling your gambling?
YES
NO

24. **[ANSWER ONLY IF 7=YES]**
Since [current month][last year], has this happened three or more times?
YES
NO

25. **[ANSWER ONLY IF 8=YES]**
Since [current month][last year], have you gambled as a way to escape from personal problems?
YES
NO

26. **[ANSWER ONLY IF 9=YES]**
Since [current month][last year], have you gambled to relieve uncomfortable feelings such as guilt, anxiety, helplessness, or depression?
YES
NO

27. **[ANSWER ONLY IF 10=YES]**
Since [current month][last year], has there ever been a period when, if you lost money gambling on one day, you would often return another day to get even?

YES
NO

28. **[ANSWER ONLY IF 11=YES]**
Since [current month][last year], have you more than once lied to family members, friends, or others about how much you gamble or how much money you lost on gambling?

YES GO TO 29
NO GO TO 30

29. **[ANSWER ONLY IF 12=YES]**
Has this happened three or more times?

YES
NO

30. **[ANSWER ONLY IF 13=YES]**
Since [current month][last year], have you written a bad check or taken money that didn't belong to you from family members or anyone else in order to pay for your gambling?

YES
NO

31. **[ANSWER ONLY IF 14=YES]**
Since [current month][last year], has your gambling caused serious or repeated problems in your relationships with any of your family members or friends?

YES
NO

32. **[ANSWER ONLY IF 15=YES]**
Since [current month][last year], has your gambling caused you any problems in school, such as missing classes or days of school or getting worse grades?

YES
NO

33. **[ANSWER ONLY IF 16=YES]**
Since [current month][last year], has your gambling caused you to lose a job, have trouble with your job, or miss out on an important job or career opportunity?

YES
NO

34. **[ANSWER ONLY IF 17=YES]**
Since [current month][last year], have you needed to ask family members or anyone else to loan you money or otherwise bail you out of a desperate money situation that was largely caused by your gambling?

YES
NO

ATTACHMENT C

RELIABILITY AND VALIDITY QUESTIONNAIRE

USED IN TESTING THE NODS

Gambling Impact & Behavior Study

Reliability Test Questionnaire

Case ID: _____

Telephone Number: _____

Respondent Name: _____

Respondent Birthdate: _____

Contact Comments: _____

_____

DATE	TIME	COMMENTS	DISP

DEMOGRAPHICS

Good [morning/afternoon/evening]. My name is _____ and I'm calling from the National Opinion Research Center at the University of Chicago. We are calling about the Gambling Impact & Behavior Study, which is sponsored by the National Gambling Impact Study Commission. We would like to ask you a few questions about your experiences with gambling; the interview shouldn't be more than 15 minutes and everything that you tell us is completely confidential. To compensate you for your time we'd like to send you a money order for $10. If you're ready, I'll now ask the first question.

A1
CODE WITHOUT ASKING QUESTION, UNLESS NOT OBVIOUS:

I am required to ask whether you are male or female. Are you...

1 Male
2 Female

A2
How old are you?

_____

A3
Are you of Mexican, Puerto Rican, Cuban or any other Spanish-speaking background?

1 YES
2 NO

A4
What best describes you? Are you . . .

1 Alaskan Native,
2 Native American,
3 Asian or Pacific Islander,
4 Black or African American,
5 White, or
6 another group?

(SPECIFY: _____)

GAMBLING BEHAVIOR

INDIAN / TRIBAL MODULE

B3
In the past year, since July 1997, have you gambled at an Indian or Tribal facility where players only played against one another for a common pot, such as bingo or card games like poker?

1 YES
2 NO

B4
The second kind of Indian or Tribal facility has mechanical or electronic games of chance, such as slot machines, video poker, or video keno. It may also have blackjack, roulette, and other games, like bingo, keno, or poker. In the past year, since July 1997, have you gambled at an Indian or Tribal facility which has these kinds of games?

1 YES
2 NO

GAMBLING BEHAVIOR

U.S. CASINO MODULE

B6
In the past year, since July 1997, have you ever gambled at a casino in the U.S., that is, a large gambling hall with many different kinds of games, for example the kind of casino that you might find on a riverboat or a resort hotel?

Do not include Indian or Tribal casinos.

1 YES
2 NO **> NEXT MODULE**

B56
In the past year, since July 1997, think about how often you gambled at a casino in the U.S., that is, a large gambling hall with many different kinds of games, for example the kind of casino that you might find on a riverboat or a resort hotel? Do not include Indian or Tribal casinos. Was it . . .

1 nearly every day,
2 less than daily but at least one day a week,
3 less than weekly but at least one day a month,
4 less than once a month but more than one day all year, or
5 only one day last year? **> NEXT MODULE**

B63
The last day that you gambled at a casino, did you budget beforehand a certain amount of money that was the most you were willing to lose?

1 YES
2 NO **> B68**

B64
How many dollars were the most you were willing to lose?

I've written down $ _____, is that correct?

B68
On the last day that you gambled at a casino, did you come out ahead or behind on the money you gambled with?

1 AHEAD
2 BEHIND
3 BROKE EVEN **> B72**

GAMBLING BEHAVIOR

B69
How much did you come out [ahead/behind]?

I've written down $ _____, is that correct?

B72
Now please think about all of the times in the past year, since July 1997 that you gambled at a casino: During this year, did you come out ahead or behind on your gambling?

1 AHEAD
2 BEHIND
3 BROKE EVEN **> NEXT PAGE**

B73
How much did you come out [ahead/behind]?

I've written down $ _____, is that correct?

GAMBLING BEHAVIOR

PARI-MUTUEL MODULE

B9
In the past year, since July 1997, have you gambled at a race track, jai alai fronton, or an off-track pari-mutuel betting parlor? Please include playing slot machines, cards, and other types of games.

1 YES
2 NO

GAMBLING BEHAVIOR

LOTTERY

B11
In the past year, since July 1997, have you bought a lottery ticket for such games as Lotto, Powerball, dailies like pick-4, or instants and scratch-offs? Please include state-run lottery games only. INCLUDE MULTI-STATE

1 YES
2 NO **> NEXT MODULE**

B93
In the past year, since July 1997, think about how often you bought a lottery ticket such as Lotto, Powerball, a daily lottery ticket like pick-4, or an instant or scratch-off ticket. Was it . . .

1 nearly every day,
2 less than daily but at least one day a week,
3 less than weekly but at least one day a month,
4 less than once a month but more than one day all year, or
5 only one day last year? **> NEXT MODULE**

B94
How old were you the first time that you bought a lottery ticket?

_____ years old

B104
Since July 1997, did you buy any lottery tickets with other people in a ticket-buying pool?

1 YES
2 NO

B108
What percent of the ticket price for lottery tickets do you think is returned to the ticket purchasers in the form of prize money? Do the ticket purchasers as a whole get back...

1 1 to 25 percent,
2 26 - 50 percent,
3 51 - 75 percent,
4 76 - 99 percent,
5 100 percent, or
6 more than 100 percent?

GAMBLING BEHAVIOR

B109
Now please think about all of the lottery tickets you have bought in the past year, since July 1997: Did you come out ahead or behind on your lottery tickets?

1 AHEAD
2 BEHIND
3 BROKE EVEN **> NEXT PAGE**

B110
How much did you come out [ahead/behind]?

I've written down $ _____, is that correct?

GAMBLING BEHAVIOR

CHARITABLE

B13
In the past year, since July 1997, have you bet money on a game conducted for a charitable purpose, such as church bingo, raffles, or pull-tabs?

1 YES
2 NO

STORE/BAR/REST

B19
In the past year, since July 1997, have you gambled at a store, bar, restaurant, truck stop, or similar location that had only one or two kinds of games, such as slot machines, video poker, or pull-tabs? Please do not count locations that have only lottery tickets, bingo halls, or cardrooms.

1 YES
2 NO

UNLICENSED

B21
Now I'd like to talk with you about types of gambling that are run like a business but probably without a license. Please do not include any of the kinds of gambling activities we've already discussed. In the past year, since July 1997, have you participated in a sports pool, placed a bet with a local bookmaker, bought a policy or played nonlicensed numbers games, or played in a nonlicensed casino or "blind pig"?

1 YES
2 NO

GAMBLING DIAGNOSTIC ASSESSMENT

D1
Now I would like to ask you about some very specific problems that people sometimes have said they have in relation to gambling. Please tell me whether any of the following descriptions of problems have ever applied to you.

Have there ever been periods lasting two weeks or longer when you spent a lot of time thinking about gambling experiences or planning out future gambling ventures or bets?

1 YES
2 NO

D2
Have there ever been periods lasting two weeks or longer when you spent a lot of time thinking about ways of getting money with which to gamble?

1 YES
2 NO

D3
Have there ever been periods lasting two weeks or longer when you needed to gamble with increasing amounts of money or with larger bets than before in order to get the same feeling of excitement?

1 YES
2 NO

D4
Have you ever tried to stop, cut down, or control your gambling?

1 YES
2 NO **> D8**

D5
On one or more of the times when you tried to stop, cut down, or control your gambling, were you restless or irritable?

1 YES
2 NO

GAMBLING DIAGNOSTIC ASSESSMENT

D6
Have you ever tried but not succeeded in stopping, cutting down, or controlling your gambling?

1 YES
2 NO **>D8**

D7
Has this happened three or more times?

1 YES
2 NO

D8
Have you ever gambled as a way to escape from personal problems?

1 YES
2 NO

D9
Have you ever gambled to relieve uncomfortable feelings such as guilt, anxiety, helplessness, or depression?

1 YES
2 NO

D10
Has there ever been a period lasting two weeks or longer when, if you lost money gambling one day, you would return another day to get even?

1 YES
2 NO

D11
Have you ever lied to family members, friends, or others about how much you gamble or how much money you lost on gambling?

1 YES
2 NO

D12
Has this happened three or more times?

1 YES
2 NO

D13
Have you ever written a bad check or taken money that didn't belong to you from family members or anyone else in order to pay for your gambling?

1 YES
2 NO

D14
Has your gambling ever caused serious or repeated problems in your relationships with any of your family members or friends?

1 YES
2 NO

D16
Has your gambling every caused you to lose a job, have trouble with your job, or miss out on an important job or career opportunity?

1 YES
2 NO

D17
Have you ever needed to ask family members or anyone else to loan you money or otherwise bail you out of a desperate money situation that was largely caused by your gambling?

1 YES
2 NO

D18
Did a family member ever loan you money or bail you out?

1 YES
2 NO

19
Did you ever argue with a family member about your gambling to the point where it became emotionally harmful?

1 YES
2 NO

D20
Did you ever argue with a family member about your gambling to the point where the argument became physical?

1 YES
2 NO

Now I would like to ask you about whether any of the problems you have reported have occurred in the past year.

IF D1 = YES, GO TO D21, ELSE GO TO D22

D21
Since ^MONTH^ 1997, have there been any periods lasting two weeks or longer when you spent a lot of time thinking about your gambling experiences or planning out future gambling ventures or bets?

1 YES
2 NO

IF D2 = YES, GO TO D22, ELSE GO TO D23

D22
Since ^MONTH^ 1997, have there been any periods lasting two weeks or longer when you spent a lot of time thinking about ways of getting money with which to gamble?

1 YES
2 NO

GAMBLING DIAGNOSTIC ASSESSMENT

IF D3 = YES, GO TO D23, ELSE GO TO D24

D23
Since ^MONTH^ 1997, have there been any periods lasting two weeks or longer when you needed to gamble with increasing amounts of money or with larger bets than before in order to get the same feeling of excitement?

1 YES
2 NO

IF D4 = YES, GO TO D24, ELSE GO TO D25

D24
Since ^MONTH^ 1997, have you tried to stop, cut down, or control your gambling?

1 YES
2 NO **> D28**

IF D5 = YES, GO TO D25, ELSE GO TO D26

D25
Since ^MONTH^ 1997, on one or more of the times when you tried to stop, cut down, or control your gambling, were you restless or irritable?

1 YES
2 NO

D26
Since ^MONTH^ 1997, have you tried but not succeeded in stopping, cutting down, or controlling your gambling?

1 YES
2 NO **> D28**

D27
Since ^MONTH^ 1997, has this happened three or more times?

1 YES
2 NO

GAMBLING DIAGNOSTIC ASSESSMENT

IF D8 = YES, GO TO D28, ELSE GO TO D29

D28
Since ^MONTH^ 1997, have you gambled as a way to escape from personal problems?

1 YES
2 NO

IF D9 = YES, GO TO D29, ELSE GO TO D30

D29
Since ^MONTH^ 1997, have you gambled to relieve uncomfortable feelings such as guilt, anxiety, helplessness, or depression?

1 YES
2 NO

IF D10 = YES, GO TO D30, ELSE GO TO D31

D30
Since ^MONTH^ 1997, have there been any periods lasting two weeks or longer when, if you lost money gambling on one day, you would often return another day to get even?

1 YES
2 NO

IF D11 = YES, GO TO D31, ELSE GO TO D32

D31
Since ^MONTH^ 1997, have you more than once lied to family members, friends, or others about how much you gamble or how much money you lost on gambling?

1 YES
2 NO

GAMBLING DIAGNOSTIC ASSESSMENT

IF D13 = YES, GO TO D32, ELSE GO TO D33

D32
Since ^MONTH^ 1997, have you written a bad check or taken money that didn't belong to you from family members or anyone else in order to pay for your gambling?

1 YES
2 NO

IF D14 = YES, GO TO D33, ELSE GO TO D34

D33
Since ^MONTH^ 1997, has your gambling caused serious or repeated problems in your relationships with any of your family members or friends?

1 YES
2 NO

IF D16 = YES, GO TO D35, ELSE GO TO D36

D35
Since ^MONTH^ 1997, has your gambling ever caused you to lose a job, have trouble with your job, or miss out on an important job or career opportunity?

1 YES
2 NO

IF D17 = YES, GO TO D36, ELSE GO TO NEXT PAGE

D36
Since ^MONTH^ 1997, have you needed to ask family members or anyone else to loan you money or otherwise bail you out of a desperate money situation that was largely caused by your gambling?

1 YES
2 NO

MENTAL HEALTH

Now I would like to ask you some questions about your physical and mental health.

J4
Has there ever been a period of at least one week when you were so happy or excited that you got into trouble, or your family or friends worried about it, or a doctor said you were manic?

1 YES
2 NO

J7
Has there ever been a period of at least one week when you were so irritable that you threw or broke things, started arguments, shouted at people, or hit someone?

1 YES
2 NO

J23
In your lifetime, have you ever had two weeks or longer when nearly every day you felt sad, empty, or depressed for most of the day?

1 YES
2 NO

J24
In your lifetime, have you ever had 2 weeks or longer when you lost interest in most things like work, hobbies, and other things you usually enjoyed?

1 YES
2 NO **> CLOSING SCRIPT**

That completes the questions we have for you today. Again, I'd like to thank you for taking the time to help us prepare for the national Gambling Impact and Behavior Study. If I can now get the address at which you would like us to mail your check, we'll get that sent out to you.

Address _____

Apt # _____

City _____

State _____

Zip code _____

[VERIFY CORRECT ADDRESS]

Have a nice day.

ATTACHMENT D

SELF-ADMINISTERED QUESTIONNAIRE

Gambling Impact and Behavior Study

Self Administered Questionnaire

Sponsored By:
National Gambling Impact Study Commission

Conducted By:
National Opinion Research Center
University of Chicago
1155 East 60th Street
Chicago, Illinois 60637

FOR OFFICE USE ONLY

STAFF_ID ☐☐☐☐☐☐

DISPOSITION ☐☐

CASE ID ☐☐☐☐☐☐ – ☐☐

DATE COMPLETED ☐☐☐☐☐☐

Instructions for completing this questionnaire.

1. This questionnaire is divided into four sections. Please complete all of Section A. Your response to Question 2 will determine which other sections require your attention. Each Section can be distinguished by the color of the paper.

2. The label at the bottom of this page contains the name of this indigent defense program. It also lists the name of the study county. We have identified your program as serving this county. When a question refers to “the county” you should answer only for the county on the label. If this indigent defense program does not serve some or all of the county, please contact the Survey Director at the designated telephone number given below.

3. The purpose of this survey is to collect information on all types of cases in your county for which court appointed counsel are provided by your program. This may include criminal defense, juvenile delinquency, child protection or other civil matters where legal representation is required for an indigent defendant.

4. This questionnaire includes questions specific to certain types of representation, for example juvenile delinquency, child protection, and death penalty. If your program does not handle these types of cases, please follow the instructions to skip to the next section of the questionnaire.

5. Please answer each question in sequence by marking the appropriate box and/or by printing the requested information in the space provided. In some cases you will be requested to skip certain questions based on your response. For some questions you will be asked to mark all responses that apply.

6. The reference period for the survey is fiscal year (FY) 1998, July 1, 1997 to June 30, 1998. If you can only respond for a different 12 month period, please indicate the dates in Question 1.

7. If you do not know the answer to a question, write “DK” for “don’t know”.

GENERAL INSTRUCTIONS

Thank you for taking the time to complete this questionnaire. It is important that you follow the directions for responding to each kind of question. These are:

- Please circle the correct response for each question. Unless directed otherwise, only one answer should be circled.

  What color are your eyes?

  1. . . . Blue
  2. . . . Brown
  ③ . . . Green
  4. . . . Other

  If the color of your eyes is green, you would circle the number 3 as shown.

- When directions say CIRCLE ALL THAT APPLY, all applicable answers should be circled.

  What foreign languages do you speak?

  1. . . . Spanish
  ② . . . French
  ③ . . . Italian
  4. . . . German

  If you speak both French and Italian, you would circle both as shown.

- Follow all "SKIP" instructions AFTER circling a response. If no "SKIP" instruction is provided, you should continue to the NEXT question.

  A. During this year, did you come out ahead or behind on your lottery tickets?

  1. . . . Ahead
  2. . . . Behind
  3. . . . Broke Even ⟶ **SKIP TO C**

  If you broke even you would skip to question C as shown.

  B. How much did you come out ahead / behind?

  $ _____

  C. Have you ever gambled at a race track, jai alai fronton, or off-track betting parlor in the U.S.?

  1. . . . Yes
  2. . . . No

IF YOU NEED TO CHANGE A RESPONSE: If you used a pencil, please erase the incorrect response thoroughly. If you used a pen, put an "X" though the incorrect response and circle the correct one. Thank you again for your help.

SECTION A: Demographics

A1 First, please tell us your sex.

1. . . . Male
2. . . . Female

A2 What is your age?

☐☐ *years old*

A3 Are you of Mexican, Puerto Rican, Cuban, or any other Spanish-speaking background?

1. . . . Yes
2. . . . No

A4 What racial background best describes you? Please do not include Hispanic.

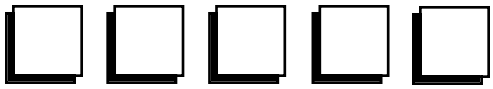
1. . . . Alaskan Native
2. . . . Native American
3. . . . Asian or Pacific Islander
4. . . . Black or African American
5. . . . White
6. . . . Another group (Which one? _____)

SECTION A: Demographics

A5 What is the highest grade or year of school you have ever attended, even if you did not complete that grade or year?

1. . . . Never attended school
2. . . . 1st through 8th grade
3. . . . 9th through 11th grade
4. . . . 12th grade
5. . . . Technical school
6. . . . 1 to 3 years of college
7. . . . 4 years of college
8. . . . Graduate/professional school

A6 What is your home zip code?



SECTION B: Gambling Behavior

Now we would like to ask about your experience with various kinds of gambling. By gambling we mean placing a bet on the outcome of a race or a game of skill or chance, or playing a game (including for charity) in which you might win or lose your money. Do not include any gambling you may have done for a prize other than money, such as a car raffle.

All questions refer to any gambling you have done while in *the United States only,* including the District of Columbia and Puerto Rico. DO NOT include gambling in U.S. territories such as Guam and the Virgin Islands; on cruise ships, ferries, or similar vehicles located in international waters; or in other countries, including Canada and Mexico.

CASINO GAMBLING

B1 Have you ever gambled at a casino in the U.S., that is, a large gambling hall with many different kinds of games, for example, a gambling hall on a riverboat or in a resort hotel?

1. . . . Yes
2. . . . No ⟶ **SKIP TO B24, PAGE 8**

B2 How old were you the first time that you gambled at a casino?

☐☐ *years old*

B3 In the past year, since November 1997, have you gambled at this type of location?

1. . . . Yes
2. . . . No ⟶ **SKIP TO B24, PAGE 8**

SECTION B: Gambling Behavior

B4 In the past year, since November 1997, think about how often you gambled at a casino in the U.S., that is, a large gambling hall with many different kinds of games, for example the kind of casino that you might find on a riverboat or in a resort hotel. Please circle the category that best describes how often you gambled at a casino.

1. . . . About every day
2. . . . 1 to 3 times a week
3. . . . Once or twice a month
4. . . . A few days all year
5. . . . Only 1 day in the past year ⟶ **SKIP TO B20, PAGE 7**

B5 Now please think about *the last time,* the most recent day, when you gambled at a casino in the U.S. Where was it located?

1. . . . Nevada
2. . . . Atlantic City
3. . . . Biloxi/Gulf Coast, Mississippi
4. . . . Another location (SPECIFY: _____)

B6 How far did you have to travel from home to get there?

1. . . . Less than 10 miles
2. . . . Between 10 and 50 miles
3. . . . More than 50 miles but no more than 250 miles
4. . . . More than 250 miles

B7 On that day, how long did you gamble there?

1. . . . Less than 2 hours
2. . . . 2 to 4 hours
3. . . . 5 to 10 hours
4. . . . More than 10 hours

SECTION B: Gambling Behavior

B8 Did you spend most of your time on one kind of game or gambling activity?

1. . . . Yes
2. . . . No ⟶ **SKIP TO B10**

B9 What was the game on which you spent most of your time?

PLEASE CIRCLE ONE RESPONSE ONLY

1. . . . Table game
2. . . . Machine game
3. . . . Keno-type game
4. . . . Sports betting
5. . . . Dog/horse race betting (off-track betting)
6. . . . Bingo
7. . . . Pull-tabs
8. . . . Other (SPECIFY: _____)

B10 On that last day that you gambled at a casino, did you budget beforehand a certain amount of money that was the most you were willing to lose?

1. . . . Yes
2. . . . No ⟶ **SKIP TO B12**

B11 How many dollars were the most you were willing to lose?

$_____

B12 On that day, how much money did you take to gamble with?

1. . . . $_____
2. . . . Did not take cash

SECTION B: Gambling Behavior

B13 And on that day, after you started gambling, did you acquire more money to gamble with, for example, by using an ATM or credit card, or by cashing a check? DO NOT INCLUDE WINNINGS.

1. . . . Yes
2. . . . No ⟶ **SKIP TO B16**

B14 Please indicate which of the following ways you got more money to continue gambling.

PLEASE CIRCLE ALL THAT APPLY

1. . . . Cashed a check
2. . . . Took money from a bank account using an ATM machine
3. . . . Bought chips with a credit card
4. . . . Got a credit card cash advance
5. . . . Used a line of credit from the casino
6. . . . Borrowed money from a family member or friend
7. . . . Another way (SPECIFY: _____)

B15 IF YOU USED AN AUTOMATED TELLER MACHINE:

Where was the ATM machine that you used? Was it...

1. . . . in the place where you were gambling
2. . . . within walking distance of where you were gambling
3. . . . you had to drive to get there

B16 On the last day that you gambled at a casino, did you come out ahead or behind on the money you wagered?

1. . . . Ahead
2. . . . Behind
3. . . . Broke even ⟶ **SKIP TO B20, PAGE 7**

SECTION B: Gambling Behavior

B17 How much did you come out ahead or behind?

1. . . . Under $100
2. . . . $100 to $500
3. . . . $501 to $1,000
4. . . . $1,001 to $5,000
5. . . . $5,001 to $10,000
6. . . . $10,001 to $50,000
7. . . . $50,001 to $100,000
8. . . . $100,001 to $1 million
9. . . . More than $1 million

B18 Did you win/lose most of that money at one particular game or activity?

1. . . . Yes
2. . . . No ⟶ **SKIP TO B20**

B19 What was the game you won/lost most of that money on?

PLEASE CIRCLE ONE ONLY

1. . . . Table game
2. . . . Machine game
3. . . . Keno-type game
4. . . . Sports betting
5. . . . Dog/horse race betting (off-track betting)
6. . . . Bingo
7. . . . Pull-tabs
8. . . . Other (SPECIFY: _____)

B20 On that day, was the casino you played in owned by an Indian tribe?

1. . . . Yes
2. . . . No

SECTION B: Gambling Behavior

B21 Now please think about all of the times in *the past year,* since November 1997, that you gambled at a casino. During this year, did you come out ahead or behind on your gambling?

1. . . . Ahead
2. . . . Behind
3. . . . Broke even ⟶ **SKIP TO B23**

B22 How much did you come out ahead or behind?

1. . . . Under $100
2. . . . $100 to $500
3. . . . $501 to $1,000
4. . . . $1,001 to $5,000
5. . . . $5,001 to $10,000
6. . . . $10,001 to $50,000
7. . . . $50,001 to $100,000
8. . . . $100,001 to $1 million
9. . . . More than $1 million

B23 Have you ever had a credit line with a casino?

1. . . . Yes
2. . . . No

LOTTERIES

B24 Have you ever bought a lottery ticket for games like Lotto or Powerball, dailies like Pick-4, or instants and scratch-offs? *Please include state-run lottery games only, including lotteries run by multiple states. Do not include lottery games that can only be played on the Internet.*

1. . . . Yes
2. . . . No ⟶ **SKIP TO B48, PAGE 12**

SECTION B: Gambling Behavior

B25 How old were you the first time that you bought a lottery ticket?

☐☐ *years old*

B26 In the past year, since November 1997, have you bought a lottery ticket?

1. . . . Yes
2. . . . No ⟶ **SKIP TO B48, PAGE 12**

B27 In the past year, since November 1997, think about how often you bought a lottery ticket. Please circle the category that best describes how often you played the lottery.

1. . . . About every day
2. . . . 1 to 3 times a week
3. . . . Once or twice a month
4. . . . A few days all year
5. . . . Only 1 day in the past year ⟶ **SKIP TO B43, PAGE 11**

B28 Now please think about *the last time,* the most recent day, when you bought a lottery ticket. Was the last time you bought a lottery ticket during the past seven days?

1. . . . Yes ⟶ **SKIP TO B30**
2. . . . No

B29 Was the last time you bought a lottery ticket during the past 30 days?

1. . . . Yes
2. . . . No

B30 On that day, did you buy your ticket(s) in the neighborhood where you live?

1. . . . Yes
2. . . . No

SECTION B: Gambling Behavior

B31 On that day, did you purchase one or more *multi-state lottery tickets* (for example, Powerball, Cash4Life, Wildcard, Lotto America, or Tri-West Lotto)?

1. . . . Yes
2. . . . No ⟶ **SKIP TO B34**

B32 That day, how much did you spend on this type of ticket?

$_____

B33 How much of that did you spend using a credit card?

$_____

B34 On the last day that you bought one or more lottery tickets, did you purchase one or more *big-jackpot tickets,* like statewide Lottos (for example, the California Lotto)?

1. . . . Yes
2. . . . No ⟶ **SKIP TO B37**

B35 That day, how much did you spend on this type of ticket?

$_____

B36 How much of that did you spend using a credit card?

$_____

B37 On the last day that you bought one or more lottery tickets, did you purchase *daily number tickets,* such as Pick-3 and Pick-4?

1. . . . Yes
2. . . . No ⟶ **SKIP TO B40, PAGE 11**

B38 That day, how much did you spend on this type of ticket?

$_____

B39 How much of that did you spend using a credit card?

$_____

SECTION B: Gambling Behavior

B40 On the last day that you bought one or more lottery tickets, did you purchase *instant or scratch-off tickets*?

1. . . . Yes
2. . . . No ⟶ **SKIP TO B43**

B41 That day, how much did you spend on this type of ticket?

$_____

B42 How much of that did you spend using a credit card?

$_____

B43 Overall, what is your favorite lottery game?

1. . . . _____
2. . . . NO FAVORITE ⟶ **SKIP TO B45**

B44 What type of lottery game is this?

1. . . . Multi-state game (e.g., Powerball, Cash4life, Wildcard, Lotto America, Tri-West Lotto)
2. . . . Other big jackpot game (e.g., California Lotto)
3. . . . Daily number (e.g., Pick-3, Pick-4)
4. . . . Instant/scratch-off game

B45 Now please think about all of the lottery tickets you have bought in *the past year,* since November 1997. During this year, did you ever buy lottery tickets with other people in a ticket-buying pool?

1. . . . Yes
2. . . . No

SECTION B: Gambling Behavior

B46 During this year, did you come out ahead or behind on your lottery tickets?

1. . . . Ahead
2. . . . Behind
3. . . . Broke even ⟶ **SKIP TO B48**

B47 How much did you come out ahead or behind?

1. . . . Under $100
2. . . . $100 to $500
3. . . . $501 to $1,000
4. . . . $1,001 to $5,000
5. . . . $5,001 to $10,000
6. . . . $10,001 to $50,000
7. . . . $50,001 to $100,000
8. . . . $100,001 to $1 million
9. . . . More than $1 million

PARI-MUTUEL GAMBLING

B48 Have you ever gambled at a racetrack, jai alai fronton, or off-track betting parlor (OTB) in the U.S.? Please include if you played slot machines, cards, or other types of games there. (A jai alai fronton is a building in which the game of jai alai is played in front of spectators, who generally bet on the outcome. Race track and off-track betting include dog and horse racing.)

1. . . . Yes
2. . . . No ⟶ **SKIP TO B62, PAGE 16**

B49 In the past year, since November 1997, have you gambled at a racetrack, jai alai fronton, or off-track betting parlor?

1. . . . Yes
2. . . . No ⟶ **SKIP TO B62, PAGE 16**

SECTION B: Gambling Behavior

B50 In the past year, since November 1997, think about how often you gambled at a racetrack, jai alai fronton, or off-track betting parlor. Please circle the category that best describes how often you gambled at one of these locations.

1. . . . About every day
2. . . . 1 to 3 times a week
3. . . . Once or twice a month
4. . . . A few days all year
5. . . . Only 1 day in the past year ⟶ **SKIP TO B62, PAGE 16**

B51 Now please think about *the last time,* the most recent day, when you gambled at one of these locations. Did you gamble at a...

1. . . . Racetrack (include inter-track betting)
2. . . . Jai alai fronton
3. . . . Off-track betting parlor

B52 How far did you have to travel from home to get there?

1. . . . Less than 10 miles
2. . . . Between 10 and 50 miles
3. . . . More than 50 miles but no more than 250 miles
4. . . . More than 250 miles

B53 Did this location have any other kind of gambling, such as slot machines, video lottery terminals (VLTs), a cardroom, or video poker?

1. . . . Yes
2. . . . No ⟶ **SKIP TO B56, PAGE 14**

B54 Did you participate in any of these other games?

1. . . . Yes
2. . . . No ⟶ **SKIP TO B56, PAGE 14**

SECTION B: Gambling Behavior

B55 Which one or ones?

CIRCLE ALL THAT APPLY

1. . . . Slot machines
2. . . . Cards
3. . . . Video lottery terminals (VLTs)
4 . . . Video poker
5. . . . Bingo
6. . . . Other (SPECIFY: _____)

B56 On that day, how long did you gamble there?

1. . . . Less than 2 hours
2. . . . 2 to 4 hours
3. . . . 5 to 10 hours
4. . . . More than 10 hours

B57 How much money did you take that day to gamble with?

1. . . . $ _____
2. . . . Did not take cash

B58 Did you come out ahead or behind on the money you wagered?

1. . . . Ahead
2. . . . Behind
3. . . . Broke even ⟶ **SKIP TO B62, PAGE 16**

SECTION B: Gambling Behavior

B59 How much did you come out ahead or behind?

1. . . . Under $100
2. . . . $100 to $500
3. . . . $501 to $1,000
4. . . . $1,001 to $5,000
5. . . . $5,001 to $10,000
6. . . . $10,001 to $50,000
7. . . . $50,001 to $100,000
8. . . . $100,001 to $1 million
9. . . . More than $1 million

B60 Did you win or lose most of that money at one particular game or activity?

1. . . . Yes
2. . . . No ⟶ **SKIP TO B62, PAGE 16**

B61 What was the game you won or lost most of that money on?

1. . . . Horse or dog racing/jai alai
2. . . . Slot machines
3. . . . Video poker
4. . . . Video lottery terminals (VLTs)
5. . . . Bingo
6. . . . Card games
7. . . . Other(s) (SPECIFY: _____)

SECTION B: Gambling Behavior

SMALL BUSINESS SETTINGS

B62 Have you ever gambled at a store, bar, restaurant, truck stop, or similar location that had only one or two kinds of games, such as slot machines, video poker, or pull-tabs? *Please do not count cardrooms, betting with a bookmaker, or locations we have already asked you about, including places that only sell lottery tickets. Do not include bingo halls* unless *you gambled on a game other than, or in addition to, bingo.*

1. . . . Yes
2. . . . No ⟶ **SKIP TO B74, PAGE 18**

B63 In the past year, since November 1997, have you gambled at such a location that had only one or two kinds of games?

1. . . . Yes
2. . . . No ⟶ **SKIP TO B74, PAGE 18**

B64 Please circle the category that best describes how often you gambled at this type of business in the past year, since November 1997.

1. . . . About every day
2. . . . 1 to 3 times a week
3. . . . Once or twice a month
4. . . . A few days all year
5. . . . Only 1 day in the past year ⟶ **SKIP TO B74, PAGE 18**

B65 Now please think about *the last time,* the most recent day, when you gambled at one of these locations. Which kind of location was it?

1. . . . A bar or restaurant
2. . . . A truck stop or gas station
3. . . . A convenience store
4. . . . A supermarket
5. . . . Someplace else (SPECIFY: _____)

SECTION B: Gambling Behavior

B66 How far did you travel from home to get there?

1. . . . Less than 10 miles
2. . . . Between 10 and 50 miles
3. . . . More than 50 miles but not more than 250 miles
4. . . . More than 250 miles

B67 Which kind of game or games did you play?

CIRCLE ALL THAT APPLY

1. . . . Slot machines
2. . . . Video lottery terminals (VLTs)
3. . . . Some other kind of electronic game
4. . . . Pull-tabs
5. . . . Something else (SPECIFY: _____)

B68 How long did you gamble there?

1. . . . Less than 2 hours
2. . . . 2 to 4 hours
3. . . . 5 to 10 hours
4. . . . More than 10 hours

B69 On that day, how much money did you take to gamble with?

1. . . . $ _____
2. . . . Did not take cash

B70 Did you come out ahead or behind on the money you gambled with?

1. . . . Ahead
2. . . . Behind
3. . . . Broke even ⟶ **SKIP TO B74, PAGE 18**

SECTION B: Gambling Behavior

B71 How much did you come out ahead or behind?

1. . . . Under $100
2. . . . $100 to $500
3. . . . $501 to $1,000
4. . . . $1,001 to $5,000
5. . . . $5,001 to $10,000
6. . . . $10,001 to $50,000
7. . . . $50,001 to $100,000
8. . . . $100,001 to $1 million
9. . . . More than $1 million

B72 Did you win or lose most of that money at one particular game or activity?

1. . . . Yes
2. . . . No ⟶ **SKIP TO B74**

B73 What type of game or activity did you win or lose most of that money on?

1. . . . Slot machines
2. . . . Video lottery terminals (VLTs)
3. . . . Some other kind of electronic game
4. . . . Pull-tabs
5. . . . Something else (SPECIFY: _____)

B74 Do you consider yourself a professional gambler?

1. . . . Yes
2. . . . No

SECTION C: General Gambling

IF YOU HAVE NEVER GAMBLED IN YOUR LIFETIME, PLEASE GO TO SECTION F, PAGE 33.

In this section we ask about reasons you might have had for gambling or placing a bet. Please tell us, by circling a response, whether each of the following reasons was very important, important, not so important, or not at all important to you as a reason for gambling.

C1 Socializing with friends or family

1. . . . Very important
2. . . . Important
3. . . . Not so important
4. . . . Not at all important

C2 Personal service from the staff

1. . . . Very important
2. . . . Important
3. . . . Not so important
4. . . . Not at all important

C3 To be around other people

1. . . . Very important
2. . . . Important
3. . . . Not so important
4. . . . Not at all important

C4 The excitement or challenge of gambling

1. . . . Very important
2. . . . Important
3. . . . Not so important
4. . . . Not at all important

SECTION C: General Gambling

C5 To win money

1. . . . Very important
2. . . . Important
3. . . . Not so important
4 . . . Not at all important

C6 Now, please look over the list below and circle your favorite kind of game or gambling activity.

PLEASE CIRCLE ONE RESPONSE ONLY

1. . . Bingo
2. . . Book-type betting (sports, races)
3. . . Card games (e.g., poker, gin rummy, hearts)
4. . . Charitable games (do not include bingo)
5. . . Dice games (e.g., craps)
6. . . Games of skill (e.g., bowling, pool, darts, golf, pinball)
7. . . Instant lottery games (such as scratch-offs and instants)
8. . . Internet/World Wide Web gambling
9. . . Live keno
10. . . Pari-mutuel sports, off-track betting
11. . . Other lottery games (such as Lotto, Lotto America, Powerball, Pick-4)
12. . . Outcome of sports events with acquaintances (e.g., football pools)
13. . . Pari-mutuel sports, racetrack and inter-track (dog racing, “greyhounds”, “the dogs”, horse racing, “nags”, “ponies”, “trotters”, jai-alai, thoroughbreds, harness racing, “sulkies”)
14. . . Pull-tabs
15. . . Roulette
16. . . Slot machines (“the slots”)
17. . . Sports pools
18. . . Table games (in general)
19. . . Video machine games (e.g., video poker and video keno)
20. . . Other (SPECIFY: _____)
21. . . No favorite

SECTION C: General Gambling

C7 For any of the types of gambling you have done, what is the largest amount of money you have *ever won,* that is, come out ahead at the end of a single day of gambling?

1. . . NEVER WON ANY MONEY
2. . . Less than $100
3. . . $100 to $500
4. . . $501 to $1,000
5. . . $1,001 to $5,000
6. . . $5,001 to $10,000
7. . . $10,001 to $50,000
8. . . $50,001 to $100,000
9. . . $100,001 to $1 million
10. . . More than $1 million

C8 For any of the types of gambling you have done, what is the largest amount of money you have *ever lost,* that is, come out behind at the end of a single day of gambling?

1. . . NEVER LOST ANY MONEY ⟶ **SKIP TO SECTION F, PAGE 30**
2. . . Less than $100 ⟶ **SKIP TO SECTION F, PAGE 30**
3. . . $100 to $500
4. . . $501 to $1,000
5. . . $1,001 to $5,000
6. . . $5,001 to $10,000
7. . . $10,001 to $50,000
8. . . $50,001 to $100,000
9. . . $100,001 to $1 million
10. . . More than $1 million

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SECTION D: Gambling Issues

Next we'd like to ask you about some very specific experiences people sometimes have said they have had in relation to gambling. Please indicate whether any of the following descriptions has ever applied to you.

D1 Have there ever been periods lasting two weeks or longer when you spent a lot of time thinking about your gambling experiences or planning out future gambling ventures or bets?

1. . . . Yes
2. . . . No ⟶ **SKIP TO D3**

D2 Have you experienced any such periods in the past year, since November 1997?

1. . . . Yes
2. . . . No

D3 Have there ever been periods lasting two weeks or longer when you spent a lot of time thinking about ways of getting money to gamble with?

1. . . . Yes
2. . . . No ⟶ **SKIP TO D5, PAGE 24**

D4 Have you experienced any such periods in the past year, since November 1997?

1. . . . Yes
2. . . . No

SECTION D: Gambling Issues

D5 Have there ever been periods when you needed to gamble with increasing amounts of money or with larger bets than before in order to get the same feeling of excitement?

1. . . . Yes
2. . . . No ⟶ **SKIP TO D7**

D6 Have you experienced any such periods in the past year, since November 1997?

1. . . . Yes
2. . . . No

D7 Have you ever tried to stop, cut down, or control your gambling?

1. . . . Yes
2. . . . No ⟶ **SKIP TO D15, PAGE 25**

D8 On one or more of the times when you tried to stop, cut down, or control your gambling, were you restless or irritable?

1. . . . Yes
2. . . . No

D9 Have you ever tried *but not succeeded* in stopping, cutting down, or controlling your gambling?

1. . . . Yes
2. . . . No ⟶ **SKIP TO D11, PAGE 25**

D10 Has this happened three or more times?

1. . . . Yes
2. . . . No

SECTION D: Gambling Issues

D11 Since November 1997, have you tried to stop, cut down, or control your gambling?

1. . . . Yes
2. . . . No ⟶ **SKIP TO D15**

D12 Since November 1997, on one or more of the times when you tried to stop, cut down, or control your gambling, were you restless or irritable?

1. . . . Yes
2. . . . No

D13 Since November 1997, have you tried *but not succeeded* in stopping, cutting down, or controlling your gambling?

1. . . . Yes
2. . . . No ⟶ **SKIP TO D15**

D14 Since November 1997, has this happened three or more times?

1. . . . Yes
2. . . . No

D15 Have you ever gambled as a way to escape from personal problems?

1. . . . Yes
2. . . . No ⟶ **SKIP TO D17**

D16 Have you done this in the past year, since November 1997?

1. . . . Yes
2. . . . No

D17 Have you ever gambled to relieve uncomfortable feelings such as guilt, anxiety, helplessness, or depression?

1. . . . Yes
2. . . . No ⟶ **SKIP TO D19, PAGE 26**

SECTION D: Gambling Issues

D18 Have you done this in the past year, since November 1997?

1. . . . Yes
2. . . . No

D19 Has there ever been a period when, if you lost money gambling one day, you would return another day to get even?

1. . . . Yes
2. . . . No ⟶ **SKIP TO D21**

D20 Have you experienced any such periods in the past year, since November 1997?

1. . . . Yes
2. . . . No

D21 Have you ever lied to family members, friends, or others about how much you gamble or how much money you lost on gambling?

1. . . . Yes
2. . . . No ⟶ **SKIP TO D25, PAGE 27**

D22 Has this happened three or more times?

1. . . . Yes
2. . . . No

D23 Since November 1997, have you more than once lied to family members, friends, or others about how much you gambled or how much money you lost on gambling?

1. . . . Yes
2. . . . No ⟶ **SKIP TO D25, PAGE 27**

D24 Since November 1997, has this happened three or more times?

1. . . . Yes
2. . . . No

SECTION D: Gambling Issues

D25 Have you ever written a bad check or taken money or something else that didn't belong to you from a family member or anyone else in order to pay for your gambling?

1. . . . Yes
2. . . . No ⟶ **SKIP TO D28**

D26 Have you done this in the past year, since November 1997?

1. . . . Yes
2. . . . No ⟶ **SKIP TO D28**

D27 What was the approximate value of the bad checks, money, or things that you took to pay for gambling in the past year?

1. . . . Less than $100
2. . . . $100 to $500
3. . . . $501 to $1,000
4. . . . $1,001 to $5,000
5. . . . $5,001 to $10,000
6. . . . $10,001 to $50,000
7. . . . $50,001 to $100,000
8. . . . More than $100,000

D28 Has your gambling ever caused serious or repeated problems in your relationships with any of your family members or friends?

1. . . . Yes
2. . . . No ⟶ **SKIP TO D30, PAGE 28**

D29 Since November 1997, has your gambling caused serious or repeated problems in your relationships with any of your family members or friends?

1. . . . Yes
2. . . . No

SECTION D: Gambling Issues

D30 Has your gambling ever caused you to lose a job, have trouble with your job or at school, or miss out on an important job or career opportunity?

1. . . . Yes
2. . . . No ⟶ **SKIP TO D32**

D31 Since November 1997, has your gambling caused you to lose a job, have trouble with your job or at school, or miss out on an important job or career opportunity?

1. . . . Yes
2. . . . No

D32 Have you ever needed to ask family members or anyone else to loan you money or otherwise bail you out of a desperate money situation that was largely caused by your gambling?

1. . . . Yes
2. . . . No ⟶ **SKIP TO D34**

D33 Has this happened in the past year, since November 1997?

1. . . . Yes
2. . . . No

D34 Did you ever argue with a family member about your gambling to the point where it became emotionally harmful?

1. . . . Yes
2. . . . No ⟶ **SKIP TO D36, PAGE 29**

D35 Did such an argument ever become physical?

1. . . . Yes
2. . . . No

SECTION D: Gambling Issues

D36 Have you ever been arrested or detained by the police or a sheriff?

1. . . . Yes
2. . . . No ⟶ **SKIP TO SECTION E, PAGE 31**

D37 Was gambling a significant factor or cause in any such arrest?

1. . . . Yes
2. . . . No

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SECTION E: Treatment

E1 Have you ever received any kind of help or treatment for gambling problems? Include self-help groups and help from professionals such as doctors or counselors.

1. . . . Yes
2. . . . No ⟶ **SKIP TO SECTION F, PAGE 33**

E2 Please tell us which of the following kinds of gambling treatment you've received.

CIRCLE ALL THAT APPLY

1. . . . A family doctor
2. . . . A psychologist or psychiatrist
3. . . . A gambling treatment program where you stayed overnight
4. . . . A gambling treatment program where you did not stay overnight
5. . . . A religious leader
6 . . . A counselor or social worker

E3 Have you ever attended a Gamblers Anonymous meeting?

1. . . . Yes
2. . . . No

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SECTION F: Family Life

F1 Have you ever been married?

1. . . . Yes
2. . . . No ⟶ **SKIP TO F8, PAGE 34**

F2 Are you currently married?

1. . . . Yes
2. . . . No ⟶ **SKIP TO F4**

F3 Are you together with your spouse or separated from your spouse?

1. . . . Together
2. . . . Separated

F4 How many times have you been married?

1. . . . Once
2. . . . Twice
3. . . . Three or more times

F5 Have you ever been divorced?

1. . . . Yes
2. . . . No ⟶ **SKIP TO F8, PAGE 34**

F6 Was your gambling ever a significant factor or cause toward your getting a divorce? Please consider all divorces you may have had.

1. . . . Yes
2. . . . No

F7 Was your spouse's gambling ever a significant factor or cause toward your getting a divorce? Please consider all divorces you may have had.

1. . . . Yes
2. . . . No

SECTION F: Family Life

F8 Now we need to ask you some questions about your household. Please indicate which of the following people you've lived with in the past year, since November 1997.

A. If you are married, did you live with your wife or husband?

1. . . . Yes
2. . . . No
3. . . . NOT MARRIED

B. Did you live with children who are your natural children or who you are raising as your own? *Please include foster, adopted, and step-children.*

1. . . . Yes ⟶ **SKIP TO F9**
2. . . . No

C. Did you live alone?

1. . . . Yes ⟶ **SKIP TO SECTION G, PAGE 37**
2. . . . No

F9 In the past year, since November 1997, how many children of yours under age 18 were you living with?

☐☐ *children*

SECTION F: Family Life

F10 Has anyone who you lived with in the past 12 months gambled so much that it has troubled or bothered you?

1. . . . Yes
2. . . . No ⟶ **SKIP TO F12**

F11 What is the relationship of that person or persons to you?

CIRCLE ALL THAT APPLY

1. . . . Spouse or partner
2. . . . Mother or female guardian
3. . . . Father or male guardian
4. . . . Brother or sister
5. . . . Your child, under 18 years old
6. . . . Your child, 18 years or older
7. . . . Other person

F12 Has anyone you lived with in the past 12 months, since November 1997, complained about *your* gambling?

1. . . . Yes
2. . . . No

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SECTION G: Income and Finance

Next, we'd like to ask about how you have supported yourself, that is, how you have gotten the money that you live on. Please remember that all of your answers are confidential and will be used only for research.

G1 Right now, what is your employment status?

CIRCLE ONE ONLY

1. . . . Working full-time, with only one job
2. . . . Working full-time job, plus another job
3. . . . Working part-time, with only one job
4. . . . Working more than one part-time job
5. . . . Unemployed or not in the labor force ⟶ **SKIP TO G4**
(Includes retired, disabled, student, homemaker/child care, supported by someone else, independent wealth or income, looking for a job but unable to find one.)

G2 What kind of work do you do at the job on which you worked the most hours—that is, what is your job title, or what is your job called?

_____ **CODE:** ☐☐☐

For office use only

G3 How long have you had this job?

1. . . . Less than 1 month
2. . . . 1 to 12 months
3. . . . More than 12 months ⟶ **SKIP TO G5, PAGE 38**

G4 In the past year, since November 1997, how many months have you worked at any jobs?

1. . . . None
2. . . . Less than 1 month
3. . . . 1 to 3 months
4. . . . 4 to 6 months
5. . . . 7 to 9 months
6. . . . 10 to 12 months

SECTION G: Income and Finance

G5 Since November 1997, how much income did you personally get from your salary and wages, including tips, from all your jobs and businesses? Please indicate the amount before taxes.

$_____

IF YOU HAVE NOT WORKED IN THE PAST YEAR, SKIP TO G13, PAGE 39

G6 Since November 1997, have you taken any paid vacation time off from work so that you could gamble?

1. . . . Yes
2. . . . No ⟶ **SKIP TO G8**

G7 How much paid vacation have you used since November 1997 so that you could gamble?

1. . . . 1 to 2 days
2. . . . 3 to 6 days
3. . . . 1 to 2 weeks
4. . . . 2 to 3 weeks
5. . . . More than 3 weeks

G8 Since November 1997, have you missed any *other* time from work so that you could gamble? Please include any sick leave you took so that you could gamble.

1. . . . Yes
2. . . . No ⟶ **SKIP TO G10, PAGE 39**

G9 Since November 1997, about how many days of work would you say you missed all together due to your gambling, including sick days?

1. . . . 1 day
2. . . . 2 to 5 days
3. . . . 6 to 20 days
4. . . . More than 20 days

SECTION G: Income and Finance

G10 Since November 1997, have you lost or been fired from any job?

1. . . . Yes
2. . . . No ⟶ **SKIP TO G13**

G11 Since November 1997, was your gambling a significant factor or cause of your losing or being fired from one or more jobs?

1. . . . Yes
2. . . . No ⟶ **SKIP TO G13**

G12 Were there other significant factors or causes of your losing or being fired from that job or jobs?

1. . . . Yes
2. . . . No

G13 Was your gambling *ever* a significant factor or cause in your losing or being fired from a job?

1. . . . Yes
2. . . . No

SECTION G: Income and Finance

Now we would like to ask you about other sources of income you have received in the past 12 months. Please remember that all of your answers are confidential and will be used only for research.

G14 Please circle the sources below that you received income from, since November 1997.

CIRCLE ALL THAT APPLY

1. . . . Welfare or relief, including general assistance, Aid to Families with Dependent Children, foster care payments
2. . . . Unemployment compensation, disability pay, SSI
3. . . . Social Security, pension, annuity
4. . . . NONE OF THE ABOVE ⟶ **SKIP TO G16, PAGE 41**

G15 Please indicate below how much money or income you personally got in the past year, since November 1997, from each of the sources you circled above.

A. Welfare or relief $_____

B. Unemployment $_____

C. Social Security $_____

SECTION G: Income and Finance

Now we'd like to ask you some questions about your household. By household we mean all the relatives who live with you who share their money for common living expenses. Please include natural, adoptive, and foster children, and a partner who is like a spouse.

G16 How many people, including yourself, have been in your household since November 1997?

1. . . . One
2. . . . Two
3. . . . Three
4. . . . Four to six
5. . . . Seven to nine
6. . . . Ten or more

G17 Please circle the number that is the closest estimate to the total amount of income your household received during the past 12 months, since November 1997. Please indicate the amount before taxes.

1. . . . Less than $10,000
2. . . . $10,000-$24,000
3. . . . $25,000-$49,000
4. . . . $50,000-$99,000
5. . . . $100,000-$200,000
6. . . . More than $200,000

G18 In the past 30 days, how much money would you say your household spent all together on housing (including rent or mortgage payments, upkeep and utilities)?

1. . . . Less than $500
2. . . . Between $500 and $1,000
3. . . . Between $1,000 and $2,000
4. . . . More than $2,000

SECTION G: Income and Finance

G19 Please think about how much money your household spent all together on gambling in the past 30 days, including on bets, slot machines, lottery tickets, and payments on gambling debts, if any. Winnings should be subtracted from losses/payments. During this time, did your household come out ahead or behind on gambling?

1. . . . Ahead
2. . . . Behind
3. . . . Broke even ⟶ **SKIP TO G21**
4. . . . No one in household gambles ⟶ **SKIP TO G21**

G20 How much did your household come out ahead or behind on gambling?

$_____

Now we'd like to ask you some questions about debt.

G21 Of all the money that you and/or other members of your household owe, was any of that borrowed in order to gamble, or to pay for gambling debts?

1. . . . Yes
2. . . . No ⟶ **SKIP TO G26, PAGE 43**

G22 Were these losses or debts your own or another family member's?

1. . . . Own
2. . . . Another family member's
3. . . . Both

G23 About how much of your household's total debt is owed to pay off gambling debts?

1. . . . Less than half
2. . . . About half
3. . . . More than half
4. . . . Nearly all

SECTION G: Income and Finance

G24 Was any of the money that is owed to pay off gambling debts borrowed during the past year?

1. . . . Yes
2. . . . No ⟶ **SKIP TO G26**

G25 About how much money was borrowed during the past year, since November 1997 to pay for gambling losses or debts?

1. . . . Less than $1,000
2. . . . $1,000 to $9,000
3. . . . $10,000 to $24,000
4. . . . $25,000 to $49,000
5. . . . $50,000 to $99,000
6. . . . $100,000 to $200,000
7. . . . More than $200,000

G26 Have you ever filed for bankruptcy?

1. . . . Yes
2. . . . No ⟶ **GO TO SECTION H, PAGE 45**

G27 Have you filed for bankruptcy in the past 12 months?

1. . . . Yes
2. . . . No ⟶ **GO TO SECTION H, PAGE 45**

G28 Was gambling a significant factor or cause of this bankruptcy?

1. . . . Yes
2. . . . No ⟶ **GO TO SECTION H, PAGE 45**

SECTION G: Income and Finance

G29 Were there other significant factors or causes toward this bankruptcy?

1. . . . Yes
2. . . . No ⟶ **SKIP TO G31**

G30 What were those other significant factors or causes?

_____

_____

_____

G31 Were the gambling losses or debts that led to the bankruptcy your own or another family member's?

1. . . . Own
2. . . . Another family member's
3. . . . Both

SECTION H: Health

Now we need to ask you some questions about your physical and mental health. Please remember that all of your answers are confidential and will be used only for research.

H1 How would you describe your general health over the past year, since November 1997?

1. . . . Excellent
2. . . . Good
3. . . . Fair
4. . . . Poor

H2 Since November 1997, have you gone to a clinic, doctor, or counselor, or outpatient treatment for problems with your emotions, nerves, or mental health?

1. . . . Yes
2. . . . No

H3 Has there ever been a period of at least one week when you were so happy or excited that you got into trouble, or your family or friends worried about it, or a doctor said you were manic?

1. . . . Yes
2. . . . No ⟶ **SKIP TO H6, PAGE 46**

H4 Was this behavior ever the result of taking medication, drugs, or alcohol?

1. . . . Yes
2. . . . No ⟶ **SKIP TO H6, PAGE 46**

H5 Was this period of being happy, excited, high, or manic *always* the result of taking medication, drugs, or alcohol?

1. . . . Yes
2. . . . No

SECTION H: Health

H6 Has there ever been a period of at least one week when you were so irritable that you threw or broke things, started arguments, shouted at people, or hit someone?

1. . . . Yes
2. . . . No ⟶ **SKIP TO H9**

H7 Was this behavior ever the result of taking medication, drugs, or alcohol?

1. . . . Yes
2. . . . No ⟶ **SKIP TO H9**

H8 Was this period of being irritable *always* the result of taking medication, drugs, or alcohol?

1. . . . Yes
2. . . . No

Now we need to ask you about periods of feeling sad, empty or depressed.

H9 In your lifetime, have you ever had two weeks or longer when nearly every day you felt sad, empty, or depressed for most of the day?

1. . . . Yes
2. . . . No

H10 In your lifetime, have you ever had two weeks or longer when you lost interest in most things like work, hobbies, and other things you usually enjoyed?

1. . . . Yes
2. . . . No ⟶ **SKIP TO H12, PAGE 47**

H11 Was gambling ever a significant factor or cause toward a period when you felt sad, empty, or depressed or when you lost interest in things?

1. . . . Yes
2. . . . No

SECTION H: Health

H12 Have you ever stayed somewhere overnight, for at least 24 hours, for professional treatment of problems with your emotions, nerves, or mental health?

1. . . . Yes
2. . . . No ⟶ **SKIP TO SECTION J, PAGE 49**

H13 Since November 1997, have you stayed somewhere overnight, for at least 24 hours, for treatment of problems with your emotions, nerves, or mental health?

1. . . . Yes
2. . . . No

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SECTION J: Alcohol and Drug Use

These last questions concern alcohol and drug use. Remember that your answers to all questions are totally confidential.

J1 In the past 12 months, have you used alcohol on at least 12 to 24 days—that is, at least 1 to 2 days per month?

1. . . . Yes
2. . . . No

J2 In the past 12 months, have you used marijuana or hashish on more than 5 days?

1. . . . Yes
2. . . . No

J3 In the past 12 months, have you used cocaine or crack more than 5 days?

1. . . . Yes
2. . . . No

J4 In the past 12 months, have you used stimulants such as methamphetamine, amphetamines, or speed for non-medical reasons, such as to feel the effects, on more than 5 days?

1. . . . Yes
2. . . . No

J5 In the past 12 months, have you used tranquilizers such as Valium or Xanax for non-medical reasons, such as to feel the effects, on more than 5 days?

1. . . . Yes
2. . . . No

SECTION J: Alcohol and Drug Use

J6 Have you ever been treated for an alcohol or drug problem?

1. . . . Yes
2. . . . No

J7 Were you treated for an alcohol or drug problem in the last 12 months?

1. . . . Yes
2. . . . No

THANK YOU FOR YOUR TIME AND ASSISTANCE! IF YOU'D LIKE TO GIVE US ANY COMMENTS ON THIS QUESTIONNAIRE, PLEASE WRITE THEM IN THE SPACE BELOW. IF YOU HAVE COMMENTS ABOUT A SPECIFIC QUESTION, PLEASE BE SURE TO LET US KNOW THE SECTION AND QUESTION NUMBER.

ATTACHMENT E

GAMING FACILITY PATRON QUESTIONNAIRE

Gambling Impact and Behavior Study

Gaming Facility Patron Questionnaire

Sponsored by:

National Gambling Impact Study Commission
800 North Capitol Street, N.W.
Suite 450
Washington, D.C. 20002

Conducted by:

National Opinion Research Center
University of Chicago
1155 East 60th Street
Chicago, Illinois 60637

CASE_ID |___|___|___|___|___|___| - |___|___|

STAFF_ID |___|___|___|___|___|___|

DATE COMPLETED |___|___|___|___| **1998**

Section A: Demographics

ENTER TIME INTERVIEW	_____	_____	**AM**
BEGAN:	**HR.**	**MIN.**	**PM**

A1 CODE WITHOUT ASKING QUESTION, UNLESS NOT OBVIOUS:
I am required to ask whether you are male or female. Are you...

1 Male
2 Female

A2 Before I begin the interview, I need to ask you a few questions about yourself that will help us give the National Commission a good understanding of the accuracy and diversity of our sample. First, what is your age?

_____ years old

A3 Are you of Mexican, Puerto Rican, Cuban or any other Spanish-speaking background?

1 YES
2 NO

A4 What racial background best describes you? Do not include Hispanic. Are you...

1 Alaskan Native,
2 Native American,
3 Asian or Pacific Islander,
4 Black or African American,
5 White, or
6 Another group (SPECIFY: _____)?

A5 What is the highest grade or year of school you have ever attended, even if you did not complete that grade or year?

1 NEVER ATTENDED SCHOOL
2 1ST THRU 8TH GRADE
3 9TH THRU 11TH GRADE
4 12TH GRADE
5 TECHNICAL SCHOOL
6 1 THROUGH 3 YEARS COLLEGE
7 4 YEARS COLLEGE
8 GRADUATE / PROFESSIONAL SCHOOL

A6 What is your home zip code? [PROBE IF NECESSARY: Where you lived for the most time since November, 1997.]

_____

Section B: Gambling Behavior

Now I would like to ask about your experience with various kinds of gambling. By gambling I mean placing a bet on the outcome of a race or a game of skill or chance, or playing a game -- including for charity -- in which you might win or lose your money. Do not include any gambling you may have done for a prize other than money, such as a car raffle.

All questions refer to any gambling you have done while in the United States only, including the District of Columbia and Puerto Rico. DO NOT include gambling in U.S. territories such as Guam and the Virgin Islands, on cruise ships, ferries, or similar vehicles located in international waters, or in other countries, including Canada and Mexico.

CASINO GAMBLING

B1 [CODE YES & SKIP TO B2 IF SITE IS CASINO] I would like to start by asking you about casino gambling. Have you ever gambled at a casino in the U.S., that is, a large gambling hall with many different kinds of games, for example, a gambling hall on a riverboat or in a resort hotel?

1 YES
2 NO **ö SKIP TO B24, PAGE 6**

B2 How old were you the first time that you gambled at a casino?

AGE IN YEARS:

B3 In the past year, since November 1997, [*but not counting today*] have you gambled at this type of location?

1 YES
2 NO **ö SKIP TO B24, PAGE 6**

B4 In the past year, since November 1997, think about how often you gambled at a casino in the U.S., that is, a large gambling hall with many different kinds of games, for example the kind of casino that you might find on a riverboat or in a resort hotel. Did you play...

1 about every day,
2 one to three times a week,
3 once or twice a month,
4 a few days all year, or
5 only one day in the past year? **ö SKIP TO B20, PAGE 5**

B5 Now please think about the last time, the most recent day, when you gambled at a casino. Was it located in...

1 Nevada,
2 in Atlantic City,
3 in Biloxi/Gulf Coast, Mississippi,
4 in another location (SPECIFY: _____)?

Section B: Gambling Behavior

B6 How far did you have to travel from home to get there? Was it...

1 less than 10 miles,
2 between 10 and 50 miles,
3 more than 50 miles but not more than 250 miles, or
4 more than 250 miles?

B7 On that day, did you gamble there for...

1 less than two hours,
2 two to four hours,
3 five to ten hours, or
4 more than ten hours?

B8 Did you spend most of your time on one kind of game or gambling activity?

1 YES
2 NO **ö SKIP TO B10**

B9 Was the game you spent most of your time at a table game like blackjack orcraps, a machine game like a slot machine or video poker, a keno-type game, a sports event, a horse or dog race, or something else?

1 TABLE GAME
2 MACHINE
3 KENO TYPE
4 SPORTS
5 DOG/HORSE RACE BETTING (OFF-TRACK BETTING)
6 BINGO
7 PULL-TABS
8 OTHER (SPECIFY: _____)

B10 On that day that you gambled at a casino, did you budget beforehand a certain amount of money that was the most you were willing to lose?

1 YES
2 NO **ö SKIP TO B12**

B11 How many dollars were the most you were willing to lose?

I've written down $_____, is that correct?

B12 On that day, how much money did you take to gamble with?
IF R DID NOT TAKE CASH, ENTER "0".

I've written down $_____, is that correct?

Section B: Gambling Behavior

B13 And on that day, after you started gambling, did you acquire more money to gamble with, for example, by using an ATM, credit card, or cashing a check? DO NOT INCLUDE WINNINGS.

1 YES
2 NO **ö SKIP TO B16**

B14 Please tell me which of the following ways you got more money to continue gambling. Did you... CHECK ALL THAT APPLY

1 cash a check?
2 take money from a bank account using an ATM machine?
3 buy chips with a credit card?
4 get a credit card cash advance?
5 use a line of credit from the casino?
6 borrow money from a family member or friend?
7 Any other way (SPECIFY: _____)?

B15 IF R USED ATM: Where was the ATM machine that you used? Was it.. .

1 in the place where you were gambling,
2 within walking distance of where you were gambling, or
3 would someone have to drive to get there?

B16 On the last day that you gambled at a casino, did you come out ahead or behind on the money you wagered?

1 AHEAD
2 BEHIND
3 BROKE EVEN **ö SKIP TO B20, PAGE 5**

B17 How much did you come out [ahead/behind]?

1 UNDER $100
2 $100 TO $500
3 $501 TO $1,000
4 $1,001 TO $5,000
5 $5,001 TO $10,000
6 $10,001 TO $50,000
7 $50,001 TO $100,000
8 $100,001 TO $1 MILLION
9 OVER $1 MILLION

B18 Did you [win/lose] most of that money at one particular game or activity?

1 YES
2 NO **ö SKIP TO B20, PAGE 5**

Section B: Gambling Behavior

B19 Was the game you [won/lost] most of that money on a table game like blackjack or craps, a machine game like a slot machine or video poker, a keno-type game, a sports event, a horse or dog race, or something else?

1 TABLE GAME
2 MACHINE
3 KENO TYPE
4 SPORTS
5 DOG/HORSE RACE BETTING
6 BINGO
7 PULL-TABS
8 OTHER (SPECIFY: _____)

B20 On that day, was the casino you played in owned by an Indian tribe?

1 YES
2 NO

B21 Now please think about all of the times in the past year, since November 1997, that you gambled at a casino. During this year, did you come out ahead or behind on your gambling?

1 AHEAD
2 BEHIND
3 BROKE EVEN **ö SKIP TO B23**

B22 How much did you come out [ahead/behind]?

1 UNDER $100
2 $100 TO $500
3 $501 TO $1,000
4 $1,001 TO $5,000
5 $5,001 TO $10,000
6 $10,001 TO $50,000
7 $50,001 TO $100,000
8 $100,001 TO $1 MILLION
9 OVER $1 MILLION

B23 Have you ever had a credit line with a casino?

1 YES
2 NO

Section B: Gambling Behavior

LOTTERIES

B24 [CODE YES & SKIP TO B25 IF SITE IS LOTTERY OUTLET] Have you ever bought a lottery ticket for games like Lotto or Powerball, dailies like pick-4, or instants and scratch-offs? Please include state-run lottery games only. INCLUDE MULTI-STATE, DO NOT INCLUDE LOTTERY GAMES THAT CAN ONLY BE PLAYED ON THE INTERNET

1 YES
2 NO **ö SKIP TO B48, PAGE 9**

B25 How old were you the first time that you bought a lottery ticket?

AGE IN YEARS:

B26 In the past year, since November 1997, [*but not counting today*] have you bought a lottery ticket?

1 YES
2 NO **ö SKIP TO B48, PAGE 9**

B27 In the past year, since November 1997, think about how often you bought a lottery ticket. Did you play...

1 about every day,
2 one to three times a week,
3 once or twice a month,
4 a few days all year, or
5 only one day in the past year? **ö SKIP TO B43, PAGE 8**

B28 Now please think about the last time, the most recent day, when you bought a lottery ticket. Was the last time you bought a lottery ticket during the past 7 days?

1 YES **ö SKIP TO B30**
2 NO

B29 Was the last time you bought a lottery ticket during the past 30 days?

1 YES
2 NO

B30 On that day, did you buy your ticket(s) in the neighborhood where you live?

1 YES
2 NO

B31 On that day, did you purchase one ore more multi-state lottery tickets (for example, Powerball, Cash4Life, Wildcard, Lotto America, or Tri-West Lotto?

1 YES
2 NO **ö SKIP TO B34, PAGE 7**

B32 That day, how much did you spend on this type of ticket?

$ _____

B33 How much of that did you spend using a credit card?

$ _____

B34 On the last day that you bought one or more lottery tickets, did you purchase one or more big-jackpot tickets, like statewide Lottos (for example, the California Lotto)?

1 YES
2 NO **ö SKIP TO B37**

B35 That day, how much did you spend on this type of ticket?

$ _____

B36 How much of that did you spend using a credit card?

$ _____

B37 On the last day that you bought one or more lottery tickets, did you purchase daily number tickets, such as Pick-3 and Pick-4?

1 YES
2 NO **ö SKIP TO B40**

B38 That day, how much did you spend on this type of ticket?

$ _____

B39 How much of that did you spend using a credit card?

$ _____

B40 On the last day that you bought one ore more lottery tickets, did you purchase instant of scratch-off tickets?

1 YES
2 NO **ö SKIP TO B43, PAGE 8**

B41 That day, how much did you spend on this type of ticket?

$ _____

B42 How much of that did you spend using a credit card?

$ _____

Section B: Gambling Behavior

Section B: Gambling Behavior

B43 What is your favorite lottery game?

RECORD VERBATIM: _____

B44 CODE CATEGORY [USE PROBE IF NEEDED]

1 MULTI-STATE
2 OTHER BIG JACKPOT
3 DAILY
4 INSTANT/SCRATCH-OFF
5 NO FAVORITE

B45 Now please think about all of the lottery tickets you have bought in the past year, since November 1997. During this year, did you buy lottery tickets with other people in a ticket-buying pool?

1 YES
2 NO

B46 During this year, did you come out ahead or behind on your lottery tickets?

1 AHEAD
2 BEHIND
3 BROKE EVEN **ö SKIP TO B48, PAGE 9**

B47 How much did you come out [ahead/behind]?

1 UNDER $100
2 $100 TO $500
3 $501 TO $1,000
4 $1,001 TO $5,000
5 $5,001 TO $10,000
6 $10,001 TO $50,000
7 $50,001 TO $100,000
8 $100,001 TO $1 MILLION
9 OVER $1 MILLION

Section B: Gambling Behavior

PARI-MUTUEL GAMBLING

B48 [CODE YES & SKIP TO B49 IF SITE IS PARI-MUTUEL LOCATION] Have you ever gambled at a race track, jai alai fronton [HI-lie FRAHN-ton], or off-track betting parlor in the U.S.? Please include playing slot machines, cards, or other types of games there. [A JAI ALAI FRONTON IS A BUILDING IN WHICH THE GAME OF JAI ALAI IS PLAYED IN FRONT OF SPECTATORS, WHO GENERALLY BET ON THE OUTCOME. RACE TRACK AND OFF TRACK BETTING INCLUDE DOG AND HORSE RACING.]

1 YES
2 NO **ö SKIP TO B62, PAGE 12**

B49 In the past year, since November 1997, [*but not counting today*] have you gambled at a race track, jai alai fronton, or off-track betting parlor?

1 YES
2 NO **ö SKIP TO B62, PAGE 12**

B50 In the past year, since November 1997, think about how often you gambled at a race track, jai alai fronton [HI-lie FRAHN-ton], or off-track betting parlor or OTB. Did you play...

1 about every day,
2 one to three times a week,
3 once or twice a month,
4 a few days all year, or
5 only one day in the past year? **ö SKIP TO B62, PAGE 12**

B51 Now please think about the last time, the most recent day, when you gambled at one of these locations. Did you gamble at a...

1 race track, (INCLUDE INTER-TRACK BETTING)
2 jai alai fronton [HI-lie FRAHN-ton], or
3 an off-track betting parlor [OTB]?

B52 How far did you have to travel from home to get there? Was it...

1 less than 10 miles,
2 between 10 and 50 miles,
3 more than 50 miles but not more than 250 miles, or
4 more than 250 miles?

B53 On that day, did this location have any other kind of gambling, such as slot machines, video lottery terminals (VLTs), a cardroom, or video poker?

1 YES
2 NO **ö SKIP TO B56, PAGE 10**

B54 Did you participate in any of these other games?

1 YES

2 NO **ö SKIP TO B56, PAGE 10**

B55 Which one or ones?

1 Slot machines
2 Cards
3 Video lottery terminals (VLT)
4 Video poker
5 Bingo
6 Other (SPECIFY: _____)

B56 On that day, did you gamble there for...

1 less than two hours,
2 two to four hours,
3 five to ten hours, or
4 more than ten hours?

B57 On that day, how much money did you take to gamble with?
IF R DID NOT TAKE CASH, ENTER "0".

I've written down $_____, is that correct?

B58 Did you come out ahead or behind on the money you wagered?

1 AHEAD
2 BEHIND
3 BROKE EVEN **ö SKIP TO B62, PAGE 12**

B59 How much did you come out [ahead/behind]?

1 UNDER $100
2 $100 TO $500
3 $501 TO $1,000
4 $1,001 TO $5,000
5 $5,001 TO $10,000
6 $10,001 TO $50,000
7 $50,001 TO $100,000
8 $100,001 TO $1 MILLION
9 OVER $1 MILLION

B60 Did you [win/lose] most of that money at one particular game or activity?

1 YES
2 NO **ö SKIP TO B62, PAGE 12**

Section B: Gambling Behavior

B61 What was the game that you [won/lost] most of that money on?

1 Horse or dog racing / jai alai
2 Slot machines
3 Video poker
4 Video lottery terminals (VLTs)
5 Bingo
6 Card games
7 Other (SPECIFY: _____)

Section B: Gambling Behavior

SMALL BUSINESS SETTINGS

B62 [CODE YES & SKIP TO B63 IF SITE IS SMALL BUSINESS SETTING] Have you ever gambled at a store, bar, restaurant, truck stop, or similar location that had only one or two kinds of games, such as slot machines, video poker, or pull-tabs? Please do not count cardrooms, betting with a bookmaker, or locations we have already asked you about, including places that only sell lottery tickets. Do not include bingo halls unless you gambled on a game other than, or in addition to, bingo.

1 YES
2 NO **ö SKIP TO B74, PAGE 13**

B63 In the past year, since November 1997, [*but not counting today*] have you gambled at such a location that had only one or two kinds of games?

1 YES
2 NO **ö SKIP TO B74, PAGE 13**

B64 In the past year, since November 1997, how often did you gamble at one of these locations? Did you play...

1 about every day,
2 one to three times a week,
3 once or twice a month,
4 a few days all year,
5 only one day in the past year? **ö SKIP TO B74, PAGE 13**

B65 Now please think about the last time, the most recent day, when you gambled at one of these locations. Which kind of location was it? Was it...

1 a bar or restaurant,
2 a truck stop or gas station,
3 a convenience store,
4 a supermarket, or
5 someplace else (SPECIFY: _____)?

B66 How far did you travel from home to get there? Was it...

1 less than 10 miles,
2 between 10 and 50 miles,
3 more than 50 miles but not more than 250 miles,
4 more than 250 miles?

B67 Which kind of game or games did you play? Did you play... [CODE ALL THAT APPLY]

1 slot machines?
2 a video lottery machine?
3 some other kind of electronic game?
4 pull tabs?
5 Or something else? (SPECIFY: _____)?

Section B: Gambling Behavior

B68 Did you gamble there for...

1 less than two hours,
2 two to four hours,
3 five to ten hours, or
4 more than ten hours?

B69 On that day, how much money did you take to gamble with? IF R DID NOT TAKE CASH, ENTER "0".

I've written down $_____, is that correct?

B70 Did you come out ahead or behind on the money you gambled with?

1 AHEAD
2 BEHIND
3 BROKE EVEN **ö SKIP TO B74**

B71 How much did you come out [ahead/behind]?

1 UNDER $100
2 $100 TO $500
3 $501 TO $1,000
4 $1,001 TO $5,000
5 $5,001 TO $10,000
6 $10,001 TO $50,000
7 $50,001 TO $100,000
8 $100,001 TO $1 MILLION
9 OVER $1 MILLION

B72 Did you [win/lose] most of that money at one particular game or activity?

1 YES
2 NO

B73 What type of game or activity did you [win/lose] most of that money on? Was it...

1 slot machines,
2 a video lottery machine,
3 some other kind of electronic game,
4 pull tabs, or
5 something else? (SPECIFY: _____)?

B74 Do you consider yourself a professional gambler?

1 YES
2 NO

Section C: General Gambling Questions

IF R HAS NEVER GAMBLED, SKIP TO SECTION F, PAGE 23.

Now, I would like to ask you about reasons you may have for gambling or placing a bet in the past year. Please tell me whether each of the following reasons was very important, important, not so important, or not at all important to you as a reason for gambling.

C1 Socializing with friends or family

1 VERY IMPORTANT
2 IMPORTANT
3 NOT SO IMPORTANT
4 NOT AT ALL IMPORTANT

C2 Personal service from the staff

1 VERY IMPORTANT
2 IMPORTANT
3 NOT SO IMPORTANT
4 NOT AT ALL IMPORTANT

C3 To be around other people

1 VERY IMPORTANT
2 IMPORTANT
3 NOT SO IMPORTANT
4 NOT AT ALL IMPORTANT

C4 The excitement or challenge of gambling [PROBE IF NECESSARY: Does gambling wake you up and keep your attention? How important is that for you to gamble?]

1 VERY IMPORTANT
2 IMPORTANT
3 NOT SO IMPORTANT
4 NOT AT ALL IMPORTANT

C5 To win money

1 VERY IMPORTANT
2 IMPORTANT
3 NOT SO IMPORTANT
4 NOT AT ALL IMPORTANT

Section C: General Gambling Questions

C6 Now thinking about all the kinds of gambling we have discussed, can you tell me which is your favorite kind of game or activity? DO NOT READ LIST. IF ANSWER IS A KIND OF PLACE, SUCH AS "INDIAN/TRIBAL CASINO," PROBE FOR MORE SPECIFIC GAME OR ACTIVITY. IF NECESSARY, ASK FOR MOST RECENT FAVORITE.

1 BINGO
2 BOOK-TYPE BETTING
3 CARD GAMES
4 CHARITABLE GAMES
5 DICE
6 GAMES OF SKILL
7 INSTANT LOTTERY GAMES
8 INTERNET/WWW GAMBLING
9 LIVE KENO
10 OFF-TRACK BETTING
11 LOTTERY GAMES (NOT INSTANT)
12 OUTCOME OF SPORTS EVENTS W/ ACQUAINTANCES
13 PARI-MUTUEL SPORTS
14 PULL-TABS
15 ROULETTE
16 SLOT MACHINES
17 SPORTS POOLS
18 TABLE GAMES (IN GENERAL)
19 VIDEO MACHINE GAMES
20 OTHER (SPECIFY: _____)
21 NO FAVORITE

C7 For any of the types of gambling you have done, what is the largest amount of money you have ever won, that is, come out ahead at the end of a single day of gambling?

1 NONE
2 UNDER $100
3 $100 TO $500
4 $501 TO $1,000
5 $1,001 TO $5,000
6 $5,001 TO $10,000
7 $10,001 TO $50,000
8 $50,001 TO $100,000
9 $100,001 TO $1 MILLION
10 OVER $1 MILLION

Section C: General Gambling Questions

C8 For any of the types of gambling you have done, what is the largest amount of money you have ever lost, that is, come out behind at the end of a single day of gambling?

1 NEVER LOST ANY MONEY **ö SKIP TO SECTION F, PAGE 23**
2 UNDER $100 **ö SKIP TO SECTION F, PAGE 23**
3 $100 TO $500
4 $501 TO $1,000
5 $1,001 TO $5,000
6 $5,001 TO $10,000
7 $10,001 TO $50,000
8 $50,001 TO $100,000
9 $100,001 TO $1 MILLION
10 OVER $1 MILLION

Section D: Gambling Issues

Now I would like to ask you about some very specific experiences people sometimes have said they have had in relation to gambling. Please tell me whether any of the following descriptions has ever applied to you.

D1 Have there ever been periods lasting two weeks or longer when you spent a lot of time thinking about gambling experiences or planning out future gambling ventures or bets?

1 YES
2 NO **ö SKIP TO D3**

D2 Have you experienced any such periods in the past year, since November 1997?

1 YES
2 NO

D3 Have there ever been periods lasting two weeks or longer when you spent a lot of time thinking about ways of getting money to gamble with?

1 YES
2 NO **ö SKIP TO D5**

D4 Have you experienced any such periods in the past year, since November 1997?

1 YES
2 NO

D5 Have there ever been periods lasting two weeks or longer when you needed to gamble with increasing amounts of money or with larger bets than before in order to get the same feeling of excitement?

1 YES
2 NO **ö SKIP TO D7**

D6 Have you experienced any such periods in the past year, since November 1997?

1 YES
2 NO

D7 Have you ever tried to stop, cut down, or control your gambling?

1 YES
2 NO **ö SKIP TO D15, PAGE 18**

D8 On one or more of the times when you tried to stop, cut down, or control your gambling, were you restless or irritable?

1 YES
2 NO

Section D: Gambling Issues

D9 Have you ever tried but not succeeded in stopping, cutting down, or controlling your gambling?

1 YES
2 NO **ö SKIP TO D11**

D10 Has this happened three or more times?

1 YES
2 NO

D11 Since November 1997, have you tried to stop, cut down, or control your gambling?

1 YES
2 NO **ö SKIP TO D15**

D12 Since November 1997, on one or more of the times when you tried to stop, cut down, or control your gambling, were you restless or irritable?

1 YES
2 NO

D13 Since November 1997, have you tried but not succeeded in stopping, cutting down, or controlling your gambling?

1 YES
2 NO **ö SKIP TO D15**

D14 Since November 1997, has this happened three or more times?

1 YES
2 NO

D15 Have you ever gambled as a way to escape from personal problems?

1 YES
2 NO **ö SKIP TO D17**

D16 Have you done this in the past year, since November 1997?

1 YES
2 NO

D17 Have you ever gambled to relieve uncomfortable feelings such as guilt, anxiety, helplessness, or depression?

1 YES
2 NO **ö SKIP TO D19, PAGE 19**

D18 Have you done this in the past year, since November 1997?

1 YES
2 NO

D19 Has there ever been a period when, if you lost money gambling one day, you would return another day to get even?

1 YES
2 NO **ö SKIP TO D21**

D20 Have you experienced any such periods in the past year, since November 1997?

1 YES
2 NO

D21 Have you ever lied to family members, friends, or others about how much you gamble or how much money you lost on gambling?

1 YES
2 NO **ö SKIP TO D25**

D22 Has this happened three or more times?

1 YES
2 NO

D23 Since November 1997, have you more than once lied to family members, friends, or others about how much you gamble or how much money you lost on gambling?

1 YES
2 NO **ö SKIP TO D25**

D24 Since November 1997, has this happened three or more times?

1 YES
2 NO

D25 Have you ever written a bad check or taken money that didn't belong to you from family members or anyone else in order to pay for your gambling?

1 YES
2 NO **ö SKIP TO D28, PAGE 20**

D26 Have you done this in the past year, since November 1997?

1 YES
2 NO **ö SKIP TO D28, PAGE 20**

Section D: Gambling Issues

D27 What was the approximate value of the bad checks, money, or things that you took to pay for gambling in the past year?

1 LESS THAN $100,
2 $100 TO $500,
3 $501 TO $1,000,
4 $1,001 TO $5,000,
5 $5,000 TO $10,000,
6 $10,001 TO $50,000,
7 $50,001 TO $100,000
8 MORE THAN $100,000

D28 Has your gambling ever caused serious or repeated problems in your relationships with any of your family members or friends?

1 YES
2 NO **ö SKIP TO D30**

D29 Since November 1997, has there been a period when, if you lost money gambling on one day, you would often return another day to get even?

1 YES
2 NO

D30 Has your gambling ever caused you to lose a job, have trouble with your job or at school, or miss out on an important job or career opportunity?

1 YES
2 NO **ö SKIP TO D32**

D31 Since November 1997, has your gambling caused you to lose a job, have trouble with your job or at school, or miss out on any important job or career opportunity?

1 YES
2 NO

D32 Have you ever needed to ask family members or anyone else to loan you money or otherwise bail you out of a desperate money situation that was largely caused by your gambling?

1 YES
2 NO **ö SKIP TO D34, PAGE 21**

D33 Has this happened in the past year, since November 1997?

1 YES
2 NO

Section D: Gambling Issues

D34 Did you ever argue with a family member about your gambling to the point where it became emotionally harmful?

1 YES
2 NO **ö SKIP TO D36**

D35 Did such an argument ever become physical?

1 YES
2 NO

D36 Have you ever been arrested or detained by the police or a sheriff?

1 YES
2 NO **ö SKIP TO SECTION E, PAGE 22**

D37 Was gambling a significant factor in any such arrest?

1 YES
2 NO

Section E: Gambling Treatment

E1 Have you ever received any kind of help or treatment for gambling problems? Include self-help groups and help from professionals such as doctors or counselors.

1 YES
2 NO **ö SKIP TO SECTION F, PAGE 23**

E2 Did you receive help from... CODE ALL THAT APPLY

1 A family doctor?
2 A psychologist or psychiatrist?
3 A gambling treatment program where you stayed overnight?
4 A gambling treatment program where you did not stay overnight?
5 A religious leader?
6 A counselor or social worker?

E3 Have you ever attended a Gamblers Anonymous meeting?

1 YES
2 NO

Section F: Family Life

F1 Have you ever been married?

1 YES
2 NO **ö SKIP TO F8B**

F2 Are you currently married?

1 YES
2 NO **ö SKIP TO F4**

F3 Are you together with your spouse or separated from your spouse?

1 TOGETHER
2 SEPARATED

F4 How many times have you been married?

1 ONCE
2 TWICE
3 THREE OR MORE TIMES

F5 Have you ever been divorced?

1 YES
2 NO **ö SKIP TO F8**

F6 Was your gambling ever a significant factor or cause toward your getting a divorce? Please consider all divorces you may have had.

1 YES
2 NO

F7 Was your spouse's gambling ever a significant factor or cause toward your getting a divorce? Please consider all divorces you may have had.

1 YES
2 NO

F8 Now I need to ask you some questions about your household. Please tell me which of the following people you've lived with in the past year, since November 1997.

A IF R IS MARRIED: Did you live with your [wife/husband]?

1 YES
2 NO

B Did you live with children who are your natural children or who you are raising as your own? INCLUDE FOSTER, ADOPTED, AND STEP CHILDREN.

1 YES **ö SKIP TO F9, PAGE 24**

2 NO

C Did you live alone?

1 YES **ö SKIP TO SECTION G, PAGE 25**
2 NO

F9 In the past year, since November 1997, how many children of yours under age 18 were you living with?

_____ children

F10 Has anyone that you lived with in the past 12 months gambled so much that it has troubled or bothered you?

1 YES
2 NO **ö SKIP TO F12**

F11 What is that person's relationship to you?

1 Spouse or partner
2 Mother or female guardian
3 Father or male guardian
4 Brother or sister
5 Your child, under 18 years old
6 Your child, 18 years or older
7 Other person

F12 Has anyone that you lived with in the past 12 months, since November 1997, complained about your gambling?

1 YES
2 NO

Section G: Income and Finance

Next, I would like to ask about how you have supported yourself, that is, how you have gotten the money that you live on. Remember that all of your answers are confidential and being asked only to help the research group understand differences and similarities amoung gamblers and nongamblers.

G1 Right now, what is your employment status? Are you...

1 working full-time, with only one job,
2 working a full-time job, plus another job,
3 working part-time, with only one job,
4 working more than one part-time job, or
5 are you unemployed, or not in the labor force? **ö SKIP TO G4, PAGE 26**
[INCLUDES RETIRED, DISABLED, STUDENT, HOMEMAKER/CHILD CARE, SUPPORTED BY SOMEONE ELSE, INDEPENDENT WEALTH OR INCOME, LOOKING FOR A JOB BUT UNABLE TO FIND ONE.]

G2 What kind of work do you do at the job on which you worked the most hours -- that is, what is your job title, or what is your job called?

RECORD VERBATIM: _____

G2A JOB CODE: |___|___|___|

010 Clerical worker
020 Sales worker
030 Service worker
040 Private household worker
050 Skilled worker or craftsman
060 Laborer
070 Operator or machine operator
080 Transportation equipment operator
090 Farm laborer
100 Farmer or farm manager
110 Manager/administrator
120 Lay counselor
130 Professional/technical
140 Other
144 Gambling job, legal
145 Gambling job, illegal
150 Interviewer unable to code

G3 How long have you had this job? Has it been...

1 less than one month,
2 1 - 12 months, or
3 more than 12 months? **ö SKIP TO G5, PAGE 26**

Section G: Income and Finance

G4 In the past year, since November 1997, how many months have you worked at any jobs? Would you say...

1 none,
2 less than one month,
3 1 - 3 months,
4 4 - 6 months,
5 7 - 9 months, or
6 10 - 12 months?

G5 Since November 1997 how much income did you personally get from your salary and wages, including tips, from all your jobs and businesses? Please indicate the amount before taxes.

$ _____

IF R HAS NOT WORKED IN THE PAST YEAR, SKIP TO G13, PAGE 27

G6 In the past year, since November 1997, have you taken any paid vacation time off from work so that you could gamble?

1 YES
2 NO **ö SKIP TO G8**

G7 How much paid vacation time have you used since November 1997 so that you could gamble? Was it about...

1 one to two days,
2 three to six days,
3 one to two weeks,
4 two to three weeks, or
5 more than 3 weeks?

G8 Since November 1997, have you missed any other time from work so that you could gamble? Please include any sick leave you took so that you could gamble.

1 YES
2 NO **ö SKIP TO G10**

G9 Since November 1997, about how many days of work would you say you missed all together due to your gambling, including sick days? Was it...

1 one day,
2 two to five days,
3 six to twenty days, or
4 more than twenty days?

G10 Since November 1997, have you lost or been fired from any job?

1 YES

2 NO **ö SKIP TO G13, PAGE 27**

G11 Since November 1997, was your gambling a significant factor or cause of your losing or being fired from one or more jobs?

1 YES
2 NO **ö SKIP TO G13**

G12 Were there other significant factors or causes of your losing or being fired from that job or jobs?

1 YES
2 NO

G13 Was your gambling ever a significant factor or cause in your losing or being fired from a job?

1 YES
2 NO

Now I need to ask you about other sources of income you have received in the past 12 months. Please remember that all of your answers are confidential and will be used only for research.

G14 In the past 12 months, since November 1997, have you personally gotten any income from...

4 Welfare or relief, including general assistance, Aid to Families with Dependent Children, foster care payments
5 Unemployment compensation, disability pay, SSI
6 Social Security, pension, annuity
7 NONE OF THE ABOVE **ö SKIP TO G16**

G15 Since November 1997, how much money or income did you personally get from...

1 Welfare or relief $ _____

2 Unemployment $ _____

3 Social Security $ _____

Now I have some questions about your household. By household I mean all the relatives who live with you who share their money for common living expenses, you may include natural, adopted, and foster children, and a partner who is like a spouse.

G16 How many people, including yourself, have been in your household since November 1997?

1 ONE
2 TWO
3 THREE
4 FOUR TO SIX
5 SEVEN TO NINE

6 TEN OR MORE

G17 Would you estimate the total amount of income for your household during the past 12 months, since November 1997? Was it...

1 less than $10,000,
2 $10,000 - $24,000,
3 $25,000 - $49,000,
4 $50,000 - $99,000,
5 $100,000 - $200,000, or
6 more than $200,000?

G18 In the past 30 days, how much money would you say your household spent altogether on housing (including rent and mortgage payments, upkeep and utilities)? Was it...

1 less than $500,
2 between $500 and $1,000,
3 between $1,000 and $2,000,
4 more than $2,000?

G19 Please think about how much money your household spent all together on gambling in the past 30 days, including on bets, slot machines, lottery tickets, and payments on gambling debts, if any. Winnings should be subtracted from losses/payments. During this time, did your household come out ahead or behind on gambling?

1 Ahead
2 Behind
3 BROKE EVEN **ö SKIP TO G21**
4 NO ONE IN HOUSEHOLD GAMBLES **ö SKIP TO G21**

G20 How much did your household come out [ahead/behind] on gambling?

$ _____

Now we'd like to ask you some questions about debt.

G21 Of all the money that you and/or other members of your household owe, was any of that borrowed in order to gamble or to pay for gambling debts?

1 YES
2 NO **ö SKIP TO G26, PAGE 29**

G22 Were these gambling losses or debts your own or another family member's?

1 OWN
2 ANOTHER FAMILY MEMBER'S
3 BOTH

G23 About how much of the money is owed to pay off gambling debts? Was it...

1 less than half,
2 about half,
3 more than half, or
4 nearly all of the money?

G24 Was any of the money that is owed to pay off gambling debts borrowed during the past year?

1 YES
2 NO **ö SKIP TO G26**

G25 About how much money to pay off gambling losses or debts was borrowed during the past year? Would you say it was...

1 less than $1,000,
2 $1,000 - $9,000,
3 $10,000 - $24,000,
4 $25,000 - $49,000,
5 $50,000 - $99,000,
6 $100,000 - $200,000, or
7 more than $200,000?

G26 Have you ever filed for bankruptcy?

1 YES
2 NO **ö SKIP TO SECTION H, PAGE 31**

G27 Have you filed for bankruptcy in the past 12 months?

1 YES
2 NO **ö SKIP TO SECTION H, PAGE 31**

G28 Was gambling a significant factor or cause of this bankruptcy?

1 YES
2 NO **ö SKIP TO SECTION H, PAGE 31**

G29 Were there other significant factors or causes towards this bankruptcy?

1 YES
2 NO **ö SKIP TO G31, PAGE 30**

G30 What were those other significant factors or causes?

_____
_____
_____

Section G: Income and Finance

G31 Were the gambling losses or debts that led to bankruptcy your own or another family member's?

1 OWN
2 ANOTHER FAMILY MEMBER'S
3 BOTH

Section H: Health

H1 Now I would like to ask you some questions about your physical and mental health. How would you describe your general health over the past 12 months? Would you say it was...

1 excellent,
2 good,
3 fair, or
4 poor?

H2 Since November 1997, have you gone to a clinic, doctor, or counselor, or outpatient treatment for problems with your emotions, nerves, or mental health?

1 YES
2 NO

H3 Has there ever been a period of at least one week when you were so happy or excited that you got into trouble, or your family or friends worried about it, or a doctor said you were manic?

1 YES
2 NO **ö SKIP TO H6**

H4 Was this behavior ever the result of taking medication, drugs, or alcohol?

1 YES
2 NO **ö SKIP TO H6**

H5 Was this period of being happy, excited, high, or manic always the result of taking medication, drugs, or alcohol?

1 YES
2 NO

H6 Has there ever been a period of at least one week when you were so irritable that you threw or broke things, started arguments, shouted at people, or hit someone?

1 YES
2 NO **ö SKIP TO H9, PAGE 32**

H7 Was this behavior ever the result of taking medication, drugs, or alcohol?

1 YES
2 NO **ö SKIP TO H9, PAGE 32**

H8 Was this period of being so irritable always the result of taking medication,drugs, or alcohol?

1 YES
2 NO

Section H: Health

H9 Now I want to ask you about periods of feeling sad, empty or depressed. In your lifetime, have you ever had two weeks or longer when nearly every day you felt sad, empty, or depressed for most of the day?

1 YES
2 NO

H10 In your lifetime, have you ever had 2 weeks or longer when you lost interest in most things like work, hobbies, and other things you usually enjoyed?

1 YES
2 NO **ö SKIP TO H12**

H11 Was gambling a significant factor or cause toward the period when you felt sad, empty, or depressed or when you lost interest in things?

1 YES
2 NO

H12 Have you ever stayed somewhere overnight, for at least 24 hours, for professional treatment of problems with your emotions, nerves, or mental health?

1 YES
2 NO **ö SKIP TO SECTION J**

H13 Since November 1997, had you stayed somewhere overnight, for at least 24 hours, for treatment of problems with your emotions, nerves, or mental health?

1 YES
2 NO

Section J: Alcohol and Drug Use

Now I have some questions about your use of alcohol and drugs. Remember that your answers to all questions are totally confidential.

J1 In the past 12 months, have you used alcohol at least 12 days--that is, at least 1 to 2 days per month?

1 YES
2 NO

J2 In the past 12 months, have you used marijuana or hashish on more than 5 days?

1 YES
2 NO

J3 In the past 12 months, have you used cocaine or crack on more than 5 days?

1 YES
2 NO

J4 In the past 12 months, have you used stimulants such as methamphetamine, amphetamines, or speed for nonmedical reasons, such as to feel the effects, on more than 5 days?

1 YES
2 NO

J5 In the past 12 months, have you used tranquilizers such as Valium or Xanax for nonmedical reasons, such as to feel the effects, on more than 5 days?

1 YES
2 NO

J6 Have you ever been treated for an alcohol or drug problem?

1 YES
2 NO **ö SKIP TO END**

J7 Were you treated for an alcohol or drug problem in the last 12 months?

1 YES
2 NO

THANK RESPONDENT FOR TIME AND ASSISTANCE. COMPLETE RESPONDENT INCENTIVE RECEIPT.

ENTER TIME INTERVIEW	_____	_____	**AM**
ENDED:	**HR.**	**MIN.**	**PM**

GAMBLING IMPACT AND BEHAVIOR STUDY

APPENDIX B

METHODOLOGY
FOR THE RANDOM-DIGIT DIAL AND PATRON SURVEYS
AND THE COMMUNITY DATABASE

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1. RDD Adult and Youth Surveys: Sampling and Weighting

Sampling of Telephone Households

The universe for the national study of gambling behavior consisted of the civilian, household population of the United States, aged 18 and older (i.e., adults). The study did not include group quarters, institutional, or military populations. Youths aged 15 and younger were definitely excluded. Older youths aged 16 and 17 were surveyed in the youth sample. The Census Bureau's *usual place of residence* concept governed sampling decisions throughout the project.

As of this writing, there are about 100,000,000 households in the United States, and about 95 percent of them have at least one telephone line, thereby leaving about 5 percent that have no telephone. The telephone subuniverse consists of all persons in the study universe who live in a household with at least one telephone line, while the nontelephone subuniverse consists of all who live in a household with no telephone. Because telephone interviewing is time-efficient and relatively cost-effective, we chose to sample the telephone universe only, using a national, random-digit dial (RDD) design with approximately 2,400 completed interviews.

A principal concern with RDD sampling is that so many telephone numbers are not working residential numbers (WRNs). Many are business numbers, nonworking numbers, or something else. In fact, if we were to select a simple random sample from a conceptual list of all telephone numbers in working area codes, only about 25 to 27 percent of the numbers would turn out to be WRNs. To increase the "hit" rate of WRNs, statisticians typically employ either the Waksberg-Mitofsky method or some form of list-assisted sampling.

NORC's standard for RDD surveys—and, indeed, the approach we employed for the gambling study—is the list-assisted approach. Our list-assisted designs are more statistically efficient than, and are as operationally efficient as, the Waksberg-Mitofsky design. The list-assisted method yields at least as high a proportion of WRNs as the Waksberg-Mitofsky method, depending on the number of listings required per bank. Unlike the Waksberg-Mitofsky method, the list-assisted approach also produces an unclustered sample. As a result, statistics from this design tend to achieve a smaller design effect and to be more precise than statistics from a Waksberg-Mitofsky sample.

For our list-assisted approach, we divide all telephone numbers in working exchanges into clusters of 100, called *100-banks* or simply *banks* (e.g., 312-759-4100 to 312-759-4199). We typically eliminate from the sampling universe all banks with zero listed telephone numbers, called *zero-banks*, and sample only from banks with one or more listed numbers, called *one$^+$-banks*. Such sampling is called *one$^+$ sampling*. Formally, *one$^+$* sampling provides complete coverage of all listed and unlisted numbers in banks with at least one listed number and omits unlisted numbers in banks with no listed numbers.

One$^+$ sampling covers almost 98 percent of the universe of telephone households, implying that unlisted numbers in zero-banks account for the remaining 2 percent. About 50 percent of telephone numbers selected randomly from one$^+$-banks will turn out to be WRNs.

Moreover, for many surveys, noncoverage bias[1] associated with this method tends to be small. The uncovered WRNs do not appear to differ systematically from the rest of the telephone population. We believe this to be the case for the national gambling study. It is difficult to see how there might be differential gambling behavior in WRNs in zero-banks versus in one^{+}-banks.

NORC purchased the sample of telephone numbers from Survey Sampling, Inc. (SSI), a well-known supplier of telephone samples with whom NORC has a long-standing relationship. To select the sample, SSI relied on information from the Bellcore file of active area codes and exchanges, and on information from the Donnelley Quality Index, which gives the number of residential listings within each bank. Under NORC's careful direction, SSI implemented the above-described one^{+} sampling design.

To meet the objectives of the national study of gambling behavior, NORC directed SSI to stratify the RDD sample by lottery status (states with lottery, states without lottery). The lottery stratum included telephone numbers in Arizona, California, Colorado, Connecticut, Delaware, the District of Columbia, Florida, Georgia, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Missouri, Montana, Nebraska, New Hampshire, New Jersey, New Mexico, New York, Ohio, Oregon, Pennsylvania, Rhode Island, South Dakota, Texas, Vermont, Virginia, Washington, West Virginia, and Wisconsin, while the no-lottery stratum included Alabama, Alaska, Arkansas, Hawaii, Mississippi, Nevada, North Carolina, North Dakota, Oklahoma, South Carolina, Tennessee, Utah, and Wyoming.

NORC had the selected sample screened by SSI for unassigned and nonworking numbers. In the same process, SSI screened for fax and modem numbers. The screening identified approximately one-half of the nonworking and nonvoice numbers in the sample.

In addition, NORC directed SSI to match the sample to their database of business telephone numbers and to flag all matches. Typically an RDD sample is 12- to 15-percent business numbers. Approximately one-half of these (6 to 8 percent of sample numbers) were identified through the matching process.

NORC's standard practice—and the one followed here—is to order 20-percent more telephone numbers than we think we will need. The extra 20 percent is inexpensive to acquire, but highly cost-effective. It provides us with considerable flexibility when dealing with unforeseen circumstances.

Furthermore, NORC's standard practice is to divide the overall sample into a large number of random replicates, each of a relatively small size. Normally, we release only 100 percent of what we think we need to our telephone centers for interviewing operations. The balance—the 20-percent *safety margin*—we hold in reserve until needed, and then we release only enough further replicates to achieve our objectives. We never plan to release more sample than needed, which would unnecessarily increase costs.

We used all of these practices as we carefully controlled the instant samples.

For the national survey of gambling behavior, we actually ordered and obtained from SSI an RDD sample of 11,500. Of the total sample, 10,000 numbers were selected in the lottery stratum and

[1]We refer to lack of coverage of zero-banks, not to noncoverage of nontelephone households (see Brick et al., 1995).

1,500 were selected in the no-lottery stratum. Sampling was independent in the two strata. We calculated that we would only need 9,200 numbers to support the needs of the study; therefore, we released this number to our telephone center for data-collection operations. The residual 2,300 cases comprised the 20-percent safety margin. As the data collection progressed, we determined that we would achieve our sampling objectives without the safety margin; thus, we never released these cases.

Plan

Our estimates for the number of telephone numbers to order was based on many factors:

- Rates obtained from the CPS for the number of households with adult females, and adult males
- Population of lottery / no-lottery states
- Expected number of pathological and problem gamblers amongst males and females
- Distance to major gambling facilities
- Expected number of completed interviews.

From examining the location of gambling establishments on a map, we originally assumed that 90 percent of the U.S. adult population lives within 50 miles of a major gambling facility. After working with many cities in the 100-community study, it became clear that this estimate is too high. Changing 90 percent to 70 percent, with a sample size of 3,000 we obtain the following breakdown:

Table 1. Distance to Major Gaming Facility, Lottery and Non-Lottery States

Distance to a Major Facility	States w/ Lottery	States w/o Lottery	Total
<= 50 Miles	1,829	271	2,100
51 to 250 Miles	784	116	900
> 250 Miles	0	0	0
Total	2,613	387	3,000

This table reflects the target number of completes as of the planning stage of the project. Using this breakdown we compute the number of telephone number needed, as shown below:

Table 2. Target Number of Interviews by Distance to Major Gaming Facility and Lottery

State Lottery	Distance to gambling (miles)	Total No.	Expected Number of Gamblers			Adj. for interview comple-tion (75%)	Adj. for screener comple-tion (80%)	Adj. for resid. phones (54%)
			Path. (1.5%)	Prob. (4.5%)	Other Rec. (64%)			
Yes	<= 50	1,829	27	83	1,170	2,439	3,048	5,645
Yes	51 to 250	784	12	35	502	1,045	1,307	2,420
Yes	> 250	0	0	0	0	0	0	0
No	<= 50	271	4	12	174	361	452	836
No	51 to 250	116	2	5	74	155	193	358
No	> 250	0	0	0	0	0	0	0
Yes	Total	2,613	39	118	1672	3,484	4,355	8,065
No	Total	387	6	17	248	516	645	1,194

State Lottery	Distance to gambling (miles)	Total No.	Expected Number of Gamblers			Adj. for interview comple-tion (75%)	Adj. for screener comple-tion (80%)	Adj. for resid. phones (54%)
			Path. (1.5%)	Prob. (4.5%)	Other Rec. (64%)			
Total	<= 50	2,100	31	95	1,344	2,800	3,500	6,481
Total	51 to 250	900	14	40	576	1,200	1,500	2,778
Total	> 250	0	0	0	0	0	0	0
Total	Total	3,000	45	135	1,920	4,000	5,000	9,259

We estimated that 75 percent of the households would yield completed interviews, requiring 3,484 eligible phone numbers in lottery states, and 516 eligible phone numbers in no-lottery states. From experience with the RDD pretest, an 80-percent adjustment for screener completion was used, resulting in the following counts: lottery states needed 4,355 numbers, and no-lottery states needed 645 numbers. Using a 54-percent adjustment for residential phone contacts, lottery states needed 8,065 numbers, and no-lottery states needed 1,194 numbers.

Finally, we inflated the numbers, 8,065 and 1,194, by approximately 20 percent to guard against unforeseen departures from the assumed rates, and ordered 10,000 numbers in lottery states and 1,500 numbers in no-lottery states. We initially released 9,200 numbers for data collection by our telephone center. There were no subsequent releases.

Sampling execution

Completion codes were recorded for each of the 9,200 cases, from which the following statuses were determined:

- Eligibility determined (ED)
- Eligibility (SE)
- Screener completion (SC)
- Interview completion (IC)

The first column indicates if eligibility was determined, the second column indicates the eligibility determination, the third column indicates screener completion status, the fourth column indicates interview completion status, and the disposition codes used are shown in column five.

In the table, a "1" indicates yes, "0" indicates no, and " " is not applicable.

Table 3. Explication of Case Statuses

ED	SE	SC	IC	Code	Meaning	All States	Lottery States	No Lottery States
1	1	1	1	0	Complete by phone	2404	2052	352
0				1	Language barrier	140	125	15
1	1	1	1	2	Complete by SAQ	14	12	2
1	0			3	Computer Tone	530	480	50
1	0			4	Business/Government	1090	965	125
1	0			5	Second Number at Hsehld	61	53	8
0				6	Phone problem	368	322	46
1	0			7	Disconnected/changed number	2365	2038	327
1	0			8	Cellular phone/pager	64	55	9
1	1	1	0	9	Coded complete but data not found	7	6	1
1	0			81	Second home	18	15	3
1	0			82	No one over 18 years old in household	9	9	0
1	1	1	0	85	R died after screener	5	4	1
0				86	NO ANSWER	150	130	20
0				90	ANSWERING MACHINE	271	231	40
1	1	0		91	Contact made - not screened	17	15	2
1	1	0		92	Final no available household members	12	11	1
1	1	1	0	93	Final refusal after screener by Respondent	565	490	75
1	1	1	0	94	Screened - not interviewed	51	48	3
1	1	0		95	Incapacitated	30	26	4
1	1	0		96	Final refusal before screener	783	697	86
1	1	1	0	97	Final refusal after screener by gatekeeper	189	161	28
1	1	1	0	193	Final hostile refusal after screener by resp.	29	28	1
1	1	0		196	Final hostile refusal before screener	6	6	0
1	1	1	0	197	Final hostile refusal after screener by gatekpr	22	21	1

Tabulating the various completion codes, we have 9,200 telephone numbers, of which the eligibility of 929 was not determined; of the remaining 8,271, we had 4,137 ineligible telephone numbers (not a unique household). Of the 4,134 eligible households, we completed the household screener in 3,160.

Sampling One Adult Respondent per Household

The sampling protocol called for one randomly selected adult per household.

Sampling plan

We considered several methods of selection of the respondent from a household:

- Person who answers the phone,
- Most recent birthday,
- Youngest male, oldest female,
- Separate male and female samples (pretest scheme),
- Troldahl/Carter/Bryant (see below), and
- Full household roster (Kish technique).

Keeter and Fisher (1997) compare the last birthday and youngest male, oldest female (YMOF) methods. The latter method performed better in terms of gender distribution, but the proportion of young males was significantly larger than that in the *Current Population Survey*.

Czaja, Blair, and Sebestik (1982) compared the Kish and Troldahl/Carter/Bryant (T-C-B) methods, finding that, in terms of interview and refusal rates, the T-C-B procedure produced better results than the Kish procedure. In fact, these authors used two variations of the T-C-B procedure; in one, where the interviewer asks for the count of adult females living in the household, and in the other, a count of the adult males. The procedure querying the number of females produced the best results, the Kish method, the second best, and the male variation, the worst. Consequently, we decided to use a variant of the T-C-B procedure.

With the procedure, the interviewer begins by asking two questions: (1) How many persons 18 years or older live in your household, counting yourself? (2) How many of them are women? Using one of the four matrices depicted below, the interviewer then selects the household member to interview. The answer to question 1 determines the column to choose, and the answer to question 2 determines the row to choose.

The intersection of the row and column contains the type of person to seek, coded in tables as:

M = man, OM = oldest man, YM = youngest man

W = woman, OW = oldest woman, YW = youngest woman.

One of the matrices is pre-assigned to each selected telephone household prior to the start of the interview.

The percentage of households that fall within each cell are shown below in Matrix A (these data were obtained from the 1997 *Current Population Survey*). For example, 49.69 percent of households have one adult male and one adult female (household size is two in the second column, and number of women is one in the second row). For this cell, when using matrices A or B, the interviewer asks to interview the woman, and using C or D, the man.

Table 4. Screener Matrices

		Number of adults in household			
		1	**2**	**3**	**4+**
Matrix A					
Number of women 18 years or older in household	0	M (10.51)	OM (1.67)	YM (0.26)	YM (0.07)
	1	W (20.18)	W (49.69)	W (5.13)	OM (0.86)
	2	—	OW (3.11)	YW (5.04)	YW (2.00)
	3	—	—	YW (0.37)	OW (0.80)
	4+	—	—	—	OW (0.36)
Matrix B					
Number of women 18 years or older in household	0	M	YM	YM	OM
	1	W	W	OM	W
	2	—	OW	M	OM
	3	—	—	YW	M or OM
	4+	—	—	—	OW
Matrix C					
Number of women 18 years or older in household	0	M	YM	OM	OM
	1	W	M	W	YM
	2	—	YW	OW	OW

		Number of adults in household			
		1	2	3	4+
	3	—	—	OW	YW
	4+	—	—	—	YW
Matrix D					
Number of women 18 years or older in household	0	M	OM	OM	YM
	1	W	M	YM	W
	2	—	YW	M	YM
	3	—	—	OW	M or YM
	4+	—	—	—	YW

The percentages of male/female and youngest/oldest obtained using these matrices can be computed by adding the percentages in Matrix A for the various age/sex interview requests. For example, using Matrix A, "Oldest Male" is asked for in the first row, second column (1.67 percent) and in the second row, fourth column (0.86 percent). These two percentages add to 2.53 percent.

The following table indicates the percentages of respondents obtained by matrix.

Table 5. Distribution of Respondents Within Screener Matrices

	Percentage of Respondents					
Matrix	**Male**	**Female**	**Youngest Male**	**Oldest Male**	**Youngest Female**	**Oldest Female**
A	13.37	86.68	0.33	2.53	7.41	4.27
B	25.48	74.57	1.93	8.00	0.37	3.47
C	63.06	36.99	2.53	0.33	4.27	7.41
D	75.17	24.88	8.0	1.93	3.47	0.37

Matrices C and D clearly favor the selection of a male.

To compensate for a higher refusal rate among men, Bryant (1975) proposed a disproportionate assignment of the matrices:

A B C D B C D A B C D C D

Our RDD pilot test also found the cooperation rate to be lower among men. In addition, NORC planned to tip the gender balance in favor of males in order to increase the number of p/p gamblers. We assigned Matrices C and D, the matrices which favor the selection of a male, twice for each use of Matrices A and B. We employed the following (repeating) pattern of matrix usage: A B C D, C D, A B C D, C D. The resulting sequence is assigned to the list of eligible households. The percentage of males we expected to interview with this pattern was 52.4 percent.

For more than 85 percent of the respondents selected by the pattern of matrices cited in the literature or the suggested modification, age is not qualified—in other words, the interviewer simply asks to speak with a male or a female.

Sampling execution

Of the 3,160 interviews attempted, we obtained completed interviews from 2,418 households. One respondent was 17 years old, an ineligible age, yielding a total of 2,417 completed adult interviews.

Interviews by lottery/no-lottery states, and by distance from major casino, are distributed such that 2,063 respondents are from lottery states (85.35 percent) and 354 are from states without lotteries (14.65 percent). In addition, 1,733 respondents lived within 50 miles of a major casino (71.70 percent), and 684 respondents lived more than 50 miles from a major casino (28.30 percent). In the tables that follow, we show the distance-by-lottery distribution of the completed adult interviews (Table 6), the age-by-sex distribution of completed adult interviews (Table 7), and completion rates for all states and by lottery/no-lottery states (Table 8).

Table 6. Distribution of Respondents by Lottery State and Distance to Casino

		Distance to major casino		
		Less than 50 miles	Greater than 50 miles	Total
Lottery state	Yes	1,431 (59.21%)	632 (26.15%)	2,063 (85.35%)
	No	302 (12.49%)	52 (2.15%)	354 (14.65%)
Total		1,733 (71.70%)	684 (28.30%)	2,417

Table 7. Distribution of Respondents by Age and Sex

	Age Category					
Sex	18–29	30–39	40–49	50–64	65+	Total
Male	217	301	270	225	139	1152
Female	243	267	276	266	213	1265
Total	460	568	546	491	352	2417

Table 8. Completion Rates by Lottery State

	Total	Lottery State	
		Yes	No
Working Residential Number Rate = (SE=1)/(number of telephone numbers)	0.449	0.447	0.464
Screener Completion rate = (SC=1)/(SE=1)	0.795	0.789	0.833
Interview Completion rate = (IC=1)/(SC=1)	0.736	0.731	0.763

Weight Computation for RDD Data

Population data

Data for households and population in the United States were obtained from the March 1998 *Current Population Survey* (CPS) CD-ROM. The number of households in each state was estimated by summing the household weights (HSUP-WGT, record type 1, columns 287-294) of samples on the CD-ROM.

HH_EST	FIPSTATE	LOTTERY
1725620.77	1	0
231736.36	2	0
1691624.04	4	1
1006653.12	5	0
11501858.09	6	1
1557879.16	8	1
1270643.50	9	1
271800.59	10	1
230049.15	11	1
6018105.13	12	1
2866074.99	13	1

414225.80	15	0
457762.05	16	1
4473358.80	17	1
2262200.41	18	1
1133147.05	19	1
1022125.14	20	1
1527931.69	21	1
1646606.15	22	1
514862.84	23	1
1943186.21	24	1
2394735.39	25	1
3766285.75	26	1
1783586.79	27	1
1033085.25	28	0
2107643.77	29	1
355827.46	30	1
642749.58	31	1
674769.06	32	0
451431.38	33	1
2910193.78	34	1
649846.02	35	1
6970248.35	36	1
2891376.92	37	0
252947.84	38	0
4430583.81	39	1
1323898.46	40	0
1282930.22	41	1
4662168.84	42	1
402064.29	44	1
1452334.75	45	0
285296.83	46	1
2181670.44	47	0
7143791.34	48	1
675714.50	49	0
244666.60	50	1
2590728.02	51	1
2225966.90	53	1
743720.01	54	1
2099725.84	55	1
186778.68	56	0
==========		
102584217.91		

The number of households in lottery and non-lottery states was then computed by adding the number of households estimates of corresponding states.

Lottery	Households
Yes	88533405.96
No	14050811.95
	102584217.91

The number of adults (18 years and older) was estimated using the person weights (MARSUPWT, record type 3, columns 66 to 73), by summing these weights. Record type 3 of the CPS CD-ROM also contains age (columns 15 and 16), sex (column 20), and race (columns 25, 27, and 28) information, which we used to estimate the population in (LOTTERY)-by-(RACE)-by-(SEX)-by-(AGE GROUP) cells.

Lottery is coded 1 for lottery, 0 for no lottery. Age groups are 0–17, 18–29, 30–39, 40–49, 50–64, and 65 and older. Age groups are labeled by the youngest age of the age range. Sex is coded 1 for male, 2 for female. Race is coded 1 for Hispanic, 2 for non-Hispanic black, and 3 for other.

POP_EST	ADLT_EST	LOTTERY	AGECAT	SEX	RACE
168121.12	0.00	0	0	1	1
1266531.02	0.00	0	0	1	2
3503527.68	0.00	0	0	1	3
155252.99	155252.99	0	18	1	1
606661.98	606661.98	0	18	1	2
2131424.03	2131424.03	0	18	1	3
99089.59	99089.59	0	30	1	1
540685.57	540685.57	0	30	1	2
2437841.91	2437841.91	0	30	1	3
53514.45	53514.45	0	40	1	1
409326.67	409326.67	0	40	1	2
2140317.82	2140317.82	0	40	1	3
26813.22	26813.22	0	50	1	1
266442.89	266442.89	0	50	1	2
2050269.19	2050269.19	0	50	1	3
14089.42	14089.42	0	65	1	1
204976.91	204976.91	0	65	1	2
1553897.00	1553897.00	0	65	1	3
166973.00	0.00	0	0	2	1
1178776.48	0.00	0	0	2	2
3529902.09	0.00	0	0	2	3
103608.79	103608.79	0	18	2	1
701182.46	701182.46	0	18	2	2
2261928.56	2261928.56	0	18	2	3
80190.81	80190.81	0	30	2	1
703959.72	703959.72	0	30	2	2
2349475.45	2349475.45	0	30	2	3
45971.76	45971.76	0	40	2	1
460890.54	460890.54	0	40	2	2
2244993.95	2244993.95	0	40	2	3
28402.54	28402.54	0	50	2	1
2083866.43	2083866.43	0	50	2	3
15874.93	15874.93	0	65	2	1
341958.12	341958.12	0	65	2	2
2124144.17	2124144.17	0	65	2	3
5496236.58	0.00	1	0	1	1
4440693.63	0.00	1	0	1	2
21820612.48	0.00	1	0	1	3
3382484.48	3382484.48	1	18	1	1
2198594.64	2198594.64	1	18	1	2
13608313.12	13608313.12	1	18	1	3
2855948.40	2855948.40	1	30	1	1
2183587.06	2183587.06	1	30	1	2
15495513.48	15495513.48	1	30	1	3
1643724.24	1643724.24	1	40	1	1

1610374.88	1610374.88	1	40	1	2
13577541.38	13577541.38	1	40	1	3
1184636.26	1184636.26	1	50	1	1
1196676.23	1196676.23	1	50	1	2
11629523.77	11629523.77	1	50	1	3
666504.57	666504.57	1	65	1	1
850190.49	850190.49	1	65	1	2
10234524.92	10234524.92	1	65	1	3
5107139.67	0.00	1	0	2	1
4329290.81	0.00	1	0	2	2
20674149.59	0.00	1	0	2	3
2944694.18	2944694.18	1	18	2	1
2617547.58	2617547.58	1	18	2	2
13485208.80	13485208.80	1	18	2	3
2603476.23	2603476.23	1	30	2	1
2529686.09	2529686.09	1	30	2	2
15576788.57	15576788.57	1	30	2	3
1714978.18	1714978.18	1	40	2	1
1989764.51	1989764.51	1	40	2	2
13805137.21	13805137.21	1	40	2	3
1294676.05	1294676.05	1	50	2	1
1527584.39	1527584.39	1	50	2	2
12325994.39	12325994.39	1	50	2	3
920920.40	920920.40	1	65	2	1
1247294.85	1247294.85	1	65	2	2
13907984.56	13907984.56	1	65	2	3
269093735.74	197411781.59				

Sample

Completion codes were recorded for each of the 9,200 cases, from which the following statuses were determined:

- Eligibility determined (ED)
- Eligibility (SE)
- Screener completion (SC)
- Interview completion (IC)

The first column in the table below indicates whether eligibility was determined, the second column indicates eligibility determination, the third column indicates screener completion, the fourth column indicates interview completion, and the disposition codes used are shown in column five. In the table, "1" indicates yes, "0" indicates no, and a blank indicates that field is not applicable.

ED	SE	SC	IC	Code	
1	1	1	1	0	Complete by phone
0				1	Language barrier
1	1	1	1	2	Complete by Self-Administered Questionnaire
1	0			3	Computer Tone
1	0			4	Business/Government
1	0			5	Second Number at household
0				6	Phone problem
1	0			7	Disconnected/changed number
1	0			8	Cellular phone/pager
1	0			81	Second home
1	0			82	No one over 18 years old in household
1	1	1	0	85	R died after screener
0				86	NO ANSWER
0				90	ANSWERING MACHINE
1	1	0		91	Contact made, not screened
1	1	0		92	Final no available household members

```
 1  1  1  0   93 Final refusal after screener by respondent
 1  1  1  0   94 Screened, not interviewed
 1  1  0      95 Incapacitated
 1  1  0      96 Final refusal before screener
 1  1  1  0   97 Final refusal after screener by gatekeeper
 1  1  1  0  193 Final hostile refusal after screener by R
 1  1  0     196 Final hostile refusal before screener
 1  1  1  0  197 Final hostile refusal after screener by gatekeeper
```

Tabulating the various completion codes, we have a total of

```
 9200 Telephone numbers
- 929 Eligibility not determined
     =   8271 Eligibility determined
        -4137 Ineligible
              =  4134 Eligible
                 -974 Screener incomplete
                        =  3160 Screener complete
                           -742 Interview incomplete
                               =  2418 Completed interviews
```

Missing values: Imputation

Data on sex, race, or age were missing for 23 of the completed interview cases and were imputed. In order to control the distribution of age and sex of the respondents, we selected RDD respondents using the Troldahl-Carter-Bryant method. Using this method, the interviewer asks, (1) how many persons 18 years or older live in the household? and (2) How many are women? Based on the response, the interviewer then asks to interview the youngest male, oldest male, youngest female, or oldest female. The interviewer then records the selection of the adult respondent. Consequently, knowing the "selection of adult respondent," we know the sex of the respondent, which gives us a good guess as to the interviewee's age group. Missing values for the variable SEX and AGECAT were hot-deck imputed together, by picking a random donor from the same "selection of adult respondent" cell.

Missing values for RACE were imputed by picking a random donor of the same SEX-by-AGECAT cell.

One interviewee was 17 years old. This case was age-ineligible, reducing the completed and eligible cases to 2,417. The tables below shows the distribution of completed cases, following imputations, based on lottery, sex, race, and age categories.

LOTTERY=0 SEX=1

RACE	AGECAT 18	30	40	50	65	Total
1	4	0	2	0	0	6
2	5	6	7	2	1	21
3	22	32	26	27	26	133
Total	31	38	35	29	27	160

LOTTERY=0 SEX=2

RACE	AGECAT 18	30	40	50	65	Total
1	3	0	0	1	0	4
2	7	13	5	5	3	33
3	31	30	26	39	31	157
Total	41	43	31	45	34	194

LOTTERY=1 SEX=1

RACE	AGECAT 18	30	40	50	65	Total
1	33	30	12	13	3	91
2	17	21	26	17	13	94
3	136	212	181	166	112	807
Total	186	263	219	196	128	992

LOTTERY=1 SEX=2

RACE	AGECAT 18	30	40	50	65	Total
1	21	22	10	7	8	68
2	39	38	31	20	19	147
3	142	164	189	182	179	856
Total	202	224	230	209	206	1071

Collapsing sparse cells

The four tables shown above reveals that some of the cells are too sparse for weight adjustment computations. Consequently, we decided to collapse cells as follows: In lottery states (LOTTERY=1), Hispanics (RACE=1) 40 years and older were collapsed into a single cell, and non-Hispanic blacks (Race=2) 50 years and older were collapsed into a single cell. In non-lottery states (LOTTERY=0), all races were collapsed into a single cell.

After imputation and cell merging, the distribution of the 2,417 cases is as follows:

LOTTERY=0 SEX=1

RACE	AGECAT 18	30	40	50	65	Total
1	31	38	35	29	27	160
2	0	0	0	0	0	0
3	0	0	0	0	0	0
Total	31	38	35	29	27	160

LOTTERY=0 SEX=2

RACE	AGECAT 18	30	40	50	65	Total
1	41	43	31	45	34	194
2	0	0	0	0	0	0
3	0	0	0	0	0	0
Total	41	43	31	45	34	194

LOTTERY=1 SEX=1

RACE	AGECAT 18	30	40	50	65	Total
1	33	30	28	0	0	91
2	17	21	26	30	0	94
3	136	212	181	166	112	807
Total	186	263	235	196	112	992

LOTTERY=1 SEX=2

RACE	AGECAT 18	30	40	50	65	Total
1	21	22	25	0	0	68
2	39	38	31	39	0	147
3	142	164	189	182	179	856
Total	202	224	245	221	179	1071

Weighting steps

1. *Base weight.* The base weight is defined as the reciprocal of the selection probability—in other words, (telephone population)/(sample size). It is constant within the lottery stratum and also constant—but a different constant—within the non-lottery stratum.

2. *Adjustment for unknown eligibility.* Weights of cases whose eligibility is unknown are spread within stratum (lottery, non-lottery) to remaining cases whose eligibility is known.

3. *Adjustment for screener nonresponse.* Weighting is henceforth restricted to the eligible cases, or working residential numbers. This adjustment, done within stratum (lottery, non-lottery), spreads the weight of the screener nonrespondents across the screener respondents.

   We use no specific adjustment for multiple telephone lines in the same household. We designed NORC's data collection procedures to identify a household's main telephone line. If

the selected case was the main line, then the interview proceeded. Otherwise, the interview was terminated and the case was coded as ineligible. By these procedures, in theory, each household is linked to one and only one telephone line, and thus has one and only one probability of selection, namely the probability of selection of the main telephone line. Assuming these procedures were successful, no adjustment to the case weight is required. Even if the procedures were less than fully successful, such as due to response error, the adjustment at Step 5 should remove potential bias. Thus, at this stage, we view the weight as a household weight.

4. *Poststratification to the total household population within strata (lottery, non-lottery).* The result of this step is shown below as weight WT_4. This adjustment produces weights that sum up to the total household population, as set forth in the section entitled "Population Data," including telephone and nontelephone households. The instant weights are the final household weights.

5. *Person weight.* We convert the household weight to the person weight by multiplying the previously obtained weights WT_4 by the number of adults in the household. This step adjusts for the random selection of one adult respondent within the household. Person weights are displayed below as weight WT_5. To avoid extremely large weights, this multiplier was limited to five.

6. *Adjustment for interview nonresponse within cells defined by stratum (lottery, non-lottery), sex, race, and age.* This adjustment, called WT_6, spreads the weights of interview nonrespondents across the respondents within cells. The structure of cells is the same as for the poststratification adjustment in Step 7.

7. *Poststratification by stratum (lottery, non-lottery), sex, race, and age.* We adjusted the Step-6 weights to our best independent estimates of the size of the adult household population. Poststratification adjusts person weights, so that within each cell, weights sum to the population estimate of that cell. The poststratified weights are the final person weights and are displayed below as WT_7.

Final household weights WT_4

LOTTERY	Number of cases	Number of cases with positive WT_4	Sum of SC	Sum of WT_4	Smallest positive WT_4	Largest positive WT_4	Mean of positive WT_4
0	1200	449	449	14050811.95	31293.57	31293.57	31293.57
1	8000	2711	2711	88533405.96	32657.10	32657.10	32657.10
	9200	3160	3160	102584217.91			

Person weights WT_5

Number of cases with positive WT_5	Sum of WT_4	Sum of WT_5	Smallest positive WT_5	Largest positive WT_5	Mean of positive WT_5
3160	102584217.91	196004197.2	31293.57	163285.51	62026.64

Note that the sum of WT_4 is 102,584,218, the CPS estimated number of households, and the sum of WT_5 is 196,503,287, an estimate of the size of the adult household population.

Poststratified person weights WT_7

The sum of WT_7 is 197,411,782, the same as the adult household population estimated from CPS records. Cells for post stratification were collapsed, as described in the Collapsing Sparse Cells section above. Correspondingly, in the table below, '*' indicates all races, '40+' indicates 40 years and older, and '50+' indicates 50 years and older.

L	S	R	AGE	Number of cases	Number of cases with positive WT_7	Sum of WT_6	Sum of WT_7	Smallest positive WT_7	Largest positive WT_7	Mean of positive WT_7
0	1	*	18	40	31	2127962.61	2893339.00	52606.16	210424.65	93333.52
0	1	*	30	57	38	3035476.08	3077617.07	41034.89	164139.58	80989.92
0	1	*	40	47	35	2659953.26	2603158.94	38281.75	153127.00	74375.97
0	1	*	50	40	29	2503485.43	2343525.30	36054.24	180271.18	80811.22
0	1	*	65	40	27	2315724.02	1772963.33	33452.14	167260.69	65665.31
0	2	*	18	56	41	3285824.62	3066719.81	36948.43	184742.16	74798.04
0	2	*	30	51	43	2972888.94	3133625.98	37305.07	186525.36	72875.02
0	2	*	40	42	31	2347017.59	2751856.25	46641.63	139924.89	88769.56
0	2	*	50	58	45	2972888.94	2477124.78	33028.33	99084.99	55047.22
0	2	*	65	49	34	2096669.04	2481977.22	50652.60	253262.98	72999.33
1	1	1	18	47	33	3624938.42	3382484.48	35605.10	178025.50	102499.53
1	1	1	30	43	30	2677882.44	2855948.40	47599.14	190396.56	95198.28
1	1	1	40+	55	28	3265710.29	3494865.07	55474.05	277370.24	124816.61
1	1	2	18	31	17	1992083.28	2198594.64	62816.99	251267.96	129329.10
1	1	2	30	35	21	2188025.89	2183587.06	51990.17	155970.50	103980.34
1	1	2	40	38	26	2449282.72	1610374.88	31575.98	157879.89	61937.50
1	1	2	50+	39	30	1959426.17	2046866.72	43550.36	130651.07	68228.89
1	1	3	18	194	136	12703613.03	13608313.12	45665.48	228327.40	100061.13
1	1	3	30	314	212	17210293.23	15495513.48	39031.52	156126.08	73092.04
1	1	3	40	247	181	15120238.64	13577541.38	39584.67	158338.67	75014.04
1	1	3	50	245	166	14075211.35	11629523.77	36686.19	183430.97	70057.37
1	1	3	65	184	112	9993073.49	10234524.92	54438.96	163316.89	91379.69
1	2	1	18	31	21	1698169.35	2944694.18	73617.35	368086.77	140223.53
1	2	1	30	28	22	1534883.84	2603476.23	63499.42	317497.10	118339.83
1	2	1	40+	37	25	1861454.87	3930574.63	103436.17	310308.52	157222.99
1	2	2	18	50	39	2939139.26	2617547.58	36866.87	184334.34	67116.60
1	2	2	30	57	38	3037110.57	2529686.09	36662.12	146648.47	66570.69
1	2	2	40	43	31	2253340.10	1989764.51	34306.28	137225.14	64185.95
1	2	2	50*	55	39	2808510.85	2774879.24	41416.11	165664.43	71150.75
1	2	3	18	186	142	12181099.38	13485208.80	46500.72	232503.60	94966.26
1	2	3	30	229	164	12964869.85	15576788.57	51922.63	155767.89	94980.42
1	2	3	40	234	189	14336468.17	13805137.21	36044.74	180223.72	73043.05
1	2	3	50	244	182	14597725.00	12325994.39	34049.71	170248.54	67725.24
1	2	3	65	250	179	11887185.46	13907984.56	52089.83	260449.15	77698.24
				9200	2417	195677626.17	197411781.59			

Sampling for the Youth Study

Initially, for the telephone survey of youth, we ordered from SSI 2,000 telephone numbers, targeted at youth ages 12 to 17, and 32,000 RDD (non-targeted) numbers. This study was to include only 16- and 17-year-olds. SSI does not provide age-targeted telephone lists for 16 to 17 years only.[2]

After our first few weeks of production, we found that we were much more successful with the youth-targeted sample than the traditional RDD sample. On December 15th, we ordered an additional 3,000 youth-targeted numbers from SSI and abandoned further use of the RDD sample.

The initial sample of telephone numbers was ordered separately for lottery and no-lottery states, in the following quantities: 1,700 age-targeted numbers for lottery states and 300 age-targeted numbers for no-lottery states; 27,500 random-digit dial numbers for lottery states and 4,500

[2] The youth-targeted lists are formed from school registrations, magazine subscriptions lists, voter registration lists, and drivers license information.

random-digit dial numbers for no-lottery states. The subsequent sample of 3,000 telephone numbers was allocated as 2,708 in lottery states and 292 in no-lottery states.

The desired mix of lottery/no-lottery state phone numbers was controlled by sequencing replicates. We denoted replicates of age-targeted numbers for lottery states with "A," age-targeted numbers for no-lottery states with "B," RDD numbers for lottery states with "C," and RDD numbers for no-lottery states with "D." We released replicates of 500 in the following order:

```
1  2  3  4  5  6  7  8  9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25
A  A  A  B  A  A  A  A  A  A  B  A  A  A  A  A  A  B  A  A  C  C  C  D  C

26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50
C  C  C  C  C  C  D  C  C  C  C  C  C  D  C  C  C  C  C  C  C  D  C  C  C

51 52 53 54 55 56 57 58 59 60 61 62
C  C  C  D  C  C  C  C  C  C  C  D
```

The 3,000 additional youth-targeted telephone numbers we ordered on December 15, 1998, were all coded as replicate 63.

All together, we obtained 534 completed youth interviews, 469 from youth living in lottery states and 65 from youth living in no-lottery states. The youth-targeted list was much more productive for yielding eligible youth: 475 of the completed youth interviews came from the youth-targeted list, while only 49 came from the RDD list.

Table 9. Distribution of Youth Respondents by Sample List

		Telephone Sample		
		RDD	No. targeted	**Total**
State has lottery	Yes	47	422	469
	No	2	63	65
Total		49	485	534

Sampling for the Pilot Study

In July 1998, we conducted a pilot test of the RDD survey. In this pilot test, 308 phone numbers were "worked" for males, 136 numbers for females. The numbers and percentages of households that were reached, completed the screen, and completed the interview are shown in the table below.

Table 10. Distribution of Pilot-Test Cases by Case Status and Sex

Case Status	Male sample	Males	Female sample	Females
Cases worked	308		136	
HH reached	163	52.9% of cases worked	71	52.2% of cases worked
Screen complete	67	41.1% of HHs reached	28	39.4% of HH reached
Interview complete	21	31.3% of screens complete	11	39.3% of screens complete

In sorting through the counts for "completes," "refusals," and "ineligibles," we found the number of ineligibles to be considerably larger than expected. One possible reason for this could be that the

screen gave female respondents, for example, an easy way to terminate the phone call—in other words, if the interviewer asked a female answering the phone to speak with an adult male, a quick response might be, "No males live here."

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2. Report on the Patron Pilot Study

The pilot study for the patron survey was conducted August 5, 6, 20, and 21 at three sites in Wisconsin and Nevada. During this time, NORC field interviewing staff successfully screened and interviewed a total of 86 respondents. This section provides an overview of the design of the pilot study and discusses and evaluates the data collection efforts of the patron pilot. The section concludes with recommendations for the main patron study.

Pilot Objectives

The purpose of the pilot study was to establish whether patron interviews would provide valid and useful data from interviews conducted at a small sample of sites. Specifically, the pilot sought to assess the feasibility of collecting data in a large destination-style casino with multiple modes of entry and exits and to determine whether the data, either alone or in conjunction with the national telephone survey data, described the behavior of a well-defined set of problem and pathological (p/p) gamblers.

Sample Design

It was determined that a small sample of four sites would be sufficient for meeting the goals of the pilot. NORC contacted the American Gaming Association (AGA) and other relevant trade associations, with the assistance of the Commission, explained the project and requested permission to conduct the interviews. In the end, a tribal casino in Wisconsin and two casinos in Nevada granted approval for onsite interviews.

The sampling plan for the pilot study utilized an intercept methodology, whereby interviewers approached patrons at predetermined intervals (e.g., every seventh patron) and screened them for basic demographic information (e.g., age and gender) and the distance they had traveled from home to visit the casino (less than 50 miles, 50 to 250 miles, or more than 250 miles). The project statistician determined the number of interviews to be completed by demographic/distance category and by access points. At the tribal casino, two interviewers were assigned to screen and interview during afternoon (3 to 7 p.m.) and evening (7 p.m. and after) shifts. Interviewers were to approach every third person and screen to determine gender and the distance traveled. Interviewers were provided a worksheet to track the completion of cases in these different cell categories.

Based on interviewer feedback from the tribal casino data collection, the screening and sampling specifications were refined to improve interviewer efficiency in monitoring the sample cells and to yield a cross-sectional sample of the casino's population. In Nevada, interviewers intercepted every seventh person and screened for gender and age in three broad categories (18 to 29, 30 to 64, and 65 and older). We did not use a screen for distance traveled due to the expected randomness of localities from which Nevada casino patrons came. However, distance can be imputed from ZIP Codes provided by respondents during the interview.

Instrument

The pilot instrument was an abridged paper-and-pencil (PAPI) version of the RDD instrument. The PAPI version was found to be more suitable for administration in the busier environment of the

onsite interview mode. The questionnaire contained no items not on the RDD instrument and included items from the following sections (see Appendix A for more detail on the patron questionnaire):

- A. Demographic Information
- B. Gambling Behavior (focusing on past year/last visit)
- C. Gambling-Related Attitudes, Motivations, and History
- D. Problem Gambling Diagnostic Assessment
- E. Gambling Treatment Experience
- F. Family/Marital Status and Issues
- G. Income and Financial Information
- H. Criminal Activity and Status
- J. Mental and General Health
- K. Substance Use

Timings were collected for Sections B, C, G, and H to determine whether any adjustments would be needed to stay within the 20- to 30-minute time limit for questionnaire administration.

Data Collection

Interviewer training and debriefing

Interviewer training was conducted by phone 2 days prior to each data collection effort. The training covered the sampling plan, gaining cooperation, common questions and answers, and a review of the questionnaire. During the training, interviewers had the opportunity to practice gaining cooperation techniques and asked questions about implementing and monitoring the sampling plan.

Debriefings were held with the interviewing staff within 2 days of data collection close-down. It was important to hold the debriefings soon after interviews were completed, to ensure that interviewers' recollections of events were fresh. Topics covered during the debriefings included production, casino arrangements and atmosphere, monitoring patron traffic for screening, gaining cooperation, refusals, the effectiveness of the incentive, and the questionnaire. Results from the tribal casino debriefing were used to refine procedures for the Casino N1 and Casino N2 data collection in Nevada.

Production

Tribal casino

A team of two interviewers conducted interviews for the pilot study at the tribal casino on August 5th and 6th. The interviewer debriefing was held on August 7th. Overall, data collection at the tribal casino went very smoothly. Seventeen respondents (eight females and nine males) out of the targeted 20 were interviewed. The intercept ratio was two attempts for every completed interview. The average interview administration time was 21 minutes.

The facility was very cooperative, providing a table and chairs at the casino's two entrances (a main entrance and a drop-off door for charter buses) for interviewing patrons as they exited. Interviewers reported that at times it was difficult monitoring patron traffic, particularly at the entrance/exit for charter buses, where persons would depart in large groups. No significant problems were encountered with gaining respondent cooperation. In fact, the $10 incentive fee was found to be very effective. The refusals received were owed primarily to respondents either being in a hurry to catch their bus or preferring to continue gambling. No refusals appeared to be based on the nature of the study or the content of the questionnaire.

Interviewers also provided feedback on the sampling procedures and the questionnaire, recommending alterations that would simplify the screening and interviewing process. These changes were implemented at the Nevada pilot test.

Casinos N1 and N2

Due to the size of the casinos in Nevada and NORC's efforts to achieve maximum coverage during interview shifts, NORC decided to send two teams of two interviewers each to these locations. The teams conducted interviews at casinos N1 and N2 on August 20th and 21st. The interviewer debriefing was held on August 24th. NORC assessed that this phase of the pilot went very well. Sixty-nine respondents (32 females and 37 males) were interviewed, of a targeted 80 interviews. The intercept ratio was five approaches for every one completed interview.

Two interviewing sessions were scheduled at each of the casinos; one session was from 3 to 5 in the afternoon, and the other from 7 to 9 in the evening. The average interview administration time was 18 minutes at Casino N1 and 21 minutes at N2. Tables 11 and 12 display the production results.

Table 11. Nevada Production, Casino N1

Gender/Age	Day	Evening	Total
Entrance 1 (street entrance)			
Males			
Male/18–29	1	2	3
Male/ 30–64	2	1	3
Male/65+	1	1	2
Females			
Female/18–29	2	2	4
Female/30–64	1	2	3
Female/65+	1	0	1
TOTAL	8	8	16
Entrance 2 (tram)			
Males			
Male/18–29	2	1	3
Male/30–64	1	2	3
Male/65+	1	0	1
Females			
Female/18–29	1	2	3
Female/30–64	2	1	3
Female/65+	2	0	2
TOTAL	9	6	15
CASINO N1 TOTAL			**31**

Table 12. Nevada Production, Casino N2

Gender/Age	Day	Evening	Total
Entrance 1 (front desk entrance)			
Males			
Male/18–29	0	2	2
Male/30–64	1	1	2
Male/65+	1	1	2
Females			
Female/18–29	3	2	5
Female/30–64	2	1	3
Female/65+	3	1	4
TOTAL	10	8	18
Entrance 2 (Walkway between Casino N2 and adjacent)			
Males			
Male/18–29	1	2	3
Male/30–64	2	2	4
Male/65+	2	2	4
Females			
Female/18–29	0	2	2
Female/30–64	3	1	4
Female/65+	2	1	3
TOTAL	10	10	20
Casino N2 TOTAL			**38**

Field staff reported that both facilities were very cooperative. At Casino N1, the interviewing teams were stationed at two entrances that were pre-selected by casino staff. One location was an entrance leading to the main casino thoroughfare. The other station was located at the tram/parking lot exit, where patrons could be transported to another casino. Tables and chairs were provided at the two exit locations. The casino assigned one security officer at each station to ensure that the selection and interviewing processes proceeded smoothly. The presence of security also appeared to further legitimize the interviewers' presence to casino staff. At all times, the security staff maintained a distance of at least 10 feet to ensure respondent privacy. In total, 16 interviews were conducted at the street entrance and 15 at the tram/parking lot exit.

At Casino N2, the protocol was similar. Interviews were conducted at two locations pre-selected by the staff—the main lobby entrance and a walkway exit to another casino. A security detail was assigned to each team for the day and evening shifts. One significant difference from the Casino N1 data collection was that no tables or chairs were provided, due to Casino N2's concerns about fire code regulations. Nonetheless, 18 interviews were conducted at the main lobby entrance and 20 interviews were conducted at the walkway exit.

During the debriefing, interviewers stated that no significant problems were encountered with gaining respondent cooperation. As in the tribal casino, the $10 incentive was found to be very effective. Field staff did report, however, that senior patrons were particularly skeptical about participating. One staff member at the casino indicated that senior citizens have been alerted to scams specifically targeting elders in casinos. Other persons who declined participation generally appeared to be in too much of a hurry to listen to the introductory script, or indicated a lack of interest.

Interviewers also reported that the sampling procedures were easy to follow, but that it was at times difficult to monitor group traffic. Further training exercises and increased staffing levels helped diminish this problem in the main patron survey.

Problem and pathological gamblers

The prior section reviewed the results of data collection in large casino environments—the first objective of the pilot study. In this section, attention will be given to the prevalence of problem and pathological (p/p) gamblers who were identified by the questionnaire. Table 13 below provides a summary of the number of p/p gamblers encountered in the pilot study.

Table 13. Problem and Pathological Gamblers by Sex

	0	1	2	3 or 4	5	Total
Lifetime Gambling Problems						
Male	20	13	5	1	1	40
Female	35	6	4	0	1	46
Total	*55*	*19*	*9*	*1*	*2*	*86*
Percent of total	*64.0%*	*22.1%*	*10.5%*	*1.1%*	*2.3%*	*100.0%*
Past-Year Gambling Problems						
Male	31	8	1	0	0	40
Female	39	4	2	1	0	46
Total	*70*	*12*	*3*	*1*	*0*	*86*
Percent of total	*81.4%*	*14.0%*	*3.5%*	*1.1%*	*0.0%*	*100.0%*

Summary of Findings and Implications for the Main Data Collection

The purpose of the main patron survey was (1) to *efficiently* generate a *substantial* number of problem and pathological gamblers from different regions of the country *without* the biases and artifacts engendered by selecting cases from samples of people currently or recently in treatment, and (2) to meet or exceed general standards of response rates for the interview mode chosen. The patron pilot study was designed to test whether these objectives of efficiency, yield, and response rate could be met in the most demanding of environments—namely, destination-style casinos. Although an interview length of approximately 20 minutes exceeds that of most intercept surveys by a substantial margin, our results were successful in terms of the objectives of cost-efficiency, yield, and cooperation. We completed approximately two interviews per working interviewer hour (or about one per hour of nominal field time, at 8 hours per day). Even with travel expenses, this yields a cost per case appreciably below that of telephone interviewing.

In the pilot survey, the yield in terms of lifetime prevalence of one or more DSM–IV criteria was 36 percent of cases; 14 percent of cases reported two or more lifetime problems. The overall response rate was approximately 23 percent, which is at the upper end of general randomized intercept-mode experience; nevertheless, this response rate was improved substantially in the main Patron Survey. We also noted that the proportion of problem gamblers from the total sample was virtually invariant across the pilot sites, regardless of response rate; this outcome suggests that the factors contributing to nonresponse are not biased with respect to the main variables of interest in this study.

Our results indicated that it was feasible for NORC to meet the objectives of the main patron survey.

3. SAMPLE REPORT FOR THE MAIN PATRON STUDY

Facility Sample

The plan initially proposed by NORC for the main patron survey had been to draw a multistage probability sample of casino and pari-mutuel patrons, using revenue-based (or revenue-correlated) measures of size to select 6 pari-mutuel and 26 casino facilities at random, with probability proportional to size, from a geographically dispersed sample of states. The number of patrons to be interviewed was set at 512 (16 per facility), based on assuming problem and pathological gambling rates of approximately 20 percent of patrons after calculations using the previous literature. This approach also assumed that we would be able to begin facility recruitment in August and schedule the field interviewing period from September 15 to December 15 (concurrent with the adult RDD survey effort).

Subsequent to completion of the patron pilot survey, the Commission's research subcommittee was unable to reach unanimous agreement on whether to proceed with the main survey, and the Research Subcommittee asked the Commission to convene a special meeting to consider the majority's recommendation to proceed and the minority's recommendation not to proceed. In October,1999, the Commission decided by a vote of six to two (one member not present) for NORC to proceed with the patron survey in accordance with a sample design described in the Majority Report of the Research Subcommittee and in cooperation with an independent observer selected by the Commission.

The Majority Report set the targets for the main patron survey at approximately 500 interviews in 30 gambling facilities in different regions of the country, with categorical targets (compared with completed interviews actually achieved) as follows:

- Lotteries: 170 interviews
- NV & NJ casinos: 125 interviews
- Riverboats: 65 interviews
- Tribal casinos: 65 interviews
- Pari-mutuel: 40 interviews
- VLT/noncasino EGD: 40 interviews

Along with the changes in design, there were changes in schedule. The delay in approval of the patron survey meant that the field period had to be postponed and shortened. The first patron interviews were not able to be performed until November 20, 1998, and the last had to be completed no later than January 15, 1999.

In order to carry out the required design under the new time contraints, NORC selected two Western states, three Mississippi River states, and three Northeastern states in which to collect data, and then, within them, drew random samples of gambling facilities as follows:

- 13 Southern and 4 Northern casinos in Nevada
- 4 casinos in New Jersey
- A lower Mississippi state: 7 riverboat casinos
- An upper Mississippi state: 5 riverboat casinos
- Indian casinos: 2 in a Western state, 2 in a Northeastern state, in a Mississippi state
- Racetracks: 2 Eastern, 1 Midwestern, 1 Western

- Lottery outlets: 8 in a Midwestern state (primary and alternate from each ZIP income quartile)
- Lottery and VLT: 13 in a Western state (primary and 2 alternates from each ZIP income quartile, 1 extra in highest quartile)

Although some facilities were selected as a backup wave, in view of the time constraints all 63 of the facilities were recruited from the outset. Nevertheless, due to the relatively slow rate of response to the request for cooperation and the need to schedule interviewing around holidays and other seasonal obstacles, we determined about midway through the field period that the target of 30 sites would be difficult to reach by the close of data collection and this would threaten the more critical target of 500 cases. Therefore, beginning in mid-December we increased the number of targeted cases per facility visited from 20 to 30; the average finally achieved was 25 interviews per facility.

Interviewing

Interviewing was accomplished at 21 of 61 facilities sampled (two of the sampled facilities turned out to be closed); most of which required three or more contacts to successfully recruit. Sixteen facilities refused to participate and recruitment of the others was discontinued at the point that we achieved the required number of interviews in the category and location to which the facility belonged. Completed interviews on a facility-by-facility basis were as follows:

Casinos
Southwest (NV)
30 at Facility A
30 at Facility B
30 at Facility C
Northeast (NJ)
30 at Facility D
29 at Facility E
Riverboats
20 North Central
24 North Central
20 South
Tribal
40 North Central
27 Northeast

Lottery Ticket Outlets, by income level of ZIP code (Quartiles)
43 West (1Qt)
19 North Central (1Q)
21 North Central (1Q)
26 West (3Q)
29 North Central (3Q)
25 West (4Q)

VLT/EGD
19 West (2Q)
12 West (3Q)

Pari-mutuel
16 North Central
20 Northeast
20 West

TOTAL for 21 facilities: 530 interviews

The fieldwork achieved the overall target for number of interviews and approximated all facility-specific targets. Within facility types, the patron response rates were as follows:

Type of Facility	Targeted	Attempted	Completed	Response Rate
Casinos in NV & NJ	125	313	150	48%
Riverboat casinos	65	119	64	54%
Tribal casinos	65	98	67	68%
Lottery (traditional & VLT)	210	313	193	62%
Pari-mutuel	40	225	56	26%
TOTAL	505	1,068	530	50%

The precedures used in the Patron Interview are described in the next two sections, which contain the Gaming Facility Patron Guide for Interviewers and an Observer's report on the patron survey.

4. Patron Survey Guide for Interviewers, November 1998

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I. Introduction

Welcome to the Gaming Facility Patron Survey. Those of us who have already begun working on this interesting project are pleased that you will be joining our team. Your responsibilities will not only cover interviewing gambling patrons, but will include the sampling of those patrons as well. As we enter the field phase of this study, there is no role more important than yours.

II. Sponsorship and Background Information

The Gaming Facility Patron Survey is an important part of the Gambling Impact and Behavior Study (GIBS). This study is funded by the National Gambling Impact Study Commission (NGISC). The Commission was created by the 104th Congress through Public Law 104169 which was signed by President Clinton on August 3, 1996. The Commission, under the leadership of Kay James, Chair, was established for a two year period from the date of its first meeting which was June 30, 1997. The report to Congress, the President, and the governors is due by June 30, 1999.

The Gambling Impact & Behavior Study was initiated and funded by the NGISC in order to estimate the amount and type of gambling behavior and associated activities, attitudes, and consequences for individuals and communities.

NORC is the prime contractor for GIBS, which in addition to the patron interviews consists of a Random Digit Dialing (RDD) component and other data collection procedures. The RDD interviews are currently being conducted by the NORC Lake Park telephone shop in Chicago, IL. Subcontractors for GIBS are Gemini Research located in Northampton, Massachusetts; Christiansen Cummings Associates of NYC and Arlington, Massachusetts; and the Lewin Group of Fairfax, Virginia.

Significant trade associations from whom NORC has sought help in encouraging companies in the industry to cooperate with GIBS include the American Gaming Association and the National Indian Gaming Association.

III. Study Design

A. Selection of facilities

Approximately 20 facilities spread throughout the country have been selected as sites for patron interviews. These facilities include locations where lottery tickets can be purchased, casinos, Indian casinos, dog and horse racing facilities, and off track wagering facilities.

B. Initial contact with sampled facilities

Each sampled site was contacted in early November by NORC senior field staff. The first objective of this contact was to introduce the study and NORC to the selected facilities. The second and prime objective was to elicit the approval and cooperation of the facilitys' management for NORC's plan to collect data from the facilitys' patrons. The third objective was to establish a date and time when NORC FIs would visit the facilities to sample patrons and to conduct exit interviews.

C. Onsite sampling and interviewing of patrons

During the period from mid-November though December 15th, one day will be spent at each facility with a team of FIs at each exit during specified times of the day/evening. The number of required interviews will vary by facility, however, the total number of on site interviews required from all facilities combined is 512. Your role includes making or confirming a floor plan/map of the facility; selecting good sites for intercepting patrons to recruit for interviews; determining the size of the sampling "N"; ongoing patron sampling; and interviewing.

IV. Patron Pilot Survey

In August 1998, NORC conducted a pilot patron survey at three facilities. Eighty-six interviews lasting 20–30 minutes each were completed in Wisconsin and Nevada. Based on the success of this pilot, the Commission voted to go ahead with the main study, which is what you are embarking on now.

V. Field Interviewer's Role in Data Collection

A. Preparation for site visit

The following is a list of items needed for your data collection site visit:

1. Project manual
2. Sampling Forms
3. Questionnaires
4. Respondent receipts/Consent Forms
5. Non-Interview Reports
6. FI ID Card
7. Clip Board
8. Pencils/Pencil sharpener/Pens
9. Note Pad
10. Telephone # of FMs & CO staff
11. Transmittal Forms
12. Federal Express Envelopes & pre-printed Fed Ex labels

At some locations you may be standing most of the time. Wear comfortable shoes. Pant suits are permissible; however, blue jeans are not. You may be working indoors or outdoors. Keep this in mind when making your wardrobe selection. In most cases there will be 2 visits on the same day, one in the afternoon and one in the evening.

B. Arrival and setup at the site

When you arrive at the site, ask for your contact person Be sure you wear your FI ID badge. Introduce yourself and if you are going to be working with another FI, be sure you give this information to the contact person. If there is more than one FI at a site, one will be named the lead FI. Since most exits will be covered at one time or another, it is necessary that you familiarize yourself with the site layout. Ask the contact person if a table and 2 chairs are available for your use. Inquire as to whether or not you will need any other identification, such as a visitor's pass. If so, be sure to obtain one for yourself and for any other FI working at the site. Be prepared to answer any questions the contact person may have about the study. Please refer to Questions/Answers Job Aid.

Once you are informed of your working location and you do have the use of a table and chairs, set up your materials. Use a shoulder bag/pouch to organize and keep all materials. DO NOT LEAVE ANY FORMS OR OTHER MATERIALS LYING OPEN ON THE TABLE FOR OTHERS TO SEE. ALL MATERIALS MUST BE KEPT OUT OF SIGHT AND REACH OF ANYONE OTHER THAN THE FI. This is very important for confidentiality issues.

C. Expected behavior at the site

Under no conditions are you allowed to partake in any gaming activity while at the site. It is important that you are professional at all times during your site visit. You are not only presenting yourself, but also representing NORC.

D. Sampling to determine "N"

Before you begin approaching patrons, you must count the number of people who exit the facility during a 5 minute period. Do NOT include in your count anyone who appears under 18 years of age or is identifiably employed by the casino. Please refer to the sample and instructions on the "Sampling Form to Determine N" job aid. The completed form will tell you how many interviews are required at the particular site and how to select the patron to be interviewed.

E. Data collection and ongoing sampling

If your Sampling Form to Determine N indicates you are to approach every 5th exiting patron, this will be your ongoing sampling procedure for that exit. When you approach the 5th person, introduce yourself and explain what you need. Please refer to the Introductory Script on the back of the Sampling Form. If the patron consents to be interviewed, complete the questionnaire and begin your count again. If the person you approach refuses, or you determine that he or she is either under age or an employee at the facility, you must record this on the Non-Interview Report. After you complete the non-interview report, begin your count again, approaching the next 5th patron. In other words, you either complete a questionnaire or make a notation on the non-interview report at the time the patron is selected.

Sampling people in groups will be the toughest. You need to have some simple strategy for group counting (e.g., left to right) so that you know the specific person to be selected. While completing the questionnaire, keep in mind the confidentiality factor. If the selected patron is accompanied by another person(s), you should try to conduct the interview so as to avoid the questions and answers being heard by the other(s). Be sure to keep the Respondent's back to any surveillance cameras during the interview if at all possible. After the interview is completed, have the patron sign the Consent/Receipt form and give the patron 10 dollars.

F. Non-interview / out-of-scope record keeping

Anytime it is determined the selected patron refuses, or is either under age or an employee of the facility, YOU MUST MAKE A NOTATION ON THE NIR LOG AT THAT TIME. If you are noting a refusal, signify the race (B–W–A–I–O) in either column A or B, under Male or Female, next to the column indicating reason for refusal. If the patron is either under age or facility employee, simply put a slash mark at the bottom of the form, in the area marked Out of Scope. In either event, just a single entry is required. Please refer to NIR Form for completion instructions.

G. Tasks following data collection

Be sure you inform your contact person when you have completed your interviewing tasks, whether it be your afternoon or evening visit. Thank him (her) for all his (her) help. Leave the location clean, with no scraps of papers etc. on the table or floor.

After each visit Federal Express all the materials from that visit to CO. Complete a Transmittal Form, enclosing all materials from the site and send out within 24 hours.

Please refer to Transmittal Form for completion instructions. All materials to be returned include completed Questionnaires, Consent/Receipt forms, Sampling Form and NIR Log(s). If you have something in particular you think CO should be made aware of, either about the facility or the interview process at the facility, attach a comments sheet with the materials. Regarding field notes, don't be shy! Err on the side of writing down any incident that happens during the field period that is not recorded elsewhere or might be questioned, even if you see no problem with it.

Suggested Responses to Commonly Asked Questions

1. What do I get for doing this questionnaire?

This study is your opportunity to contribute to our understanding of America's gambling habits. Your views and experiences are invaluable to researchers and policy-makers.

2. How much do I get paid for doing this questionnaire?

$10

3. I'm too busy to participate.

I understand you are very busy. Our results would be biased if we only included respondents who could easily make the time to talk with us. Your participation is critical to the success of this study. For most people, the interview only takes about 15 to 20 minutes and all you have to do is answer the questions that I ask.

4. Is it mandatory for me to do the questionnaire?

No. Participation in this study is completely voluntary. However, your participation is very important to the success of the study. Nobody can replace your experiences or opinions.

5. These questions are too personal/sensitive.

All information you choose to give will remain strictly confidential, and will be reported only aggregated with other participants' responses so that no individual can be identified. You may refuse to answer any question you choose. Once we begin the interview, if we come to a question that you're not comfortable with, you may refuse to answer it.

6. Who is the survey being conducted for?

This study is being conducted for the National Gambling Impact Study Commission, a group created by Congress and the President to evaluate the social and economic impacts of gambling on our society.

7. Why should I answer this survey when I don't gamble?

It is important for us to collect information from all Americans, not just those who gamble. Your opinions about gambling are just as important to Congress and policy makers.

8. What is the purpose of this study?

The goal of this study is to assess gambling's impact on individuals, families, businesses, social institutions, and the economy in general.

9. What will the results of the survey be used for?

To inform legislatures, policy-makers, and researchers in the field about the state of Gambling in the United States.

10. What will my participation involve?

Depending on your experiences with gambling, completing the questionnaire should take about 15–20 minutes.

11. How many other people are being asked these questions?

We will be completing interviews with 21 people.

12. Will I be able to get information on the outcome of this study?

Data from the Gambling Impact and Behavior Study will be reported to Congress and the public in June, 1999. The National Gambling Impact Study Commission homepage is accessible on the Internet; its address is http://www.ngisc.gov. This page will include findings from the Gambling Impact and Behavior Study.

13. Will my answers be kept confidential?

Confidentiality of the data will be strictly enforced. All identifying information will be kept separate from the questionnaires. The analysis files that are prepared and the final data that will be published will in no way identify individual respondents, rather will feature group findings.

14. What kind of questions will you be asking me?

The survey asks questions about your experiences feelings towards gambling and questions about your gambling behavior.

GAMING FACILITY PATRON SURVEY

Sampling Form to Determine "N"

N=The number that will designate the skip interval and thus the sampled patron each time you begin to count patrons exiting the (site). For example if the N=5, when you begin your count each time you are ready to sample the next R, the 5th patron will be your sampled R.

SITE:

EXIT:

DATE:
FI:
OBJECTIVE: To tally the total number of eligible patrons exiting the (site) during a 5 minute period.

TIME PERIOD: to

PROCEDURES:
- Mark "X" for every 10 patrons
- Do not count anyone who appears to you to be under 18...but when in doubt, count the patron
- At the end of the 5 minute period, tally the total
- Refer to the formulas below to determine the "N"
- If you need more space for tallying, use back side of this form

10___ 10___

10___ 10___ ↕

10___ 10___ ETC. →

10___ 10___ ↕

10___ 10___

If total number of patrons =

- Under 50 use X as your "N"
- 51–100 use X as your "N"
- etc.....

GAMING FACILITY PATRON SURVEY

Sample Introductory Script & Screener Questions

INTRODUCTORY SCRIPT:

"Hello/excuse me (sir/maam)....you have been randomly selected to participate in a national survey asking respondents their attitudes about gaming activities."

"In order to determine whether or not you are eligible for this survey, I need to ask....

1. What is your date of birth?

2. Are you an employee of [SAMPLED FACILITY]?"

THE RESPONDENT IS ELIGIBLE IF:

- DOB = DATE OF SAMPLING OR PRIOR TO DATE OF SAMPLING 1980
- RESPONDENT IS NOT AN EMPLOYEE OF SAMPLED FACILITY/SITE

IF ELIGIBLE:

"Wonderful, you are eligible! This interview will only take 20–30 minutes of your time and you will be compensated $10. We can begin the interview immediately after I read to you important information."

IF INELIGIBLE:

RECORD THIS INFORMATION ON YOUR NIR FORM IN THE OUT OF SCOPE BOX.

GAMING FACILITY PATRON SURVEY

Non-Interview Report

SITE: EXIT:

DATE: SHIFT: FI ID:

Directions: Under proper age group and gender, note race of patron by entering B for black, W for white, A for Asian, I for Native American, or O for other. This entry should be made in line with reason NIR. For example, a 22 year old white male would not even make eye contact with FI. In section II a, under male, enter W in space with reason, "Refused Contact". For out-of-scope cases, enter a single slash mark in the Out of Scope box for each applicable case.

Reason For Refusal	**A** Ages 18 to 49		**B** Ages 50 and above	
	MALE	FEMALE	MALE	FEMALE
Refused Contact				
No Time				
Confidentiality Concerns/Too Personal				
Does Not Do Surveys				
Religious or Cultural Reservations				
Other (Briefly Specify)				

Out of Scope (underage, facility employee, non-English-speaking)

RESPONDENT INCENTIVE RECEIPT **NORC**
Project: Gaming Facility Patron Survey (4856) **11/98**

Date of Interview: ___/___/___ **Incentive Amount: _____**

Respondent ID#: |___|___|___|___|___|

Respondent Name: _____
(please print)

Respondent Signature: _____

FI Name: _____ FI ID# |___|___|___|___|___|___|

FI Signature: _____

RESPONDENT CONSENT FORM **NORC**
11/98

I have voluntarily agreed to be a respondent in the Gaming Facility Patron Survey conducted by the National Opinion Research Center affiliated with the University of Chicago. I understand that my answers will be kept confidential and will be combined with all other respondents' answers to be reported in statistical form only.

Respondent Signature: _____

GAMING FACILITY PATRON SURVEY
Transmittal Form

Facility:

Exit:

FI Name:

FI ID:

Date of Interviews:

Shift:

Date Shipped:

Receipted:

Receipted by:

Please place check mark next to form and enter the number for each form enclosed.

ENCLOSURES	# ENCLOSED
Questionnaire	
Consent/Receipt Form	
Sampling Form	
NIR Log	
Other (specify below)	

Transmittal Form Distribution
White Copy: Central Office
Yellow Copy: Supervisor
Pink Copy: FI Copy

5. INDEPENDENT OBSERVER REPORT ON PATRON SURVEY

NATIONAL GAMBLING STUDY
THIRD PARTY REVIEW OF SURVEY PROCEDURES

PREPARED FOR
THE NATIONAL GAMBLING IMPACT STUDY COMMISSION
BY
ORGANIZATIONAL RESEARCH & CONSULTING

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JANUARY 22, 1999

Executive Summary

The National Opinion Research Center (NORC) has been contacted by the National Gambling Impact Study Commission to conduct a survey of casino patrons in an effort to assess the societal impact of gambling. As part of this study the Commission has requested Organizational Research & Consulting (ORC) to do an independent third party review of the NORC survey of patrons at three casinos. The purpose of the third party review was to assess interviewer adherence to NORC's guidelines, training materials, and to standard survey practice. Three different casino sites in two states were selected by ORC in consultation with NORC.[3] A total of 38 attempted and/or completed interviews was observed.

The third party review confirms that NORC's interviewers adhered to professional standards of survey data collection. They consistently followed NORC guidelines and adhered to standard survey practices. This review concludes NORC's interviews were conducted in a highly professional manner by well-trained interviewers. Following are details of the review process that led to this conclusion.

[3] Observations occurred in two casinos in one state and one casino in another state.

Background

Congress authorized The National Gambling Impact Study Commission on June 3, 1996 by Public Law 104–169. The broad charge to the Commission was to "conduct a comprehensive legal and factual study of the social and economic impacts of gambling in the United States on (A) Federal, State, local and Native American Tribal governments; and (B) communities and social institutions generally, including individuals, families, and businesses within such communities and institutions."

As part of that charge, the Commission engaged the services of a contractor, NORC, to conductsurveys of patrons at establishments where legal gambling occurs. The goal of these site surveys was to provide information on the societal impact of gambling on individuals and families.

Because of the impact and importance of the Commission's findings, ORC was requested to provide an independent third party review of the survey data collection process. The purpose of this review was to ensure interviewers' adherence to NORC's guidelines and training materials as well as to standard survey practice. ORC was not requested to formally review the general study design or methodology except to note any deviations from generally accepted survey practice.

The Commission tasked ORC to prepare an observation summary report detailing descriptions of any procedural deviations by NORC site teams and stated reasons for such deviations. Observer's logs are also to be included in the report. In addition, the Commission has requested ORC to maintain anonymity about site locations and interviewers.

Third Party Review Tasks

As required by the Commission, the following tasks were performed by Organizational Research & Consulting.

- Survey Materials: ORC reviewed the proposed NORC survey design, survey instruments, and procedures.

- Interviewer Training: ORC participated in the NORC interviewer training. This consisted of a review of training materials followed by a telephone conference for questions and clarification. No special circumstance training was needed for the sites observed.

- Survey Observation: ORC provided an observer to monitor NORC interviewers conducting the Gambling Survey at three casino sites. The sites were selected by ORC after consultation with NORC. All three sites were observed by the same person. The observer maintained a log and noted all deviations/anomalies in NORC's performance of their survey procedures as described in their guidelines, training materials, and standard survey practices.

The observation process began when a casino patron was approached to participate in the study and ended when either data was secured for a completed interview or a Non-Interview Report was filled out. The ORC observer was beside the interviewer when questions were asked and was able to see the answers recorded. Since interview length varied depending on the patron's answers, it was not possible to have an equal number of observations per interviewer.

Overview of Survey Data Collection Process

According to the "Gambling Impact and Behavior Study: Gaming Facility Patron Survey Guide for Interviewers" prepared by NORC, interviewers' were responsible for "selecting good sites for intercepting patrons to recruit for interviews; determining the size of the sampling interval, *n;* ongoing patron sampling; and interviewing." During the observer's training, the observer had a question about the sampling frame. NORC's Project Director stated that the sampling frame had been changed from determining a specific *n* for each site to a predetermined *n=3* for each site. The purpose for having an *n* was to assure that a random selection of patrons occurred. The random selection process was conducted at each of the observed sites. Every third patron either entering or exiting the casino was selected to participate in the study.[4] Interviewing areas selected by the contact at each observed casino had sufficient patron traffic to complete the number of predetermined interviews for each casino.

The NORC training manual required interviewers to follow these procedures:

- Wear the NORC identification badge;
- Use the sample introduction script to get patrons to participate in the study;
- Ask two screener questions to make sure the patron qualifies for the study;
- Get the patron to sign the consent form for study participation;
- Note age category, gender, and reason for refusal on the "Gaming Facility Patron Survey Non-Interview Report" form if the patron does not agree to participate in the study or does not qualify;
- Ensure privacy while interviewing;
- Have patron sign receipt for receiving $10.00 for participating in the study; and
- Make sure data are secured for each completed "Gaming Facility Patron Questionnaire."

These standard interviewing procedures were noted in the observation logs:

- Questions were asked in the order they appeared in the questionnaire;
- Skip patterns were followed appropriately;[5]
- Questions were asked verbatim;
- Interviewer did not direct the patron toward a specific answer (did not lead the patron);

[4] At each site observed, the determination at the site was made whether to sample patrons entering or exiting the casino. Once the determination was made, it was consistently applied.

[5] A skip pattern is when a certain response is given that leads to not asking (skipping) certain questions because the questions are inappropriate.

- Interviewer probed the patron's answer where appropriate;
- All appropriate questions were asked;
- Interviewer recorded accurately the patron's answers;
- Interviewer was friendly;
- Interviewer was responsive to the patron; and
- Patron's questions about the study were answered according to a prepared script.

Site One

The first casino had three interviewers, with one interviewer designated as the lead for that site. Interview times were scheduled in two shifts: 3:00 p.m. to 5:00 p.m. and 7:00 p.m. until the number of completed interviews was obtained for that site. Interviewer C was unavailable for the 7:00 p.m. shift. Therefore, there were fewer interviews observed for interviewer C. A total of 19 attempted and/or completed interviews was observed. Of these 19 observations, 10 were completed interviews. Interviewers A and B were observed eight times each. Interviewer C was observed three times. There was only one entrance/exit point at the casino.

At each of the observed times interviewers wore their NORC badges, sampled every third patron, used the introductory script, and verified the patron qualified for the study. If the patron did not qualify or refused to participate in the study, the Non-Interview Report was completed. If the patron agreed to participate in the study, the consent and receipt forms were signed and the data were secured.

Privacy of the patron's answers was ensured with the exception of one instance. The patron insisted that his wife sit with him during the interview. The lead interviewer was queried about this lack of privacy for this particular interview. The lead interviewer stated that NORC's policy was to allow it if the patron insisted. Having the patron's wife present did not appear to affect the patron's answers.

All standard interviewing procedures were followed except for one deviation. The standard procedures followed were: questions were asked in the appropriate order and skipped; there were no leading questions; probes were used to clarify answers; all questions were asked; answers were accurately reported; and the interviewers were friendly and responsive to patrons.

One deviation from standard procedures involved an interviewer who failed to read a response category verbatim. In question C1. instead of "not at all important" the interviewer said "not important at all." This did not change the meaning of the response category nor did it affect the patron's response.

The observer noted excellent interviewing techniques. These techniques were: interviewers took notes to capture parts of the answer not covered in the response categories; they probed extensively; and they had control of the interview.

In one instance, the interviewer followed the procedure of requesting a signature to receive money for participation in the study. The receipt was not signed by one patron for the $10.00 because the patron refused the money. The patron said "Donate the money to charity."

Site Two

The second casino had four interviewers with one interviewer designated as the lead for that site. Interview times were scheduled in two shifts: 3:00 p.m. to 5:00 p.m. and 7:00 p.m. until the number of completed interviews was obtained for that site. A total of 11 attempted and/or completed interviews was observed. Of these 11 observations, 8 were completed interviews. Interviewers B, C, and D were observed three times each. Interviewer A was observed twice. There were two separate entrance/exit points at the casino. Two interviewers were assigned to each point.

At each of the observed times interviewers wore their NORC badges, sampled every third patron, used the introductory script, and verified the patron qualified for the study. If the patron did not qualify or refused to participate in the study, the Non-Interview Report was completed. If the patron agreed to participate in the study, the consent and receipt forms were signed and the data were secured.

All standard interviewing procedures were followed: questions were asked in the appropriate order and skipped; questions were asked verbatim; there were no leading questions; probes were used to clarify answers; all questions were asked; answers were accurately reported; and interviewers were friendly and responsive to patrons. The observer also noted that when there was an inconsistency on the answers between two interrelated questions, the interviewers reasked the questions to clarify responses. Notes were also taken to clarify the patron's answers.

Site Three

The third casino had four interviewers with one interviewer designated as the lead for that site. Interview times were scheduled in two shifts: from 3:00 p.m. to 5:00 p.m. and 7:00 p.m. until the number of completed interviews was obtained for that site. A total of eight attempted and/or completed interviews was observed. Of these eight observations, seven were completed interviews. Interviewers B and C were observed twice. Interviewer A was observed three times and interviewer D was observed once.[6] There were two separate entrance/exit points at the casino. Two interviewers were assigned to each point.

All the interviewers wore their NORC badges, sampled every third patron, used the introductory script, and verified the patron qualified for the study. If the patron did not qualify or refused to participate in the study, the Non-Interview Report was completed. If the patron agreed to participate in the study, the consent form was signed and the data were secured. Each interview was conducted in private.

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[6]Interviewers A and B were positioned at one entrance/exit point for both shifts. Interviewers A and B were observed for the 3:00 to 5:00 p.m. shift. Interviewers C and D were positioned at the other entrance/exit point. Interviewers C and D were observed from 7:00 p.m. until the number of completed interviews was obtained for that site. The number of completed interviews for that casino was obtained more quickly than the observer anticipated. Therefore, interviewer D was only observed once.

The standard interviewing procedures were followed: questions were asked in the appropriate order and skipped; questions were asked verbatim; there were no leading questions; probes were used to clarify answers; all questions were asked; answers were accurately reported; and the interviewers were friendly and responsive to patrons. One patron declined the $10.00 offered for participation and did not sign the receipt for the money.

The only deviation the observer noted was in question A1 where the instruction was "CODE WITHOUT ASKING QUESTION, UNLESS NOT OBVIOUS:

I am required to ask whether you are male or female. Are you . . .

1. Male

2. Female"

One interviewer consistently read the question to each patron. This deviation erred on the side of ensured accuracy.

Conclusion

The National Opinion Research Center conducted the study following the procedures specified in their training manual as well as general standard interviewing procedures. There were no deviations from generally accepted survey practice in NORC's study design or methodology. Interviewers were professional and successful in obtaining agreements from patrons to participate in the study.

At each of the observed times interviewers wore their NORC badges, sampled every third patron, used the introductory script, and verified the patron qualified for the study. If the patron did not qualify or refused to participate in the study, the Non-Interview Report was filled out. If the patron agreed to participate in the study, the consent form was signed and the data were secured.

Standard interviewing procedures were followed: questions were asked in the appropriate order and skipped; there were no leading questions; probes were used to clarify answers; all questions were asked; answers were accurately reported; and the interviewers were friendly and responsive to patrons.

Although, interviewers followed the procedure to give a $10.00 incentive, the money was refused twice. Thus, in two instances the receipt for the $10.00 given to patrons for participating in the study was not signed.

There were only three deviations noted. None of which impacted the quality of data collected. One deviation involved changing the word order in one response category. This did not change the meaning of the response. The second deviation involved the possible loss of privacy because the patron insisted on having his wife with him. NORC followed their internal interviewing policy that allowed the patron to have a companion as long as the latter did not intervene in the interview. The third deviation involved asking each patron the gender questions. This deviation helped assure the quality of the data.

6. Combining the RDD and Patron Survey Data

Data File Combining RDD and Patron Survey Records

The SAS data file COMBINED.SD2 includes all records from the RDD survey (n = 2,417) together with the subset of "players"—individuals who gambled at a casino during the past year and/or were weekly lottery gamblers—from the Patron survey (n = 450). Thus, the total number of records equals 2,417 + 450 = 2,867. The variable SURVEY is coded 1 = RDD or 2 = Patron. There are 2,417 cases coded SURVEY = 1, and there are 450 cases coded SURVEY = 2.

The combined file includes two weights: WTPOP is standardized to add up to the population size, i.e., about 197 million. WTSAMP is standardized to add up to the sample size, or 2,867. The combined file represents about 197 million U.S. individuals aged 18 and older.

Key Assumption in Combining Surveys

The key assumption is that the two surveys represent the same population, namely adults aged 18 and older in the U.S. In particular, the gambling and related behaviors and attributes of Patron survey respondents—individuals who were sampled at a small number of purposively selected locations in the U.S.—are assumed to be typical of persons with similar levels of casino and lottery gambling frequency in the U.S. general population. This assumption implies that—at least within strata defined by gambling frequency and other relevant variables—the weights already computed for respondents to the RDD survey (Engleman, L., "Weight computation for gambling RDD data," 2/19/99) are also appropriate for respondents to the Patron survey.

To evaluate the key assumption, NORC will analyze differences in measured characteristics between RDD and Patron survey player respondents.

Construction of Weights: Poststratification Adjustment Cells

Another variable on COMBINED.SD2 is CELL, which is the "poststratification adjustment cell," coded 1 to 23 and 69. 1641 of the 2417 RDD cases are coded 69, which means "nonplayer," i.e., neither gambled in a casino during past year nor gambled weekly in a lottery. None of the 450 Patron cases on the file are coded 69. The 80 patron survey cases that were nonplayers (i.e., 530–450) are not included in the combined file, because these cases are probably not representative of nonplayers in the U.S.

We used three steps to construct weights ("WTPOP") for cases in the combined file: First, the weights of the 1641 RDD nonplayers were not changed. Second, separately within each of the 23 player adjustment cells (codes 1 to 23), we assigned the mean weight of RDD respondents to each Patron survey respondent in the same cell. Third, separately within each of the 23 player adjustment cells (codes 1 to 23), we multiplied the weight of each RDD and Patron survey case by a constant equal to the population size of the cell—estimated using the RDD survey—divided by the sum of the weights within the cell.

These three steps ensured that Patron survey cases were weighted similarly to RDD cases within each adjustment cell and that the sum of the weights ("WTPOP") equaled the estimated population

size both within each adjustment cell and in the total sample. To compute the sample-standardized version of the weights ("WTSAMP"), we divided the weights of all cases by the mean weight across the total sample of 2867 cases.

The key decision in the construction of weights pertained to the definition of poststratification adjustment cells ("CELL"). The 23 subsamples or cells were defined based on two statistical criteria (e.g., Cochran, 1977; Lessler and Kalsbeek, 1992)—heterogeneity of cells and cell sample sizes.

Heterogeneity of cells

The cells should be defined to be as dissimilar as possible with respect to the mean values of key response variables. Thus, we defined the 23 adjustment cells based primarily based on measures of past-year casino and lottery gambling frequencies—variables known to be distributed differently in the RDD and Patron surveys—and secondarily based on age and sex of respondent.

Cell sample sizes

Each cell should contain at least about 15 sample cases in the survey that is being adjusted, i.e., the Patron survey.

The following table shows the definitions of the 23 adjustment cells and the sample sizes and sums of weights ("WTPOP") for the RDD and Patron surveys:

Table 14. Definitions of Adjustment Cells, Sample Sizes, and Sums of Weights

Cell	Definition	Age Group	Survey	Sample Size	Sum of WTPOP
1	Casino gambling and lottery, both weekly or more	All	RDD	4	53766.15
			Patron	25	336038.44
2	Casino weekly or more, lottery less	18 to 49	RDD	10	412821.88
			Patron	14	577950.64
3		50 and older	RDD	2	13020.90
			Patron	25	162761.30
4	Casino 1 to 3 times per month, lottery weekly or more	18 to 49	RDD	7	132922.14
			Patron	16	303822.03
5		50 to 64	RDD	11	271307.49
			Patron	22	542614.97
6		65 and older	RDD	6	116689.79
			Patron	14	272276.18
7	Casino 1 to 3 times per month, lottery less than weekly	18 to 49	RDD	19	815671.00
			Patron	25	1073251.31
8		50 to 64	RDD	8	172496.69
			Patron	18	388117.56
9		65 and older	RDD	3	33730.64
			Patron	15	168653.22
10	Casino a few days per year	18 to 29	RDD	55	3913856.32
			Patron	16	1138576.38
11	Casino a few days per year, lottery weekly or more	30 to 49	RDD	33	1654921.95
			Patron	20	1002983.00
12		50 to 64	RDD	25	1040287.76
			Patron	25	1040287.76
13	Casino a few days per year	65 and older	RDD	38	2082384.62

Cell	Definition	Age Group	Survey	Sample Size	Sum of WTPOP
			Patron	20	1095991.91
14	Casino a few days per year, lottery less than weekly	30 to 39	RDD	58	3588817.53
			Patron	20	1237523.29
15		40 to 49, male	RDD	23	1022830.73
			Patron	17	756005.32
16		40 to 49, female	RDD	19	1039601.37
			Patron	12	656590.34
17		50 to 64, male	RDD	23	930438.83
			Patron	17	687715.66
18		50 to 64, female	RDD	26	1127172.80
			Patron	18	780350.40
19	Casino once a year, lottery weekly or more	All	RDD	24	1001182.95
			Patron	19	792603.17
20	Casino once a year, lottery less than weekly	All	RDD	221	15889315.33
			Patron	28	2013125.92
21	No casino, lottery weekly or more	18 to 39	RDD	65	4545017.26
			Patron	18	1258620.16
22		40 to 64	RDD	63	3786365.39
			Patron	24	1442424.91
23		65 and older	RDD	33	1700709.02
			Patron	22	1133806.01
69	No past-year casino or lottery	All	RDD	1,641	133145151.32

Properties of the Weights

Analysis showed that the weights of the combined file are only moderately skewed (skewness = 1.56) with a coefficient of variation of about 0.53.

Cell means of WTPOP range from a minimum of 6510 (cell 3) to a maximum of 81137 (cell 24). Thus we expect a modest decline in statistical precision due to unequal weighting, compared with a file of equal weights (self-weighted).

7. COMMUNITY DATABASE SAMPLE AND VARIABLES

Drawing the Sample of Communities

The following is a description of the procedures used to select the 100 non-tribal communities for the community data base portion of the Gambling Impact and Behavior Study. Many of the parameters for selecting these communities, such as the restriction of the sample to places with populations of 10,000 or more persons, were specified in the Commission's request for proposals and made good research sense in terms of the need to assure minimum numerical thresholds for statistical analysis. In addition to the 100 non-tribal communities, five tribal communities were selected using procedures also described herein. However, statistical information for the social and economic variables used in the community data base study was not available for the tribal communities and they had to be omitted from the analysis. NORC staff in consultation with technical advisors William Thompson (University of Nevada, Las Vegas) developed the sample design, Peter Reuter (University of Maryland), and Will Cummings (Christiansen/Cummings Associates [CCA]).

Selecting 100 non-tribal communities

In order to define a non-tribal community, we used the U.S. Census Bureau's definition of "place." Places are either legally incorporated, general-purpose geopolitical units such as cities and townships (in contrast to special-purpose units such as water districts), or they are statistical equivalents to such units, called census designated places (CDPs). For each decennial census since 1950, the Census Bureau in cooperation with state agencies has delineated CDP boundaries. CDPs are defined as "densely settled concentrations of population that are identifiable by name, but are not legally incorporated places." More than 32,000 places were identified in the 1990 census, but only about ten percent or 3,148 places had populations of more than 10,000 persons. These 3,148 larger places accounted for 143,252,373 or about 58 percent of the U.S. population.

The 100 non-tribal communities in the database were selected from these 3,148 "places." The procedure described below was based on a simple random sampling without replacement procedure within the following four non-tribal strata or cells, which were designed to optimize for statistical testing of casino proximity while reflecting co-occurrence of lotteries and other gambling opportunities:

A. 40 places: Within 50 miles of a lottery facility *and* a major casino;

B 5 places: *Not* within 100 miles of lottery facility but within 50 miles of a major casino;

C 40 places: Within 50 miles of lottery facility but *not* within 100 miles of a major casino;

D 15 places: No legal gambling, including off-track and on-track pari-mutuel betting facilities.

		Lottery	
		Yes	No
Casino	Yes	A (40)	B (5)
	No	C (40)	D (15)

A major casino was defined as a gaming establishment with 500 or more electronic gaming devices (EGDs). In the discussion that follows we refer to the four sampling cells by their letters, and the following table represents the criteria described above:

The following seven steps describe how the places were sampled. Refinements in how places were assigned to cells are described after step 7.

- Assign permanent random numbers to all 3,148 places.
- Sort places by their permanent random number.
- Begin with the place with the smallest random number. Identify whether the place has *access* (as defined below) to:

  –one or more major gambling facilities; if ambiguous then exclude the place;

  –lottery sales outlets; if ambiguous then exclude the place;

  –any form of regulated gambling (if not, then cell D).

- Reject places that are "in the middle" (i.e., that are not clearly identifiable as having or not having access to major gambling facilities and/or lotteries).
- Repeat steps 3 and 4 for the first 500 places.
- Search the list of places past the first 500 places, considering only "no lottery" states, until cell B has 5 places and cell D has 15 places.
- Of the 500+ places classified 100 were selected, incorporating the points listed in the "Other considerations" section (see below).

As each candidate place was considered in step 3, we coded its access to a "major" gambling casino by first checking a map by hand to see if one or more major gambling facilities were nearby.

- Access to a major facility was classified as "***yes***" if one or more gambling facilities were within 50 miles of the place and at least one facility had table games and 500 or more EGDs. There was one exception to this rule: for Atlantic City, this distance was set at 75 miles.

- Access was classified as "***no***" if there were no major facilities within 100 miles of the place. Again an exception to this rule was established for Atlantic City, for which the distance was set at 125 miles.

- If there were small casinos or charity bingo places nearby (i.e. within 50 miles), or if the previous two tests did not result in a yes or no decision, then the place was considered ambiguous with respect to access to major casinos and it was excluded from consideration.

- Moreover, a place was excluded if it was a suburb of a big city (population over 1,000,000) *and* the city or another of its suburbs had already been selected into the 100-community sample.

Information about casinos was taken from "Where to Play in the USA: The Gaming Guide." Distances were measured "as-the-crow-flies" irrespective of state boundaries.

Next, distances to lottery facilities were defined as follows:

- The lottery status for places in states with a lottery was defined as *"**yes**."*

- For places in states without a lottery, the status was defined as *"**yes**"* if the place was within 25 miles of a place with population 10,000 or more located in a neighboring lottery state. For example, Mississippi has no lottery, but Mississippi residents living in places along the border with Louisiana may cross the border to purchase lottery tickets.

- Places not categorized by the previous two criteria were considered ambiguous and excluded from consideration.

Places excluded due to being "in the middle" with respect to lottery access account for a population of approximately 51 million. Among the exclusions were the New York and Philadelphia metropolitan areas. In addition, only one place could be selected from other major population centers such as greater Los Angeles or Chicago. These exclusions of places with ambiguous or middling status and bias in favor of smaller places (but not smaller than 10,000 persons) were intended to increase the capability to statistically detect the localized effects—whether positive or negative—of proximity to major casinos and lotteries.

A place was considered to have no access to any kind of gambling if

- The previous two tests yielded no access to casinos or lottery facilities, and

- It was at least 60 miles from any place of 10,000 population where any gambling establishment, including off-track and on-track pari-mutuel horse and/or dog race betting facilities, was available.

Other considerations:

- Atlantic City, NJ was automatically selected as a cell A member.

- Only one place was permitted to be selected per county.

- In each cell as many states were represented as possible. Consequently, multiple places from states with the largest number of places (with the largest number of random identifiers) were removed from the selection in order to reduce cells A and C to 40 places.

Selecting the tribal communities

Based on the book "Where to Play in the USA" (1997) 25 of the largest tribal gaming facilities were identified, where "large" refers to table games and 500 or more EGDs.

Using 1990 census data, communities with 500 or more Native Americans located nearby (within 50 miles) of these facilities were identified. Only those communities where Native Americans comprised at least 10 percent of the population were considered. There were no such communities within 50 miles of 11 of the 25 largest tribal gaming facilities.

From the remaining 14 communities we randomly selected five communities.

Selecting 10 communities for case studies

From the list of 500 places from which the 100 communities were drawn, we randomly selected 10 that had access to a major gaming facility. This random selection was stratified by region to ensure representation of communities from throughout the continental United States.

Variable Selection and Sources

The Commission mandated the selection of certain types of demographic and economic variables for inclusion in the community database. The purpose of collecting these variables was to enable tracking of changes over time (on a year-to-year basis) in the economic and social conditions of communities and, where possible, to determine whether changes might or might not be correlated with access to gaming facilities or per capita spending on various types of games. The years of interest were 1980–1996.

The specific areas of interest were as follows:

Economic Conditions

- Employment Patterns
- Unemployment Rates
- Bankruptcy Rates
- Personal Income
- Private & Public Earnings
- Government Expenditures
- Income Maintenance/AFDC

Social Conditions

- Crimes
- Suicides
- Divorces
- Marriages
- Births
- Deaths

For each of these areas we examined data series available down to the level of geographic detail needed, which generally was at the county or municipality level. These data were compiled mainly in central statistical files, available in electronic form in the Regional Economic Indicator Series (REIS), City and County Data Book, FBI Uniform Crime Reports, and the NCHS Vital and Health Statistics series. Data series with the degree of geographic detail and annual frequency needed for the purposes of the community data base were virtually all in the form of governmental statistics developed or collected at the local level according to national standards and formats, and put together by federal agencies with the assistance of state and local agencies.

The following sections define the variables selected and the sources of the data series.

Employment patterns by industry

Employment statistics were available at the county level for most of the years. We selected the following variables from the Regional Economic Indicator Series (REIS) or the City and County Data Book.

- Total Employment (full- and part-time)
- Employment–Construction
- Employment–Transportation
- Employment–Services
- Employment–Local Government
- Employment–Retail Trade

Unemployment

As with employment statistics, these data series were available at the county level for most years from the REIS and the City and County Data Book. The following variables were selected.

- Civilian Labor Force–Unemployment
- Civilian Labor Force–Unemployment Rate

Bankruptcy

Number of bankruptcy filings was available at the county level through the Administrative Office of the U.S. Courts. The data were available for the years 1988–1996. The following variables were extracted:

- Business Chapter 7 Filings
- Business Chapter 11 Filings
- Business Chapter 12 Filings
- Business Chapter 13 Filings
- Non-Business Chapter 7 Filings
- Non-Business Chapter 11 Filings
- Non-Business Chapter 12 Filings
- Non-Business Chapter 13 Filings
- Total Chapter 7 Filings
- Total Chapter 11 Filings
- Total Chapter 12 Filings
- Total Chapter 13 Filings
- Total Bankruptcy Filings
- Total Business Bankruptcy Filings
- Total Non-Business Bankruptcy Filings

Personal income

These data were available from the REIS and the City and County Data Book. We included the following variables:

- Personal Income–Total
- Personal Income–Dividends, Interest, and Rent
- Personal Income–Income Maintenance
- Personal Income–Retirement
- Personal Income–Transfer Payments
- Personal Income–Unemployment Insurance
- Per Capita Personal Income–Total
- Per Capita Personal Income–Dividends, Interest, and Rent
- Per Capita Personal Income–Income Maint.
- Per Capita Personal Income–Retirement
- Per Capita Personal Income–Transfer Payments
- Per Capita Personal Income–Unemployment Insurance

Private and public earnings

Private and public earnings were available through the REIS and the City and County Data Book. The specific variables selected were:

- Private Earnings–Construction
- Private Earnings–Eating and Drinking Places
- Private Earnings–General Merchandise
- Private Earnings–Hotel and Other Lodging
- Private Earnings–Amusement and Recreation
- Private Earnings–Retail Trade
- Private Earnings–Services
- Private Earnings–Social Services
- Private Earnings–Transportation
- Earnings–Local Government and Government Enterprises

Government expenditures

There was some variation in availability by year, with some information available annually, others every five years, and others only for recent periods. We selected the following variables to provide general information on government expenditures:

- Direct Federal Expenditures–Individuals
- Direct Federal Expenditures–Retirement and Disability

- Direct Federal Expenditures–Salaries and Wages

Income maintenance/AFDC

Data were available through the City and County Data Book. The following variables were included in the data series:

- Income Maintenance
- Per Capita Income Maintenance
- AFDC–Recipient Children
- AFDC–Recipient Families
- AFDC–Total Recipients

Crime

The main data source at the necessary levels and frequencies is in the form of crimes reported to police, which are compiled in the FBI Uniform Crime Reports (UCR), Part I (UCR Part II includes only arrest data and is collected intermittently, with substantial gaps in reporting). We extracted the following categories of offenses at the community level:

- Overall Crime index
- Violent Crime Index
- Property Crime Index
- Arson
- Assault
- Burglary
- Larceny
- Murder
- Motor Vehicle Theft
- Rape
- Robbery

Vital statistics

Reports of vital statistics at the county level were available through the Vital and Health Statistics periodic reports published by the National Center for Health Statistics (NCHS) and through CDC Wonder (http://wonder.cdc.gov). We extracted the following variables for the data series:

- Total Suicides
- Suicide Rate–Not Age Adjusted
- Suicide Rate–Age Adjusted
- Total Divorces
- Divorce Rate

- Total Marriages
- Marriage Rate

- Total Births
- Birth Rate
- Births to Mothers under Age 15
- Births to Mothers Ages 15–19
- Births to Mothers Under Age 20

- Total Deaths
- Death Rate
- Deaths from Motor Vehicle Accidents
- Infant Mortality Rate

Availability of Gaming Facilities and Estimated Gaming Expenditures

Christiansen/Cummings Associates (CCA) provided data on the availability of gaming facilities and estimated gaming expenditures for each community for each year (at the county level). Availability was coded 1 if a gaming facility was within 50 miles of the community in the specific year; it was coded 0 if a gaming facility was not within 50 miles of the community. In the rare case where a facility opened during the particular year, a value of 0.5 was assigned. Facilities included bingo, casino, lottery, and pari-mutuel.

The following description provides the general approach to estimating the various gaming expenditures.

Data on gambling receipts as reported by state regulatory agencies for each year were compiled first. For those games in which customers rarely travel long distances (lotteries, charitable bingo, and other games), receipts were divided by the total state population for the relevant year. For these games, an "urban factor" was also included: CCA assumed that residents of metropolitan_areas spend 10 percent more[7] than the residents of non-metropolitan areas.

The sources of the state population data were:

- 1980 and 1984–92: U.S. Department of Commerce, *Statistical Abstracts of the United States 1993*

- 1995: Claritas Corporation

- Other years: CCA inter/extrapolations

[7] CCA estimate, based upon several states for which there is (fragmentary) data by county or township. The 10 percent estimate is conservative; the result may be an underestimate for urban communities and an overestimate for rural ones.

For each community for each year, CCA assumed spending at the corresponding statewide rate; at the "rural" rate for communities not in metropolitan areas, and at the "urban" rate (10 percent higher) for those communities within metropolitan areas.

For those games in which customers often travel longer distances (casino gaming and pari-mutuel wagering on horse racing, greyhound racing, and jai-alai), CCA initially followed the same procedure to develop estimates of per capita receipts for each state for each year. CCA assumed no "urban factor" for these games. For horse and greyhound racing, the data suggested there was no such (consistent) factor, with great differences across various markets.[8] For casino gambling, the urban/rural differences may be real, but there were insufficient data to make an approximate quantitative estimate.

To estimate per capita spending for each community on pari-mutuel gambling, CCA "modulated" the statewide per capita receipts estimate for each year by a "proximity factor" based upon the distance from each community to the nearest pari-mutuel facility (race track, jai-alai fronton, or off-track betting facility). For some communities near racetracks in other states (especially those located in states without tracks of their own, such as Missouri), the "base" rate of spending was assumed to be that of the state in which the track(s) is (are) located. (See the additional description below.)

For casino gaming, CCA developed separate estimates for table games and gaming devices (some states, such as Rhode Island, Delaware, and West Virginia, offer only the devices). For fourteen states, most prominently Nevada and New Jersey, CCA "spread" reported state receipts across the geographic areas from which most customers of these casinos come. (For Nevada this included the entire U.S.; for the other states, CCA assumed, as with lotteries and charitable games, that the spending of local residents generated essentially all of the receipts.) (See the additional information below.)

CCA then summed the estimated contributions from each state to each of the relevant casino jurisdictions; for example, Massachusetts residents were estimated to contribute various portions of the receipts reported in Rhode Island, Connecticut, New Jersey, and Nevada. These contributions add up to the total estimated casino spending from each state. The total was then divided by the state population to estimate statewide per capita spending. As with the pari-mutuel sports, CCA next "modulated" the statewide spending estimate for each year by a "proximity factor," based upon the distance from each community to the nearest casino or gaming-device facility.

For charitable games and for Indian gaming (bingo and casinos), receipt data are often fragmentary or non-existent. In these cases, CCA estimated receipts based upon the per capita receipts and/or spending rates of the most comparable markets for which data *are* available. CCA then included these estimated receipts figures in the statewide totals which form the basis for the procedures described above.

Lottery spending estimates

Sources for lottery receipt data were

[8] Horse and greyhound racing have much less competition from other professional sports, and other commercial entertainment activities in general, in rural as opposed to urban areas. In smaller, rural areas the proportion of the population which is occupationally connected with racing or related equine activities can be significant.

- 1993–1997: Christiansen (et al.), "Gross Annual Wager of the United States" articles in *International Gaming and Wagering Business* magazine (based, in turn, upon data from state lottery agencies)

- Other years: CCA estimates based upon lottery sales and prize data as follows:

- 1991–1992: LaFleur, *1995 World Lottery Almanac*

- 1980–1990: LaFleur, *1990 Compendium of Lottery Statistics* (with some adjustments to 1990 based upon LaFleur, *1995 Compendium of Lottery Statistics*)

As described above, CCA divided each state's total lottery receipts by total state population for the relevant year, adjusted by an "urban factor" which assumes that the residents of metropolitan areas spend 10 percent more than the residents of non-metropolitan areas. Mathematically, CCA's procedure divides receipts by (total population + (10 percent x urban population)). This yields the per capita spending estimate for the non-urban population; the per capita spending estimate for the urban population is 10 percent higher.

Source for urban proportion of the population (specifically for 1990, but assumed equal for all years): U.S. Department of Commerce, *Statistical Abstracts of the United States, 1993*

For each community for each year, CCA then assumed spending at the corresponding statewide rate, "urban" or "rural," depending on the status of the community.

The resulting estimates for per capita spending on lotteries range up to $160 (for Massachusetts, by far the highest). The estimated rates of spending for most of the communities in other (lottery) states ranged from $30–100, with most near the middle of the distribution.

Pari-mutuel spending estimates

Sources for pari-mutuel receipt data were:

- 1993–1997: Christiansen (et al.), "Gross Annual Wager of the United States" articles in *International Gaming and Wagering Business* magazine (based, in turn, upon data from state regulatory agencies)

- 1992: ARCI (Association of Racing Commissioners International), *Statistical Summary*

- 1989–1991: CCA, *Summary of Pari-mutuel Taxation* (for each year)

- 1980–1988: CCA estimates based upon handle and takeout rate data from NASRC (National Association of State Racing Commissioners, the organization that preceded the ARCI), *Statistical Summary* (for each year)

CCA divided total receipts for each state by population to calculate per capita receipts for each year. As described above, urban dwellers are *not* assumed to (consistently) spend more than rural residents on pari-mutuel gambling.

CCA then "modulated" state per capita receipts estimates for each year by a "proximity factor" for each community. These were based upon the distance from each community to the nearest racetrack, jai-alai fronton, or off-track betting facility. These proximity factors range from 10

percent for most communities 50 miles or more from any pari-mutuel facility to 250 percent for a few communities containing or immediately adjacent to such facilities. The underlying basis for these proximity factors was survey data indicating that, for a reasonable range of distances, the rate of track attendance (and therefore, one may assume, spending) declines roughly in proportion to distance, i.e., the "elasticity" of spending with respect to distance is approximately -1.0.[9]

For some communities near racetracks in other states (especially those located in states without tracks of their own, such as Missouri), the "base" rate of spending was assumed to be that of the state in which the track(s) is (are) located.

In a few exceptional markets, the resulting pari-mutuel spending estimates range up to $50 per person. For most communities relatively close to pari-mutuel facilities, the typical range is from $15 to $25. At the other end of the spectrum, for most communities 50 miles or more from a race track, spending is estimated at $2–5 per person.

Bingo and other charitable games spending estimates

CCA developed estimates for bingo and for other "charitable" games (primarily raffles, pull-tabs, punch cards, break-open tickets, and casino nights, for which the receipts reporting is often inferior to that for bingo).

Sources for bingo and charitable receipt data:

- 1993–1997: Christiansen (et al.), "Gross Annual Wager of the United States" articles in *International Gaming and Wagering Business* magazine (based, in turn, upon data from state regulatory agencies)

- Other years: CCA estimates ("backcasts") based upon "Gross Annual Wager" estimates for the U.S. as a whole (prior to 1993, CCA did not publish estimates for individual states)

CCA followed procedures identical to those for lotteries, as described above. First, divide estimated receipts by total state population for each year, with urban residents assumed to spend 10 percent more than rural ones. Second, assume spending for each community at the corresponding statewide rate. For most communities, these estimates were in the single digits, $2–10 per person. For a few states, most prominently Minnesota (with huge spending on pull-tabs), the estimates ranged up to $56.

Casino (table and device) spending estimates

Sources for casino (and gaming device) receipt data:

[9] For these particular calculations, CCA used some judgment in estimating these "proximity factors." This is because the *statewide* per capita estimates to which they were applied result from a variety of market conditions with respect to average distance. In New York and Florida, for example, almost all of the state resides within a few miles of a pari-mutuel facility, while the (few) tracks in states like Arkansas and Minnesota are at some distance from most of the population. The "base" (statewide) rates for Arkansas and Minnesota therefore already reflect substantial discounts for (average) distance.

- 1993–1997: Christiansen et al., "Gross Annual Wager of the United States" articles on *International Gaming and Wagering Business* magazine (based, in turn, upon data from state regulatory agencies)

- 1980–1992: Nevada, New Jersey and other state Casino Control Commission (or equivalent agency) statistical reports

- Indian Gaming: CCA estimates

Because some states, such as Rhode Island, Delaware, and West Virginia, have offered only gaming devices, CCA developed separate estimates for casino table games and gaming devices.

For fourteen states, of which the most notable are Nevada and New Jersey, CCA "spread" reported state receipts across the geographic areas from which one may reasonably believe most customers of these casinos come (for Nevada, across the entire U.S.; the other states' receipts "spread" in this fashion are Colorado, Connecticut, Delaware, Illinois, Indiana, Iowa, Louisiana, Mississippi, Missouri, Rhode Island, West Virginia, and Wisconsin.)

For the other casino states, CCA assumed, as with lotteries, that essentially all of the receipts are generated by the spending of local residents.

The "spread" of spending/receipts was based upon the distance of each state from the relevant casino state(s) and qualitative assessments of competitive factors. For Nevada and New Jersey, CCA calculated "effective market area populations" based upon distance and competitive factors. CCA then divided total receipts (in Nevada, for example) by the relevant total effective market area population to estimate "distance- and competition-adjusted per capita spending," and then applied the relevant distance and competitive factors for each state to estimate the contributions of its residents to such receipts.[10]

For other states, CCA simply estimated the proportions of receipts which arose from the spending of the state's residents and of those of nearby states. These estimates were based upon previous CCA detailed analyses similar to those applied for Nevada and New Jersey.

CCA then summed up the estimated contributions from each state to each of the relevant casino jurisdictions to generate total estimated casino spending from each state. CCA divided by the state population to estimate statewide per capita spending. As with the pari-mutuel games, to estimate per capita spending for each community CCA modulated the statewide spending estimate for each year by a proximity factor based upon the distance from each community to the nearest casino or gaming-device facility.

[10] The "distance" and "competitive" factors were based upon survey data from Nevada and New Jersey regarding the origin of their casinos' patrons. CCA estimated the "distance factors" (elasticity with respect to distance) to be about -0.6 for Nevada and -0.65 for New Jersey. (These are notably less severe than the -1.0 estimated for the pari-mutuel sports in general, i.e., casinos "pull" better from longer distances.) The "competitive factors" were estimated more qualitatively, but again were based on survey data. As an example, CCA estimated that due to competition from the closer casinos in Connecticut, Massachusetts residents patronized casinos in New Jersey at about 30 percent of the rate they otherwise would have, and casinos in Nevada, at about 40 percent--higher than New Jersey despite the greater distance because the casinos in Nevada offered a more attractive casino/resort experience.

GAMBLING IMPACT AND BEHAVIOR STUDY

APPENDIX C

CASE STUDIES OF THE EFFECT ON COMMUNITIES OF INCREASING ACCESS TO MAJOR GAMBLING FACILITIES

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METHODOLOGY OF THE CASE STUDY ANALYSIS

As a part of the NORC team's work for the Commission, we conducted a ten-community case study on the impact of increased access to legalized casino gambling. This volume discusses the methodology used for this qualitative analysis, followed by an explication of our findings in each of the case study communities.

We randomly selected our sites from eligible towns and cities across the United States; the one requirement was that the community have a population of at least 10,000 and lie within a 50-mile radius of at least one major casino, as defined by the criterion of at least 500 gaming devices, and measuring the distance with commercial place-mapping software with longitude/latitude coordinates. We stratified the selection of cases so that all four census regions of the United States are represented by at least two communities.

Once the communities were selected, we began the process of deciding who the appropriate contacts would be for a telephone interview process. The set of possibilities included local planners, addiction specialists, social service personnel including employment specialists, law enforcement officers, chamber of commerce members, and other persons representing a spectrum of community experience and viewpoints. We developed a series of open-ended questionnaires that consisted of a core set of questions plus items that were tailored to each particular type of community member. We then compiled lists of potential contacts from recommendations of NORC field staff residing in or near these communities, as well as phone directories of government numbers and the local yellow pages. Finally, in the closing section of each interview, we included an item asking the respondent whether there was anyone else in the area they would recommend we speak with; this method yielded a number of additional interviews.

Once this process was complete, three experienced interviewers were selected to contact and interview respondents, speaking with seven or eight people in every community. These respondents were often in prominent positions, such as heads of local planning boards and chambers of commerce, chiefs of police, executive directors of mental health agencies and addiction centers, community development directors, newspaper editors, consumer credit counselors, attorneys, and program directors in local and county social service agencies.

We selected our respondents based not only on their positions, but also on the length of time they have lived in the area and how long they have been in their respective lines of work. Many of our respondents have lived in their communities all their lives, and of those who have not, many have lived in the area for most of their careers. One interview had to be excluded from use due to respondent noncompliance. Our interviews averaged approximately one-half hour each.

In the sections below, we begin with a brief introduction of the various types of gaming available in the case study communities at the current time. We then provide an aggregate overview of the case study sites, discussing common threads we have noted among the diversity of cities and towns we examined. Finally, we present two of the case studies in detail. Each case study is an independent, in-depth look at how a community has responded to legalized casino gaming; taken together, they are a study in contrasts of the very different ways that people's lives can be affected (or not) by the introduction of casinos.

THE COMMUNITIES: OVERVIEW

It is important to keep in mind when reading these case studies that people are reporting, more often than not, their own subjective impressions of *numbers* of people with problems, of crimes and bankruptcies, and so forth. In many cases, the population of an area has increased at least modestly (and in some cases dramatically) due to the introduction of one or more casinos, and in at least two of our case studies, the population has increased due to factors that were unrelated to the casinos. What cannot be concluded based on these vignettes alone is whether the *proportion* of cases concerning a particular outcome, negative or positive, has changed.

Where possible, we attempted to verify the descriptions of the types of gambling available in and near the case study communities. With this exception, we should emphasize that the information we report here, including the direct and indirect quotes from respondents, is based on our interviews alone and have not been validated or investigated through external means.

Types of Gaming

The sites we chose to examine for our case studies all had a variety of gambling facilities[1] within the city limits and nearby; we asked respondents to tell us which facilities were available within the town proper, as well as any facilities within a 50-mile radius that drew residents. All of these communities were within driving distance of a casino per our selection criteria. Since these casinos are recent additions to the local landscape, all being introduced within the last 9 years, the issues surrounding their introduction were fresh in our respondents' memories.

Casinos

Until quite recently, casinos were confined to Nevada and Atlantic City. However, in the last decade, casino gambling has spread to towns and cities across the country, partly in response to the need for additional revenues for local and state governments, and partly as a result of the Indian Gaming Regulatory Act of 1988. The earliest efforts to legalize casinos outside of Nevada and Atlantic City came in South Dakota and Colorado, where small-stakes casino gambling for the purpose of historic preservation was approved by referendum in several old mining towns. Published research has reported that the impact on these towns has been enormous, with skyrocketing property values, conversion of many businesses to casinos, increased traffic, and increased crime (Long, Clark & Liston 1994, in Cox et al. 1997).

[1] According to the Commission's directives, we define the term "gambling" as "an activity that involves staking or risking something of value upon the outcome of a contest, sporting event, or game of chance, with the understanding that one may receive something of value in the event of a certain outcome" (RFP, p. 7). Hence, we interpret a "gambling facility" to be any structure where such activity takes place. For the purposes of this study, we do not include bona fide business transactions governed by the securities laws for the purchase or sale of stocks, bonds, or securities.

Riverboat casinos in particular have also spread rapidly in the 1990s, and at least one of our communities is in proximity to one or more riverboats.[2] The first riverboats, legalized in Iowa in 1991, placed strict limits on both wagers and losses. As riverboat casinos were legalized in other states, including Illinois, Indiana, Louisiana, Mississippi, and Missouri, these limits were lifted. While these casinos must be located on facilities that look like boats, few of the riverboats actually leave shore. In Mississippi, as well as in Iowa where the earlier restrictions have been eliminated, the term "dockside gambling" is a more accurate description than "riverboat gambling" (Cox et al. 1997), since the minimum requirement is that the gambling occur above a body of water, which may pre-exist or be dredged for the purpose.

The Indian Gaming Regulatory Act created a regulatory structure for gambling on Native American lands throughout the United States. By establishing a framework for negotiation between the sovereign tribes and state governments, Congress opened the door for Native American tribes to establish casino-style gambling in any state where charitable or social gambling is permitted (Eadington 1991). In 1996, more than 700 privately owned or Native American casinos were operating in 28 states (*International Gaming & Wagering Business* 1997). At least 3 of our 10 case study sites are based near one or more tribally owned casinos.

Lotteries

States across the nation have been implementing lotteries since the mid-1960s to fund government services. Today, 37 states have legalized lotteries, and we found state and/or multi-state lottery games to be present in each of our communities with the exception of one. With cutbacks in federal spending, pressures on state lotteries to provide revenues for government programs have increased. State lotteries now offer a multitude of games that blur the boundaries between their traditional products and other types of gambling, including instant or scratch tickets, daily numbers games, and electronic gaming devices offering keno, poker, and line games similar to slot machines at casinos (Cox et al. 1997). In only one of our case study communities did the lottery seem to be a problem for a significant proportion of residents.

Pari-mutuel gaming

In contrast to lotteries and casinos, the pari-mutuel industry has undergone a dramatic struggle to stay competitive in the last 10 years. We found a strong representation of pari-mutuel gaming in our case study sites, with two communities reporting jai alai frontons in the area, and seven reporting one or more dog and/or horsetracks. However, a full six of the sites reported that one or more tracks have moved or gone bankrupt due to the increased competition from the casinos. In response, racetracks have sought relief from taxation from state legislatures and have also sought to expand their activities. Initially racetracks worked to increase access to their traditional product by establishing off-track betting systems and broadcasting races from other tracks at their own facilities. More recently, racetracks have sought to compete by offering other types of gambling. In

[2] To ensure the confidentiality of our informants, we have tried wherever possible to eliminate information that could readily identify an individual community. We found in the course of analyzing results from these sites that the type of casino, particularly whether it was water- or land-based, did not appear to have any differential impact on the communities. Therefore, we do not identify riverboats as such in our profiles.

California, several racetracks now have cardrooms where patrons may wager on poker and other games. In Delaware, Iowa, Rhode Island, and West Virginia, racetracks have been permitted to add electronic gaming machines to their traditional products, often with excellent results for their bottom line (Cox, Lesieur, Rosenthal, & Volberg 1997). Respondents in two of our case study communities reported local referenda on this issue.

Video gaming devices

The innovation widely thought to have the greatest impact in recent years has been the electronic gaming device, specifically video lottery terminals (VLTs) and video poker. Widely-publicized incendiary remarks by one clinician who called video gaming the "crack cocaine" of gambling (Bulkeley 1992), and observations by helpline counselors who report increased calls from video poker players, indicate the potential value of undertaking systematic studies of this form of gambling. There are now at least twenty-one states where electronic gaming devices such as slot machines or video lottery terminals are available (McQueen 1996). Of our 10 case study communities, respondents in 5 reported video gaming devices operating (legally and illegally) in local small businesses. No respondent mentioned this type of game to be particularly addictive or harmful; however, respondents in five communities specifically opined that casinos—in which video gaming devices are the predominant form of gaming—generate more problems for gamblers than other types such as the lottery or racetracks.

Other types of games

In addition to these games, all but one community reported bingo. All of these sites had charitable bingo, and some also had commercial bingo. In addition, three communities were reported to have bookmaking, and one community each was said to have a sports bar, a bar with a pull-tab dispenser, and keno.

One of the interesting if unexpected outcomes of our interviews was that when we asked respondents about the effects legalized gaming has had on their communities, respondents seemed to forget all the other kinds of gaming in town and just speak to the casinos. This is understandable if a community has no other gaming except charitable, which many people do not perceive as really "gambling" but, rather, giving money to a good cause. However, communities reported to have, on average, five major game types. One possible explanation for this focus on casinos may be simple timing. In other words, since, according to our respondents, bingo parlors, lotteries, and tracks have typically been operating in their communities for at least 15 years, it seems reasonable that these types of games have become more a part of unremarked day-to-day reality, and that fewer people visit these types of facilities today, as in the case of racetracks and bingo.

Economic Outcomes

A variety of economic themes came through in our case studies; some reflected positively on casinos and gaming as a whole, while others did not. The silver linings and dark clouds seemed inextricable from each other. For example, a recurrent positive theme was the new employment opportunities that casinos create for local people. In five communities this was cited as a very positive advantage (all but one of these communities was located within 10 miles of a major casino). Respondents in the other four communities indicated that unemployment remained a problem, despite former hopes to the contrary. In two of these sites, as well as in four that cited more jobs, residents

complained that the casinos for the most part provide low-paying and/or part-time positions with no benefits (four of these communities were located within 10 miles of a major casino, and two, between 20 and 40 miles of a major casino). One respondent indicated that because of the part-time nature of most of the jobs available in his town, the welfare rolls had not decreased, even though some families had found work in the casinos. He stated that the reason for this is that people are afraid to take jobs without benefits; while on welfare, they have some assurance that if something happens to themselves or one of their family members, their medical bills would still be paid. Similarly, in another community, a respondent reported that the welfare rolls have decreased, but not due to the casinos, because they only brought part-time jobs. On the other hand, one respondent did indicate very clearly that welfare rolls have decreased due in part to the opening of casinos.[3]

In addition to casino operations as such, there was growth in the hotel and motel industry (three communities), as well as more funds flowing either directly or indirectly from the casinos into local government (six communities) and into charitable organizations (three communities). Respondents in five communities indicated an increase in construction, and four of these mentioned housing construction in particular. Two communities were reported to have had property values increase. In communities where casinos were built within the city limits, one of the most common concerns was the burden on public infrastructure. One town was able to use increased revenues from casinos to upgrade its water and sewage systems; four reported that either road improvements were needed or that such improvements had taken place but more work needed to be done. In six communities, at least one resident complained about the increased traffic brought by the casinos. Three communities reported a growth in the number of retail establishments, but two reported a decline since the casinos were built, with a variety of places going out of business.

All but one of the communities reported an increase in debt problems and/or bankruptcies. One possible explanation that is likely at least in part for this, as told to us in most of these communities, is that people are gambling on their credit cards and taking out cash advances at ATMs in or near the casinos. However, it is also true according to a few of our respondents that because new casinos promise jobs and financial stability for disadvantaged persons or families, many people move to these towns with their existing debt problems to try for a better life. If the only work they find available is part-time service positions, this may lead to further financial distress and eventually, in severe cases, bankruptcy. Respondents in five communities, all but one of which had casinos within the town limits, noted that one of the primary problems in the community was the large number of working poor. Three communities also mentioned problems with homelessness, and about four mentioned problems with low-income housing or housing stock.

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[3] The vast majority of U.S. communities located within 50 miles of a major casino are not located near a casino with unionized workers, as most unionized casino employees work in the relatively larger, destination-style/resort casinos located in Nevada and Atlantic City. However, due to the concentration and size of these casinos, their workers comprise a fair percentage of the total number of casino workers. The sample of case studies would have to be larger and selected to reflect union presence (for example, 10 communities with and 10 without unionized casinos) to permit comparison of the differential effects (if any) that unionization would have on the type of jobs available and related economic effects.

Other Social Benefits and Costs

Two communities reported an overall reduction in crime in their communities, and three reported an overall increase. Interestingly, the youth in particular appear to be having problems; five communities reported increases in youth crime, one specific to illegal gambling, and one including illegal gambling. Two of these communities were among the three reporting an overall increase in crime, and one was a community reporting an overall decrease in crime. Illegal gambling did not seem to be much of an issue in the communities we looked at; two reported a decrease and one reported an increase, with the remainder either not knowledgeable or not aware of any change having taken place. So-called white collar crimes such as forgery and credit card theft were reported to be on the rise in seven of nine communities, including the two towns that reported an overall decrease in crime; some respondents attributed this change to increased gambling in the casinos, citing the timing of the increase or the circumstances given in particular news reports they had seen.

Domestic violence also appeared to be a theme, with respondents in six communities telling us they have seen increases in this behavior. Respondents reported, on the whole, no increase in child abuse in their communities. However, six communities had one or more respondents who said they had seen increases in child neglect, and attributed this increase at least in part to parents leaving their children alone at home or in casino lobbies and parking lots while they went to gamble.

A number of social service staff across several communities mentioned they have seen an overall increase in "family stress" due to gambling. In one community, a mental health specialist attributed a recent increase in divorces to casino gambling. Seven communities reported either an increase in suicide since the casinos opened, or having seen cases where people ended their lives due to problems stemming from their gambling. In addition to the need for more gambling treatment, residents of four communities told of an increased need for general mental health services for gamblers and their families.

Respondents in four communities noted concern over the increased numbers of older and retired persons gambling in the casinos, and respondents in two communities noted an increase in youth gambling. (As noted in Section 1, data from the national survey do not indicate that particularly large numbers of young adults or elderly are gambling; in fact, past-year gambling statistics for persons between the ages of 18 and 24 and 65 and older show that these two groups gamble disproportionately less than one would expect, given their proportion of the adult population. See Section 4 for a discussion of gambling among 16- and 17-year-olds.)

Problem Gambling

In seven of the nine communities we investigated, respondents told us they have seen an increase in the number of people who are problem and pathological gamblers. Aside from the fact that simply more people are gambling, one interviewee pointed out that once a community builds a casino, the area may become more attractive to persons who have the potential to develop into problem gamblers. Furthermore, as the casinos are still a relative novelty in the communities we investigated, it may be that in time, the numbers of people who find themselves having difficulty controlling their gambling behavior will learn ways to keep their behavior in check, or will simply lose interest when another novel and exciting activity comes along.

While the national prevalence data from the 1998 survey versus its 1975 counterpart indicate an increase in lifetime gambling in the United States, the data do not indicate an increase in the proportion of people who have gambled in the past year. Therefore, most of the increase in gambling appears to be from increased activity among those in the population who gamble regularly. From the perspective of our interviewees in at least four communities, casino gambling is more habitual than previously available gaming opportunities, so those who gamble do so more frequently and intensively. In fact, it is clear that casinos are "more popular" than other forms of legal gambling in that people, as a group, spend much more money at them than on other games, other things being equal. People who live within 10 miles of a casino typically spend $400–600 per adult per year on casino gambling, versus $50–100 per adult per year on state lotteries (in states that have them) and $10–30 per year on horse and/or greyhound racing (if they live within 10 miles of a track).

Finally, a major theme that came through in every single case study is that substance abuse is a major problem in these communities. Respondents complained about the high proportion of drug-related crime, arrests for public intoxication and DWI, youth drug use, and addiction in general. Many interviewees also drew a connection between substance abuse and gambling, noting that a high proportion of people with one problem will also have the other. It is plausible that casinos are affecting substance-using behavior and/or the reverse. It should also be kept in mind that some of the changes reported in the communities may potentially be due to substance abuse.

Public Opinion Regarding Gambling

One community was strongly in favor of legalized gambling, six indicated a slight bias in favor or a general acceptance of the casinos, two communities were very mixed, and one was clearly negative. Despite a sample size of only 10 communities, these results are reasonably consistent with how the general population characterizes gambling.

CASE STUDY ONE: FLORISSANT[4]

Our Respondents

For our case study of the Florissant community, we interviewed a detective in the Florissant police department, the director of a nonprofit organization specializing in child abuse prevention, an addiction counselor, a city planner, the manager of a consumer credit counseling agency, a tourism office commissioner, and the editor of a local newspaper. Our respondents have been in their line of work for an average of 15 years (ranging from about 7 years to more than 25). All have lived in the Florissant area or nearby for at least 10 years.

[4] This name and all other proper names in these case studies are fictitious.

Gaming in Florissant

When people talk about gaming in Florissant, they are usually talking about casinos. Bingo games are run by nonprofits such as the War Veterans Association, so it appears that people view bingo more as making a charitable contribution than as actual gambling. We asked four respondents if they had noticed any trends that appeared to be influenced by the opening or closing of gaming facilities, or by the availability of certain kinds of games, and three of them told us that comparisons could not be made, since "We really only have one type."

Around 1990, state residents voted to allow casino gambling, and within Florissant, the first casino opened its doors within a year of the vote. Residents also travel more to a nearby state to play in the casinos there. Residents reported some turnover of casinos in the area, with some of the initial, smaller operations leaving or being bought out by larger firms. In recent years, several casinos near but not within Florissant have closed or gone bankrupt and changed owners. The two original casinos within the city limits are the only casinos still operating there and no others have opened and closed in town in the meantime; however, a new casino/hotel complex is expected to open soon.

Community Changes

This city is one of the largest in the state; the opening of the casinos has turned what was once a "ghost town" into a popular tourist destination. "[Gambling] is part of the community. Gambling is an active part, it has been involved with community activities. The casinos in [town] are corporate citizens." In this vein, another stated, "The reason we brought [gaming] in was to use it as a leverage point to bring in other business. Gaming is certainly different than most expect it, but the casinos are run by Fortune 500 companies, not by gangster types." In the midst of these changes, the city has been striving to maintain a "clean" image. One interviewee reported that "[a] strip joint opened up in downtown [Florissant], but the city took them to court and they left town."

We asked individuals what community changes they have seen over the last 10 years and whether they thought any of these changes was related to gaming. Everyone mentioned the population boom or some change that was related to the increased number of people moving to the area, such as the lack of housing or the traffic and demand for new roads. The thriving economy appears to be the main reason for this influx. People without jobs or many resources come to the Florissant area to start a new life.

Due to the casinos, according to one interviewee, "Investment into schools and public services has been greater. Also, there has been more investment in highways and sanitation services.... More people are working; there are more two-income families than ever before. The MSA now has more businesses than any other region . . ."

Gaming, according to the newspaper editor we interviewed, comprises one-quarter to one-half of the local economy, and all respondents except one indicated that they were pleased with the overall direction of the local economy (the exception abstained). The thread that connects most of these comments is the dramatic improvement in employment opportunities. Since so many people mentioned this, we break out their comments below.

- According to one respondent who is involved in transportation planning, "We've had to build roads faster, increase housing stock, service businesses.... About 60 percent of these changes are due to gaming."
- A credit counselor stated, "We see mostly people who have been out of work in other areas moving here, then paying off creditors...."
- A staff member on the tourist commission stated, "We've had significant increases in employment. We have more two-income households, with more spending power. There's been a [substantial] rise in per capita income since 1990. It's generated a positive image about the area, and has attracted other sectors. The timing [of the casinos being built] was very good.... It has impacted a large portion of the economy, … but not all of it. [New kinds of businesses] have appeared, [and] the manufacturing sector … has strengthened due to independent world conditions. [The casinos have] increased exposure for tourism-related business, which we've seen in data from [two local associations].
- According to another, "We've had a huge increase in employment and tax revenues. It's a tight labor market, so salaries are increasing. People are moving to Florissant from all over the country."
- A newspaper editor stated that the lower end jobs in the area now have benefits, where before they did not.
- Another respondent stated, "The region's population has grown [by more than half] in the past 10 years. We have more service-oriented jobs now."

Respondents also mentioned what could be considered less desirable changes attributable to the casinos, including the rise in problem gambling. According to a respondent in law enforcement, "there are now Gamblers' Anonymous meetings in [Florissant] every single night of the week, when there used to be none." An addiction counselor stated that problem gamblers were not known before the casinos. The detective stated, "We already had alcohol and drug addiction services. The casinos opened up . . . and we saw our first problem gamblers [within 18 months]. These people were often both alcoholics and problem gamblers. They have free booze" in the casinos. Two respondents mentioned an increase in bankruptcies. But help is advertised—"They have help-lines now, and more people are aware that help is available." Another told us, "Casinos are proactive in combating gambling problems and are bringing money into the community."

An interviewee in social services mentioned seeing an increase in neglect, though not abuse, over the past several years; "We've seen children left unattended, people losing their money who can't afford to pay for their food and rent...." Another reported that "[h]ousing prices have gone up. We have traffic congestion and crowded schools. There's been a strain on infrastructure, construction is up. Not a huge rise in crime. Some traditional neighborhoods have been stressed by growth—high-rise condos, shopping centers, hotels appearing. All of [this change was due to gambling], though some of it was indirect." One person indicated that chain restaurants were moving in and "chasing away the local restaurants." A respondent summed up the two sides this way:

> It's been both good and bad. Construction is booming, but there are complaints of illegal immigrants. The schools have more money, but there's also the increase in Gamblers' Anonymous groups and bankruptcies. Property values

> have gone up, but renters have been hurt, especially seniors. Average rent has gone from $200 a month to $700a month.

We asked our informants whether they thought the nature or number of crimes in Florissant had changed. Everyone mentioned an increase in robberies. According to an officer in law enforcement, crime in general has increased. He added that burglaries account for the greatest proportion of crime in the city. Furthermore,

> Robberies are up, and there has been a rash of bank robberies … that appear to have been gambling-related. Attempted suicides have also gone up. We have had some illegal gambling activity in the area. There has also been a rise in prostitution…. The casinos give away alcohol for free, and we have seen a big rise in alcohol-related crimes. The casinos try to self-regulate, but they are ineffective. In Vegas, people catch cabs, but in [Florissant], drunk driving is an issue.

On the other hand, according to a newspaper reporter, prostitution is now less visible than it was before the casinos, and it should be noted that we were unable to find any escort agencies in the Florissant Yellow Pages. The reporter also stated that "there have been some isolated, weird crimes, from people freaking out after losing their money. One woman faked her own kidnapping, then disappeared for a month."

Current Community Issues

We asked respondents what they thought was the primary social or economic problem their community was facing right now, and whether they thought gambling had helped the community to control this problem. One respondent was not sure, and did not elaborate. Another interviewee, in social services, had only good things to say: "Economically, we're doing much better, unemployment is extremely low. Socially, I don't know what the primary problem would be." A respondent on the tourist board complained about the transportation congestion and workforce availability, but added, "Gaming is the cause but also employs [thousands] directly. Tax rates have actually gone down as we have … extra capital there now." Similarly, the planner stated, "The cost of housing is increasingly too rapidly, but gaming has increased salaries, too."

The law enforcement interviewee was less positive and pointed to an array of problems he felt had all been created by the opening of casinos:

> Pawnshops are now all over the place operating 24 hours a day, and they don't worry about dealing in stolen merchandise. There are even places that will let you sign over the title to your car. We've seen some organized crime. We had a … [situation] where the FBI came in and arrested people.... Casinos are very-image conscious. If there are rapes in the parking lot, the casinos ask us not to report them. Casinos don't go after problem gamblers unless they exhibit signs of substance abuse. Also, the increases in bankruptcy.

According to the addiction counselor, the primary problem is Florissant is "[d] rug abuse. Crack has been around 10 or 15 years, and hit a high in the last 4 years." He added that gambling does not appear to be related to the drug problem in Florissant. Finally, the newspaper editor stated that the primary problem Florissant faces is "uncontrolled growth. And gambling's causing it!"

Public Views on Gaming

Next we tried to get a feel for the climate in the community regarding gaming. People did not seem to differ much on their perception that the community felt positively toward the casinos, although some emphasized the fact that a minority exist who do not approve. Since the community voted to allow casino gaming, it is not surprising that most interviewees told us that the majority supports it. However, a few either expounded on this or disagreed; we include their responses below.

- "There's no middle of the road. The community is divided. The town voted gambling down before it passed. [Florissant] is a casino town now."
- "For the most part, it's understood to be an industry, albeit a recreation/leisure industry. It's seen to be positive for our economy."
- "We had a vote, and it passed. It would depend on whom you talk to. It offends the religious beliefs of some, but the economic benefits have been significant."

We also asked people what their expectations had been for when the casinos opened—whether they thought that the community would change in any way. Only one person mentioned having no expectations beforehand. Three people mentioned they believed that the casinos would bring more tourism to the general area, and two stated that the result far exceeded their expectations. The flip side to this was expressed by another respondent, who stated, "My expectations were that gaming would cannibalize the area. And it's happened." Another stated he had thought that the casinos "would contribute more to treatment programs for compulsive gambling and drug addiction on the local and state level, though [one casino] did contribute to an awareness program." Finally, a respondent stated, "I expected a lot more crime and a lot more traffic. Traffic has increased, crime has not really increased as much as I expected."

When it came to their own views on the impact the casinos have had, respondents either reiterated their feelings that they have been positive for a majority of the community or were even more glowing with their praise. In the words of one, "It's been very good. Very positive. It's like having Disney World move to your community."

CASE STUDY TWO: HANSEN

Our Respondents

For this case study, we interviewed the local chief of police, a mental health program administrator in the local department of social services, a psychotherapist, a director of a council on problem gambling, the local director of community development, a program director at a consumer credit counseling service, an administrator in the local chamber of commerce, and a reporter for a local newspaper. On the whole, respondents have lived in the general area for a significant amount of time; with the exception of one respondent (the administrator in the chamber of commerce, who has lived there for just over 5 years); interviewees have lived in the vicinity for a minimum of 20 years.

Gaming in Hansen

We asked respondents about the kinds of gambling available in their area. We found it significant that we received such an inconsistent set of responses, and we repeat them below:

- "We have lottery games at the gas stations. None, otherwise."
- "There are three popular bingo halls."
- "Every kind you can imagine, from legal to illegal.... Charity gaming, illegal sports books, illegal video poker machines in bars."
- "Zero."
- "The state lottery."
- "Absolutely none. [Hansen] was started to be a religious community. It is still dry, and originally no doctors were even allowed."
- "None that I am aware of, outside of the lottery."

Respondents also told us about locations outside the immediate community, but within a 50-mile radius, that attract local residents. These include a handful of casinos all close by, which opened around 1990; "numerous bingo halls," including a tribally owned parlor; and a dog track. According to one respondent, the dog track has been operating for more than a generation. One interviewee stated that the municipal government sponsors casino junkets for local senior citizens to a casino about an hour or so from town, but he did not know how popular these excursions were.

When asked if any facilities have closed, the majority of the respondents mentioned a horse track that was a short drive from town; one interviewee added that after the track closed, a more local OTB parlor closed. Another respondent stated, "None [have closed], because there haven't been any."

The respondents in this case study were unique in that they interpreted our use of the phrase "legalized gambling" with the understanding that this category includes a variety of types of games. In every other community in which we conducted interviews, respondents appeared to equate "legalized gambling" with casino gaming. In this particular town, one interviewee told us that people tend to spend more money at bingo halls than at the casinos, but added that the share taken by casinos is growing. Another respondent commented that she has seen people in town spending "a disproportionate amount of their meager incomes" on lottery tickets, partly because it is "just so convenient to play." A credit counselor told us that about one-half of the people she works with play the lottery regularly, and guessed that they spend about ten dollars per week on tickets. Another resident commented on the popularity of the lottery as well, adding "We occasionally see thefts of lottery tickets from convenience stores, or a domestic dispute over a winning lottery ticket."

Community Changes

Hansen is small town that has recently experienced some economic troubles. Several respondents told us that a particularly large plant recently closed in the area, which

affected the tax base significantly. According to an administrator in the local chamber of commerce, this shutdown "had a major impact on our community. [Hundreds of] jobs were lost." However, the newspaper reporter indicated that most of the plant's employees were from out of town. The real impact seems to have been in revenue loss; three respondents told us that this shutdown has impacted as much as half of the tax base. The chief of police added that the schools have been particularly hard-hit.

The director of community development defined the town as a "low-to-moderate income community, primarily residential in nature. Like many older, inner-suburban communities, we are struggling to provide services, meet demands." Another issue the town is trying to handle is that people are moving out to newer suburbs. "We face a lack of local jobs, and our taxes are based on residential property." Another respondent told us that the town has a high percentage of rental housing per capita, and that they are trying to take advantage of a local housing boom in the county to improve the housing situation.

We asked respondents if they personally were pleased with the overall direction of their economy at this point. Two respondents indicated they were, while four respondents indicated dissatisfaction, including

- One interviewee who cited the recent closing of a large plant;
- A program administrator in mental health, who told us that "medical services are outrageous in our community. If they're going to legalize gambling, they should put money into treatment, across all areas";
- The director of community development, who stated the community needs "a broader economic base, more industrial and business development in the community"; and
- A newspaper reporter, who commented that "[Hansen] really needs to wean itself off of the tax money [from the power plant]."

One respondent declined to answer.

The director of community development told us, "We are part of [a] metro region, and are influenced by [the city]…. We constantly face movement to the green fields, new suburbs. Urban sprawl contributes to our problems and is part of our planning process. We face a lack of local jobs, and our taxes are based on residential property." Aside from the plant closing, however, "The community has not changed much since 1990.... We have an ongoing economic development program, though. We have no specific sectors targeted, but would like to attract light manufacturing jobs. We're too far from the interstate to attract warehouse and distribution business."

According to another interviewee, a couple of new restaurants and banks have opened over the past several years, but overall "There's not a huge commercial base.... Basically, service industries are all that's moving in.... It tends to be a strictly residential community." The credit counselor commented on the job situation, saying, "We have low unemployment, but they're all low-paying, service-industry jobs."

None of our informants indicated that the local gaming establishments have had any affect on the local economy, not even on tourist-related businesses. People from out of town visit the community to go to the park or to walk along the marina, and the town has

an excellent medical center. In the past 2 years, the chamber of commerce representative said, only one person has asked her about gambling in the area.

On the other hand, some controversy exists surrounding whether the opening of casinos nearby has had an affect on individuals in the town. The program director for a consumer credit counselor service said that the town has "seen higher and higher credit card debt.... The number of individuals filing for both Chapter 7 and Chapter 13 bankruptcies [i.e., personal bankruptcy] has increased." She told us she did not see any connection between these trends and gambling, saying, "gambling losses play a minor role in the debt problems that we are now seeing." But she added, "Casino gambling has increased in the area. A few families have come in with gambling problems." According to a mental health administrator, the town's relatively high poverty rate has made residents more vulnerable to potentially addictive behaviors. "People think that they can get rich [if they gamble], and the people that we treat tend to be on the lower end of the income scale in [the] county.... The economic impact creates stress, which creates substance abuse and other negative impacts."

With regard to changes in social services in the community, the mental health program administrator told us she has seen "extreme changes" in her agency, and the demand for addiction services far exceeds their resources. Not-for-profit companies in particular have been suffering. "It's been a steady increase, maybe there was a surge since the early 1990s. The courts have adopted an interventionist approach as opposed to a punitive one. More people are getting court-ordered treatment instead of jail time. [However,] we're limited in the number of sessions we can provide and the number of people that we can treat because of financial concerns."

Since the agency is not set up to deal with gambling addiction, and none of the counselors are certified gambling counselors, staff only deal with gambling indirectly. The administrator added that no services exist in the immediate area specifically to help people with gambling problems, but she said that gambling treatment centers have been opening in the state. She told us that her agency now refers more people to gambling treatment than they used to. "I'm sure there's an indirect effect with drinking and other kinds of drug abuse. I think it's a cumulative effect. Gambling, drinking and drugs increase domestic violence and poverty. Can I track that as a statistic? No. That's more my opinion than anything I could prove."

The director of the council on problem gambling also spoke to this issue for the state as a whole:

> There's a tremendous need for treatment of gambling problems. There is better awareness now, people show up stating that they and their families have gambling problems. Taxpayers also spend much more for prosecution and incarceration of compulsive gamblers. This is often not factored into the equation.... We have seen a doubling, at least, in the number of Gamblers Anonymous groups in the state ... over the past 5 to 6 years. The need for services has expanded dramatically.... We've trained [hundreds of] professionals in diagnosis, assessment, and treatment over the last 3 to 4 years statewide.

We also asked respondents about ways in which crime and law enforcement may have changed in their communities over the last decade or so. According to the chief of police,

all types of crime are prevalent in this community, and most of it is related to drugs and gangs. In particular, sales of illegal drugs "are way up." The newspaper reporter told us, "Substance abuse is still a big problem…. Crack-cocaine [for instance], but it's declining. Drug raids have tapered off, but are very severe when they occur. The improved economy also helps, though it's really not better in [Hansen]." The local police department has responded to this problem by becoming more involved in community policing: "The districts haven't changed, but officers are permanently assigned to areas now, and we used to rotate them."

The chief of police faxed us a brief table displaying major offenses (e.g., homicide, burglary, arson) in the town from 1994 to 1997. These data show a downward trend in violent offenses, and particularly in robberies and property offenses, although it we have not calculated whether these changes are statistically significant. The chief of police told us that although specific types of crime have increased, these trends are not connected to gambling. In addition, he reported that illegal gambling has not increased since the casinos have opened, and a program administrator in mental health told us she is not aware of any trends in underage gambling.

When we asked the director of the council on problem gambling whether he thought that crime has increased, he did not speak to the Hansen community in particular, but did speak to the state as a whole:

> Certainly. We have noticed a statewide increase in paper crime—forgery, fraud, theft and embezzlement—none of which are classified by law enforcement officials as gambling-related crime. Criminal activities of compulsive gamblers are often not recorded. The crime question is being asked incorrectly, and the results could be completely misleading.

The newspaper reporter told us that, overall; crime in the area has gone down. However, he added that "transient residents" are susceptible to gang activity, and that the town mostly has drug-related crime like robberies and vandalism. "I don't think the police force would want gambling in the area. Crime is already somewhat high for a community our size."

Adolescent suicide rates may also be on an upward trend. The mental health administrator told us, "I think teenage suicide is up slightly in this community, though I don't know what the statistics are county-wide. I'm not aware of any connection between suicide trends and gambling, but I'm not saying that they don't exist."

Current Community Issues

We asked respondents to tell us what they thought was the primary social or economic problem their community faces at this time, and whether they believe legalized gambling has had any affect on the community's efforts to control this problem. One interviewee told us he did not know. Two respondents mentioned drugs, one also mentioning gangs, and the other explicitly including alcohol. The latter respondent stated, "Crack cocaine is far too accessible, far too cheap. Our treatment of crack-cocaine users is at an all-time high. [Legalized gambling] certainly has a negative impact." Two respondents mentioned the tax base, one calling it "unstable," and the other saying "We have a serious crisis." Neither could say that gambling has helped or worsened this problem. One interviewee mentioned the lack of high-paying jobs, adding that she was not aware of any

change in this area due to the opening or closing of gambling facilities. Finally, one respondent told us he saw the primary problem as "pathological gambling.... Legalized gambling has brought the problem more to the surface, but at the same time, has not made it easier to deal with. In [this state], there's absolutely no state funding to address compulsive gambling problems. The casinos also kick in no money for treatment programs."

Public Views on Gaming

Next we asked respondents how they thought the community generally feels about having legalized gaming readily available. We found the nature of our responses to depart rather radically from the kinds of responses we were given in other case study communities. Basically, the respondents in this town were split into two camps: Interviewees who felt that overall, the community was pleased with having gambling available due to their being uninformed about the negative impacts, and interviewees who felt that the majority of the community was opposed to gambling for religious reasons. A sampling of responses follow:

- "I think they're ecstatic. They think that more money's going into education, that they won't have to pay higher taxes. They don't grasp the negative impact. They are used to segregating off crime and substance abuse in a societal kind of way."
- "I think most of the community likes it, and it's based on ignorance. It's not even the gambling that the community likes, it's the fantasy of winning."
- "[Hansen] was originally formed as a religious community. Most residents are not interested in having gambling."
- "I'm sure it would fail miserably in this town. They tried to get alcohol on the ballot in the November election, and it failed to pass."

Next we asked interviewees what their personal expectations were for the effects of a nearby gaming establishment on the community before the casinos opened, and whether their expectations have been borne out. Most said they did not have expectations, and so had no surprises when the casinos opened. The two respondents who did have expectations expressed them in the following way:

- "My expectations were that it would be a net loss to the community, and they have been borne out. I see things that others don't see. For every winner, there's a loser. It's easy to spot fire plugs painted, streets paved, buildings built... [Also, I have been surprised] that the public would continue to be as blind as they are to the loss side of the equation."
- "I would expect it to be detrimental. In [other communities in the state that have opened casinos], jobs were created, but the economic runoff that they expected has not been realized."

Finally, we asked the respondents what their overall feelings were about the effects legalized gambling has had on their communities. We repeat their comments below (two respondents were not asked this question):

- "It has social and economic negative impacts, and contributes to addiction. I don't support it, personally."
- "Negative."
- "I can't say that there's any [effects] that I know of."
- "I'm not aware of any community effects, but gambling can be devastating for an individual family."
- "I've never even bought a lottery ticket, but don't see a big problem with gambling personally.... I'm sure there's an impact, probably slight."

CASE STUDY THREE: NATALE

Our Respondents

For our case study of Natale, we spoke with the mayor of the city, a police sergeant, a manager in Child Protective Services, the executive director of a mental health center, a city planner, a manager in a consumer credit counseling service, and a reporter. With the exception of the mayor and consumer credit counselor, all of our respondents have been in their general line of work between 10 and 45 years (the mean for all respondents was 17 years). They have lived in the general area between 3 and 31 years, all but two for at least 10.

Gaming in Natale

We asked the interviewees about the kinds of gaming available in and around Natale. Within Natale proper, residents can play the state lottery in convenience stores and gas stations; people had varying ideas of how long the lottery has been in existence in their state, ranging from two to six years. We were told the lottery was "heavily advertised" and widely covered by the media. Finally, one respondent told us that one can purchase pull-tabs in town. Outside Natale, but within a 50-mile radius of the city, the options are more numerous. One respondent told us there are four bingo parlors nearby; a search of the local yellow pages turned up at least eight commercial establishments not including the casinos, plus the bingo games respondents told us where sponsored by private organizations like churches. Another interviewee indicated that most of the bingo parlors have gone out of business due to the casinos. One possible reason for this is that a number of the local casinos sponsor their own bingo games; in fact, a number of them were originally bingo establishments that converted to casinos several years ago. Natale is close to a tribal reservation with a fairly large casino, and there are several other Indian casinos within driving distance. We were told that another tribal casino was being planned which was expected to be "huge" and have a great impact on what is otherwise a fairly rural area.

Two horsetracks are located nearby, and at least one other has closed down. Some blamed it on the casinos, but said that the popularity of the tracks may have been on the decline before the casinos opened. A couple people told us that horse racing is "dying," and some have had to cut back their hours of operation.

With regard to the impact of the various establishments on individuals, the credit counselor told us, "It's pretty obvious that the casino gambling is having a much larger impact than other forms, including the lottery. I've never seen anyone come in here due to too many lottery ticket purchases."

Community Changes

Next we asked respondents about the sorts of changes their community has undergone in the last decade or so, and how much of the change they would attribute to the opening of gaming facilities in the area. Natale was originally a retirement community that began attracting younger people in the 1980s due to new businesses opening in the area; lately, the area has been attracting more of everyone: businesses, retirees, and younger people who move there to find jobs. Every respondent mentioned the substantial population growth and new businesses that have opened, and the growing pains that come along with such change. The infrastructure has been strained by all the growth, with transportation and planning becoming local issues, and new construction continually taking place. According to the police sergeant, the law enforcement budget has increased because they needed more fire-fighting equipment and ambulances. In addition, the town provides one of the local tribes with fire and emergency medical services on their reservation, which is one of the local reservations running a fairly large casino. "The infrastructure is compact, but we have a lot of land to grow on…. Our budget has increased close to $1,000,000 over the last 5 years." Every respondent attributed little to none of this local development to the casinos. According to a city planner, "Even if the casinos hadn't opened, it wouldn't have affected our growth, either in terms of population or economic growth." The newspaper reported stated, "It's just across the highway, but it seems like it's in another world."

According to the mayor,

> Our increased tax revenue is just due to the growth of the area. No state or local taxes are paid on any of that stuff that takes place on the reservation. It could have grown even faster. Since the gaming is on Indian land, it has not affected property values. I don't even think it's affected the adjacent land. As the casinos continue to develop, it could affect commercial property values.... Gaming has attracted very few people to the area for vacations or day-trips. These Indian casinos aren't like Vegas where they bring funds into the economy. They just transfer funds within the local economy. Most of the growth has come from [nearby] residents looking for more affordable housing.

Another respondent told us that the casinos may have had a "small effect" on tourism, adding "It seems to me that there's two types of people, those that go to sightsee, and those that go to gamble. I don't think that there's a large overlap." Another interviewee indicated he's heard that the restaurants have been most affected by the casinos. A consumer credit counselor indicated seeing more Chapter 11 filings in the area, but the significance of this is unclear, since she has only lived in the area for 3 years. Also, we were told that the town has seen no labor shortage, since the casinos generally hire Native Americans: "They basically have their own labor pool living right there."

In addition to the infrastructure, social services also appear to be strained. According to an interviewee in Child Protective Services, their staff has almost tripled in response to the growth and the subsequent increase in the number of referrals. However, more

recently, the state has made cutbacks in social services, and managed care has also affected social services. "Our budget has decreased, but it's not related to the casinos." She indicated that the tribes had originally agreed to funnel "a fairly high percentage" of their profits into social services, but the tribes are fighting this now. On the other hand, she told us that lottery revenues have gone into education. The executive director of a mental health center told us he has seen an increased need for home-based children's services, as well as a greater number of dysfunctional families experiencing either behavioral or emotional problems. He attributed 2 percent of the change his agency has seen to the casinos, adding that the main issue with the casinos has been substance abuse: "The casino employees earn money to have access to drugs, mostly cocaine." He stated later, "We treat more dealers and casino workers than gamblers. These people brought the usage habits with them from Vegas, or wherever." On the other hand, he has seen no change in the need for Gamblers Anonymous groups or other gambling-specific services in the area. In fact, the CPS manager told us that if such services even existed, she was unaware of them.

The consumer credit counselor told us her group is "seeing more and more people all the time. When the casinos first opened, we saw a surge in clients." She indicated that the average number of new clients per month has risen about 25 percent. Gambling-related problems have fallen off generally since then, however, and right now they "play a pretty moderate role in the debt problems we're seeing." She also indicated a change in the types of people who come in with gambling problems, saying that initially they saw Anglo and Hispanic people with gambling issues, but that now they are seeing an increasing number of Native Americans. She estimated that about 5 to 10 percent of their clientele has gambling-related issues. However, "People don't really talk about it.... Many won't admit that this is what their problem is. The ATM withdrawals at the casinos tip us off.... I think ATM cards have played a large role, and I'm sure that we have seen an increase in credit and debit card gambling debt, as a proportion of total gambling debt." According to her, the casinos in the area do not extend credit to patrons. She added that the largest bankruptcy firm in the area estimates that 5 percent of their clients filing for bankruptcy are doing so for gambling-related reasons.

We also asked informants specifically about crime in Natale—whether they've noticed an increase or decrease in crime overall or with regard to any types of crimes in particular. A couple people told us that Natale has the lowest crime rate in the state, including the police sergeant, who added that the main crime concerns right now are domestic violence, automobile theft, and burglary. However, the tremendous growth over the past 15 years has caused an increase in the crime rate, and the newspaper reporter told us that she has not seen a decrease in any particular types of crime.

The casinos have their own tribal police forces, and most, if not all of the casinos, do not serve alcohol. One respondent told us that one of the racetracks does serve alcohol. According to the newspaper reporter, substance abuse "is just maybe an average problem in our community.... As far as I know, the casinos are not a particular problem with the police force." She added that the state trend for DWIs has gone down somewhat, and the police sergeant told us that DWI arrests have decreased locally even though they have increased checkpoints since the casinos opened. On the other hand, the manager in CPS told us that the rate of substance abuse addiction is "pretty high" in the area and the problem is growing; she added that the state overall has an "extremely high rate" of

DWIs. The director of the mental health agency, as we mention above, has seen a very slight increase in gambling-related substance abuse problems at his center.

Both the police sergeant and the reporter indicated that they have not noticed any increase in illegal gambling; the sergeant added, "we just have neighborhood poker games, which are technically illegal by the letter of the law." He told us later in the interview that "There have been a few people who have gotten into trouble with it [gambling], with embezzlement."

As we mentioned above, the manager in CPS indicated that she has seen her office's referral rates go up, and she believed that this was due to an increase in the overall rate of such offenses in the community. She said her department only sees about one referral per month due to gambling, which she says "is really not that much." She added that she has not seen an increase in domestic violence cases, but she did not feel she was qualified to comment on the issue since her agency does not get involved in such cases unless children are directly involved. The referrals her office gets that are related to gambling usually come to her from the domestic violence unit. According to the police sergeant, "Domestic violence has happened forever, it hasn't grown, it's just a nagging thing that no one can get rid of. We always respond quickly, and abused spouses no longer have to file a charge on their own, the ... system can file a charge if there's evidence of a crime." With regard to a local tribe, he stated that most of their calls have also been related to domestic violence.

Current Community Issues

We asked our interviewees what they thought was the primary social or economic problem their community faces at this time, and whether they believed that legalized gambling has had any affect on their city's efforts to control this problem.

According to the police sergeant,

> Domestic violence is probably the leader. We've also seen some child abuse, and we always move quickly on that, as well. We've made confiscations of some meth labs, and that is very dangerous stuff.... We have an officer stationed in the high school full-time and are working with the principal to keep drugs out of the school. She always moves quickly on suspected drug activity.

When asked if he thought legalized gaming has affected this problem positively or negatively, he responded, "I don't think so. Even though they're right on the edge of town, the casinos are not a prevalent source of trouble. Most people use it strictly as entertainment."

Another respondent told us the primary problem was "quality, affordable, accessible day care.... [The Indians have] seen a glut of money coming in, and also a destabilizing impact on their cultures, but that would be a given."

The city planner told us the primary problem was "Not enough funding for quality-of-life projects. More parks, trails, and a larger library are all needed." She did not see legalized gambling as having any impact on these needs.

The credit counselor saw the primary problem in Natale to be "Probably low salaries, low income-levels, compared with other areas of the country. Housing costs are high." Another respondent confirmed this, stating the city's primary problem was "People who don't have good enough jobs to afford the homes here. The price of housing is rising, which affects people in service jobs, some of whom have had to move." When asked if she thought legalized gambling has had any impact on this, the reporter responded, "Sure. When people get addicted to gambling, especially I think statistically, they've shown that gambling affects lower-income levels more than it does high-income people."

The mayor told us that the primary economic problem involves "funding through gross-receipts taxes, which are like sales taxes. Most of our people shop in [a nearby urban area], and we suffer a loss from this. It makes it hard as a municipality to provide services. I hate to say it, but [Natale] consists of 50,000 tourists for [that city]." He believes that legalized gambling has affected this "through a switching of entertainment dollars or discretionary income to gaming."

When asked if they were pleased with the overall direction of their local economy, five responded positively, one adding that more people have access to jobs and services, another adding that the community could still use more retail. One person declined to answer one way or another, stating "There are a whole lot of factors impacting this area right now." The remaining respondent said "No, income levels are below the national averages. [Natale's] probably a little bit better off than the whole metropolitan area. I suspect that it would still be below the national average for a town its size, but I couldn't prove it."

Public Views on Gaming

We asked interviewees how they thought the community generally feels about having legalized gaming readily available. Everyone indicated that they believed the community generally found it to be acceptable. One respondent told us that only a small minority of state residents believe that gambling is morally wrong, and another added that groups exist that are anti-gaming, but said they are not particularly vocal in their county. Another said, "A lot of people ignore it and a lot of people use it."

The credit counselor stated,

> [The casinos'] parking lots are always full, even late at night and early in the morning! I would suspect that most of the plates are from [in-state]. I'm sure there are groups both fighting and supporting it, but most are just apathetic. It's just here, and it's part of what we have become. It's just amazing how the elderly take to it. It's either that or watch soap operas for them. We have people come in, and their retirement's gone. The reservations are improving, though, without using government money.

The reporter told us that she thinks the general attitude in town is that gambling is "okay," but added that there is "more to it on a political level. On a state level, there's resentment that the Indians have brought in money, but are not paying debts to the state. The Indians argue that they are sovereign, and don't owe the state anything. They do pay taxes, but they tend to stall and balk."

We then asked our respondents what their personal expectations had been, before the casinos had opened, for the effects the gaming establishments would have on the community. One interviewee told us that before the casinos opened, the "media hype" was that they would share a portion of their net profits with the state, but he has not seen as much money going into education and other public services as the community had been promised. He added that the state has no way of checking how much money the casinos are bringing in, and "some casino employees are skimming money. The regulatory part of it is hurting. When Vegas first opened, the IRS wasn't even allowed there. I think things may get better with this, but it would have to be the Feds and BIA initiating the change."

We found a similarly split view with regard to the casinos' effect on the local economy (although the first respondent appears to be speaking more to Natale proper, while the other is speaking to the area as a whole). The mayor of Natale told us, "My expectation would be that the casinos would tend to be a drain on the established business community, and that's probably been true," while the town planner said, "My expectations were increased jobs, and bringing in more people to the businesses in the communities. I'd say for the most part, gaming has done that." The town planner expressed surprise with the increased traffic, particularly the out-of-state traffic; he added that he has seen a lot of people from a particular area who used to go elsewhere to vacation, but they come to the area around Natale now, perhaps for a change.

Finally, one respondent told us she was initially concerned for the traditional cultures in the community, and has found that her concerns were not unwarranted. However, she added, "the [tribes] have handled their problems internally." She also told us she had not expected the casinos "to grow so big so fast." This respondent and two others indicated that they did not have any expectations for Natale in particular, The consumer credit counselor indicated that she originally did not have any expectations, but that the results were predictable, in that problem gambling "seems to cross all economic levels, it's just more noticeable with lower income levels." She also expressed surprise with the fact that small, specialized businesses have been hurt, and with how many people are spending their disposable incomes in the casinos now.

In the last part of our interview, we asked respondents what their overall views were on the effects that legalized gambling has had on Natale. We repeat their answers below.

- "I don't think it's bothered the community. They have real tight security at [the largest local casino]; it's a well-operated facility."
- "It's bringing more tourists and stuff to the area. Many people moved here to escape densely populated areas, and many locals don't want to see rapid growth because of gaming. The new casinos have accelerated growth, and there's talk of hotels and shopping centers. It's changing the complexion of the laid-back, rural community environment. [Natale] was booming before gaming, however. It's far enough away, I don't think gaming affects it any."
- "I don't think it's had much effect on us. We haven't seen social programs need to come in, like Gamblers Anonymous or anything like that. We've just needed a better transportation system."

- "I think there's more negatives than there are positives. It does destroy families, and it does ruin people's finances. The visible positive economic impact seems to be isolated to the reservations.... I guess it's kind of a trade-off."
- "I don't think it's had a big effect on our community."
- "I don't think it's had that much of an effect on the community, negative or positive.... I guess not being a gambler myself, I don't know that much about it. Maybe there's more going on than I'm aware of. It hasn't affected my life."

CASE STUDY FOUR: NEWGATE

Our Respondents

For our case study of Newgate, we spoke with eight residents; our respondents typically had lived in town for most of their professional careers (and in a couple cases, all their lives), with a mean length of residence of 24.5 years (range of 5 to 58). In all cases except one, the residents had lived in the area prior to the opening of the casinos. Our respondents included two high-ranking officials in county social services, one specializing in child and aging services and one in welfare and employment training; the town finance director; the director of the local chamber of commerce; two executive directors of mental health centers; a captain in the local police department; and a lawyer. We found the people we contacted to be cheerful and willing participants, and quite a few spoke with us at length at the time of our initial call, despite their busy schedules.

Gaming in Newgate

We began by asking about the various types of gaming available within and nearby the town. Residents have access to a few charitable bingo operations (e.g., at the American Legion and VFW), as well as to the lottery, including the state lottery, Powerball, and scratch-off games, which can be purchased in convenience and grocery stores. One resident reported observing video lottery terminals in town, but it does not appear that these are common. Nobody could say how long either bingo or the lottery had been in operation, although a couple people said that bingo has been around "forever." One informant noted that a bingo parlor had just opened in a town an easy drive from this community, and the establishment appeared to be commercially run; in fact, a quick check in the phone book revealed a few parlors in this other that appeared by their names to all be commercial.

The history of casinos in the area, on the other hand, is much fresher in people's memories. A number of years ago, a ballot measure was approved by state residents to amend the constitution, allowing limited-stakes casino gaming (e.g., slot machines and $5/hand blackjack) in certain local communities. These towns, with their dwindling populations and moribund economies, were in dire need of help if they were to recover economically. Once the measure was passed, about a handful of communities began building casinos, including a town called "Whitehorse," which is within a fairly short driving distance of Newgate. Since that time, no other communities have chosen to open casinos. In fact, according to one respondent, residents of a nearby town took to the polls recently to vote on whether casinos should be allowed to open in their town, and the

initiative was rejected. "People around here want to be able to gamble, they just don't want it in their town."

Barely 6 months after the state amendment passed, about a dozen small casinos opened for business in Whitehorse, and according to most of our respondents, the number has remained fairly stable ever since (a yellow-pages search within this town's limits turned up a few more than that, as well as a handful of restaurants and bars that advertised casino games). Some turnover has occurred in the last few years; the casinos that have closed have been mostly smaller, family-owned casinos that did not survive the competition from the larger casinos.

Community Changes

This small community of about 15,000 is the county seat in a jurisdiction of fewer than 50,000 residents. People who move to Newgate tend to stay, and residents say that not so long ago, everyone knew everyone else. However, the area has experienced quite a bit of growth this decade. Mostly responsible for this development are the several prison facilities that have been built in the area during this time. The town finance director indicated that some of the recent growth in the state was due to the opening of casinos, and that this is more than likely affecting the community, though indirectly. Furthermore, in addition to the aging of its indigenous population, the town also draws a large number of retirees, and currently almost one-quarter of the population is retired. In fact, residents alternately characterized the town as a "retirement community" and a "prison town."

Sales tax revenues in Newgate have increased 10 to 12 percent per year for the last several years, a lot of new home construction has taken place, and few if any vacancies can be found on the main route going through town. Not all agree that this growth is positive, however; one informant, when asked about ways the community had changed, stated "More people. I've been here all my life, and you'll hear a lot of people who have lived here a long time say this—I used to know everybody, but now I don't. And there are all the problems that go along with that—more housing, construction, traffic..." However, it would appear that if a link exists between the growth in Newgate and the nearby casinos, it is a small one; according to a member of the Chamber of Commerce, "about the only way gambling has impacted us is that it's a new form of recreation." He added that the lottery, on the other hand, has contributed to the local quality of life.

Another positive result of this growth is that the number of people on the welfare rolls have decreased. Several people indicated that Whitehorse has given residents of Newgate some employment opportunities they did not have before, which has been particularly useful for people who do not have the skills or background that would make them suitable for working in a prison. However, the need for affordable child care has increased. The lack of local employment opportunities in Newgate has meant that parents have to travel outside town to work, and because they cannot always afford adequate supervision for their children, one respondent indicated that this has caused an increase in the number of reports of child neglect. It is presently unknown if parents' gambling has created an increase in the number of such reports; two or three such cases had been reported in the past year where gambling was said to be the prevailing issue. The county social services department only began recording such cases recently.

Newgate has also had to improve its roads, and these improvements began almost immediately after the casinos opened. The roads connecting Newgate and Whitehorse were not constructed for the usage patterns now seen. A couple people noted that it seemed that there had been an increase in the number of traffic fatalities along the routes to Whitehorse, particularly in the winter, though the improvements have helped make the roads much safer. Such improvements also helped create new, if temporary, jobs, and they improve the accessibility of other employment markets in this region.

Current Community Issues

We asked respondents what they thought the major socioeconomic problem was in their community, and the responses fell neatly in two areas: a continued lack of employment opportunities and family problems. Some of the issues around employment are discussed above. Almost all respondents commented on the large numbers of working poor in Newgate, and their efforts to try to make ends meet by working multiple part-time jobs in places such as nursing homes and fast food restaurants. One respondent commented that one of the major problems she sees is an inadequate amount of low-income housing. Apparently, when the federal prison was built about 4 years ago, no new low-income housing was built to accommodate the influx of new residents; the landlords allegedly saw an opportunity and raised their rents, forcing people to move into even lower quality housing. This problem has eased a bit now, but as a result, many people are living in poorer housing than they did before.

It should also be noted that the number of bankruptcies has increased dramatically in Newgate. However, according to a lawyer based there, this does not appear to be the result of gambling: "I'd say less than 2 percent are directly the result of gambling, and in less than 5 percent of cases is gambling a contributing factor." He added that for those people for whom gambling is a major or contributing factor, 75 to 80 percent of the debt comes from credit cards. He added that ATMs also play "a very big role" since they are located "right there by the casinos." It should be noted that this respondent moved to the Newgate area about the same time the casinos opened in Whitehorse, so it is unclear what the long-term trend, if any, has been..

Another of the more serious problems in Newgate revolves around the family unit and the town's youth. The county department of social services is seeing more troubled youth who need services at increasingly younger ages. One resident told us that adolescent crime seems to have increased, particularly drug use; the main problem used to be alcohol and marijuana, but now it is methamphetamine. According to an informant in social services, one of the problems her office is seeing is that parents will bring their children to Newgate from one of the larger bordering communities because "they have kids with problems, and they think that bringing them to a smaller town that has fewer problems will help straighten them out. Instead, what actually happens is that the kid goes from being No. 2 or 3 in the [gang] hierarchy to being the Big Cheese because they have all this information no one else does." She added that about 75 to 85 percent of the cases they see in child welfare involve substance abuse in some way.

Similarly, a respondent in the local police department told us that he sees the main problem being the deterioration of the family unit. "Certain elements seem stuck in a rut. We have a lot of single moms in [Newgate].... We keep arresting the same people over and over, and then it's their kids—you see the same families having problems generation

after generation." His department currently has a project that is trying to address this issue.

People do not necessarily believe that the issues surrounding local families are linked to gambling, although the rise in problems seems to have come about at the same time the casinos opened. A couple people speculated that these problems are the inevitable result of the increase in population. One informant stated that a lot of parents go to gamble and leave their children unsupervised; in addition, the children see their parents make poor choices (i.e., to gamble), and they, in turn, do the same. Another person told us that because Newgate is in a rural area with a lot of extended families, he has seen more and more cases where the grandparents get hooked on gambling and neglect children who are their responsibility, and that he is seeing more and more children going into foster care because of guardians who gamble. One respondent told of seeing mothers pay for food with food stamps, and then going over to the lottery machine to gamble with their cash. Another respondent stated that gambling may be influencing youth "just because people are really addicted to it, and the dynamics of that has an impact on families as well, regardless of whether there are money problems, or a parent is never around."

Public Views on Gaming

Overall, our respondents indicated that the people of Newgate have accepted or are in favor of the casinos operating in Whitehorse. A couple people said that it is just another available form of recreation—people like to go there for the weekend, or when they have relatives in from out of town. One respondent put it this way: "It's another destination for the locals; most of us would not have gone to [Whitehorse] otherwise. I go about 2 or 3 times a year...." A couple people added that they believe that local residents also prefer that the casinos are not in their community. One respondent added that while it appears that people have accepted this change, "it looks sort of like a haystack curve—the liberal and ethical folks are against it, but the addicted are loving it." This opinion was in the minority, however. Most people agreed that the casinos have not had that noticeable an impact on Newgate, and the effects that they have had seem to have balanced each other out, with some individuals having serious personal problems with their gambling, but the community as a whole experiencing some minor economic advantages.

Before the casinos opened, most respondents we spoke with did not think that the facilities' presence would have an affect on the residents of Newgate and concluded that their expectations had been borne out. A couple informants stated that they had been anxious about "organized crime" or "a criminal element" coming in, but said that this has not happened. On the other hand, several respondents noted that the casinos have had a very noticeable effect on the town of Whitehorse, and we repeat a few of their comments below (the first two comments are from staff in the county social services department, and the latter is from a member of the Newgate Chamber of Commerce):

- "A lot of small businesses such as grocery stores, little tourist places, they've gone out of business as the land has increased in value and they can no longer afford to pay the property tax. The ones that didn't go under were offered money for their sites…; they were made an offer they couldn't refuse by the casino interests. Also, people aren't visiting [Whitehorse] anymore to do tourist things—they're coming to gamble. Some restaurants and hotels have opened—not luxury hotels, but little overnight places, what we call 'express hotels.' Also, housing values have increased."

- "This is kind of trivial, but I find it really upsetting.... [Whitehorse] used to be a nice little place with little shops, and all those places were gone when I went back there [after the casinos opened]."
- "It was just exactly what we thought it would be…. When I was young, [Whitehorse] was basically a filling station and a restaurant. Then it became a tourist town. Now [there are the] casinos. The casinos have ruined [Whitehorse]."

When asked what their overall feelings were about the availability of legalized gambling in Newgate, people often noted personal observations of negative effects, though they did not want to generalize their impressions as being characteristic of the community. A respondent noted reading about a community member who was being investigated for defrauding more than $100,000 from local residents, mostly elderly, for gambling. Another mentioned that, even though his feelings overall were positive, he has seen a lot of older people rushing up there the weekend after they get their Social Security checks. A mental health counselor noted an increase in the number of adult suicides in this county, which he believed was connected to gambling in casinos. In contrast, an interviewee stated that "There were a lot of nay-sayers originally, saying that [the casinos] would bring all kinds of problems to the community, but it hasn't. There's dog racing nearby…, and the lottery; I think those can create problems for people and be really addictive. But I don't think that's happened with the casinos."

CASE STUDY FIVE: MONCTON

Our Respondents

For our case study of Moncton, we interviewed a community liaison officer, an analyst in the county administration office, the director of a mental health center, a staff member in the local planning department, the general manager of a check cashing/pawn shop, and the editor of a local newspaper. Our respondents have lived either in Moncton or an adjoining county for at least 15 years, with the exception of one, who has lived in Moncton for 2½ years. Respondents have been in their general line of work between 3 and 26 years.

Gaming in Moncton

Within Moncton, one can play the state lottery, Lotto America, and scratch-off games. Several bars provide charitably owned pull-tab dispensers for their patrons. There is also a large, tribally run casino that has blackjack, bingo, and slot machines, which has witnessed a couple expansions over the last 10 years. During this time, Moncton has seen its population virtually double. According to one respondent, the local tribe is one of the largest employers in the county and owns a fair amount of land within the Moncton city limits.

A short drive from Moncton, one finds a racetrack, which has been operating for about 10 years. Residents also visit two other tribally owned casinos within a 60-mile radius of town. No one was aware of any gaming establishments having closed down. One respondent mentioned that "[t]hey had local pull-tabs that do not operate any more. Some local organizations have lost revenue from that."

The casino has reportedly increased gambling in the area, and is financially more successful than the racetrack. Pari-mutuel betting is on the decline, and has been for a long time in the area. It would seem that the casino has exacerbated that problem, taking away a portion of the track's business. According to one respondent, "I think people are somewhat more positive about the casino."

Community Changes

When asked if they were pleased with the overall direction of their local economy, the majority of our respondents in this town responded yes, with that of the store manager qualified by "it's tough to hire, though." One respondent was neutral, and one was negative. The latter stated, "[Moncton] needs more commercial development. It's over 90 percent residential. Overall, it's a very wealthy community." A couple people mentioned that the economic situation of the Native Americans in the area has improved since they opened the casino.

When asked generally about the sorts of changes the community has undergone since the introduction of casinos, three people mentioned an increase in crime. According to an analyst in county administration, the community has seen an increased need for law enforcement services and an increased burden on the infrastructure; he attributed about two-thirds of this change to the casino opening. He added, "We are also the most rapidly growing county in the metropolitan area." An interviewee in city planning noted that more infrastructure is needed, specifically roads and housing, and attributed about one-third of this increased need to the casino. He mentioned later that more low-income housing exists within the city limits now. The newspaper editor reported an increase in the wear and tear on the roads, which he attributed wholly to the casino opening.

The city planner stated that no new businesses have opened up as a direct result of gaming, with the exception of a strip mall the tribe opened on tribal land. According to the law enforcement officer, a new bridge "has contributed a lot to our growth. I'd say 80 to 90 percent of the population increase is due to the bridge going up." On the other hand, he stated that the local tribe is buying property and diversifying. They have opened a number of different kinds of businesses, including a credit union and convenience stores.

A director of a mental health center stated that his office has "had some crisis calls related to the casino, some related to child care with children being left unattended while the parents were gambling, some mental health crises occurring at the casino, maybe a few a year, also a slight increase in people that report problems with gambling addictions. Actually, their spouses usually call."

The manager of the check-cashing/pawn shop reported seeing a lot more advertising locally for Gamblers Anonymous. "Because of the casino especially, we see people who put up everything they have just to get that feeling of winning. They exhibit a whole other personality...." He stated that when he gives people "payday loans," he asks to see their bank statements, and he reported seeing a lot of withdrawals from ATMs located at the casino. However, he could not say whether this has been an increasing trend, or to what extent people use the loans they get from his business to gamble. However, he did say, "I have gotten more Chapter 7 and Chapter 13 notices since the casinos opened. One of our locations opened up around the same time as the casino." He seemed unclear on

the extent to which the casino had increased business. The newspaper editor told us he has "heard of people spending their whole paycheck there [at the casino]. Old people are always over there. In the crime reports, the possibility of a casino connection to money-related crime is always there."

As we mentioned above, a few respondents noted that they have seen an increase in crime since the introduction of the casinos and an increased need for law enforcement services. The police officer we interviewed reported that forgeries, domestic violence, and assault have all increased; however, it is difficult to say how much of this is due to problems created by increased gambling, as opposed to the population growth during that time. He added that illegal gambling has decreased, and drug use has increased—"from cocaine on down." The city planner also noted an increase in car accidents, thefts, and misdemeanors. Likewise, the newspaper editor mentioned an increase in crime, and believed that some portion of it was due to gambling. However, he too added that with the growth Moncton has seen, one could not reasonably expect crime to decrease. He stated that he has seen a lot more thefts and some assaults, most of the latter occurring on the reservation itself. He added that there was one murder last year between casino workers within the city limits of Moncton. Finally, the manager of the pawn shop told us he knew of two suicides, 2 or 3 years ago, both of whom were heavy gamblers.

The police officer indicated that the local tribe has a financial agreement with the city where they provide financial reimbursement to the city government in return for police and fire department services. According to the law enforcement officer, "The [tribe] kicks $300,000 per year directly into the Police Department." The newspaper reporter told us that the police force has added a liaison officer at the casino who works with security.

Current Community Issues

Respondents were then asked what they believed was the primary social or economic problem in their community right now, and whether they thought gambling had an affect in reducing or exacerbating this problem. One respondent declined to answer, stating that he did not know.

According to law enforcement, "Drugs is a big one. Single-parent families. Unsupervised kids. Too much money, too many homes with both parents working. Teenage drinking." He added, "The community has not been affected a whole lot by legalized gambling, though 25,000 people do use the casino every day, and the community hasn't fully taken that into account. There is still alcohol abuse in the [Indian] community, though we do participate in a safe-and-sober program, which is co-sponsored by the reservation and [Moncton and a neighboring town]. Use of hard drugs has increased because there's more money in the communities." An analyst in the county administration commented on this issue as well: "There's a problem giving large sums of money to the younger tribal members. Some social problems are inherent with that. There may be a wider incidence of drug use, it may be just rumors."

The director of the mental health center stated he believed that the primary problem in the county was "family functioning, keeping families together." In terms of the casino's impact, he added, "I would say it makes it slightly more difficult when gambling is an issue with one of the family members, but for most, it's not a big issue."

The analyst in county administration believed that the primary problem is that the current infrastructure is inadequate to support the growing population. She specifically mentioned health care and social services. She added that her department has had to reallocate resources to the area around the casino, which is densely populated compared to the rest of the area. The city planner told us the main problem in Moncton has been "The transition from small town to tourist attraction. We need more restaurants, and we need to maintain the roads.... The casino brought in jobs, but not necessarily just for our community. It's not really benefiting our community, besides some jobs. Their area [tribal land] looks great now, but they're in control of that." Finally, the newspaper editor said he saw the primary problem as being the increase in crime at the casino, the additional cost of improving the infrastructure, and the traffic.

Public Views on Gaming

We asked participants what they thought the general opinion on gaming was in their community. We repeat their responses below.

- "I think [the community's] fine with it."
- "I don't think it's an issue one way or the other here."
- "I haven't heard any complaints. The casino restaurants are really good. It is a diversified entertainment complex. A lot of positive things are being done that wouldn't have been done otherwise. There are negatives in that people lose too much money."
- "[The community] has accepted gaming, but it's not overjoyed to have it. It's part of the community now. They've added [various public] services since the casino opened up, and that has helped public perception."
- "I think there is a real mixed feeling about it. Most people don't care, but some people have very strong feelings, either positively or negatively. The fact that the casino is tribally owned does impact perceptions, but opinion is split about that aspect of the situation, too."
- "I know they don't like it, though it generates more money for the city. It's about 50-50. The Indians don't kick in for infrastructure improvements."

We also asked respondents what their own personal feelings were on gambling in Moncton. One was negative, three said they were "neutral," and the majority (four, including one of the neutrals) expressed some sense of give and take. The city planner stated that he did not see any benefit to the casinos, later adding "Sometimes the cities get stuck with all the leftover problems. It takes away from patrolling. Things were better before the casino, that's my personal opinion." Nonetheless, the general consensus was that with everything taken into account, the casinos have had a net positive effect on the community.

Finally, we asked respondents what their expectations had been for the community once the casino opened, and whether they had had any surprises. Their comments varied quite a bit, so we repeat them below.

- "I didn't think it would last, or be as big as it is. I'm surprised how full the lot is all the time. It's the second biggest attraction in [the area, drawing] people from all over the world. Also, I expected more problems than we're having. The security at the casino is really good, especially its cameras and surveillance."
- "I assumed that the casino would create only minimum-wage jobs but no career jobs, and people would be brought in to fill the good jobs. I don't know if the casino provides benefits or not. I also thought that visitors would go straight to the casinos, with little economic runoff. It has been the case with both."
- "I really didn't have any [expectations]. I think we prepared for the social impact. We thought we might have more demand for Gamblers Anonymous and other things. While we've seen some of that, it hasn't been huge."
- "I didn't realize there would be so many problems from people coming in, in terms of the police, rescue units, and housing. We have two-lane roads that now should be four-lane. Why should we pay for it? I guess I've been surprised at how people have lost their paychecks, how it has affected families, people with gambling problems."
- "Within the community, I expected a lot more growth. We've had specialty stores open up. [The casino] has created a lot of jobs. It's also shortened up the live racing season at [a local track]. Many of the laid-off [track] workers moved right over to [the casino]. The managers have moved in from other areas. I was surprised that it's been such a good thing for my business. It's increased demand for loans."

CASE STUDY SIX: TALMAIRE

Our Respondents

In Talmaire, we interviewed seven respondents; they have all lived in the area for at least 18 years, at least two for all of their lives. They included an intake counselor, two law enforcement officers in different divisions of the department, a counseling agency director, and a planning official.

Gaming in Talmaire

A variety of game types, including lottery, bingo, and off-track betting, are available within the Talmaire town limits. Bingo appears to be run and financed by local churches. Just a few miles away, residents can attend horse and dog tracks, and a little further, one can find additional pari-mutuel facilities. According to one respondent, the racetrack and state lottery are all financed by the state. The lottery has been in existence more than 15 years, as has the greyhound track. Less than an hour's drive from Talmaire are two tribally owned and financed casinos, which opened about 4 years apart in the early 1990s. No residents had any recollection of any gaming establishment ever closing down. Finally, respondents indicated that people were more involved in casino gaming than any other type.

Community Changes

Interviewees were asked what changes they have noted in the community in the past decade or so and whether these changes appeared to them to be related to the increased availability of gambling. A member of the town planning board indicated that he had seen a steady amount of residential growth and a boom in commercial building. He said this had no relation to the increased availability of gambling over this time. A respondent in law enforcement reported seeing more youthful, violent crimes, as well as a greater number of thefts. The former seemed very unlikely to be attributable to gambling, and the thefts seemed unlikely to be related as well, according to this informant. Another respondent in law enforcement stated he did not think the community had experienced any changes that could be statistically linked to gambling, but that "we all know people who have lost their homes, suicides, and others who suffered financial losses due to gambling."

An informant at a local mental health agency reported seeing an increase in the need for services at his center and in the community in general, which he connected to the expansion of legalized gambling (including the lottery). Another interviewee confirmed an increase in lottery playing, and also indicated an increased interest in bingo over the last 10 years. An interviewee in social services likewise indicated that she had seen an increase in the number of people who need addiction-related services over the last decade. She stated that many of the people who have gambling problems have substance abuse issues as well, and can get treatment through the state-subsidized drug treatment program. Unfortunately, people who only have gambling problems cannot get treatment through this program. She added that even if they cannot get treatment there, people with gambling problems will usually turn up elsewhere in the system, since gambling problems usually lead to other problems. She was unaware if there had been any actual increases in child abuse or domestic violence due to gambling, but stated that she had seen an increase in family stress in the community, and she believes that gambling is a factor. Another respondent in social services indicated that she had seen an increase in domestic violence, and added that gambling is also affecting the elderly community with regard to financial problems. She stated later that "People are spending a lot of time gambling—definitely. The elderly and blue collar workers especially."

Four respondents, including one law enforcement official, stated that they had not noticed any change in crime over the past 10 years in Talmaire, despite the downward trend in violent crimes elsewhere in the nation. One respondent indicated that based on news reports, she would say that crime was increasing. A police officer indicated that when he worked a stretch of highway connecting the casinos to the city, he saw more drunk driving arrests than in other parts of his jurisdiction.

Current Community Issues

When asked what they thought the primary socioeconomic problem was in Talmaire, the responses were varied. Two people mentioned youth—one with regard to youth crime and the other regarding concerns with their emotional health. Two respondents said that high taxes were the primary concern. Two other interviewees mentioned an increased need for job opportunities; according to one of them, "economically, industry has diminished; jobs are difficult and not high paying." Other responses included "housing, living costs, just basic needs" and "impulsive gambling—overspending." No one mentioned that gambling has played any role in providing jobs, and only one person

mentioned that they thought the economy had improved. However, all respondents said they were pleased with the overall direction of their local economy except for one, citing the problem with high taxes.

Public Views on Gaming

In general, the consensus appears to be that people like having casinos nearby, but they do not want them in their area; a few respondents indicated that the debate over casinos is very heated at present. One factor that may be influencing residents is that the area is already known for its illegal gambling and has a history of organized crime. On the other hand, as one respondent put it, "I felt that entertainment money would go out of [Talmaire] and into another community, and it definitely has."

Interviewees' responses were varied regarding their personal expectations of having casinos nearby. Three respondents stated that they did not expect that anything would change in their area and that their expectations have been borne out. In the words of one respondent, "I didn't expect anything and [our area] didn't gain by it." A fourth respondent did not indicate his expectations, but did note that he had not seen any benefits for the surrounding communities. A law enforcement officer indicated that he had expected more jobs, but that problems would outweigh the benefits; he did not see that either of these had occurred. He stated later that the police departments near the casinos have benefited financially from their presence, but that nothing had changed in his area. Finally, a respondent stated that she "had a doom and gloom idea, but I see the economy has improved."

Finally, respondents were asked their overall feelings about the effects, if any, of legalized gaming in the Talmaire community. We repeat their responses below.

- There has been an impact on families, i.e., child abuse, financial difficulties and domestic violence…. I'm hoping it does not come here.
- None…. I wouldn't be opposed to having a casino in our community, even though I am sure there would be problems.
- I think it's giving the problem of financial loss to gamblers.
- I would say very modestly negative.
- I don't perceive [any affects].
- I think it's a good thing for those who show control. For those who can't, there is help available.
- I don't see it as a negative thing. The majority use it as entertainment.

Case Study Seven: Regina

Our Respondents

As part of our case study in the Regina community, we spoke with the local chief of police, the head of the local planning board, the executive director of a local center for

problem gambling, two county administrators, a staff member in a local domestic violence program, and an attorney. We asked people how long they had worked in their department or agency, and our responses ranged from 4½ to 37 years, with a mean of about 16½ years. Interviewees have lived in the metropolitan area between 19 and 60 years, with the exception of the domestic violence professional, who moved to the area around the time the casinos opened.

Gaming in Regina

Regina is located in a multi-county metropolitan area with a total population of more than 300,000 people. Regina is one of the more densely populated jurisdiction within this MSA. The area as a whole has several casinos, including one within Regina proper. The casino is a prominent feature of the landscape in this city, and is given a great deal of emphasis in literature intended to attract visitors. A visit to the websites for the various jurisdictions comprising the area revealed that the other towns and jurisdictions give very little space, if any, to their casinos, while the Regina website makes gambling a prominent feature. The casino presence seems inescapable, even in the mundane activities of day-to-day life. According to one of our interviewees, the metropolitan police department has even held meetings in the casinos on a couple occasions.

In addition to visiting the casino in downtown Regina, one can play the state lottery (including big-jackpot, daily, and instant) and a multi-state lottery. A number of bingo establishments are located here, which according to respondents are mostly charitable. Two interviewees mentioned illegal gambling, including bookmaking. Football parlay cards and other types of sports gambling (e.g., office pools) appear to be especially popular. Nearby, one respondent told us one could place wagers at an off-track betting parlor; another respondent knew of a track close by. Residents also are within easy driving distance of a casino outside the metro area, and a couple respondents mentioned a tribally owned casino popular with residents that is located about two hours away.

Respondents gave fairly consistent histories for the different types of gaming in the area. A handful of casinos opened in the early 1990s. One participant told us, “Originally there was a betting limit, and I think there was a maximum amount you could leave in a day.” However, a neighboring community then began offering unlimited gambling, and Regina ceased having limited stakes gambling. “After that, people could use credit cards and the ATMs right in the casino, but there’s been a movement lately to get ATMs out. Some of these changes were due to a change in government regulations, and some were due to the casinos changing their policies.”

Funding for the casino in Regina has been “totally private,” according to our informant on the planning board, with the exception of the approximately $200,000 the city spent as part of the process to choose who would come in to operate the casino. In the state as a whole, “[t]he casino operations...have an agreement with the not-for-profit local development authority. State law defines a certain percentage of profit that goes to the state, and in [Regina], we also lease the land for the operation and we get so many cents per passenger. Also, since they don’t pay real estate taxes here, we have them put a certain amount of funds into local projects.”

It does not appear that there has been much turnover since the original casinos were established in the metro area. A few interviewees indicated that a casino opened in

another town in 1991, but left after 1 or 2 years; it was immediately succeeded by a larger casino, which is still in operation.

Consistent with our other case studies, respondents stated that bingo has been around for a long time, but no one could say when it began. According to one respondent who has lived in the area about 20 years, "Bingo's been here as long as I have; it's kind of a big deal around here." Regina had a racetrack open nearby in the early 1980s, but it since has closed. According to respondents, they just were not attracting customers due to competition from the casinos. Last but not least, "The lottery has been around forever."

It should be noted that while our interviews did not focus only on casino gaming, our respondents in Regina generally chose to answer our questions about legalized gambling as if casinos were the only available type. When interviewees were asked if they had seen any community trends over the past several years which were tied to a particular type of gambling, they responded either that people spent more money in the casinos than on the lottery or, as one respondent phrased it, that "the problems have always been with the casinos."

Community Changes

Each respondent told the story of how, in the early 1980s, a number of large manufacturing companies either shut down or reduced operations. The urban core workforce was reduced by 10,000 to 15,000 jobs. According to the head of the planning board, the area experienced a "great economic difficulty and distress." Regina still has not gained back all the jobs it once had, but the town has been actively seeking ways to continue its economic recovery, and one of the ways it has done this is through diversification. The casinos have been part of this effort: "It's been a catalyst for development in the downtown/riverfront area. Gaming is seen as part of a tourist package," according to the planning board director. Originally, "people were bussed in as far as [almost 200] miles just to gamble. But now gambling is more of a local, evening pursuit. The busses still come, but it's usually part of a multi-day trip where they're coming through our area, and they gamble here because it's part of the entertainment, but that's not why they come." He stated later in the interview that efforts are ongoing to try to lure casino patrons into spending more time in the downtown area when they are not in the casinos.

Every respondent brought up the fact that the casinos were giving back to the community in tangible ways. They have given money to the schools, nonprofit agencies, and fire and police departments, as well as towards local parks and a loan pool for historic preservation projects. The industry also puts money into addiction services; according to a respondent, "When they casinos came in, part of the deal was that they would invest some of their money [into the local gambling addiction program]. I remember when they first opened, I went into one and they had a sign hanging up that said that a portion of the money I played would be contributed to help people with gambling problems. I thought, 'Great, I'm investing money in myself someday, when I'm in trouble!'" A couple other interviewees mentioned seeing public service announcements for problem gambling. One interviewee stated, "They do a good job advertising on TV and in the paper, making sure people know where to call if they have a problem. They don't do the ads directly, but the gaming authority that oversees them has a byline on a lot of the ads, and they're very closely tied in with the casinos."

The casino in Regina appears to have had a modest effect on the city's economy overall. "It's been a boost for existing businesses," according to the head of the local planning board. "Some people have made statements that it's been detrimental to existing business since the casinos are capturing the discretionary funds of local consumers, but that is more anecdotal, no one has proved any connection definitively.... Some restaurants have said that they've closed because they took away business, but who knows, it may have just been the straw that broke the camel's back." According to a social service administrator, "There's a lot more building going on—shopping centers, they just built a new theater that's a multiplex, state of the art, there are a lot of expensive houses going up, a lot more fast food places, and the downtown's picked up some. The problem downtown is, there's no parking, and no shopping, either. But they just built an entertainment center, and it's probably one of the nicest things that's happened here lately. They have hockey, and concerts, and they get sold out all the time." An informant in human services summed it up, "It's brought the downtown to life a bit."

With the extra money brought in by the casinos, the planning board was able to put together a "package of improvements," including a parking ramp with an office tower. "The casinos weren't the reason [the company] came in, but they were a symbol of revival for the community, and this made them more confident to invest in our downtown. Also, we've been able to secure the interest of another developer to build a hotel, again, not because of the casinos, but that came into the equation. The catalytic impact has been key in promoting downtown revival after its decline."

According to a staff person in social services who handles income maintenance services, "The caseloads have gone down, but that's mostly due to welfare reform. The ones we have left are the harder cases, the ones with less skills. There are jobs available, just not enough good-paying ones to get people off assistance." Most of the people he has helped work multiple part-time jobs to make ends meet and do not receive any benefits. He stated that the casinos have had no effect either way on this problem; a few people in his program have gone on to work in one of the casinos, but he and others stated that the jobs in the casinos are almost all part time.

While some businesses may be doing better, personal finances appear to have taken a turn for the worse. According to the executive director of a center for problem gambling, "there has been a 10-fold increase in the number of pawn shops" in Regina, and "in pay-day check loans." An attorney in Regina told us, "There's no question they [bankruptcies] have increased.... Gambling is a significant factor in a percentage of cases." We cannot conclude that this lawyer's experience is typical of attorneys that handle bankruptcies in the Regina area, since he receives referrals from a local problem gambling group. According to this respondent, gambling debt is the leading cause in up to 20 percent of his cases. However, his experience appears to show a trend. He says of people who file for bankruptcy, "When people file because of a gambling problem, it's rarely a secondary problem, meaning it's the main reason they file. There are about 7 or 8 traditional reasons why people file for bankruptcy, and gambling is now part of the list. [The reasons] are very intertwined, so it's difficult to rank them, but they include divorce, health care expenses, irresponsible spending, no auto insurance, business failure (there's been a lot of farm failures here), job loss. If I had to rank them, I'd say gambling would be third or fourth." He also indicated that he has seen an increase in credit card debt as a proportion of total gambling debt. Currently, "About 80 percent of people with gambling

debt put it on their credit cards. But by then they've already gone through their savings, and I don't see that part of it." He could not say whether ATMs have played a role.

We also asked respondents whether the amount or nature of crime in their community has changed. According to the chief of police, drug-related crimes such as possession and sale, as well as alcohol-related crimes, are currently prevalent, and violent crime has decreased. However, he stated that the decline was occurring at a slower pace than in the rest of the state, which he added may or may not be attributable to the casinos.

> In the past 4 years, from what I can see here [looks at data for the city], crime's gone way down. Homicides are down, forcible rapes are down slightly, robberies are down by one-third, aggravated assaults are down 20 percent, burglaries are down 15 percent, larceny/petty theft has been pretty stable. These figures aren't exact, since I'm estimating them from the raw numbers, but that gives you a pretty good idea of how things have changed."

Even though the crime rate has been going down, he stated that the number of service calls have increased quite a bit overall, particularly for traffic-related problems, motor vehicle thefts, domestic violence, and noise. "Motor vehicle theft took off, but that was as a result of drugs. To get credit to buy drugs, people will let a drug dealer use their car for a week, and then they report the car stolen."

So-called white collar crimes may or may not have increased. The director of the problem gambling center indicated that he believed there had been an increase in check fraud and embezzlement. The chief of police stated that the FBI has an office near Regina, and he communicates often with the field officer there. He said that "the field officer indicated that as a result of gambling, we've seen more bank frauds and embezzlements, although I can't say that's something I've seen.... When [the casino] first came in, I had an officer assigned specifically to the immediate area, and I was anticipating a lot of crime down there. But it didn't materialize, so he was assigned elsewhere."

The presence of the casino appears to have been at least partially behind the decline in robbery in Regina. A large part of the area surrounding the casino is a city park. Prior to the casino, the downtown had a fairly high crime rate relative to the rest of the city, particularly for robbery. Apparently, the park area would draw a lot of gay males after dark, and they were getting held up there on a nightly basis. "But when the city moved the casino in, there was a lot more foot traffic in and around the park area, and this pushed that population out—so they weren't getting held up anymore. The robberies are not as concentrated these days, and the numbers have fallen off in the long term."

Finally, the presence of the casinos may be having an effect on underage gambling. A gambling counselor told us, "There are more kids gambling too—they see their parents gambling. They mostly gamble on sports and the lottery. We've had a few cases here [at the problem gambling center] of kids with problems who would go gambling at the Indian casinos in [another state], where the minimum age to get in is 18."

When asked about general changes in the community, two individuals brought up domestic violence in particular. A staff member in the domestic violence advocacy program stated that she has seen "a slight increase" in the need for services; she attributed this to an increased awareness about domestic violence. The chief of police volunteered

that his department gets about 6,000 calls per year for domestic violence, and this number has increased about 10 percent over the last few years. He did not know if this increase was related in any way to gambling, but mentioned that he had to arrest one of his officers for "a domestic situation" stemming from a fight concerning "all the money he was spending at the casino."

A mental health counselor also described the strain gambling has created in the families he has worked with; for example, "divorces have increased, especially because gamblers lie to cover what they're doing and trust erodes." He stated during the interview that he "used to work part time and see maybe 30 to 40 people per year back in 1987. Now I've hired four other counselors, and we see 400 to 500 people per year. Part of the problem is, with the casinos, people are exposed to the most addictive form of games.... People [addicted to gambling] come to us with debts, marital difficulties, legal problems, emotional problems such as problems sleeping or focusing on their work....gambling consumes them."

It does not appear that Regina has seen any increase in child abuse in the last 10 years; in fact, data support that there has been a decrease in the last couple years. However, the nature of the cases may be changing. A supervisor in county social services said of her experience with child welfare, "We're obviously getting more calls regarding the supervision of kids; they're often left in cars unattended. Especially in the summer, we see at least one or two of these cases per week, even late at night, when it's not unusual for the security guards to find a kid sitting alone in a car. Also, more families need food or don't have enough money, and people sometimes say that gambling or bingo is the reason, which never used to happen. [The local gambling program] was struggling to get by when the casinos first opened, and now they're going full guns." With regard to the number of families her department works with, she stated that the caseloads have consistently increased over the last 12 years, but that she did not "see anything I could tie into gambling per se."

Another issue, which the gambling counselor spoke of, was suicide. "Two people who came to the program committed suicide 2 and 4 years ago, and then we've had five others in the [metro] area who committed suicide all within the last 2 years. These deaths were due to gambling problems, primarily the debts they amassed. We know this because some of them attributed their suicides to gambling in their suicide notes, and one of them was a salesman from California who killed himself outside a casino after losing a lot of money gambling. In the program, at least 50 percent have reported suicidal ideation due to gambling problems. I believe there have been a lot more attempts and suicidal thoughts because of the casinos opening."

Current Community Issues

Next we asked people what they thought was the primary social or economic problem their community was facing right now and whether gambling has had any affect on the community's efforts to control that problem. One person said gambling, but qualified this by adding that he sees things this way because of his position as a director of a center specializing in gambling addiction. "I think there are, in reality, 2,000 or 3,000 people in [Regina] who have gambling problems.... The community has been getting more money for nonprofits, like grants for the schools and for United Way. But it's tiny compared to the amount of money they're taking out of the community."

The counselor added that the community also has problems with crime and gangs. The chief of police indicated that he thought drugs and alcohol were the primary problem, and could not indicate either way whether he thought gambling was helping or hindering the community in fighting this problem. According to the lawyer we spoke with, crime and drug use (particularly methamphetamine and crack-cocaine) were the major socioeconomic problems the community faces. "But there are not really bad problems in the city. The economy's pretty good....The impact of gambling on crime has been minimal. Trespassing, people sneaking in the casinos who aren't allowed, public intoxication—those are the main problems."

Three informants responded that employment was the primary social or economic problem Regina faces at this time. The head of community and economic development was most concerned with the continuing economic recovery. He stated that many of the new employment opportunities were not as well-compensated as the manufacturing jobs that were available 20 years ago. He added that the casino has not been as much of a "direct job generator" as people were hoping. The casino may have created as many as 1,000 jobs, but many of those were in a hotel purchased and renovated by the casino. "Probably early on they created more opportunities for people, but that's less true now." A respondent in the local income maintenance services stated that the main problem is "Jobs—good-paying ones. There aren't enough jobs that can give people enough benefits to get them off assistance. They work a couple part-time jobs, and don't get any insurance or health care, and they get really scared about what's going to happen to their families, and they feel it's just safer for them to stay on assistance." He added that public transportation is "really poor," particularly for people who work second shifts, since the busses do not operate after 6 p.m., and that adequate child care does not exist. He stated that some of the casino grant money goes to these agencies, "but it's hard to say if it's had any effect." Another respondent agreed, adding "They're certainly always hiring, and there have been new businesses that have opened, but most of these jobs are part time."

Finally, an informant from the domestic violence program stated that the biggest problem she has seen among her clients and those of other departments is a lack of affordable, adequate housing for people who have been displaced—whether from losing their jobs or domestic violence. She believed the casinos have had an indirect effect through the grants they have given to nonprofits, including organizations that specialize in aiding victims of domestic violence.

Public Views on Gaming

Each of our interviewees was asked how they thought the community generally feels about having legalized gaming readily available. All respondents spoke only of the casinos in answering this question. The director of the problem gambling center stated that the community voted in favor of the casinos coming in, but he thinks in general that people are more aware now of the problems that come with casinos. On the other hand, three people mentioned that originally a great deal of public debate took place over what the effects would be, but now "they're just part of the scenery....Once in a while you hear something in the news if something new is going on, but that's it. Or if an underage gambler is found in one of the casinos…. And then twice a year I think they announce in the papers the amounts of grant money they're giving out, and who it's going to and why."

"There originally was some focused criticism and concern, but that's dissipated over time. There was strong support for the casinos in the referendum (maybe more than 60 percent, but it was a while ago and I don't remember), but there had been some criticism—that it would 'taint' our community, and we'd become known as a 'gaming town' and have a reputation for that, but I don't think people think of it in those terms, and I don't think that's happened in terms of how we're viewed by other communities."

The remainder of the informants said that it depended who you spoke to or that people were basically of little opinion. One interviewee summed it up as follows: "I don't think a lot of people spend one second of their day thinking about it. They just don't pay attention to it; it's like the arena, people get interested in the basketball games there if they go, but otherwise people just see it as another form of recreation."

We asked participants what their expectations had been for the community once the casinos were legalized and established. Two respondents said that they had no expectations, and one said she did not know what to expect: "I grew up in the Midwest, not around the gaming industry. I heard a lot of people expressing their views on both sides of the issue, but I really didn't have any feelings one way or another." One pleasant surprise she had was that the downtown became safer, particularly the park; she was particularly pleased that she could ride on the bike paths again.

The rest of the respondents likewise indicated some element of surprise in the way having a local casino turned out. For example, three interviewees expressed disappointment that the city's original conception of how the downtown would be was not borne out. "They used to have activities for kids, but that fell apart fairly quickly…. It was originally sold to the legislature as a family-oriented activity, with gambling only a small part of the picture." The head of community and economic development stated, "Early on the expectation was that [gambling] would be larger—more dominant and significant—than it has been. It's been more of a localized activity. We had the idea of building it up like a family theme park, and that wasn't realized, so there's been some disappointment in that. And we were also hoping for more development that what has occurred. So it's less grand, but it's also less bad, than we had expected."

Another respondent described how things changed over time, and the casinos began drawing a larger and broader segment of the population, attracting clients who might otherwise not have gambled, or who were not frequent gamblers (e.g., those players who restrict their gambling to visiting Las Vegas once or twice a year). The interviewee went on to say that this combination of unlimited gaming and allowing people to use credit and bank cards while in the casinos has caused the numbers of people with problems to extend much further than he had expected, and "tainted" the atmosphere around the casinos. Another respondent stated, "...no one's holding a gun to anyone's head and making them play." He added, "But I do know of one family where the wife started gambling, they were farmers, and he didn't know she was going to the casinos, and she sold all their grain. I'm not sure how much they lost, but it was in the six figures."

A few interviewees mentioned that they originally had thought there would be more crime, including the chief of police, an attorney, and the head of community and economic development. According to the attorney, "I have a criminal practice in addiction to doing bankruptcy, and I thought there might be more crime, but [Regina]

doesn't even need to patrol the area around the casino. They have their own security patrol, and I don't think they even carry guns."

Finally, one of the respondents indicated a general expectation in the area that money would not go back into the community—that bringing in a casino would make Regina another "Atlantic City." But according to this and the rest of the respondents, money has gone back to the city in the form of grants. "On the other hand," he added, " the city seems to rely on that money, and I don't think that's good either."

People seemed divided on how much having a casino has changed downtown Regina. One respondent, who had indicated a personal objection to gambling, told us, "The downtown's really been cleaned up, and there's been economic development down there, plus we seem to have more tourist-y activities." Another respondent who expressed satisfaction with the outcome stated, "the good part is that they give a lot back to the community, and it's really improved the downtown. The food there is excellent and reasonable, they fixed up the levee, and two new hotels were built." On the other hand, another respondent stated, "there hasn't been any business development, maybe a motel or two, and more pawnshops. It hasn't helped the downtown, and [the casinos] put back a paltry sum compared to the [millions] they take in per month, and they're all owned by people from out of town. So overall I'd say it wasn't a good thing."

Our participants overall were clearly happy with the changes the casino has brought about. However, with regard to the grants given out by the casinos, respondents were mostly aware of them secondhand, even though the majority pointed to them as a significant, if not the most important, example of how the casinos were benefiting the community. Interviewees consistently mentioned that twice a year they saw on the news or read in the paper who the recipients of the latest round of grants were, but only one person mentioned seeing any benefit from these grants, and no one could tell us how much money was given out.

Finally, we asked respondents what their personal views were regarding the effects (if any) legalized gambling has had on their community. Their verbatim responses follow.

- "I guess...I don't have a problem with it. Some people do have addictions, and they need to seek help for them. But for the people I see who gamble, it's a diversion, and I've seen what it's given back."
- "I still have a moral and ethical problem with it. First there was the state lottery, and now the casinos, and I don't think the state should be involved in that. One day it's illegal for people to gamble, and the next it's okay because the state's invited [the casinos] in....I'm sure the economic development's been good for the community, but I don't have any stats on that. I think the city could have done a better job in working out a plan to determine the amount of money that would go to city government. At least, law enforcement isn't seeing any of it. The casinos do contribute money to programs like D.A.R.E., but I don't think it's right—drugs are a vice crime, and gambling was once a vice crime, and they're using money from gambling to support D.A.R.E.—I have a problem with that."
- "I think there was a public naïveté before with casino gambling and how addictive these types of games are, but people are starting to deal with this better."

- "All in all, it's been beneficial. It's been less than what the proponents had projected, and not as bad as the critics were saying. It's turned out to be a significant catalyst to existing business infrastructure more than a specific economic feature in and of itself."
- "I think it's fine. It's okay for me. People say it causes all these problems, with people getting hooked, but no one's holding a gun to anyone's head forcing them to play. I could understand if that was the case, if someone held a gun to my head and said 'You have to gamble,' but no one's doing that to anyone."
- "I'm neutral. But the financially vulnerable families—I don't like that it's so readily available to them. But it has brought back a tourist trade."
- "I think at best it's neutral. I don't think it's a big deal. I get a little more business [from people filing for bankruptcy], so if you want to look at it that way, it's been okay for me. As an overall rule, I think most Americans don't like people telling them what to do. People here were just going [elsewhere] to gamble in the casinos, so we figured, why not have them spend their money here?"

CASE STUDY EIGHT: LAMBETH

Our Respondents

For this case study, we spoke with an officer in the local police department, a staff member in the state social services department, directors of nonprofit organizations dealing with compulsive gambling and economic development, a consumer credit counselor, and a newspaper editor. Respondents have been in their current lines of work for varying lengths of time, clustering around 6 years, 10 years, and 20 years (mean of 10.3 years). With the exception of two interviewees, our respondents told us they have lived in the area for at least 14 years. The exceptions were (1) a respondent who has lived in town for 3½ years and (2) a respondent who has been working in town for the last 7 years, but who does not live in the immediate vicinity. It should also be noted that one of the respondents moved back to the area 3 months ago after working in another part of the country for the last 2½ years. We took these factors into consideration when reviewing our responses.

Gaming in Lambeth

Respondents emphasized the variety of gambling options available to the local consumer in this city. Residents can play both Powerball and the state lottery—"State lottery tickets are available at almost all gas stations and convenience stores." The state began running a lottery in 1992. Only one respondent mentioned bingo; she reported five bingo parlors in town.

Several residents mentioned video poker being available at "numerous business establishments" or "outlets." These businesses have been steadily opening since they were legalized in the early 1990s. One resident stated that "[m]om-and-pop restaurants and fast-food chains have three machines apiece." Respondents reported that "[v]ideo poker game rooms are everywhere. There's one 30 miles outside of [town] which is

probably the biggest deal." According to another, "There are video parlors in all directions, at bars, and restaurants."

In addition, this city has a major thoroughbred racetrack, which has been in operation for the last 20 to 25 years; according to one resident, it "grew dramatically" until other forms of gaming started becoming available around 1990. One respondent told us that the racetracks in the area have been trying to get slots, "but the State Legislature wouldn't pass a tax for the machines even though a local vote passed." When we asked for clarification, we were told that to understand this, "You have to understand [state] politics." The town does not have dog racing or jai alai, and sports betting is illegal. However, residents may bet on jai alai and dog races at off-track betting parlors.

Lambeth also has a number of casinos; the first opened in 1994, and the remaining shortly after. A couple respondents said that residents also go to a casino located less than a mile outside town. None of the casinos in or near the city is owned by an Indian tribe, according to our informants. We were told that, of the casinos in this state, only a handful are Indian-owned, and the closest tribally owned casino is several hundred miles away.

We asked respondents if any gaming establishments have closed down, and all but one respondent told us no; he stated that a few video poker locations have closed down, but these are usually operated in bars, and "bars open and close all the time." He added that he had first-hand knowledge that the reason some of them closed was because the owners were compulsive gamblers. We were also told that there has been a decrease in lottery participation, since people are now choosing instead to go to the casinos, and a couple people mentioned that the casinos have taken business away from the racetrack. Another respondent told us, "The tracks have pushed to introduce slot machines to combat declining revenues. A referendum on video poker at the tracks drew 70 percent support last year."

It should be remembered while reading this profile that while our interviews did not focus only on casino gaming, our respondents generally chose to answer our questions about legalized gambling as if casinos were the only available type of gambling available in Lambeth.

Community Changes

We asked respondents about the sorts of changes their community has undergone in the last decade or so, and how much, if any, of the change they would attribute to the opening of gaming facilities in the area. An social service supervisor told us that there have not been any changes in the services they provide; she added that statewide, the department has added more than 100 people to its staff since the casinos opened. She stated that their welfare rolls have not decreased, but that many families now work at the casinos. She attributed 80 percent of the improvement in the local economy to the casinos. She added, "We've seen improvement on the highways, and constant construction, including the establishment of [an interstate in a nearby town], which was started in 1996 or so, but is still not completed. A lot of new entertainment has come to the area that never would have before."

An officer in the local police department told us, "There's been an increase in employment. There's been an increase in restaurants, and a housing boom. [The city] is not laid out for tourism per se, and there have been traffic problems. We needed a special fire truck for a new hotel, and the casinos helped us with that. The city's law enforcement budget has increased [in the six figures every] year since the casinos arrived."

Another respondent, the director of the state association on compulsive gambling, reported an increase in the number of persons needing assistance for compulsive gambling problems in Lambeth, "though I don't know if that indicates an increasing trend in the percentage of gamblers who end up with gambling problems. Generally, though, the more people that gamble, the more who get into trouble." He defined "trouble" as including financial, emotional, relationship, and physical problems. He told us that he got his first call in 1982, before any Gamblers Anonymous (GA) groups existed. By 1985, a group had been formed, and attendance averaged three to four people per meeting. By the end of 1998, Lambeth had 10 GA groups, with attendance averaging 30 people per meeting. He attributed 75 to 80 percent of this change to the casinos, adding that these are experiential, not empirical, data.

He later told us he would be opening a treatment center sometime in the near future, and that currently his organization is providing outpatient treatment across the state. "Around the beginning of 1995, we got a new [high-ranking official] in the [state office that handles substance abuse] who cares about addiction, and ... increased our budget 400 percent, making the new facility possible. Twenty-five to thirty-five percent of persons in treatment for addiction generally have a gambling problem. Fifty percent of those entering gambling treatment have substance abuse problems."

The area manager for consumer credit counseling indicated that he has seen a great increase in the demand for the kinds of services he offers in Lambeth over the past 10 years, predating the casinos. "The population and economic growth we've experienced have been big factors. I'd say gambling losses probably have a role in at least 10 to 20 percent of the debt problems we see.... When [the casinos] first opened, it was bad checks, now people get cash advances with credit cards. The casinos have been smarter in the way that they deal with people." He also told us that local banks had no interest in installing ATM machines in downtown Lambeth until the casinos opened there. On the other hand, he added, financial management "is a joint responsibility between debtors and lenders, who have the power to shut debtors down financially when they see irregular withdrawal rates. The onus is on the individual, but lenders have a responsibility to protect that investment." He added that bankruptcies "seem to be heating up now after a lull of a year or two." The law enforcement officer made mention of this recent upswing in bankruptcies as well.

The compulsive gambling association director told us that before the casinos opened, gambling problems were very rare, but now they have become considerably more widespread. He stated that the problem has surpassed substance abuse in its urgency.

> Sometimes, the people are not straightforward about it. Problem gamblers employ a lot of deception. They're not bad people, they're just hiding their problems. This spans generations. Retirees lose their life savings and go into debt.... The most reliable indicators [that someone has a problem] are people owing relatives, people patronizing pawn shops, people accumulating large

> debts in a short period of time, and people having a lot left over when we look at their income minus expenses, and they're still not making it.

The head of the economic development foundation gave the casinos a glowing review, saying they have created 65 to 70 percent of the economic gain that has taken place over the past decade in Lambeth: "We've seen reduced crime, increased employment, increased residential construction, hotel and motel revenue, increased retail sales, increased funds in local governments, community support organizations and charities...." Property values have also been significantly enhanced over this period, "probably 25 percent." In addition, thousands of people work directly in the casinos, and gaming has accounted for one-third of a more than $1 million statewide payroll increase, according to this informant. "Gaming has created a tremendous degree of opportunity for disadvantaged workers in [this part of the state], providing opportunity, training and employment in life skills (like food service, security, administration). These are valuable skills independent of gaming, and will be good for the economy in the long run."

With regard to tourism, our respondent in economic development told us, "Our hotel and motel stays are up 25 percent, and we think that the number of out-of-town visitors to the MSA has increased more than that. Out-of town guests now represent 75 percent of the market for the casinos and 50 percent of the market for the racetrack; before the casinos arrived, it was 75 percent for the racetrack." He added that gaming has increased attendance at local museums and other community attractions. These changes have brought in more than 10 million additional dollars per year in tax revenue, "which is probably a 20- to 25-percent annual increase."

The newspaper editor gave the city's economy a similar review, stating that in the last few years, Lambeth has become one of the fastest growing cities in the region. "Business and industry is flocking here, we are growing at a phenomenal rate. The population of [Lambeth] itself has grown [35 percent] since casinos arrived.... The economic impact can't be all attributed to gaming, but it's been a large part of it. It's creating jobs…. Unemployment is 3 points lower than the national average." Furthermore, he stated, the city budget had increased 250 percent since the arrival of the casinos. "Fifteen years ago, the city was laying off employees!" He stated that the city's water and sewage systems are being upgraded, the roads are being "entirely reworked," and a brand-new fire station is in the works.

The downside, he told us later, is that traffic is a big problem. "The area is just growing like a weed. I anticipate that more retired military personnel will stay. People are now retiring to [the county]. This segment of the population is going to go way up. We also have one of the best public school systems in the state."

We asked respondents if they had noticed any change in the local crime rate. The newspaper editor reported that the police department has a good working relationship with the management at the casinos, and money is going directly to the city from the casinos for policing. As a result, the department has hired more officers and installed a satellite police station a short distance from the casinos. Furthermore, "We've seen a step-up in neighborhood patrol, and the introduction of a bicycle patrol unit."

According to the law enforcement officer, "crime has decreased 50 percent overall [since 1994]. We've seen increases in white-collar crime, like credit card and ATM theft, and forgery. Illegal gambling has not increased since the casinos arrived. We studied other

communities beforehand, and problems arose when they didn't plan for the influx of people. It's been a smooth transition."[5] The newspaper editor confirmed that crime has gone down and the city has seen no increase in illegal gambling. "We're the most crime-free city in the state."

A couple respondents volunteered that they have not seen any increase in substance abuse, though we did not ask about it specifically; one stated, "Substance abuse is no worse here than anywhere else.... They do serve alcohol at the casinos, but we have seen no increase in DWI's." On the other hand, two other respondents stated that substance abuse was one of the primary socioeconomic problems the town is facing right now (see Current Community Issues).

Current Community Issues

We asked people what they thought was the primary social or economic problem their community faces at this time, and whether they thought that legalized gambling has had any affect on the community's efforts to control this problem. Two people mentioned substance abuse, in conjunction with other problems: "The primary social problems would involve youth development, gang activity, substance abuse prevention and education issues. From an economic standpoint, there's still room for growth.... [But] gaming has impacted the employment rate. There have also been a few youth development plans sponsored by the casinos." According to another, "The community perceives the primary social problem to be crime, which is down. I believe it to be substance abuse and homelessness, myself.... Legalized gambling has had an impact on the crime rate by reducing unemployment. However, it has increased both substance abuse and homelessness. The free booze [offered in the casinos] has had a measurable impact on alcoholism."

A couple people said the primary problem was the dependence of the community on the gaming industry; one respondent said, "If the gaming establishments left, at least 2,000 people would be unemployed." Another person elaborated on this issue, stating that the primary problem is to provide a stable economic climate for the citizens of the state; "We need a diverse economic base.... There are 25,000 people employed statewide in gaming, and we need to provide replacement jobs if we're unhappy about it. The welfare-to-work reform has intensified our need for jobs even further."

Finally, one respondent said the primary problem was "race relations, which at present, are pretty good.... Legalized gambling has not really impeded our efforts to improve race

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[5] It should be noted that NORC reviewed the data sent us by the officer quoted above, and while the declines in crime do appear to be substantial, the data refer to total *reports* to the police department, including incidents such as natural and accidental deaths and lost and found property. A modest proportion of the decline in reporting has taken place in the category "Miscellaneous (all other offenses)," and it is unclear what proportion of these are non-crime reports from local citizens. Nevertheless, even if one does not include this category of offense in one's calculations, the number of crimes in Lambeth decreased 37 percent between 1994 and 1997 (as opposed to 52 percent). It should also be noted that the number of credit card and ATM frauds doubled from 51 to 101 between 1994 and 1995, but then decreased to 61 in 1996 and to 48 in 1997. Forgery and counterfeiting (classified together) has been steadily rising since 1994, from 193 to 276 in 1997; however, the actual numbers of these offenses are small enough that it is unclear whether statistical testing would demonstrate a significant increase.

relations in the area. Minorities are being given fair opportunities, so there is no resentment against the casinos."

Next we asked respondents (1) what their personal expectations were for the effects of the casinos on the community before they opened, (2) whether their expectations have been borne out, and (3) whether any of the change that occurred surprised them. We repeat their comments below.

- "I was concerned with rumors of prostitution and murder. None of that's ever occurred. It has brought in jobs and business."
- "I expected an increase in crime, I was concerned about personal safety, I expected an increase in employment, and I expected more neglect. Employment has far exceeded expectations.... [I was not expecting] the new subdivisions and stores."
- "Expectations have been exceeded, both in terms of economic impact and in tourism. We were on-target with our expectations of the development of gambling problems, too. It also took about as long as we expected it to.... The degree of positive economic impact was unexpected, and the gaming industry has generally been supportive of those who express a need for help."
- "I didn't think it would be good, I didn't want my children growing up wanting to deal blackjack. It was part of the reason I moved [away for 2½ years]. The economy is better, but the human toll is growing.... I didn't expect the crime rate to go down. There's optimism here that didn't exist before."
- "I had very positive expectations, and even those have been exceeded. It's a real success story. Under some circumstances, it can work very well (though not all).... I think we had our eyes open going in. We studied [other places that introduced casinos], and expected traffic problems, lower crime, increased revenue. We've been right on track. Nothing has surprised us."
- "I don't think anyone had a clear idea of the impact gaming would have. Anyone who told you that they were disappointed in the economic impact would be lying…. [I was not expecting all] the money from gaming taxes. We've already raised [tens of millions of dollars] for a general improvement fund in 4 years."

Public Views on Gaming

We asked community members how they thought the community generally feels about having legalized gaming readily available. The general opinion is that the community is either in favor, or strongly in favor, of gambling, particularly of the casinos. Respondents typically gave numbers from votes on gambling legislation to support this view. One person told us that more people were resistant to having casinos in the community prior to their arrival. According to one interviewee, "Seventy-five percent either like it or have no opinion. Twenty-five percent are very much against it."

Finally, we asked our respondents what their personal overall feeling was regarding the affects legalized gambling has had on their community. We repeat their comments below.

- "Very positive.... We've enjoyed them, they've worked with the community in numerous capacities. They've been a great partner."
- "The positives far outweigh the negatives. It has had a tremendous impact on the community, and a good one."
- "Though positive economically, it's brought with it exacerbation of some social problems. The state and industry have both recognized it, and have made efforts to deal with it."
- "Very positive.... In [this state], we have seen the introduction of [thousands] of jobs, generating [millions of dollars] in additional revenue. Casino jobs pay an average of $22,500/year. Women and minorities hold most of those jobs, and therefore benefit substantially. In [town], there has been a 41-percent decrease in crime since 1994. Public officials need to make responsible, informed policy decisions to best manage the interests of everyone involved."
- "I see it as a positive, speaking strictly as an individual. Unemployment is down, single mothers are supporting their children.... Controlled, it's going to be an economic stimulus, but it must be controlled. They're good corporate neighbors."
- "It's had an unbelievably good effect. A percentage of people are susceptible to gambling problems, but personal responsibility is important in all aspects of life.... I think it's here to stay."

CASE STUDY NINE: KEELING

Our Respondents

For this community's case study, we interviewed an officer in the local police department, a victim's advocate in the state prosecutor's office, a program manager at an addiction treatment center, a local community development director, a financial counselor, and a reporter for a local newspaper. Respondents have been in their general line of work for at least 5 years, and have lived in the immediate or surrounding area from between 2½ and 25 years.

Gaming in Keeling

We asked respondents a few background questions about the kinds of gambling available in their community. Interviewees told us that within the town limits, they know of just a couple types of gambling available. One of these is bingo, which the state began regulating about 15 years ago; one respondent estimated that between 20 and 30 bingo parlors are located here. In addition, residents can play the state lottery at outlets "all around town." In fact, Keeling is in close proximity to the state lottery headquarters, and the state has been selling tickets since the mid-1980s.

Outside of town, one can find a couple pari-mutuel facilities, and local residents will visit bingo parlors in neighboring towns as well. In addition, four casinos are stationed in a more urban area within 10 miles of town. A couple casinos have closed in the past several years as well, which residents blamed on an oversaturated market. We were also

told by one resident that the horsetrack recently filed for bankruptcy because it could not compete with the casinos.

Community Changes

Next we asked respondents about the sorts of changes their community has undergone in the last decade or so, to get a feel for the town dynamics. We also asked how much of the more recent change respondents would attribute to the opening of gaming facilities in the area.

The community development director told us that the town has been declining economically over the last 20 years. There have been cutbacks in capital expenditures, and maintenance of the infrastructure has been eroding. However, he added that a more progressive city manager was hired several years ago, and since then, more than one million square feet of retail space have been developed. Part of this development has included a new mall, which is reported to be very successful. "It's one of the most attractive retail locations in the metropolitan area, [and it] has also added to the revenue stream," bringing additional sales and property tax to the town. In addition, new office space is being planned, and the town has also had some growth in higher value and executive housing. The director reported that most of the housing in town is older, and "a little too affordable. Eighty or more houses are demolished [in Keeling] every year because they are beyond repair." Also helping to stimulate growth is recent road construction. Another respondent commented on increased retail activity, adding that tourism has increased "a little bit."

Both of these respondents also told us they did not believe that any of the recent growth has been due to the casinos. According to the director of development,

> If anything, gaming facilities are competing for the labor market. There are no new businesses in [Keeling] that have any direct link with the gaming establishments. Casinos mainly draw [customers] from the immediate area. I'm not even sure that the hotels have benefited. There has been no hotel development right near the casinos. There's been some on [the interstate], but no great flurry....

Another interviewee concurred, stating, "None of the retail activity has been due to gambling, but more money is going into gambling, and less to other business." In the near future, according to the director, "We have office development planned, further housing development, and several other major projects planned for undeveloped parts of the city. We're developing tourism based on historic preservation. The casinos are in competition with our tourism efforts."

According to the consumer credit counselor we interviewed, the demand for credit counseling services has increased, although she could not tell us by how much. She added that she has seen an increase in personal bankruptcies. She attributed a lot of this "to the gambling. We've seen it really affect the elderly," adding that it seems to her that gambling is what the elderly do to occupy their time. In general, she sees a lot of people obtaining second mortgages on their homes and "piling up" credit card debt. "I don't think it was as bad when there was just one casino. Now that there are several, we've noticed an increase in unmanageable debt. In a week's time, if I see 20 people, I'd say 2 out of the 20 can blame some of their credit problems on gambling."

Calls are still infrequent for gambling treatment, but according to the program manager at a gambling treatment center, such requests have been increasing. "A tremendous amount of the change we've seen has been caused by casinos. They have dramatically increased the availability of gambling and the consequences. Casino gamblers gamble much more. Some people are there every day.... [One nearby] casino has everything—movie theaters, bars, restaurants, day care, an arcade...." According to a victim's advocate in the state prosecutor's office, "most of the people we deal with here spend all their time gambling. They drop off their kids at the day care center. You can do this starting at 6 months of age."

Next we asked individuals if they have noticed a change in the number or types of crimes over the past decade or so. Our respondent in law enforcement told us that he sees the biggest crime problems in Keeling to be larceny, automobile theft, and the manufacture and use of methamphetamine. Another respondent also commented on the methamphetamine problem. The police officer added that he has seen a general upwards trend in all categories of larceny and automobile theft over this time period, but reported that he has observed a decrease in the past year.

The officer also mentioned that in the mid-1990s, the town passed an ordinance that addressed loitering, curfews, open containers of alcohol, graffiti, and disorderly houses, and stated that this ordinance has been at least partly responsible for the decreases he has seen in drunk driving and domestic violence. Another respondent noted, perhaps due to this ordinance, that the police have put more focus on "having a big presence at night." Neither the officer or anyone else we interviewed noted having seen any change in illegal gambling since the arrival of the casinos.

A victim's advocate in the state prosecutor's office told us that she has seen the number of domestic violence cases grow over the last several years, although she could not say by how much. She added that she was sure that the number of child abuse and neglect cases has also grown. She based this on the growth of the size of the office that works with these cases, and on her own observations working with children when their safety has been compromised as part of a domestic situation. She told us that she believes that both gambling and community education have influenced the trends in domestic violence, but said she could not comment on whether gambling has influenced trends in child abuse and neglect.

A victim's advocate in the state prosecutor's office reported that, in the metropolitan area of which this town is a part, she has seen homicides grow 50 percent between 1997 and 1998. She drew no connection between this increase and the presence of the casinos. The resident who works with problem gamblers reported an increase in traffic violations, which he said was probably due to the increased traffic in the town. He also stated that many of the people he has treated have committed crimes out of desperation, especially burglary and embezzlement. These patients were "not sociopaths," as he put it, and were it not for their addiction, they would have been law-abiding citizens.

Next we asked respondents if they could think of any other ways the community has changed since gaming establishments were introduced. Usually when we asked this question in our communities, the response was very brief—and more often than not, "No." We were surprised to see that in this community, our respondents were especially

vocal when answering this broad-based question. Because we found this to be so unusual, we let the respondents speak for themselves in the quotes below.

- "Our staff has increased 37 percent over the past 5 years due to federal, state, and local grants that we've received for methamphetamine investigation, community outreach, and domestic violence prevention. Our strategies have not changed due to [the increased presence of] gambling. It gives folks something to do, and doesn't seem to be causing problems on a social level."
- "I know that individuals utilize gambling as entertainment. It's all gone downhill. The casinos are also supposed to donate more to state education. I don't know if they're doing it."
- "There's a low level of community awareness. Anecdotally, everyone here knows someone who's got a gambling problem, but no one really knows where to go for help. The hallmark of addiction is people who believe they know what they're doing. Gambling is easy to hide, unlike alcohol abuse. There's not a structure in place, even with GA, to serve the need that exists. The other problem is, people don't stick to treatment. It's a revolving door, like drug treatment used to be."
- "Pretty much all of the gambling indebtedness that we see comes from the use of credit to finance casino gambling. There are ATM machines in the casinos, and use of the debit cards results in overdrafts. Together, debit and ATM cards comprise maybe 25 percent of the problem, though. Most of it's on credit cards."
- "More people are addicted to gaming."

Current Community Issues

Next we asked respondents what they would say is the primary social or economic problem that Keeling faces at this time, and whether they thought legalized gambling has had any affect on the community's efforts to control this problem. Without exception, respondents reported drugs—particularly methamphetamine—as the primary problem in the community. A number of people drew a connection between drug use and gambling. One respondent commented that a relapse for drug abuse can start through gambling. Another interviewee told us, " It's probably a combination of both. Three out of five people I work with have a problem with either gambling or drugs, or some mental kind of thing. For drugs alone, it's two out of five. If it's not them, it's their spouse."

One respondent, in addition to drugs, said homeless was the primary problem. Another interviewee spoke to the economy in general, and in particular to a general need to improve social services for the disadvantaged in the community:

> We have a large lower income population. I think that they would be more likely to play in the casinos; I don't think that helps our economy at all. Casinos are not known to strengthen the family or the economic condition of the family.... We see severe poverty conditions when we go to enforce housing codes. There is a need to provide social services. I know gambling doesn't help that. The unemployment trend is improving a little bit…. It's a mixed situation. Gaming probably has provided a little help in providing jobs for unskilled labor. The market for low-paying jobs is tight.

Of our respondents, three indicated that they were pleased with the overall direction of their local economy at the present time, without elaborating. One interviewee declined to comment, stating that he had not given it any thought. Of the remaining two respondents, one indicated that "everything needs to be revamped," and expressed hope that after the upcoming mayoral election, steps would be made in the right direction. The other who was not pleased stated that to him, the "police, the drug enforcement, that would be the biggest thing, I would think. I don't really know of anything else."

Public Views on Gaming

We then asked respondents how they thought the community generally feels about having legalized gaming readily available. One interviewee indicated a general support, and another said "It's become institutionalized now." Another also indicated she felt that "most people were glad," and said the elderly in particular were pleased. She added, "There's even buses that will drop them off to gamble. [The casinos] are making it really easy for them. It's a problem for people on a fixed income." In a similar vein, another interviewee told us "I think they like it, despite the fact that the community is not improving, and schools are shutting down. I think the entertainment value means more to them than the jobs created." One respondent stated, "Some were delighted, some think it's the end of the age, some feel it doesn't affect them." Later he stated, "I don't think that the community has really made an effort to control [gambling problems]. The community is still generally in denial, although the state has started to train gambling counselors."

Next we asked respondents what their personal expectations were for the effects of nearby gaming establishments on Keeling before they opened, and whether their expectations been borne out. Per usual, respondents spoke to the introduction of casinos. People on the whole leaned toward the negative. The exception was the chief of police, who indicated he had no expectations and that his department is neutral on the issue: "We deal with things as they happen. We didn't expect much overflow, the casinos are far enough away." One said her expectations had been negative, but could not say yet if these had been borne out; another respondent originally expected more money to go into gaming and less to stay in the community, and felt that this has happened. We quote the two remaining respondents below:

- "Anytime you have a bar open, some will be alcoholics and be hurt. It's the same with gambling. My expectations for compulsive gamblers have certainly been borne out."
- "At first, you think it's going to bring a lot of business to the area. The flip side is that it creates problems for some people. This causes detriment to the economy, really, when people are behind on their payments. I think even stores have noticed that people don't have any money, they gamble it all away."

Finally, we asked respondents what their personal overall feelings were regarding the effects legalized gambling has had on their community. Again, the tenor of the responses was negative across the board, with the exception of the chief of police. A few informants expounded on their opinions a bit more than the rest, and we include their comments here:

- "Nothing goes on with [the casinos] as far as my job. They're just the most hideous eyesores that I've seen in my life.... I hope someday the casinos just burn down."
- "The majority have not been hurt, but the significance of those that have been hurt is severe. Hundreds of Alcoholics Anonymous programs exist here; comparatively, there is nothing for gambling."
- "I don't know. I personally like to go. But if it's going to have a negative effect on as many people as I think it has, I'd rather just not have them."

CASE STUDY TEN: BRAZO

Our Respondents

For this case study, we interviewed two law enforcement officers, including one in the state police unit dedicated to the casinos; a staff member in the town planning office; an addictions counselor; a psychotherapist; a program coordinator at the state council on problem gambling; and the lead planning analyst in the state's department of social services. These respondents have been in their current line of work for a minimum of 8½ years, with a mean of 18½ years. They have lived in Brazo or in a bordering town for at least the past 16 years.

Gaming in Brazo

Our respondents reported having access to charitable bingo and the lottery within their town proper. Residents also visit a local sports bar located in the next town. Our respondents seemed most aware of two tribally owned casinos located within easy driving distance of town. In addition, two residents reported that three pari-mutuel facilities have closed down in the last several years. The respondents attributed their failure to competition from the casinos, which opened in the mid-1990s. Two pari-mutuel facilities remain, both a short drive from town.

Community Changes

Next we asked respondents what types of changes they have seen in Brazo in the past 5 to 10 years, and we inquired whether they believed any of these changes were due to gaming.

Our respondent in the planning office reported little change influenced by gaming. She mentioned a shift from manufacturing toward information technology recently, but emphasized that this was not due to and gambling facilities opening. The casinos have brought more tourists into their surrounding communities, and some new restaurants have opened, but the town has remained unaffected, in her eyes. On the other hand, an addictions counselor reported that with regard to the general area, "[t]he community has really been built up. There's a lot of new housing, a lot of young families moving to the area."

We asked respondents if they had seen an increased need for gambling addiction services in their community. According to a psychotherapist, "I see many more people with gambling problems.... I see depression around gambling and the addiction itself. I know

there are lots of personal bankruptcy and foreclosures." He attributed all of this to the opening of the casinos. A respondent at the state council on problem gambling reported "a 100-percent increase in our services as a result of the increase in gambling in [our state]. Our telephone calls have doubled in the past year." However, it is unclear to what extent calls have increased in this community in particular, if at all, since he did not mention data on where people called from.

A therapist told us that she does not see gambling problems in her own practice very often, but she hears about them among

> my friends, in the marketplace, and from people in recovery from other problems.... People get so addicted to gambling, especially the elderly. I see busloads of them going to the casinos. I'm especially worried about people recovering from other addictions.... I go to AA meetings where I hear people talk about how they go [to the casinos], and I hear through the grapevine about people getting hooked recovering from other addictions, and I believe the casinos have definitely had an impact here.

As a result of the apparent increased need, addiction services in the area appear to have been dramatically affected, based on what most of our respondent reported. A local therapist in private practice mentioned a general problem with treating citizens with addiction problems across her state. She stated that the insurance panels have created havoc for her, especially the HMOs, and that this has been a particular problem for practices in her area:

> What happened was, we didn't get licensing for addiction counselors soon enough to get on the books of the insurance agencies. There's licensing now, but when you call the insurance panels, they say they'll call you when they have a space. So people pay out of pocket, or they go to a provider on the plan, get disappointed, and they end up coming back to me anyway. I usually reduce my fees when someone has trouble paying, but I've reduced my fees so much that I didn't make my rent in October.

According to respondents, more gambling addiction services have been sorely needed in this community; it appears that this problem is now being addressed, especially for addicted gamblers who choose to visit an actual facility for treatment. Residents in this community have easy access to two such centers, one of which has been in business for a fairly long time. On the other hand, it is not as clear whether groups like Gamblers Anonymous are as readily available to people who choose to go that route. One resident reported that she knew a gambler who needed to drive 45 minutes to get to a GA meeting, and it was difficult for her to maintain her commitment due to this factor. Another respondent mentioned seeing a "definite" increase in the need for such services, though he said he knew of a group that just started up only a few miles from town.

We also asked our participants whether they had seen any changes in the number or types of crimes in Brazo. Law enforcement did not report any change due to gambling in the number or types of crimes committed in town. Larceny, burglary, and crimes involving narcotics were reported to be the most predominant types of crimes in the community. Two people also mentioned that gangs have been a problem, but one of the sergeants added that this was not as much of a problem anymore.

Two of the crimes we specifically asked about were domestic violence and child abuse/neglect. The two social service personnel we spoke with both answered affirmatively regarding both (only these two respondents were asked). One attributed the increase in domestic violence to gambling, saying "Yes, because of power and control. If a man is prone to violence and his money is taken away, then there is violence to the female member of the household." On the other hand, the other respondent stated, "How much is due to gambling or to macho, I don't know." With regard to child abuse and neglect, one respondent mentioned an increase, but emphasized that this was occurring at the casinos themselves, more than anywhere else, with parents leaving children in their cars while they go gamble, or leaving children unattended inside the facilities. "I think gambling is addictive, like anything else. People who have an addiction don't take care of their families and their homes." The other respondent mentioned seeing an increase in physical and sexual abuse of children, but did not indicate either way if she thought this was related to gambling.

The two law enforcement officers we interviewed both reported that they had not seen an increase in any type of crime. One of the officers also reported that illegal gambling has dwindled down to almost nothing now. Another interviewee stated she had seen an increase in white collar crime in the news, and another mentioned an increase in theft and embezzlement. One indicated that it had recently been in the news that an attorney was sent to prison for embezzlement stemming from a gambling problem. Both indicated they believed the increase was due to the casinos. Finally, a respondent from the council on problem gambling stated he had seen an increase in homelessness and bankruptcies due to gambling.

Several interviewees also talked to us about how gambling has and has not affected the youth in the area. One respondent in social services told us that youth suicide rates were on the rise in Brazo, and added that stories in the media have indicated an increase in suicide across the state; she believed that this was related to gambling, although this may have been just an impression. One respondent indicated that theft among youth has increased, and she said this might be connected to a study she and another respondent mentioned, which showed a rise in gambling prevalence among youth in the area. However, none of our respondents described seeing an increase in youth gambling first-hand.

Five interviewees were asked if they had seen any difference in the kinds of issues they described by type of gambling (e.g., lottery, casino, pari-mutuel). Four indicated that just in terms of sheer numbers, more people are going to casinos; two of them stated that the kind of games one can play in casinos are more addictive, and that they have seen personally more problems arising from these kinds of games, particularly slot machines. Another told us, "I think we have seen charitable gambling diminished due to the large casinos."

Current Community Issues

Next we asked our informants what they would say is the primary social or economic problem their community faces at this time, and whether they thought that legalized gambling has had any affect on their community's efforts to control this problem. It should be noted again that respondents interpreted "legalized gambling" to mean casinos.

One person said she did not "know of any real primary problem," and another told us, "I couldn't even venture a guess." One person told us it was "the erosion of economic stability," and another said "poverty—that's the primary problem." Continuing along these lines, a therapist told us she believed the primary problem was

> [u]nemployment and underemployment. Downsizing has had a devastating effect. Several large companies have closed down, … and they treat people really badly; you go into work and all the sudden there's a pink slip on your desk…. People go into a depression, but they can't afford any counseling when they've just lost a job.... People who are unemployed seek out quick money by going to the casinos. Probably some people here work at one of the casinos, but I don't think they've created many jobs for people in this community.

Another respondent said the primary problem would be "open space versus developing land. People want us to buy more open space. They don't want more stores." He said legalized gaming has had no role in this issue. Finally, we were told, "It's more around drugs.... I would think [gambling has had an affect on this]. I think people are poorer and more depressed and reach out for something to make them feel better, and they get hooked."

Public Views on Gaming

Next we asked respondents how they thought the community generally feels about having legalized gaming readily available. Our group was divided on their impressions:

- "It's a positive thing for most people. It's entertainment."
- "It's about a 50/50 split. It helps keep taxes down. For moral reasons, many do not want the casinos."
- "There is a split regarding this. There are pros and cons. It's about 50-50."
- "Most of them think it's great."
- "The community is mixed. The majority feel it's positive for the state, but as you get closer to where the casinos are located, it is more negative."
- "I don't think anybody minds."

In the final portion of our interview, we asked respondents what their personal expectations were for the effects of the casinos on the community before they opened, whether their expectations had been borne out, and if any changes had come about that they were not expecting.

- I had no expectations that it would affect our town and it has borne out.
- I think what everybody expected was some financial benefits, and they have borne out.
- I didn't have any [expectations]. The rural setting of the two facilities are so far removed that it doesn't generate any problems.

- My expectations would have been we would have more money. It seems we have less. For example, that schools would have benefited, but they have not.... I didn't expect the suicide rate, and it was probably naïve on my part.
- I was skeptical because of the great panacea painted by promoters—all the money that the state would get. There are jobs available [at the casinos], but they are low-paying jobs.... I didn't expect the increase in homelessness, child neglect, and bankruptcy cases.
- I expected [the casinos] to make a lot of money, and they did.... I [was surprised because I] really didn't expect the kids to get into it.

Lastly, we asked respondents what their overall feeling was regarding the effects the availability of legalized gambling has had on their community. Overall, respondents indicated they felt that gambling has had little to no impact on the community. Two respondents had more negative views, which they expounded on:

- "My overall feeling is that it has had a more negative effect. I see senior citizen centers offering bus trips to the casinos—this bothers me."
- "I don't think it's good. Poor people spend entirely too much money."

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ATTACHMENT A

BUSINESS LEADER, CHAMBER OF COMMERCE, AND TOURIST BOARD QUESTIONNAIRE

BUSINESS LEADER, CHAMBER OF COMMERCE, AND TOURIST BOARD QUESTIONNAIRE

Respondent name: _____
Title:_____
Office:_____
City, ST:_____

Date:_____ Date: _____
Action: _____ Action:_____
Status:_____ Status: _____

Date: _____ Date: _____
Action: _____ Action:_____
Status:_____ Status:_____

Thank you note sent? Y / N Date:___/___/___

General Introduction (screen for informant)
Hello, my name is _____. I'm calling from the National Opinion Research Center at the University of Chicago. We are working on a study for the National Gambling Impact Study Commission. The Commission is authorized by Congress and the President to study the impact of gambling in the United States. For the current phase of the study, we are seeking to learn about communities that have access to casino gaming establishments. Your community has been randomly selected for an indepth review of some of the possible effects of having one or more casinos operating within or nearby a community. Is there someone there who I can speak with who has had a lot of experience at your agency, and who would be familiar about changes that have taken place in your community, perhaps over the last 5 or 10 years?

Informant Introduction
Hello, my name is _____. I'm calling from the National Opinion Research Center at the University of Chicago. We are working on a study for the National Gambling Impact Study Commission. Are you familiar with the Commission? (*Clarify, if needed*: The Commission is authorized by Congress and the President to study the impact of gambling in the United States, and is currently conducting the first national survey on gambling in more than 20 years). For the current phase of the study, we are seeking to learn about communities that have access to casino gaming establishments. Your community has been randomly selected for an indepth review of some of the possible effects of having one or more gaming establishments operating within or nearby a community.

Given your position with _____, we think you can provide us with important information. Please be assured that we are asking for voluntary information, and that we won't use your name or other identifying information when presenting the results of our community studies. In case you have any questions or concerns that arise after we're done, let me give you the number for our project director, Sally Murphy: 773-???-????. Is this a good time for you to answer a few questions?

—*If No, not a good time, then ask* When is a good time to call you back?

—*If No, refuses to talk, add:* It is very important that we speak with you, as a representative of your community, since the official data lag a couple years behind current events. We would like to have a complete and up-to-date profile on your community which we can present to the Commission members. Is it possible tomorrow might be better? *If continues to refuse, ask* Is there someone else in the community you could recommend?

Background

1. First I need to ask you some questions about yourself. What is your job title?

2. How long have you worked in this capacity?

3. How long have you been involved in your general line of work?

4. How long have you lived in the (name of city) area?

Gaming History

5. Next I'd like to ask a few background questions about the kinds of gambling available in (name of city). First, what sort of gaming establishments are operating in your community at this point in time? Please include any casinos, riverboats, racetracks, bingo parlors, and small businesses with video gaming machines (e.g., truckstops and bars) or lottery games.

6. Are there any gaming establishments located outside your community, within 50 miles of (name of city), that draw local residents?

7. Are any of the facilities in or around your community owned by an Indian tribe?

8. Could you sketch out for me about when various gaming establishments have opened in and around your community in the last 5 or 10 years?

9. Have any legal gaming establishments closed down? Y / N When did this happen?

   _____

   What was the reason?

Community Changes

10. Now I'd like to find out about the sorts of changes your community has undergone in the last decade or so. To start, what changes have you seen in the business community during this time period? *(Probe: Changes in the types of businesses? Number or types of workers? Business starts or failings?)*

11. How much of this would you attribute to the opening of gaming facilities in the area?

    a. What effects would you say the opening of gaming establishments has had on existing tourist-related businesses in the area?

    b. What types of new businesses have moved to or opened up in your community since the arrival of legalized gambling?

    c. What types of businesses have closed in your community since the arrival of legalized gambling?

12. Has your community experienced a change in the amount of tax revenue since legalized gambling was introduced? Y / N
    If yes, What is the general trend?

13. Has the introduction of legalized gambling affected property values in your community? Y / N
If yes, What is the general trend?

14. What effect, if any, have gaming establishments had on the *number* of people who visit your area for vacations or day-trips?

15. What effect have gaming establishments had on the *types* of people who visit your area for vacations or day-trips?

16. Do you have any sense of the proportion of people coming to visit your community who are from out of state?

    a. How about from within your state but outside your community?

    b. Have you noticed any changes in the proportion of out-of-town versus out-of-state visitors as new gambling facilities have opened in your area?

17. Can you think of any other ways the community has changed since gaming establishments were introduced?

18. For any of the issues we've discussed, have you noticed any differences by type of gambling activity—for example, casino gambling, pari-mutuel, bingo, lottery, or video lottery?

19. *If different types of gambling such as casinos and bingo parlors, bingo and racetracks, etc.:* Do you have any thoughts on the contributions of (casinos versus commercial bingo establishments / casinos versus racetracks / racetracks versus commercial bingo establishments) to the local tourist trade?

20. What would you say is the *primary* social or economic problem that your community faces at this time?

21. Would you say that legalized gambling has had any affect on your community's efforts to control this problem?

22. How does the community generally feel about having legalized gaming readily available?

(Note: Check the economic data that we have for this community. If they are not complete, ask about getting data for the missing years.)

Expectations and Beliefs

23. Finally, we'd like to know, what were your personal expectations for the effects of a nearby gaming establishment on the economic vitality of the community before (it / they) opened? Have your expectations been borne out?

24. Have there been any changes (good or bad) you would attribute to legalized gambling that you didn't expect?

25. What is your overall feeling about the effects (if any) the availability of legalized gambling has had on your community?

26. Are you pleased with the overall direction of your local economy at this point? Y / N
If no: What aspects could use improvement?

27. Do you have any other comments to share with us regarding gambling in your community?

Closing

Thank you so much for your time and assistance!

May send you a copy of the Commission report once it is completed? Y / N
I'd just like to emphasize that NORC will be sending you the report directly; we will not be giving any information about you to the Commission.

May we call you back if we have additional questions? Y / N

Is there anyone else you would recommend I speak with on these types of issues?

Finally, do you have any brochures, news clippings, or other literature which you believe would be useful to us?

Double-check R's name, title, and mailing address (so we can send draft profile), give them your name and phone number, and close.

ATTACHMENT B

CREDIT COUNSELOR QUESTIONNAIRE

CREDIT COUNSELOR QUESTIONNAIRE

Respondent name: _____
Title:_____
Office:_____
City, ST:_____

Date:_____ Date: _____
Action: _____ Action:_____
Status:_____ Status: _____

Date: _____ Date: _____
Action: _____ Action:_____
Status:_____ Status: _____

Thank you note sent? Y / N Date:___/___/___

General Introduction (screen for informant)

Hello, my name is _____. I'm calling from the National Opinion Research Center at the University of Chicago. We are working on a study for the National Gambling Impact Study Commission. The Commission is authorized by Congress and the President to study the impact of gambling in the United States. For the current phase of the study, we are seeking to learn about communities that have access to casino gaming establishments. Your community has been randomly selected for an indepth review of some of the possible effects of having one or more casinos operating within or nearby a community. Is there someone there who I can speak with who has had a lot of experience at your agency, and who would be familiar about changes that have taken place in your community, perhaps over the last 5 or 10 years?

Informant Introduction

Hello, my name is _____. I'm calling from the National Opinion Research Center at the University of Chicago. We are working on a study for the National Gambling Impact Study Commission. Are you familiar with the Commission? (*Clarify, if needed*: The Commission is authorized by Congress and the President to study the impact of gambling in the United States, and is currently conducting the first national survey on gambling in more than 20 years). For the current phase of the study, we are seeking to learn about communities that have access to casino gaming establishments. Your community has been randomly selected for an indepth review of some of the possible effects of having one or more gaming establishments operating within or nearby a community.

Given your position with _____, we think you can provide us with important information. Please be assured that we are asking for voluntary information, and that we won't use your name or other identifying information when presenting the results of our community studies. In case you have any questions or concerns that arise after we're done, let me give you the number for our project director, Sally Murphy: 773-???-????.

Is this a good time for you to answer a few questions?

—*If No, not a good time, then ask* When is a good time to call you back?

—*If No, refuses to talk, add:* It is very important that we speak with you, as a representative of your community, since the official data lag a couple years behind current events. We would like to have a complete and up-to-date profile on your community which we can present to the Commission members. Is it possible tomorrow might be better? *If continues to refuse, ask* Is there someone else in the community you could recommend?

Background

1. First I need to ask you some questions about yourself. What is your job title?

2. How long have you worked at this organization?

3. How long have you been involved in your general line of work?

4. How long have you lived in the (name of city) area?

Gaming History

5. Next I'd like to ask a few background questions about the kinds of gambling available in (name of city). First, what sort of gaming establishments are operating in your community at this point in time? Please include any casinos, riverboats, racetracks, bingo parlors, and small businesses with video gaming machines (e.g., truckstops and bars) or lottery games.

6. Are there any gaming establishments located outside your community, within 50 miles of (name of city), that draw local residents?

7. Are any of the facilities in or around your community owned by an Indian tribe?

8. Could you sketch out for me about when various gaming establishments have opened in and around your community in the last 5 or 10 years?

9. Have any legal gaming establishments closed down? Y / N When did this happen?

   _____

   What was the reason?

Community Changes

10. Now I'd like to ask about changes that may have occurred in your community in the past 5 or 10 years. First, what trends have you noticed in the number of individuals using consumer credit counseling services?

11. Have you noticed any trends for consumer credit counseling which appear to be influenced by the opening or closing of gambling facilities, or the availability of certain types of games?

12. Have you noticed any trends in the number of individuals filing for Chapter 7 or Chapter 13 bankruptcies?

13. Have you noticed any trends in such filings that appear to be influenced by the opening or closing of gambling facilities, or the availability of certain types of games?

14. *If R has noticed trend in personal bankruptcy due to gambling debt:*
How large or small a role do gambling losses now play in the debt problems you are seeing?

15. How much of gambling indebtedness comes from the use of credit to finance casino gambling?

16. What role do you think debit/ATM cards and overdraft protection have played? Have you seen an increase in credit and debit card gambling debt, as a proportion of total gambling debt, during your career?

17. Have you noticed any general trends in the number of individuals filing for Chapter 11 bankruptcies in the past several years?

18. Have you noticed any trends in such filings that appear to be influenced by the opening or closing of gambling facilities, or the availability of certain types of games in the area?

19. Why do you think these changes have taken place? (e.g., casino-owned operations depleting business of mom-and-pop shops and restaurants)

20. Are gambling debts, including credit extended by licensed casinos, legally enforceable in your jurisdiction? In other words, can these debts be collected through the court system, to your knowledge?

21. For any of the issues we've discussed, have you noticed any differences by type of gambling activity—for example, casino gambling, pari-mutuel, bingo, lottery, or video lottery?

22. What would you say is the *primary* social or economic problem that your community faces at this time?

23. Would you say that legalized gambling has had any affect on your community's efforts to control this problem?

24. How does the community generally feel about having legalized gaming readily available?

(Note: Check the bankruptcy data that we have for this community. If they are not complete, ask about getting data for the missing years.)

Expectations and Beliefs

25. Finally, we'd like to know, what were your personal expectations for the effects of a nearby gaming establishment on the economic vitality of the community before (it / they) opened? Have your expectations been borne out?

26. Have there been any changes (good or bad) you would attribute to legalized gambling that you didn't expect?

27. What is your overall feeling about the effects (if any) the availability of legalized gambling has had on your community?

28. Are you pleased with the overall direction of your local economy at this point? Y / N
If no: What aspects could use improvement?

29. Do you have any other comments to share with us regarding gambling in your community?

Closing

Thank you so much for your time and assistance!

May send you a copy of the Commission report once it is completed? Y / N
I'd just like to emphasize that NORC will be sending you the report directly; we will not be giving any information about you to the Commission.

May we call you back if we have additional questions? Y / N

Is there anyone else you would recommend I speak with on these types of issues?

Finally, do you have any brochures, news clippings, or other literature which you believe would be useful to us?

Double-check R's name, title, and mailing address (so we can send draft profile), give them your name and phone number, and close.

ATTACHMENT C

HOSPITAL QUESTIONNAIRE

HOSPITAL QUESTIONNAIRE

Respondent name: _____
Title:_____
Office:_____
City, ST:_____

Date:_____ Date: _____
Action: _____ Action:_____
Status:_____ Status: _____

Date: _____ Date: _____
Action: _____ Action:_____
Status:_____ Status: _____

Thank you note sent? Y / N Date:___/___/___

General Introduction (screen for informant)
Hello, my name is _____. I'm calling from the National Opinion Research Center at the University of Chicago. We are working on a study for the National Gambling Impact Study Commission. The Commission is authorized by Congress and the President to study the impact of gambling in the United States. For the current phase of the study, we are seeking to learn about communities that have access to casino gaming establishments. Your community has been randomly selected for an indepth review of some of the possible effects of having one or more casinos operating within or nearby a community. Is there someone there who I can speak with who has had a lot of experience at your agency, and who would be familiar about changes that have taken place in your community, perhaps over the last 5 or 10 years?

Informant Introduction
Hello, my name is _____. I'm calling from the National Opinion Research Center at the University of Chicago. We are working on a study for the National Gambling Impact Study Commission. Are you familiar with the Commission? (*Clarify, if needed*: The Commission is authorized by Congress and the President to study the impact of gambling in the United States, and is currently conducting the first national survey on gambling in more than 20 years). For the current phase of the study, we are seeking to learn about communities that have access to casino gaming establishments. Your community has been randomly selected for an indepth review of some of the possible effects of having one or more gaming establishments operating within or nearby a community.

Given your position with _____, we think you can provide us with important information. Please be assured that we are asking for voluntary information, and that we won't use your name or other identifying information when presenting the results of our community studies. In case you have any questions or concerns that arise after we're done, let me give you the number for our project director, Sally Murphy: 773-???-????.

Is this a good time for you to answer a few questions?

—*If No, not a good time, then ask* When is a good time to call you back?

—*If No, refuses to talk, add:* It is very important that we speak with you, as a representative of your community, since the official data lag a couple years behind current events. We would like to have a complete and up-to-date profile on your community which we can present to the Commission members. Is it possible tomorrow might be better? *If continues to refuse, ask* Is there someone else in the community you could recommend?

Background

1. First I need to ask you some questions about yourself. What is your job title?

2. How long have you worked at this hospital?

3. How long have you been involved in your general line of work?

4. How long have you lived in the (name of city) area?

Gaming History

5. Next I'd like to ask a few background questions about the kinds of gambling available in (name of city). First, what sort of gaming establishments are operating in your community at this point in time? Please include any casinos, riverboats, racetracks, bingo parlors, and small businesses with video gaming machines (e.g., truckstops and bars) or lottery games.

6. Are there any gaming establishments located outside your community, within 50 miles of (name of city), that draw local residents?

7. Are any of the facilities in or around your community owned by an Indian tribe?

8. Could you sketch out for me about when various gaming establishments have opened in and around your community in the last 5 or 10 years?

9. Have any legal gaming establishments closed down? Y / N When did this happen?
_____

10. What was the reason?

Community Changes

11. Now I'd like to find out about the sorts of changes your community has undergone in the last decade or so. To start, would you say that your community's need for health services has increased or decreased during this period?

12. How much of this would you attribute to the introduction of gaming facilities to your community?

13. Has your hospital's budget increased or decreased since legalized gambling was introduced? Y/N
If yes, By about how much?

14. Have you added, or lost and not replaced, any staff over that period?

15. What trends have you noticed in terms of demand for health services since casino gambling was introduced?

16. Have you noticed an increase in crime over this period? If yes, what types of crime?

17. What would you say is the *primary* social or economic problem that your community faces at this time?

18. Would you say that legalized gambling has had any affect on your community's efforts to control this problem?

19. How does the community generally feel about having legalized gaming readily available?

(Note: Check the suicide data that we have for this community. If they are not complete, ask about getting data for the missing years.)

Expectations and Beliefs

20. Finally, we'd like to know, what were your personal expectations for the effects of a nearby gaming establishment on the economic vitality of the community before (it / they) opened? Have your expectations been borne out?

21. Have there been any changes (good or bad) you would attribute to legalized gambling that you didn't expect?

22. What is your overall feeling about the effects (if any) the availability of legalized gambling has had on your community?

23. Are you pleased with the overall direction of your local economy at this point? Y / N
If no: What aspects could use improvement?

24. Do you have any other comments to share with us regarding gambling in your community?

Closing

Thank you so much for your time and assistance!

May send you a copy of the Commission report once it is completed? Y / N
I'd just like to emphasize that NORC will be sending you the report directly; we will not be giving any information about you to the Commission.

May we call you back if we have additional questions? Y / N

Is there anyone else you would recommend I speak with on these types of issues?

Finally, do you have any brochures, news clippings, or other literature which you believe would be useful to us?

Double-check R's name, title, and mailing address (so we can send draft profile), give them your name and phone number, and close.

ATTACHMENT D

LAW ENFORCEMENT QUESTIONNAIRE

LAW ENFORCEMENT QUESTIONNAIRE

Respondent name: _____
Title:_____
Office:_____
City, ST:_____

Date:_____ Date: _____
Action: _____ Action:_____
Status:_____ Status: _____

Date: _____ Date: _____
Action: _____ Action:_____
Status:_____ Status: _____

Thank you note sent? Y / N Date:___/___/___

General Introduction (screen for informant)
Hello, my name is _____. I'm calling from the National Opinion Research Center at the University of Chicago. We are working on a study for the National Gambling Impact Study Commission. The Commission is authorized by Congress and the President to study the impact of gambling in the United States. For the current phase of the study, we are seeking to learn about communities that have access to casino gaming establishments. Your community has been randomly selected for an indepth review of some of the possible effects of having one or more casinos operating within or nearby a community. Is there someone there who I can speak with who has had a lot of experience at your agency, and who would be familiar about changes that have taken place in your community, perhaps over the last 5 or 10 years?

Informant Introduction
Hello, my name is _____. I'm calling from the National Opinion Research Center at the University of Chicago. We are working on a study for the National Gambling Impact Study Commission. Are you familiar with the Commission? (*Clarify, if needed*: The Commission is authorized by Congress and the President to study the impact of gambling in the United States, and is currently conducting the first national survey on gambling in more than 20 years). For the current phase of the study, we are seeking to learn about communities that have access to casino gaming establishments. Your community has been randomly selected for an indepth review of some of the possible effects of having one or more gaming establishments operating within or nearby a community.

Given your position with _____, we think you can provide us with important information. Please be assured that we are asking for voluntary information, and that we won't use your name or other identifying information when presenting the results of our community studies. In case you have any questions or concerns that arise after we're done, let me give you the number for our project director, Sally Murphy: 773-???-????. Is this a good time for you to answer a few questions?

—*If No, not a good time, then ask* When is a good time to call you back?

—*If No, refuses to talk, add:* It is very important that we speak with you, as a representative of your community, since the official data lag a couple years behind current events. We would like to have a complete and up-to-date profile on your community which we can present to the Commission members. Is it possible tomorrow might be better? *If continues to refuse, ask* Is there someone else in the community you could recommend?

Background

1. First I need to ask you some questions about yourself. What is your job title?

2. How long have you worked in this department?

3. How long have you been involved in your general line of work?

4. How long have you lived in the (name of city) area?

Gaming History

5. Next I'd like to ask a few background questions about the kinds of gambling available in (name of city). First, what sort of gaming establishments are operating in your community at this point in time? Please include any casinos, riverboats, racetracks, bingo parlors, and small businesses with video gaming machines (e.g., truckstops and bars) or lottery games.

6. Are there any gaming establishments located outside your community, within 50 miles of (name of city), that draw local residents?

7. Are any of the facilities in or around your community owned by an Indian tribe?

8. Could you sketch out for me about when various gaming establishments have opened in and around your community in the last 5 or 10 years?

9. Have any legal gaming establishments closed down? Y / N When did this happen?

   _____

   What was the reason?

Community Changes

10. Now I'd like to find out about the sorts of changes your community has undergone in the last decade or so. To start, what types of crime are currently prevalent in your community?

11. Since the introduction of casinos/racetracks/bingo, has there been any change in the number or types of crimes committed in your community? (*Probe for direction of change and types of change: Does the type of crime they are seeing differ? Ask specifically about drunk driving and public order offenses such as public intoxication, loitering, and vandalism. Ask about domestic violence.*)

12. What about illegal gambling—have you noticed any increases in such offenses since the (casino / racetrack) was/were introduced?

13. How about increases in other types of crime?

14. Have you added officers to your staff since over this period?
If yes, How many? _____
If no, Do you have fewer officers on staff now than you did before? Y / N

15. Why do you think this is?

16. Has the way you deploy your officers changed since the introduction of casino gambling? Y/N
If yes, In what ways? (*Probe*: *Have you had to put more police near the casinos? Increase your use of roadblocks to catch drunk drivers? Have more officers who focus on specific types of crime, such as vice?)*

17. Has your city's law enforcement budget increased or decreased since (casino / racetrack / bingo parlor) was introduced? Y / N
If yes, By about how much?

18. Can you think of any other ways the community has changed since casinos were introduced?

19. What would you say is the *primary* social or economic problem that your community faces at this time?

20. Would you say that legalized gambling has had any affect on your community's efforts to control this problem?

21. How does the community generally feel about having legalized gaming readily available?

(Note: Check the crime data that we have for this community. If they are not complete, ask about getting data for the missing years.)

Expectations and Beliefs

22. Finally, we'd like to know, what were your personal expectations for the effects of a nearby gaming establishment on the economic vitality of the community before (it / they) opened? Have your expectations been borne out?

23. Have there been any changes (good or bad) you would attribute to legalized gambling that you didn't expect?

24. What is your overall feeling about the effects (if any) the availability of legalized gambling has had on your community?

25. Are you pleased with the overall direction of your local economy at this point? Y / N
If no: What aspects could use improvement?

26. Do you have any other comments to share with us regarding gambling in your community?

Closing

Thank you so much for your time and assistance!

May send you a copy of the Commission report once it is completed? Y / N
I'd just like to emphasize that NORC will be sending you the report directly; we will not be giving any information about you to the Commission.

May we call you back if we have additional questions? Y / N

Is there anyone else you would recommend I speak with on these types of issues?

Finally, do you have any brochures, news clippings, or other literature which you believe would be useful to us?

Double-check R's name, title, and mailing address (so we can send draft profile), give them your name and phone number, and close.

ATTACHMENT E

MENTAL HEALTH AND COUNSELING QUESTIONNAIRE

MENTAL HEALTH AND COUNSELING QUESTIONNAIRE

Respondent name: _____
Title:_____
Office:_____
City, ST:_____

Date:_____ Date: _____
Action: _____ Action:_____
Status:_____ Status: _____

Date: _____ Date: _____
Action: _____ Action:_____
Status:_____ Status: _____

Thank you note sent? Y / N Date:___/___/___

General Introduction (screen for informant)
Hello, my name is _____. I'm calling from the National Opinion Research Center at the University of Chicago. We are working on a study for the National Gambling Impact Study Commission. The Commission is authorized by Congress and the President to study the impact of gambling in the United States. For the current phase of the study, we are seeking to learn about communities that have access to casino gaming establishments. Your community has been randomly selected for an indepth review of some of the possible effects of having one or more casinos operating within or nearby a community. Is there someone there who I can speak with who has had a lot of experience at your agency, and who would be familiar about changes that have taken place in your community, perhaps over the last 5 or 10 years?

Informant Introduction
Hello, my name is _____. I'm calling from the National Opinion Research Center at the University of Chicago. We are working on a study for the National Gambling Impact Study Commission. Are you familiar with the Commission? (*Clarify, if needed*: The Commission is authorized by Congress and the President to study the impact of gambling in the United States, and is currently conducting the first national survey on gambling in more than 20 years). For the current phase of the study, we are seeking to learn about communities that have access to casino gaming establishments. Your community has been randomly selected for an indepth review of some of the possible effects of having one or more gaming establishments operating within or nearby a community.

Given your position with _____, we think you can provide us with important information. Please be assured that we are asking for voluntary information, and that we won't use your name or other identifying information when presenting the results of our community studies. In case you have any questions or concerns that arise after we're done, let me give you the number for our project director, Sally Murphy: 773-???-????.

Is this a good time for you to answer a few questions?

—*If No, not a good time, then ask* When is a good time to call you back?

—*If No, refuses to talk, add:* It is very important that we speak with you, as a representative of your community, since the official data lag a couple years behind current events. We would like to have a complete and up-to-date profile on your community which we can present to the Commission members. Is it possible tomorrow might be better? *If continues to refuse, ask* Is there someone else in the community you could recommend?

Background

1. First I need to ask you some questions about yourself. What is your job title?

2. How long have you worked at this agency?

3. How long have you been involved in your general line of work?

4. How long have you lived in the (name of city) area?

Gaming History

5. Next I'd like to ask a few background questions about the kinds of gambling available in (name of city). First, what sort of gaming establishments are operating in your community at this point in time? Please include any casinos, riverboats, racetracks, bingo parlors, and small businesses with video gaming machines (e.g., truckstops and bars) or lottery games.

6. Are there any gaming establishments located outside your community, within 50 miles of (name of city), that draw local residents?

7. Are any of the facilities in or around your community owned by an Indian tribe?

8. Could you sketch out for me about when various gaming establishments have opened in and around your community in the last 5 or 10 years?

9. Have any legal gaming establishments closed down? Y / N When did this happen?

   _____

   What was the reason?

Community Changes

10. Now I'd like to find out about the sorts of changes your community has undergone in the last decade or so. To start, what kinds of changes has your agency seen in the need for its services?

11. What types of problems does your (hospital/agency/organization/center/unit) deal with most often?

12. How much of the change that has taken place do you think is related to the opening of a (casino / racetrack / bingo parlor) in the area?

13. Have there been changes in the need for Gamblers Anonymous groups or other gambling-specific services?

14. Have you noticed an increase in crime over this period? Y / N
If yes, What types of crime?

15. Has your department's budget increased or decreased since (casino/racetrack/bingo parlors) was

introduced? Y / N
If yes, By about how much?

16. Have you added or lost and not replaced staff over that period?

17. What would you say is the *primary* social or economic problem that your community faces at this time?

18. Would you say that legalized gambling has had any affect on your community's efforts to control this problem?

19. How does the community generally feel about having legalized gaming readily available?

(Note: Check the suicide data that we have for this community. If they are not complete, ask about getting data for the missing years.)

Expectations and Beliefs

20. Finally, we'd like to know, what were your personal expectations for the effects of a nearby gaming establishment on the economic vitality of the community before (it / they) opened? Have your expectations been borne out?

21. Have there been any changes (good or bad) you would attribute to legalized gambling that you didn't expect?

22. What is your overall feeling about the effects (if any) the availability of legalized gambling has had on your community?

23. Are you pleased with the overall direction of your local economy at this point? Y / N
If no: What aspects could use improvement?

24. Do you have any other comments to share with us regarding gambling in your community?

Closing

Thank you so much for your time and assistance!

May send you a copy of the Commission report once it is completed? Y / N
I'd just like to emphasize that NORC will be sending you the report directly; we will not be giving any information about you to the Commission.

May we call you back if we have additional questions? Y / N

Is there anyone else you would recommend I speak with on these types of issues?

Finally, do you have any brochures, news clippings, or other literature which you believe would be useful to us?

Double-check R's name, title, and mailing address (so we can send draft profile), give them your name and phone number, and close.

ATTACHMENT F

NEWSPAPER REPORTER QUESTIONNAIRE

NEWSPAPER REPORTER QUESTIONNAIRE

Respondent name: _____
Title:_____
Office:_____
City, ST:_____

Date:_____ Date: _____
Action: _____ Action:_____
Status:_____ Status: _____

Date: _____ Date: _____
Action: _____ Action:_____
Status:_____ Status: _____

Thank you note sent? Y / N Date:___/___/___

General Introduction (screen for informant)

Hello, my name is _____. I'm calling from the National Opinion Research Center at the University of Chicago. We are working on a study for the National Gambling Impact Study Commission. The Commission is authorized by Congress and the President to study the impact of gambling in the United States. For the current phase of the study, we are seeking to learn about communities that have access to casino gaming establishments. Your community has been randomly selected for an indepth review of some of the possible effects of having one or more casinos operating within or nearby a community. Is there someone there who I can speak with who has had a lot of experience at your agency, and who would be familiar about changes that have taken place in your community, perhaps over the last 5 or 10 years?

Informant Introduction

Hello, my name is _____. I'm calling from the National Opinion Research Center at the University of Chicago. We are working on a study for the National Gambling Impact Study Commission. Are you familiar with the Commission? (*Clarify, if needed*: The Commission is authorized by Congress and the President to study the impact of gambling in the United States, and is currently conducting the first national survey on gambling in more than 20 years). For the current phase of the study, we are seeking to learn about communities that have access to casino gaming establishments. Your community has been randomly selected for an indepth review of some of the possible effects of having one or more gaming establishments operating within or nearby a community.

Given your position with _____, we think you can provide us with important information. Please be assured that we are asking for voluntary information, and that we won't use your name or other identifying information when presenting the results of our community studies. In case you have any questions or concerns that arise after we're done, let me give you the number for our project director, Sally Murphy: 773-???-????.

Is this a good time for you to answer a few questions?

—*If No, not a good time, then ask* When is a good time to call you back?

—*If No, refuses to talk, add:* It is very important that we speak with you, as a representative of your community, since the official data lag a couple years behind current events. We would like to have a complete and up-to-date profile on your community which we can present to the Commission members. Is it possible tomorrow might be better? *If continues to refuse, ask* Is there someone else in the community you could recommend?

Background

1. First I need to ask you some questions about yourself. What is your job title?

2. How long have you worked at this paper?

3. How long have you been involved in your general line of work?

4. How long have you lived in the (name of city) area?

Gaming History

5. Next I'd like to ask a few background questions about the kinds of gambling available in (name of city). First, what sort of gaming establishments are operating in your community at this point in time? Please include any casinos, riverboats, racetracks, bingo parlors, and small businesses with video gaming machines (e.g., truckstops and bars) or lottery games.

6. Are there any gaming establishments located outside your community, within 50 miles of (name of city), that draw local residents?

7. Are any of the facilities in or around your community owned by an Indian tribe?

8. Could you sketch out for me about when various gaming establishments have opened in and around your community in the last 5 or 10 years?

9. Have any legal gaming establishments closed down? Y / N When did this happen?

   _____

   What was the reason?

Community Changes

10. Now I'd like to find out about the sorts of changes your community has undergone in the last decade or so. To start, what social or economic trends have you noticed in your community during this time period?

11. How much of this would you attribute to the opening of gaming facilities in your area?

12. What changes have you seen in the *business* community since the introduction of legalized gambling in your area? *(Probe: Changes in the types of businesses? Number or types of workers? Business starts or failings?)*

    a. What effects would you say the opening of gaming establishments has had on existing tourist-related businesses in the area?

    b. What types of new businesses have moved to or opened up in your community since the arrival of legalized gambling?

13. What types of businesses have closed in your community since the arrival of legalized gambling?

14. Have you noticed an increase in illegal gambling traffic in your community since gaming facilities were introduced?

15. How about increases in other types of crime?

16. Have you seen any decreases in certain types of crimes?

17. How does the police force generally feel about casino (and racetrack) gambling in your area?

18. What changes has the police force made since gambling was introduced?

19. Do you consider substance abuse to be a big problem in your community?

20. Do you feel that the introduction of legalized gambling to your community has affected this? Y/N
If yes: How?

21. What have the trends been in employment over the past 5 or 10 years?

22. Have you noticed any employment trends that appear to be influenced by the opening or closing of gambling facilities, or the availability of certain types of games in the area?

23. *If different types of gambling, for example, casinos and bingo parlors, bingo and racetracks, etc.:*
Do you have any thoughts on the contributions of (casinos versus commercial bingo establishments / casinos versus racetracks / racetracks versus commercial bingo establishments) to the local tourist trade?

24. What effects (if any) have the availability of legalized gambling had on the overall economic health of your community?

25. Can you think of any other ways the community has changed since gaming establishments were introduced?

26. For any of the issues we've discussed, have you noticed any differences by type of gambling activity—for example, casino gambling, pari-mutuel, bingo, lottery, or video lottery?

27. What would you say is the *primary* social or economic problem that your community faces at this time?

28. Would you say that legalized gambling has had any affect on your community's efforts to control this problem?

29. How does the community generally feel about having legalized gaming readily available?

Expectations and Beliefs

30. Finally, we'd like to know, what were your personal expectations for the effects of a nearby gaming establishment on the economic vitality of the community before (it / they) opened? Have your expectations been borne out?

31. Have there been any changes (good or bad) you would attribute to legalized gambling that you didn't expect?

32. What is your overall feeling about the effects (if any) the availability of legalized gambling has had on your community?

33. Are you pleased with the overall direction of your local economy at this point? Y / N
If no: What aspects could use improvement?

34. Do you have any other comments to share with us regarding gambling in your community?

Closing

Thank you so much for your time and assistance!

May send you a copy of the Commission report once it is completed? Y / N
I'd just like to emphasize that NORC will be sending you the report directly; we will not be giving any information about you to the Commission.

May we call you back if we have additional questions? Y / N

Is there anyone else you would recommend I speak with on these types of issues?

Finally, do you have any brochures, news clippings, or other literature which you believe would be useful to us?

Double-check R's name, title, and mailing address (so we can send draft profile), give them your name and phone number, and close.

ATTACHMENT G

PLANNING BOARD QUESTIONNAIRE

PLANNING BOARD QUESTIONNAIRE

Respondent name: _____
Title:_____
Office:_____
City, ST:_____

Date:_____ Date: _____
Action: _____ Action:_____
Status:_____ Status: _____

Date: _____ Date: _____
Action: _____ Action:_____
Status:_____ Status:_____

Thank you note sent? Y / N Date:___/___/___

General Introduction (screen for informant)

Hello, my name is _____. I'm calling from the National Opinion Research Center at the University of Chicago. We are working on a study for the National Gambling Impact Study Commission. The Commission is authorized by Congress and the President to study the impact of gambling in the United States. For the current phase of the study, we are seeking to learn about communities that have access to casino gaming establishments. Your community has been randomly selected for an indepth review of some of the possible effects of having one or more casinos operating within or nearby a community. Is there someone there who I can speak with who has had a lot of experience at your agency, and who would be familiar about changes that have taken place in your community, perhaps over the last 5 or 10 years?

Informant Introduction

Hello, my name is _____. I'm calling from the National Opinion Research Center at the University of Chicago. We are working on a study for the National Gambling Impact Study Commission. Are you familiar with the Commission? (*Clarify, if needed*: The Commission is authorized by Congress and the President to study the impact of gambling in the United States, and is currently conducting the first national survey on gambling in more than 20 years). For the current phase of the study, we are seeking to learn about communities that have access to casino gaming establishments. Your community has been randomly selected for an indepth review of some of the possible effects of having one or more gaming establishments operating within or nearby a community.

Given your position with _____, we think you can provide us with important information. Please be assured that we are asking for voluntary information, and that we won't use your name or other identifying information when presenting the results of our community studies. In case you have any questions or concerns that arise after we're done, let me give you the number for our project director, Sally Murphy: 773-???-????.

Is this a good time for you to answer a few questions?

—*If No, not a good time, then ask* When is a good time to call you back?

—*If No, refuses to talk, add:* It is very important that we speak with you, as a representative of your community, since the official data lag a couple years behind current events. We would like to have a complete and up-to-date profile on your community which we can present to the Commission members. Is it possible tomorrow might be better? *If continues to refuse, ask* Is there someone else in the community you could recommend?

Background

1. First I need to ask you some questions about yourself. What is your job title?

2. How long have you been on your community's planning board?

3. How long have you been involved in your general line of work?

4. How long have you lived in the (name of city) area?

Gaming History

5. Next I'd like to ask a few background questions about the kinds of gambling available in (name of city). First, what sort of gaming establishments are operating in your community at this point in time? Please include any casinos, riverboats, racetracks, bingo parlors, and small businesses with video gaming machines (e.g., truckstops and bars) or lottery games.

6. Are there any gaming establishments located outside your community, within 50 miles of (name of city), that draw local residents?

7. Are any of the facilities in or around your community owned by an Indian tribe?

8. Could you sketch out for me about when various gaming establishments have opened in and around your community in the last 5 or 10 years?

9. Have any legal gaming establishments closed down? Y / N When did this happen?

   _____

   What was the reason?

Community Changes

10. Now I'd like to find out about the sorts of changes your community has undergone in the last decade or so. To start, what changes have been needed in terms of regional planning during this time period? (*Probe: Changes in building permits or guidelines? New roads or business communities? New utility lines or refuse facilities? Changes in the tax base?*)

11. How much of this would you attribute to the opening of gaming facilities in your area?

12. How have the (casinos / racetracks / bingo parlors) that have opened been financed?

13. What types of new businesses have moved to or opened up in your community since the arrival of these gaming establishments?

14. Can you think of any other ways the community has changed since these establishments were introduced?

15. What would you say is the *primary* social or economic problem that your community faces at this time?

16. Would you say that legalized gambling has had any affect on your community's efforts to control this problem?

17. How does the community generally feel about having legalized gaming readily available?

(Note: Check the economic data that we have for this community. If they are not complete, ask about getting data for the missing years.)

Expectations and Beliefs

18. Finally, we'd like to know, what were your personal expectations for the effects of a nearby gaming establishment on the economic vitality of the community before (it / they) opened? Have your expectations been borne out?

19. Have there been any changes (good or bad) you would attribute to legalized gambling that you didn't expect?

20. What is your overall feeling about the effects (if any) the availability of legalized gambling has had on your community?

21. Are you pleased with the overall direction of your local economy at this point? Y / N
If no: What aspects could use improvement?

22. What projects do you have planned for the community in the near future?

23. Do you have any other comments to share with us regarding gambling in your community?

Closing

Thank you so much for your time and assistance!

May send you a copy of the Commission report once it is completed? Y / N
I'd just like to emphasize that NORC will be sending you the report directly; we will not be giving any information about you to the Commission.

May we call you back if we have additional questions? Y / N

Is there anyone else you would recommend I speak with on these types of issues?

Finally, do you have any brochures, news clippings, or other literature which you believe would be useful to us?

Double-check R's name, title, and mailing address (so we can send draft profile), give them your name and phone number, and close.

ATTACHMENT H

SOCIAL SERVICES QUESTIONNAIRE

SOCIAL SERVICES QUESTIONNAIRE

Respondent name: _____
Title: _____
Office: _____
City, ST: _____

Date: _____ Date: _____
Action: _____ Action: _____
Status: _____ Status: _____

Date: _____ Date: _____
Action: _____ Action: _____
Status: _____ Status: _____

Thank you note sent? Y / N Date: ___/___/___

General Introduction (screen for informant)
Hello, my name is _____. I'm calling from the National Opinion Research Center at the University of Chicago. We are working on a study for the National Gambling Impact Study Commission. The Commission is authorized by Congress and the President to study the impact of gambling in the United States. For the current phase of the study, we are seeking to learn about communities that have access to casino gaming establishments. Your community has been randomly selected for an indepth review of some of the possible effects of having one or more casinos operating within or nearby a community. Is there someone there who I can speak with who has had a lot of experience at your agency, and who would be familiar about changes that have taken place in your community, perhaps over the last 5 or 10 years?

Informant Introduction
Hello, my name is _____. I'm calling from the National Opinion Research Center at the University of Chicago. We are working on a study for the National Gambling Impact Study Commission. Are you familiar with the Commission? (*Clarify, if needed*: The Commission is authorized by Congress and the President to study the impact of gambling in the United States, and is currently conducting the first national survey on gambling in more than 20 years). For the current phase of the study, we are seeking to learn about communities that have access to casino gaming establishments. Your community has been randomly selected for an indepth review of some of the possible effects of having one or more gaming establishments operating within or nearby a community.

Given your position with _____, we think you can provide us with important information. Please be assured that we are asking for voluntary information, and that we won't use your name or other identifying information when presenting the results of our community studies. In case you have any questions or concerns that arise after we're done, let me give you the number for our project director, Sally Murphy: 773-???-????. Is this a good time for you to answer a few questions?

—*If No, not a good time, then ask* When is a good time to call you back?

—*If No, refuses to talk, add:* It is very important that we speak with you, as a representative of your community, since the official data lag a couple years behind current events. We would like to have a complete and up-to-date profile on your community which we can present to the Commission members. Is it possible tomorrow might be better? *If continues to refuse, ask* Is there someone else in the community you could recommend?

Background

1. First I need to ask you some questions about yourself. What is your job title?

2. How long have you worked at this agency?

3. How long have you been involved in your general line of work?

4. How long have you lived in the (name of city) area?

Gaming History

5. Next I'd like to ask a few background questions about the kinds of gambling available in (name of city). First, what sort of gaming establishments are operating in your community at this point in time? Please include any casinos, riverboats, racetracks, bingo parlors, and small businesses with video gaming machines (e.g., truckstops and bars) or lottery games.

6. Are there any gaming establishments located outside your community, within 50 miles of (name of city), that draw local residents?

7. Are any of the facilities in or around your community owned by an Indian tribe?

8. Could you sketch out for me about when various gaming establishments have opened in and around your community in the last 5 or 10 years?

9. Have any legal gaming establishments closed down? Y / N When did this happen?

   _____

   What was the reason?

Community Changes

10. Now I'd like to find out about the sorts of changes your community has undergone in the last decade or so. To start, what kinds of changes has your agency seen in the need for its services during this time period? *(Probe for direction of change and type of change: Have the welfare rolls decreased? Do people in the community who may have needed welfare assistance received jobs in the casinos or related industries?)*

11. If caseloads have changed:
Are there any data available that show caseloads over time?

12. How much of the change you described would you attribute to the opening of gaming facilities in the area?

13. Have the number or types of domestic violence cases changed in the last few years? In what ways?

14. What about child neglect and child abuse?

15. Do any of these trends appear to be influenced by gambling? Y / N
If yes: In what way do you believe gambling may be influencing these problems?

16. Have you noticed any trends in underage gambling? Y / N
If yes: How have such cases normally been handled, to the best of your knowledge?

17. Have you noticed any trends in the use of addiction-related mental health services in your area? Y / N
If yes: Are you aware of any increase in persons with gambling problems seeking out such services?

18. Are there services in your area specifically set up to help people with gambling problems? Y/N
If yes: Could you tell me something about them? *(Prompt: For example, how long have they been in operation?)*

19. To your knowledge, have there been any trends in the use of such services over the past several years which are tied to the availability of gambling or a particular type of gambling in your community?

20. Have you noticed any trends over the past several years in suicide or attempted suicide rates? Y / N
If yes: What are these?

21. Have you noticed any trends in attempted or completed suicides that appear to be influenced by gambling?

22. Has your department's budget increased or decreased since (casino / racetrack / bingo parlor) was introduced? Y / N
If yes, By about how much?

23. Have you added or lost and not replaced any staff over that period? Y / N

24. Have you noticed an increase in crime over this period? Y / N
If yes: What types of crime?

25. Can you think of any other ways the community has changed since gaming establishments were introduced?

26. For any of the issues we've discussed, have you noticed any differences by type of gambling activity—for example, casino gambling, pari-mutuel, bingo, lottery, or video lottery?

27. What would you say is the *primary* social or economic problem that your community faces at this time?

28. Would you say that legalized gambling has had any affect on your community's efforts to control this problem?

29. How does the community generally feel about having legalized gaming readily available?

(Note: Check the AFDC and vital statistics data [and suicide if we can't get from MH] that we have for this community. If they are not complete, ask about getting such data for the missing years.)

Expectations and Beliefs

30. Finally, we'd like to know, what were your personal expectations for the effects of a nearby gaming establishment on the economic vitality of the community before (it / they) opened? Have your expectations been borne out?

31. Have there been any changes (good or bad) you would attribute to legalized gambling that you didn't expect?

32. What is your overall feeling about the effects (if any) the availability of legalized gambling has had on your community?

33. Are you pleased with the overall direction of your local economy at this point? Y / N
If no: What aspects could use improvement?

34. Do you have any other comments to share with us regarding gambling in your community?

Closing

Thank you so much for your time and assistance!

May send you a copy of the Commission report once it is completed? Y / N
I'd just like to emphasize that NORC will be sending you the report directly; we will not be giving any information about you to the Commission.

May we call you back if we have additional questions? Y / N

Is there anyone else you would recommend I speak with on these types of issues?

Finally, do you have any brochures, news clippings, or other literature which you believe would be useful to us?

Double-check R's name, title, and mailing address (so we can send draft profile), give them your name and phone number, and close.

GAMBLING IMPACT AND BEHAVIOR STUDY

APPENDIX D

DETAILED DATA TABLES

Authors:

John Hoffmann
Cindy Larison

National Opinion Research Center at the University of Chicago
http://www.norc.uchicago.edu

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Table 1. Demographic Distribution (Percent) of Gambling Impact Behavior Study, Adult RDD Data, 1998, Weighted

	Total
Sex	
- Male	48.1
- Female	51.9
Race	
- White	71.5
- Black	11.1
- Hispanic	10.2
- Other	7.3
Age	
- 18-29	22.5
- 30-39	24.0
- 40-49	20.2
- 50-64	17.1
- 65 and older	16.2
Age by Sex	
- 18-29, Male	11.2
- 18-29, Female	11.3
- 30-39, Male	12.0
- 30-39, Female	12.1
- 40-49, Male	9.8
- 40-49, Female	10.4

(CONTINUED)

Table 1 (continued)

	Total
Age by Sex	
- 50-64, Male	8.4
- 50-64, Female	8.7
- 65+, Male	6.7
- 65+, Female	9.5
Education	
- Less than HS	11.8
- HS graduate	27.5
- Some college	31.2
- College graduate	29.5
Income	
- Less than $24,000	32.3
- $24,000-49,999	31.2
- $50,000-99,999	27.1
- $100,000 or more	9.4
Marital status	
- Married	58.0
- Divorced/separated	10.0
- Never married	24.7
- Cohabiting	3.1
- Widowed	4.3

(CONTINUED)

Table 1 (continued)

	Total
Current employment	
- Full-time	59.1
- Part-time	11.4
- Not employed	29.5
Region	
- Northeast	16.7
- South	36.5
- Midwest	25.6
- West	21.2
Minor children	
- None	61.7
- One or more	38.3
Lottery state	
- No	16.3
- Yes	83.7
Distance to casino	
- 0-50 miles	21.2
- 51-250 miles	64.1
- More than 250 miles	14.7

Table 2. Percent Reporting Gaming Activities By Type of Activity and Demographics, Adult RDD Data 1998, Weighted

	Life-time Casino	Past-year Casino	Life-time Track	Past-year Track	Life-time Lotto	Past-year Lotto	Life-time Bingo	Past-year Bingo	Life-time Chari-ty	Past-year Chari-ty
Total	55.8	25.6	35.8	7.1	71.7	51.9	27.3	6.1	14.5	5.7
Sex										
- Male	56.8	26.3	38.0	8.0	74.2	55.7	21.6	4.0	16.7	6.2
- Female	55.0	25.0	33.8	6.3	69.4	48.4	32.5	8.0	12.5	5.2
Race										
- White	57.9	25.8	39.7	7.5	73.7	52.7	28.8	5.9	17.8	6.9
- Black	47.7	22.8	24.2	4.5	62.5	43.0	26.0	4.4	5.0	2.0
- Hispanic	51.0	26.8	25.2	8.4	73.2	57.4	23.0	10.1	8.4	3.2
- Other	55.0	26.6	30.3	5.9	63.8	49.1	21.1	4.6	6.4	3.5
Age										
- 18-29	47.6	26.3	23.4	8.2	68.3	49.6	23.3	7.2	9.3	4.9
- 30-39	59.9	26.2	36.3	6.4	77.0	56.5	29.5	5.9	13.7	5.1
- 40-49	60.7	25.9	41.6	7.9	76.7	55.9	25.2	4.5	16.1	5.5
- 50-64	61.7	30.8	43.6	7.3	73.5	55.9	32.8	7.1	22.7	9.5
- 65 and older	49.6	18.4	37.4	5.4	61.1	39.6	26.4	5.7	12.7	4.1
Age by Sex										
- 18-29, Male	44.3	27.0	24.7	7.7	70.3	52.9	17.9	5.0	12.4	6.5
- 18-29, Female	50.8	25.5	22.1	8.7	66.3	46.3	28.6	9.3	6.1	3.3
- 30-39, Male	63.3	26.5	39.0	8.1	78.9	59.6	22.7	5.7	14.7	3.7
- 30-39, Female	56.5	26.0	33.7	4.7	75.1	53.5	36.2	6.1	12.7	6.4
- 40-49, Male	62.3	27.1	40.6	7.0	76.2	58.5	20.5	2.2	17.9	6.3
- 40-49, Female	59.2	24.8	42.5	8.8	77.2	53.4	29.7	6.7	14.5	4.7

(CONTINUED)

Table 2 (continued)

	Life-time Casino	Past-year Casino	Life-time Track	Past-year Track	Life-time Lotto	Past-year Lotto	Life-time Bingo	Past-year Bingo	Life-time Charity	Past-year Charity
Age by Sex										
- 50-64, Male	60.5	31.1	45.5	9.4	74.3	57.7	24.8	3.8	22.9	10.5
- 50-64, Female	62.9	30.5	41.7	5.4	72.7	54.0	40.5	10.3	22.5	8.6
- 65+, Male	53.8	18.3	45.5	8.4	69.8	47.4	23.3	2.0	18.2	4.8
- 65+, Female	46.6	18.4	31.6	3.3	55.1	34.2	28.6	8.3	8.9	3.6
Education										
- Less than HS	35.7	12.7	18.5	2.9	60.6	45.8	26.2	8.5	8.4	2.6
- HS graduate	50.3	25.0	32.9	8.6	75.0	53.3	30.9	7.8	15.7	6.2
- Some college	58.9	29.0	38.3	5.9	75.5	55.7	29.6	6.1	13.9	5.5
- College graduate	66.0	27.9	43.0	8.7	69.3	49.2	21.9	3.6	16.6	6.7
Income										
- Less than $24,000	44.2	18.5	23.6	2.8	65.4	41.4	27.4	7.0	8.6	3.3
- $24,000-49,999	56.6	26.6	37.5	6.3	74.9	56.1	27.6	4.8	15.5	5.7
- $50,000-99,999	66.2	33.1	44.1	10.9	76.3	62.0	28.7	7.5	20.2	8.3
- More than $100,000	64.9	29.6	48.2	13.7	77.3	51.7	21.9	4.5	18.8	7.9
Marital status										
- Married	56.3	24.8	37.0	6.6	70.3	50.6	25.9	5.3	16.5	6.1
- Divorced/separated	59.2	25.4	44.3	6.8	78.0	56.9	36.7	10.1	11.1	3.8
- Never married	54.4	29.2	29.1	8.9	73.0	52.8	24.4	5.7	11.0	5.0
- Cohabiting	71.6	32.3	50.9	9.8	87.9	73.2	40.7	9.6	23.7	11.3
- Widowed	46.1	18.0	34.2	5.1	62.7	43.8	34.9	7.2	13.6	5.2

(CONTINUED)

Table 2 (continued)

	Life-time Casino	Past-year Casino	Life-time Track	Past-year Track	Life-time Lotto	Past-year Lotto	Life-time Bingo	Past-year Bingo	Life-time Chari-ty	Past-year Chari-ty
Current employment										
- Full-time	62.1	30.3	39.6	8.5	78.9	59.5	27.7	6.5	16.5	7.1
- Part-time	46.0	18.1	24.3	4.5	62.0	43.1	25.5	5.6	11.0	3.2
- Not employed	47.6	19.5	33.2	5.4	61.9	40.7	27.7	5.7	12.3	4.1
Region										
- Northeast	58.1	25.0	38.8	6.5	77.6	59.7	31.1	7.5	16.2	5.5
- South	44.2	17.2	32.8	6.0	65.4	44.4	25.2	6.1	10.7	3.4
- Midwest	55.6	28.9	38.1	7.4	77.1	57.0	30.2	6.4	19.4	9.3
- West	73.6	36.8	36.1	9.4	71.3	52.2	24.8	4.7	14.3	5.7
Minor children										
- None	55.5	27.3	36.7	7.8	70.1	50.1	27.0	6.1	14.4	5.8
- One or more	56.3	23.0	34.4	6.0	74.2	54.8	27.7	6.0	14.7	5.5
Lottery state										
- No	46.3	18.6	29.6	5.2	58.4	30.8	23.2	4.7	9.7	2.9
- Yes	57.7	27.0	37.0	7.5	74.3	56.0	28.0	6.3	15.5	6.2
Distance to casino										
0-50 miles	66.3	37.6	37.9	9.2	75.3	54.4	29.6	4.7	19.3	7.5
51-250 miles	54.9	24.9	34.8	7.0	71.5	52.3	27.2	6.6	13.3	5.5
More than 250 miles	45.3	11.7	38.0	5.1	68.1	46.9	24.0	5.9	12.8	4.0

(CONTINUED)

Table 2 (continued)

	Life-time Card-room	Past-year Card-room	Life-time Pri-vate	Past-year Pri-vate	Life-time Store	Past-year Store	Life-time Unlic	Past-year Unlic	Life-time Indian	Past-year Indian
Total	7.2	2.5	30.8	12.0	17.0	6.9	20.5	9.1	15.9	9.2
Sex										
- Male	12.1	4.5	42.1	17.7	19.1	8.9	26.2	11.9	17.7	10.4
- Female	2.6	0.7	20.4	6.7	15.0	5.2	15.2	6.5	14.2	8.1
Race										
- White	7.8	2.8	34.0	13.0	18.5	7.8	22.8	10.4	18.0	10.7
- Black	6.1	1.8	21.6	5.9	13.2	4.6	13.8	4.4	6.7	3.5
- Hispanic	5.6	1.8	25.9	14.3	12.1	5.2	15.9	7.4	14.5	7.5
- Other	5.5	2.0	20.9	8.3	14.4	5.1	14.5	5.9	12.1	5.5
Age										
- 18-29	8.2	4.3	37.5	20.7	20.7	9.1	17.3	11.6	14.7	7.8
- 30-39	7.2	2.4	33.0	13.3	18.8	8.1	20.7	9.6	18.1	10.1
- 40-49	6.7	1.8	30.0	8.2	16.1	6.3	27.0	11.0	15.2	6.8
- 50-64	6.9	3.2	27.7	9.7	17.9	7.7	23.8	9.4	19.7	14.8
- 65 and older	6.7	0.5	23.0	5.1	9.5	2.3	13.2	2.3	11.5	7.0
Age by Sex										
- 18-29, Male	13.1	7.0	47.9	28.0	23.4	11.8	22.9	16.5	15.5	6.9
- 18-29, Female	3.4	1.6	27.1	13.4	17.9	6.4	11.8	6.7	14.0	8.6
- 30-39, Male	10.9	4.4	42.8	19.1	16.2	8.3	25.7	13.1	21.7	13.8
- 30-39, Female	3.6	0.4	23.3	7.6	21.4	7.9	15.7	6.1	14.6	6.4
- 40-49, Male	10.2	2.8	41.1	12.9	18.5	7.2	33.7	11.7	17.7	8.0
- 40-49, Female	3.3	0.8	19.5	3.9	13.8	5.5	20.6	10.3	12.8	5.7

(CONTINUED)

Table 2 (continued)

	Life-time Card-room	Past-year Card-room	Life-time Pri-vate	Past-year Pri-vate	Life-time Store	Past-year Store	Life-time Unlic	Past-year Unlic	Life-time Indian	Past-year Indian
Age by Sex										
- 50-64, Male	12.2	5.7	35.4	14.0	21.1	11.9	29.8	12.5	18.4	15.3
- 50-64, Female	1.8	0.7	20.4	5.7	14.7	3.6	18.0	6.4	20.9	14.4
- 65+, Male	15.4	1.2	41.2	9.9	15.6	3.6	17.4	1.7	14.0	7.4
- 65+, Female	0.5	0.0	10.3	1.7	5.2	1.4	10.2	2.8	9.7	6.7
Education										
- Less than HS	4.2	1.1	19.3	5.2	11.3	4.9	10.1	3.1	7.7	4.8
- HS graduate	7.3	3.3	31.5	13.2	18.0	7.5	17.4	10.0	14.8	9.5
- Some college	6.9	2.4	32.9	13.0	19.3	9.1	23.3	9.6	20.5	11.4
- College graduate	8.6	2.5	32.7	12.6	16.0	5.0	24.7	10.2	15.6	8.4
Income										
- Less than $24,000	4.0	0.8	22.4	5.8	12.9	4.3	12.9	4.1	12.0	7.3
- $24,000-49,999	7.6	3.0	34.0	15.0	18.7	7.4	23.0	10.7	14.9	8.2
- $50,000-99,999	10.1	3.6	37.1	14.9	21.6	10.2	25.4	12.4	21.8	13.4
- More than $100,000	11.1	4.3	35.7	17.2	18.2	6.7	28.6	14.8	19.8	8.9
Marital status										
- Married	6.4	2.0	28.2	10.2	16.1	6.3	19.7	8.5	15.3	9.5
- Divorced/separated	7.7	2.4	28.7	8.4	17.7	7.8	24.9	8.9	18.4	10.9
- Never married	8.6	3.7	39.7	18.5	19.9	8.6	20.5	10.7	15.9	8.6
- Cohabiting	11.5	2.5	43.8	17.1	26.0	13.6	34.9	17.0	25.1	7.5
- Widowed	5.1	2.8	18.1	5.5	7.6	1.1	15.4	4.4	14.1	7.4

(CONTINUED)

Table 2 (continued)

	Life-time Card-room	Past-year Card-room	Life-time Pri-vate	Past-year Pri-vate	Life-time Store	Past-year Store	Life-time Unlic	Past-year Unlic	Life-time Indian	Past-year Indian
Current employment										
- Full-time	8.3	2.8	35.1	14.0	19.8	8.5	24.9	12.5	19.2	10.6
- Part-time	3.4	1.4	24.2	10.3	15.8	6.0	14.4	5.6	11.2	7.3
- Not employed	6.2	2.3	25.2	8.7	12.2	4.4	14.3	3.7	11.4	7.3
Region										
- Northeast	4.1	1.7	31.0	11.9	14.8	6.7	21.1	11.3	13.7	6.3
- South	7.2	2.9	28.2	9.5	14.2	5.7	17.9	8.2	9.8	4.1
- Midwest	6.6	1.8	32.3	13.4	17.9	8.2	23.2	9.2	20.9	12.8
- West	10.5	3.4	34.3	14.9	22.4	7.7	21.7	9.0	22.5	16.1
Minor children										
- None	7.4	2.6	32.3	12.7	16.5	7.2	20.2	8.9	16.9	10.3
- One or more	6.8	2.4	28.5	10.9	17.8	6.5	20.9	9.4	14.4	7.4
Lottery state										
- No	8.9	3.2	31.5	12.6	17.9	8.2	18.0	9.3	13.9	7.6
- Yes	6.8	2.4	30.7	11.9	16.8	6.7	21.0	9.1	16.3	9.5
Distance to casino										
0-50 miles	7.2	3.2	32.2	13.7	20.0	8.1	20.9	9.0	22.5	13.1
51-250 miles	7.1	2.4	30.9	12.2	16.4	6.9	20.8	9.1	14.6	8.9
More than 250 miles	7.0	2.3	28.4	8.1	15.1	5.6	19.4	9.5	11.9	4.7

Table 3. Frequency of Non-Lottery vs. Lottery Gaming Activities (Percent) By Type of Activity and Demographics, Adult RDD Data 1998, Weighted

	Monthly gaming	Few times year	One day year	Lifetime gaming	No lifetime gaming	Weekly lottery	Monthly lottery	Yearly lottery	Lifetime lottery	No lifetime lottery
Total	12.6	18.4	10.9	34.3	23.8	12.3	13.8	25.7	19.8	28.4
Sex										
- Male	15.7	19.6	9.5	34.3	20.9	15.6	15.0	25.0	18.5	25.9
- Female	9.7	17.3	12.1	34.4	26.5	9.3	12.6	26.4	21.0	30.7
Race										
- White	12.9	19.7	11.1	35.9	20.4	11.4	13.4	27.9	20.9	26.4
- Black	10.0	10.8	10.2	33.2	35.8	11.9	12.2	18.6	19.6	37.6
- Hispanic	14.7	17.7	10.6	27.6	29.4	21.2	17.3	18.6	16.0	26.9
- Other	11.5	17.5	10.7	29.6	30.7	10.7	14.1	24.4	14.8	36.2
Age										
- 18-29	16.4	20.5	9.2	27.6	26.3	6.1	14.2	29.2	18.7	31.8
- 30-39	12.3	18.5	11.7	34.2	23.4	12.2	17.4	27.0	20.4	23.0
- 40-49	7.9	20.5	14.9	39.4	17.4	12.6	11.8	31.4	20.9	23.3
- 50-64	13.6	19.7	12.0	33.0	21.7	17.7	15.1	23.1	17.6	26.6
- 65 and older	12.9	11.4	5.9	39.4	30.4	15.4	9.0	15.0	21.5	39.1
Age by Sex										
- 18-29, Male	21.5	21.9	6.7	25.1	24.7	8.5	14.5	29.9	17.4	29.7
- 18-29, Female	11.2	19.1	11.7	30.1	27.9	3.7	13.9	28.5	20.1	33.9
- 30-39, Male	14.8	19.5	11.0	34.9	19.7	15.4	16.7	27.5	19.3	21.1
- 30-39, Female	9.7	17.5	12.3	33.4	27.0	9.1	18.0	26.4	21.5	25.0

(CONTINUED)

Table 3 (continued)

	Monthly gaming	Few times year	One day year	Lifetime gaming	No lifetime gaming	Weekly lottery	Monthly lottery	Yearly lottery	Lifetime lottery	No lifetime lottery
Age by Sex										
- 40-49, Male	9.8	21.9	11.7	39.3	17.4	14.6	16.3	27.7	17.7	23.8
- 40-49, Female	6.1	19.2	18.0	39.4	17.3	10.8	7.5	34.9	23.9	22.9
- 50-64, Male	16.2	19.5	11.3	30.6	22.4	20.9	13.7	23.2	16.5	25.7
- 50-64, Female	11.0	19.9	12.6	35.3	21.1	14.5	16.6	23.0	18.5	27.5
- 65+, Male	15.6	12.8	6.3	45.9	19.3	23.3	13.1	10.5	22.6	30.5
- 65+, Female	11.0	10.5	5.6	34.8	38.2	9.9	6.2	18.1	20.8	45.1
Education										
- Less than HS	12.2	10.6	5.2	30.8	41.3	15.5	14.7	15.6	14.8	39.4
- HS graduate	15.1	19.4	8.6	30.1	26.9	15.2	15.5	22.6	21.6	25.1
- Some college	12.9	20.2	11.9	34.6	20.4	10.9	14.2	30.5	19.9	24.5
- College graduate	10.2	18.7	14.2	39.6	17.3	10.0	11.3	27.7	20.0	30.9
Income										
- Less than $24,000	11.5	10.7	9.7	32.5	35.5	10.3	10.8	20.3	24.0	34.6
- $24,000-49,999	13.1	21.1	9.2	37.0	19.6	14.4	15.5	26.1	18.8	25.2
- $50,000-99,999	13.0	24.4	12.9	33.1	16.6	13.0	16.0	32.9	14.3	23.8
- $100,000 or more	15.9	20.8	14.4	34.5	14.4	13.3	13.9	24.5	25.7	22.7
Marital status										
- Married	9.9	17.5	12.3	35.5	24.8	12.5	13.8	24.2	19.7	29.8
- Divorced/separated	13.8	18.9	11.3	39.2	16.9	14.0	11.6	31.1	21.1	22.2
- Never married	18.2	21.2	8.9	29.4	22.3	10.0	15.9	26.9	20.2	27.0

(CONTINUED)

Table 3 (continued)

	Monthly gaming	Few times year	One day year	Lifetime gaming	No lifetime gaming	Weekly lottery	Monthly lottery	Yearly lottery	Lifetime lottery	No lifetime lottery
Marital status										
- Cohabiting	18.6	27.2	10.0	35.4	8.8	21.7	13.1	38.5	14.4	12.4
- Widowed	11.6	12.3	4.2	35.9	36.1	12.0	9.5	22.2	18.9	37.3
Current employment										
- Full-time	12.8	22.4	13.1	33.7	18.0	12.9	16.9	29.5	19.5	21.1
- Part-time	9.0	13.2	10.9	37.4	29.5	9.1	6.8	27.2	18.8	38.0
- Not employed	13.7	12.4	6.5	34.8	32.5	12.4	10.5	17.9	21.2	38.1
Region										
- Northeast	15.4	18.7	9.5	35.3	21.1	13.1	16.9	29.5	18.0	22.5
- South	9.9	16.0	8.4	36.2	29.5	11.9	11.4	21.0	20.9	34.8
- Midwest	13.6	17.3	13.0	33.4	22.7	12.5	14.5	29.9	20.1	23.0
- West	14.2	23.6	13.7	30.9	17.7	12.2	14.6	25.4	19.1	28.8
Minor children										
- None	13.4	20.1	9.8	33.4	23.2	13.1	13.3	23.6	20.0	29.9
- One or more	11.2	15.6	12.6	35.8	24.7	11.1	14.5	29.1	19.4	25.9
Lottery state										
- No	12.7	15.7	8.8	35.9	26.9	4.6	6.3	19.9	27.6	41.6
- Yes	12.6	18.9	11.3	34.0	23.2	13.9	15.2	26.8	18.3	25.8
Distance to casino										
- 0-50 miles	13.8	23.0	13.3	30.7	19.3	11.5	14.7	28.3	20.8	24.8
- 51-250 miles	12.3	18.2	11.3	34.0	24.2	11.9	13.7	26.6	19.2	28.5
- More than 250 miles	11.7	13.3	5.6	41.6	27.8	15.7	12.9	17.9	21.2	32.4

Table 4. Percent Reporting Gambling Problems By Number of Problems and Demographics, Adult RDD Data 1998, Weighted

	Never gambl-ed	0 Probs Ever	1-2 Probs Ever	3-4 Probs Ever	5+ Probs Ever	No gamb PstYr	0 Probs PstYr	1-2 Probs PstYr	3-4 Probs PstYr	5+ Probs PstYr
Total	14.4	75.6	7.9	1.3	0.8	36.7	60.4	2.3	0.4	0.1
Sex										
- Male	12.0	75.9	9.6	1.6	0.9	32.8	63.6	3.2	0.4	0.1
- Female	16.6	75.4	6.3	1.0	0.7	40.4	57.5	1.6	0.4	0.2
Race										
- White	12.3	79.1	6.8	1.2	0.6	35.2	62.3	2.2	0.2	0.1
- Black	24.2	63.5	8.1	2.3	1.9	48.3	47.6	2.9	1.2	0.0
- Hispanic	15.7	68.9	13.7	0.8	0.9	33.4	62.2	3.6	0.8	0.0
- Other	18.3	70.3	9.6	1.1	0.6	38.7	59.2	1.4	0.5	0.3
Age										
- 18-29	16.1	70.5	10.3	1.9	1.2	34.4	60.4	4.3	0.8	0.1
- 30-39	12.5	79.0	6.9	1.0	0.5	33.8	64.3	1.4	0.4	0.2
- 40-49	9.8	78.7	9.2	1.5	0.9	33.6	63.4	2.3	0.5	0.3
- 50-64	14.1	77.8	5.3	1.7	1.1	34.7	63.1	2.3	0.0	0.0
- 65 and older	20.2	72.6	6.9	0.2	0.1	49.7	48.9	1.3	0.2	0.0
Age by Sex										
- 18-29, Male	14.2	68.7	12.5	3.1	1.5	30.8	61.0	7.0	1.2	0.0
- 18-29, Female	18.0	72.2	8.2	0.6	0.9	38.1	59.9	1.5	0.3	0.2
- 30-39, Male	9.3	80.2	8.4	1.2	1.0	28.9	68.6	2.0	0.2	0.3
- 30-39, Female	15.7	77.9	5.5	0.9	0.0	38.6	60.1	0.7	0.6	0.0
- 40-49, Male	10.9	75.6	11.9	1.4	0.2	31.6	65.1	3.1	0.2	0.0
- 40-49, Female	8.7	81.6	6.6	1.6	1.6	35.4	61.8	1.6	0.7	0.5

(CONTINUED)

Table 4 (continued)

	Never gambled	0 Probs Ever	1-2 Probs Ever	3-4 Probs Ever	5+ Probs Ever	No gamb PstYr	0 Probs PstYr	1-2 Probs PstYr	3-4 Probs PstYr	5+ Probs PstYr
Age by Sex										
- 50-64, Male	13.6	77.4	6.1	1.8	1.2	33.8	64.1	2.1	0.0	0.0
- 50-64, Female	14.7	78.2	4.6	1.6	1.0	35.5	62.0	2.5	0.0	0.0
- 65+, Male	12.1	79.7	7.9	0.0	0.3	42.7	56.9	0.4	0.0	0.0
- 65+, Female	25.8	67.6	6.3	0.3	0.0	54.5	43.2	1.9	0.3	0.0
Education										
- Less than HS	26.0	60.6	10.7	1.4	1.2	47.9	49.6	1.6	0.9	0.0
- HS graduate	14.9	73.9	8.6	1.7	0.9	36.7	59.6	3.2	0.3	0.3
- Some college	11.6	78.2	7.8	1.4	0.9	32.4	64.0	2.9	0.7	0.1
- College graduate	12.0	80.9	6.1	0.7	0.3	36.6	62.1	1.4	0.0	0.0
Income										
- Less than $24,000	21.4	68.6	8.0	1.0	1.0	47.4	49.6	2.7	0.3	0.2
- $24,000-49,999	11.3	78.6	7.2	2.1	0.8	33.5	63.1	2.7	0.6	0.1
- $50,000-99,999	9.7	80.9	7.6	1.0	0.7	27.2	70.7	1.7	0.4	0.1
- More than $100,000	8.3	77.9	12.3	0.9	0.6	31.2	66.4	2.2	0.2	0.0
Marital status										
- Married	15.5	76.7	6.0	0.9	0.8	38.8	58.9	1.6	0.5	0.2
- Divorced/separated	8.4	80.5	8.9	1.2	1.0	32.3	65.7	2.0	0.0	0.0
- Never married	12.4	73.2	11.6	2.1	0.8	32.2	63.4	3.9	0.4	0.1
- Cohabiting	5.3	83.5	8.1	1.8	1.3	19.0	75.9	4.4	0.6	0.0
- Widowed	24.6	65.0	8.9	1.5	0.0	48.1	50.1	1.9	0.0	0.0

(CONTINUED)

Table 4 (continued)

	Never gambl-ed	0 Probs Ever	1-2 Probs Ever	3-4 Probs Ever	5+ Probs Ever	No gamb PstYr	0 Probs PstYr	1-2 Probs PstYr	3-4 Probs PstYr	5+ Probs PstYr
Current employment										
- Full-time	9.5	79.6	8.5	1.4	0.9	28.9	68.0	2.5	0.5	0.1
- Part-time	17.4	77.3	4.6	0.0	0.6	45.2	53.6	0.7	0.0	0.5
- Not employed	22.4	67.7	7.9	1.5	0.6	48.4	48.4	2.7	0.3	0.1
Region										
- Northeast	10.6	77.3	10.1	1.4	0.5	30.4	66.3	3.4	0.0	0.0
- South	18.2	73.9	5.8	0.9	1.2	45.0	52.2	2.1	0.6	0.2
- Midwest	12.7	80.2	5.3	1.2	0.6	32.5	65.5	1.6	0.1	0.2
- West	13.3	71.3	12.9	2.0	0.5	32.8	63.6	2.9	0.7	0.0
Minor children										
- None	14.6	75.7	7.9	1.3	0.4	36.9	60.4	2.4	0.3	0.0
- One or more	14.1	75.5	7.7	1.2	1.4	36.4	60.5	2.3	0.6	0.2
Lottery state										
- No	19.8	72.9	4.5	1.4	1.4	50.3	46.0	2.8	0.8	0.1
- Yes	13.4	76.2	8.5	1.3	0.7	34.1	63.2	2.3	0.3	0.1
Distance to casino										
- 0-50 miles	11.4	79.8	6.7	1.6	0.5	31.5	66.2	2.1	0.2	0.0
- 51-250 miles	14.6	74.7	8.7	1.3	0.7	36.6	60.5	2.3	0.5	0.1
- More than 250 miles	17.7	74.1	6.0	1.0	1.2	44.1	52.3	2.9	0.3	0.4
Professional Gamb.										
- Yes	0.0	67.7	14.7	5.9	11.8	0.0	82.3	5.9	11.8	0.0
- No	14.5	75.7	7.8	1.3	0.7	36.9	60.3	2.3	0.3	0.1

Table 5. Frequency of Gaming Activities (Percent) By Attitudes, Amount Won/Lost, and Problems, Adult RDD Data 1998, Weighted

	Monthly gaming	Few times year	One day year	Lifetime gaming	No lifetime gaming	Weekly lottery	Monthly lottery	Yearly lottery	Lifetime lottery	No lifetime lottery
Total	12.6	18.4	10.9	34.3	23.8	12.3	13.8	25.7	19.8	28.4
Effect of gambling										
- Very good/good	24.9	23.9	9.5	29.9	11.8	19.3	19.0	30.2	15.5	16.1
- Good and bad	14.5	23.5	12.6	33.4	16.0	14.3	17.4	30.4	19.5	18.4
- Bad	6.5	13.1	9.7	37.8	32.9	8.0	8.5	21.6	21.8	40.1
- Very bad	3.3	4.3	8.4	35.5	48.5	4.9	4.6	10.5	22.1	57.9
Gamble for excitement										
- Very important	38.0	32.9	11.5	14.0	3.7	26.7	23.9	36.1	7.7	5.6
- Important	27.5	36.5	12.2	19.2	4.6	24.9	24.7	35.3	8.5	6.7
- Not important	19.1	28.4	17.9	29.2	5.3	16.5	23.9	38.8	12.3	8.5
- Not at all important	7.6	21.3	23.0	35.6	12.6	15.0	16.0	49.1	11.5	8.4
Gamble for money										
- Very important	22.2	27.1	12.2	27.9	10.5	25.0	23.0	41.9	4.7	5.3
- Important	20.9	28.4	15.5	29.6	5.6	19.4	24.2	41.8	9.3	5.3
- Not important	19.5	33.8	19.1	23.2	4.4	14.9	22.0	37.2	14.8	10.9
- Not at all important	11.9	25.8	30.3	23.7	8.2	15.1	11.1	41.1	19.3	13.4
Gamble with others (C16_)										
- No	10.8	15.8	11.3	41.4	20.8	18.0	17.9	31.9	21.1	11.2
- Yes	16.9	24.9	13.7	39.1	5.4	12.4	15.2	29.3	24.4	18.7

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Table 5 (continued)

	Monthly gaming	Few times year	One day year	Lifetime gaming	No lifetime gaming	Weekly lottery	Monthly lottery	Yearly lottery	Lifetime lottery	No lifetime lottery
Largest amount won										
- $0-99	5.3	14.4	14.0	48.6	17.7	7.2	12.3	31.3	28.6	20.7
- $100-500	22.2	29.3	13.2	32.5	2.8	19.0	21.5	30.0	18.0	11.5
- More than $500	34.2	33.6	8.5	22.2	1.5	32.4	21.5	26.0	12.8	7.3
Largest amount lost										
- $0-99	9.9	16.3	13.7	45.6	14.4	10.9	14.0	31.1	25.6	18.3
- $100-500	26.2	37.2	9.9	25.9	0.8	22.5	23.9	27.1	15.9	10.7
- More than $500	47.0	30.1	9.8	12.1	0.9	41.6	7.0	27.2	17.5	6.8
Lifetime problems										
- Never gambled	0.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0	0.0	100.0
- 0	11.9	20.0	13.9	42.3	11.9	12.6	15.5	30.9	23.9	17.1
- 1-2	33.1	34.7	3.2	24.8	4.2	27.4	23.6	23.0	15.8	10.3
- 3-4	49.3	32.0	4.8	13.9	0.0	44.1	8.9	35.8	6.4	4.9
- 5 or more	50.5	14.1	2.7	29.9	2.8	13.8	13.7	7.4	47.8	17.3
Past year problems										
- No gambling	0.0	0.0	0.0	47.5	52.5	0.0	0.0	0.0	35.8	64.2
- 0	18.4	28.6	17.8	27.7	7.5	18.9	21.6	41.4	10.6	7.5
- 1-2	45.9	43.4	2.6	8.1	0.0	32.5	25.7	25.3	7.3	9.2
- 3-4	88.0	5.2	6.9	0.0	0.0	39.3	21.5	5.7	15.4	18.2
- 5 or more	53.5	46.5	0.0	0.0	0.0	20.0	33.5	46.5	0.0	0.0

Table 6. Percent Reporting Gaming Activities By Attitudes, Amount Won/Lost, and Problems, Adult RDD Data 1998, Weighted

	Life-time Casino	Past-year Casino	Life-time Track	Past-year Track	Life-time Lotto	Past-year Lotto	Life-time Bingo	Past-year Bingo	Life-time Chari-ty	Past-year Chari-ty
Total	55.8	25.6	35.8	7.1	71.7	51.9	27.3	6.1	14.5	5.7
Effect of gambling										
- Very good/good	68.5	35.1	41.5	13.1	83.9	68.4	34.4	11.7	20.1	8.6
- Good and bad	63.4	32.3	40.7	8.0	81.7	62.1	32.4	6.7	19.0	7.3
- Bad	46.5	15.3	29.3	4.3	59.9	38.1	17.1	3.2	7.9	4.0
- Very bad	29.8	8.8	24.4	3.4	42.4	20.5	17.8	2.1	4.9	0.6
Gamble for excitement										
- Very important	78.7	53.1	54.4	20.9	94.4	86.8	41.0	14.2	34.6	12.2
- Important	78.9	49.8	51.1	13.9	93.3	84.8	38.6	10.3	25.0	10.0
- Not important	72.7	38.5	47.3	10.9	91.6	79.3	37.7	11.0	21.4	9.7
- Not at all important	62.4	29.5	41.9	6.0	91.6	80.1	30.1	5.9	15.1	6.3
Gamble for money										
- Very important	71.0	41.6	46.8	9.6	94.7	90.0	34.9	8.7	20.7	7.2
- Important	72.6	39.8	48.8	13.3	94.7	85.4	37.8	9.7	22.9	8.7
- Not important	75.6	42.0	49.9	12.7	89.1	74.2	38.1	12.1	22.1	11.2
- Not at all important	65.0	36.4	40.5	6.8	86.6	67.3	29.6	6.4	20.8	10.0
Gamble with others (C16_)										
- No	58.5	25.3	38.5	7.3	88.9	67.8	26.1	3.9	13.6	5.1
- Yes	68.9	32.8	43.9	9.1	81.3	56.9	35.5	9.1	19.2	7.6

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Table 6 (continued)

	Life-time Casino	Past-year Casino	Life-time Track	Past-year Track	Life-time Lotto	Past-year Lotto	Life-time Bingo	Past-year Bingo	Life-time Chari-ty	Past-year Chari-ty
Largest amount won										
- $0-99	53.3	18.5	30.4	3.6	79.4	50.8	24.3	2.8	10.4	3.1
- $100-500	78.7	39.9	50.6	10.6	88.5	70.5	39.5	10.8	24.5	10.9
- More than $500	84.0	54.2	65.2	19.7	92.8	79.9	44.6	15.5	27.3	12.1
Largest amount lost										
- $0-99	57.8	22.0	35.2	5.0	81.7	56.2	29.9	6.3	13.2	4.9
- $100-500	86.8	53.0	60.1	16.1	89.4	73.5	36.8	9.0	27.0	10.7
- More than $500	85.4	49.6	70.1	32.1	93.2	75.8	44.2	12.9	35.8	20.1
Lifetime problems										
- Never gambled	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
- 0	63.2	27.5	40.6	7.8	83.0	59.0	30.1	6.2	15.3	6.1
- 1-2	79.3	47.8	50.0	10.5	89.7	73.9	42.7	11.8	29.9	11.2
- 3-4	95.0	57.1	58.3	22.7	95.1	88.7	60.5	22.5	28.9	10.8
- 5 or more	71.3	42.0	54.3	14.9	83.5	38.0	50.2	26.3	30.5	9.5
Past year problems										
- No gambling	28.0	0.0	15.8	0.0	35.9	0.0	12.2	0.0	2.0	0.0
- 0	71.1	39.2	47.2	11.3	92.6	82.0	35.5	9.1	21.2	8.7
- 1-2	91.3	72.0	54.8	9.9	90.8	83.5	43.4	13.3	33.8	14.9
- 3-4	86.1	55.5	52.5	19.3	83.6	69.7	64.5	64.5	33.2	19.3
- 5 or more	100.0	53.5	0.0	0.0	100.0	100.0	80.0	33.5	46.5	0.0

(CONTINUED)

Table 6 (continued)

	Life-time Card-room	Past-year Card-room	Life-time Priva-te	Past-year Priva-te	Life-time Store	Past-year Store	Life-time Unlic	Past-year Unlic	Life-time Indian	Past-year Indian
Total	7.2	2.5	30.8	12.0	17.0	6.9	20.5	9.1	15.9	9.2
Effect of gambling										
- Very good/good	11.2	4.9	42.5	21.6	29.6	16.1	29.7	15.4	20.9	11.8
- Good and bad	8.4	2.7	34.8	13.8	20.3	8.0	22.6	10.7	19.3	11.6
- Bad	4.0	1.7	23.5	7.2	10.4	2.8	18.4	7.1	9.7	5.5
- Very bad	5.1	1.2	19.7	4.8	4.9	1.3	9.9	1.5	9.6	4.0
Gamble for excitement										
- Very important	23.2	10.6	58.5	27.0	30.7	15.6	40.6	25.2	31.7	24.5
- Important	13.5	6.6	51.2	28.2	33.4	16.6	32.3	18.8	31.0	18.8
- Not important	7.3	2.1	38.5	17.1	23.4	11.2	26.7	11.4	21.2	11.8
- Not at all important	5.3	1.4	27.0	9.2	13.1	3.9	22.7	9.7	15.7	9.9
Gamble for money										
- Very important	12.5	6.2	40.2	16.4	26.8	12.8	29.1	15.8	24.5	15.0
- Important	10.0	4.4	45.3	19.9	22.8	11.7	29.4	14.4	20.5	12.8
- Not important	9.3	2.3	39.5	22.3	24.9	9.5	28.7	13.7	26.6	16.2
- Not at all important	5.9	0.6	32.3	15.8	17.1	7.3	23.7	12.0	21.9	14.2
Gamble with others (C16_)										
- No	7.7	2.4	27.3	8.6	16.6	8.4	19.4	6.4	17.6	9.9
- Yes	8.8	3.4	41.1	17.0	21.9	8.0	26.5	13.1	19.3	11.3

(CONTINUED)

Table 6 (continued)

	Life-time Card-room	Past-year Card-room	Life-time Priva-te	Past-year Priva-te	Life-time Store	Past-year Store	Life-time Unlic	Past-year Unlic	Life-time Indian	Past-year Indian
Largest amount won										
- $0-99	3.7	0.6	26.1	8.2	12.1	3.5	18.2	7.1	11.9	6.0
- $100-500	10.4	3.7	48.2	21.0	28.5	14.4	30.7	15.3	24.6	14.9
- More than $500	21.4	10.5	51.5	23.0	33.0	14.1	33.4	15.9	32.5	20.6
Largest amount lost										
- $0-99	4.7	1.2	29.3	9.7	15.9	5.9	19.8	7.9	14.0	7.4
- $100-500	15.9	5.9	53.1	24.0	29.8	13.3	34.2	16.4	31.0	19.6
- More than $500	45.0	26.5	73.4	45.9	41.9	23.0	50.6	36.9	38.9	27.6
Lifetime problems										
- Never gambled	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
- 0	6.3	2.1	33.5	12.6	17.5	7.0	22.0	9.5	17.5	9.9
- 1-2	19.3	5.6	52.4	24.9	35.9	17.3	38.0	19.3	24.4	15.0
- 3-4	46.8	33.9	58.6	31.8	41.3	14.1	43.4	20.4	44.3	28.9
- 5 or more	34.9	9.6	79.5	12.1	46.3	17.3	36.2	13.9	25.2	15.1
Past year problems										
- No gambling	2.2	0.0	13.7	0.0	5.1	0.0	6.7	0.0	3.0	0.0
- 0	9.0	3.3	40.0	18.6	22.8	10.1	28.0	13.8	23.1	14.2
- 1-2	33.3	21.1	61.3	28.1	51.0	30.3	40.0	27.8	30.8	22.8
- 3-4	28.8	13.9	33.9	19.0	23.4	23.4	28.8	13.9	5.2	5.2
- 5 or more	46.5	0.0	46.5	0.0	66.5	20.0	46.5	46.5	100.0	53.5

Table 7. Percent Reporting Gambling Problems By Attitudes, Amount Won/Lost, and Problems, Adult RDD Data 1998, Weighted

	Never gambl-ed	0 Probs Ever	1-2 Probs Ever	3-4 Probs Ever	5+ Probs Ever	No gamb PstYr	0 Probs PstYr	1-2 Probs PstYr	3-4 Probs PstYr	5+ Probs PstYr
Total	14.4	75.6	7.9	1.3	0.8	36.7	60.4	2.3	0.4	0.1
Effect of gambling										
- Very good/good	5.1	75.1	15.5	2.5	1.9	18.3	72.5	8.4	0.7	0.2
- Good and bad	6.9	83.1	8.4	1.3	0.4	25.8	71.6	2.0	0.4	0.1
- Bad	21.6	71.2	5.8	1.1	0.4	49.8	48.7	1.1	0.2	0.2
- Very bad	39.2	55.9	2.0	0.8	2.1	72.5	26.9	0.3	0.3	0.0
Gamble for excitement										
- Very important	0.0	65.1	24.2	6.4	4.3	0.0	84.2	11.6	2.9	1.3
- Important	0.0	80.3	15.4	3.1	1.2	0.0	92.0	6.6	1.1	0.2
- Not important	0.0	89.5	9.7	0.4	0.3	0.2	98.4	1.4	0.0	0.0
- Not at all important	0.0	95.4	3.6	1.0	0.0	0.2	99.2	0.6	0.0	0.0
Gamble for money										
- Very important	0.0	77.4	15.6	4.9	2.1	0.0	90.2	8.1	1.4	0.4
- Important	0.0	87.3	11.8	0.5	0.5	0.0	96.7	3.1	0.0	0.2
- Not important	0.0	92.8	6.4	0.6	0.2	0.5	98.1	0.7	0.7	0.0
- Not at all important	0.0	93.4	5.8	0.8	0.0	0.0	99.6	0.4	0.0	0.0
Gamble with others (C16_)										
- No	0.0	89.4	8.6	1.4	0.6	25.3	71.6	2.5	0.5	0.1
- Yes	0.0	87.8	9.6	1.5	1.0	26.1	70.4	2.9	0.4	0.1

(CONTINUED)

Table 7 (continued)

	Never gambled	0 Probs Ever	1-2 Probs Ever	3-4 Probs Ever	5+ Probs Ever	No gamb PstYr	0 Probs PstYr	1-2 Probs PstYr	3-4 Probs PstYr	5+ Probs PstYr
Largest amount won										
- $0-99	0.0	96.7	2.9	0.1	0.3	36.2	63.1	0.6	0.1	0.0
- $100-500	0.0	82.1	16.0	1.0	0.8	13.2	81.3	4.4	0.7	0.4
- More than $500	0.0	68.9	20.1	7.7	3.3	10.2	80.5	7.7	1.4	0.2
Largest amount lost										
- $0-99	0.0	95.4	4.0	0.4	0.2	31.0	67.7	1.0	0.3	0.0
- $100-500	0.0	70.4	24.3	3.2	2.1	11.8	80.0	6.9	0.8	0.5
- More than $500	0.0	52.5	21.8	16.6	9.1	10.1	71.8	15.5	1.7	1.0
Lifetime problems										
- Never gambled	100.0	0.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0	0.0
- 0	0.0	100.0	0.0	0.0	0.0	27.8	72.2	0.0	0.0	0.0
- 1-2	0.0	0.0	100.0	0.0	0.0	12.0	66.2	21.8	0.0	0.0
- 3-4	0.0	0.0	0.0	100.0	0.0	4.5	41.7	35.3	18.4	0.0
- 5 or more	0.0	0.0	0.0	0.0	100.0	29.9	12.0	24.0	18.9	15.2
Past year problems										
- No gambling	39.3	57.3	2.6	0.2	0.6	100.0	0.0	0.0	0.0	0.0
- 0	0.0	90.3	8.6	0.9	0.2	0.0	100.0	0.0	0.0	0.0
- 1-2	0.0	0.0	72.8	19.3	7.9	0.0	0.0	100.0	0.0	0.0
- 3-4	0.0	0.0	0.0	61.8	38.2	0.0	0.0	0.0	100.0	0.0
- 5 or more	0.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0	0.0	100.0

Table 8. Percent Reporting Attitudes toward Gambling By Demographics, Gaming Frequency, and Problems, Adult RDD Data 1998, Weighted

	Gambling good	Gambling good/-bad	Gambling bad	Gambling very bad
Total	12.3	52.5	22.2	13.0
Sex				
- Male	14.6	51.6	22.4	11.4
- Female	10.1	53.4	22.0	14.5
Race				
- White	11.7	53.5	22.1	12.7
- Black	13.2	50.2	21.1	15.5
- Hispanic	15.6	52.2	20.3	11.8
- Other	11.9	46.0	28.0	14.1
Age				
- 18-29	16.6	59.6	19.0	4.8
- 30-39	11.6	56.3	18.9	13.2
- 40-49	11.6	51.9	24.7	11.8
- 50-64	8.6	52.9	21.1	17.4
- 65 and older	11.8	37.4	29.9	20.9
Age by Sex				
- 18-29, Male	21.5	54.7	20.7	3.1
- 18-29, Female	11.8	64.4	17.3	6.5
- 30-39, Male	14.4	54.8	19.1	11.7
- 30-39, Female	8.9	57.7	18.7	14.7
- 40-49, Male	14.1	52.9	23.5	9.5
- 40-49, Female	9.3	50.9	25.8	13.9

(CONTINUED)

Table 8 (continued)

	Gambling good	Gambling good/-bad	Gambling bad	Gambling very bad
Age by Sex				
- 50-64, Male	9.3	51.9	22.7	16.1
- 50-64, Female	8.0	53.9	19.6	18.6
- 65+, Male	10.7	38.2	29.3	21.8
- 65+, Female	12.6	36.8	30.4	20.2
Education				
- Less than HS	16.1	40.6	26.1	17.2
- HS graduate	16.1	50.9	20.0	13.0
- Some college	12.0	56.4	19.9	11.8
- College graduate	7.5	54.7	25.3	12.5
Income				
- Less than $24,000	13.3	48.9	21.3	16.6
- $24,000-49,999	11.3	56.8	19.8	12.0
- $50,000-99,999	12.3	54.8	24.0	8.9
- More than $100,000	11.7	51.1	23.6	13.5
Marital status				
- Married	10.2	51.3	23.5	15.0
- Divorced/separated	11.6	50.7	23.3	14.4
- Never married	17.5	57.7	18.2	6.6
- Cohabiting	18.2	65.9	10.3	5.6
- Widowed	11.6	40.3	28.9	19.2

(CONTINUED)

Table 8 (continued)

	Gambling good	Gambling good/-bad	Gambling bad	Gambling very bad
Current employment				
- Full-time	12.4	56.9	20.2	10.5
- Part-time	9.1	54.9	25.2	10.8
- Not employed	13.0	43.4	25.1	18.5
Region				
- Northeast	13.4	57.4	18.8	10.4
- South	12.4	48.3	25.4	13.8
- Midwest	11.3	52.8	22.1	13.9
- West	12.3	55.7	19.5	12.6
Minor children				
- None	13.1	51.3	23.1	12.5
- One or more	10.9	54.6	20.8	13.8
Lottery state				
- No	13.9	51.4	18.6	16.1
- Yes	11.9	52.8	22.9	12.4
Distance to casino				
- 0-50 miles	10.2	56.7	21.1	12.0
- 51-250 miles	12.6	52.3	22.1	12.9
- More than 250 miles	13.0	47.9	24.2	14.9
Frequency of gaming				
- Monthly	24.4	60.7	11.5	3.4

(CONTINUED)

Table 8 (continued)

	Gambling good	Gambling good/-bad	Gambling bad	Gambling very bad
Frequency of gaming				
- Few times	15.7	65.8	15.6	3.0
- One day	10.6	60.0	19.5	9.9
- Not past year	10.7	51.2	24.6	13.5
- Never	6.2	35.8	31.2	26.8
Frequency of lottery				
- Weekly	19.2	61.2	14.5	5.1
- Monthly	16.7	65.5	13.5	4.3
- Past year	14.4	61.8	18.6	5.3
- Not past year	9.6	51.7	24.4	14.4
- Never	7.1	34.4	31.8	26.8
Lifetime problems				
- Never gambled	4.4	25.5	34.0	36.1
- 0	12.1	57.5	20.8	9.6
- 1-2	24.2	56.1	16.4	3.3
- 3-4	23.0	51.0	17.8	8.2
- 5+	29.2	26.1	10.3	34.4
Past year problems				
- No gambling	6.2	37.4	30.5	26.0
- 0	14.6	61.9	17.8	5.8
- 1-2	43.7	44.5	10.3	1.5
- 3-4	20.8	60.0	9.5	9.7
- 5+	20.0	46.5	33.5	0.0

Table 9. Percent Who Do Not Gamble for Moral Reasons By Demographics, Adult RDD Data 1998, Weighted

	Moral very imp	Moral imp	Moral not imp	Moral not at all
Total	38.7	15.0	19.6	26.6
Sex				
- Male	35.5	14.5	19.8	30.1
- Female	41.1	15.4	19.5	24.0
Race				
- White	42.4	15.6	18.8	23.3
- Black	38.4	10.1	14.7	36.9
- Hispanic	17.5	11.9	35.3	35.3
- Other	33.4	23.4	19.2	24.1
Age				
- 18-29	25.5	20.5	22.8	31.2
- 30-39	36.3	17.1	17.7	28.9
- 40-49	41.0	12.3	25.9	20.8
- 50-64	48.8	6.2	16.2	28.7
- 65 and older	44.7	16.6	16.0	22.7
Age by Sex				
- 18-29, Male	20.0	22.0	25.2	32.8
- 18-29, Female	29.8	19.3	20.9	30.0
- 30-39, Male	30.8	22.3	18.6	28.4
- 30-39, Female	40.2	13.3	17.1	29.3
- 40-49, Male	40.2	13.9	19.7	26.1
- 40-49, Female	41.6	11.0	30.9	16.5

(CONTINUED)

Table 9 (continued)

	Moral very imp	Moral imp	Moral not imp	Moral not at all
Age by Sex				
- 50-64, Male	45.2	6.0	15.4	33.5
- 50-64, Female	52.2	6.5	17.0	24.3
- 65+, Male	45.6	5.8	20.1	28.4
- 65+, Female	44.1	22.7	13.6	19.5
Education				
- Less than HS	30.2	15.1	28.7	25.9
- HS graduate	43.2	11.3	16.5	29.0
- Some college	40.9	16.6	15.9	26.6
- College graduate	36.6	16.9	21.6	24.9
Income				
- Less than $24,000	35.5	14.6	20.3	29.7
- $24,000-49,999	37.6	16.2	19.5	26.6
- $50,000-99,999	44.4	14.7	19.5	21.4
- More than $100,000	31.9	16.2	22.3	29.6
Marital status				
- Married	43.0	16.5	20.2	20.3
- Divorced/separated	37.0	16.5	26.3	20.1
- Never married	25.4	13.7	17.5	43.4
- Cohabiting	31.1	0.0	19.3	49.6
- Widowed	41.3	5.1	17.4	36.2

(CONTINUED)

Table 9 (continued)

	Moral very imp	Moral imp	Moral not imp	Moral not at all
Current employment				
- Full-time	36.5	14.8	20.5	28.3
- Part-time	39.7	17.4	19.9	23.1
- Not employed	40.6	14.8	19.0	25.6
Region				
- Northeast	34.4	11.6	20.6	33.4
- South	40.7	12.3	20.7	26.2
- Midwest	37.9	22.8	18.0	21.4
- West	38.2	14.5	18.4	28.9
Minor children				
- None	36.7	15.0	18.8	29.5
- One or more	42.1	15.0	21.0	21.9
Lottery state				
- No	37.1	14.4	20.9	27.6
- Yes	39.2	15.2	19.3	26.4
Distance to casino				
- 0-50 miles	36.8	22.6	18.2	22.3
- 51-250 miles	38.3	14.1	19.1	28.6
- More than 250 miles	43.0	10.5	23.1	23.3

Table 10. Percent Who Do Not Gamble for Monetary Reasons By Demographics, Adult RDD Data 1998, Weighted

	Lose money very imp	Lose money imp	Lose money not imp	Lose money not at all
Total	48.7	17.7	14.5	19.1
Sex				
- Male	41.6	18.7	17.2	22.6
- Female	54.0	16.9	12.6	16.5
Race				
- White	49.4	17.5	14.8	18.3
- Black	55.0	16.5	7.4	21.1
- Hispanic	37.9	15.8	23.9	22.4
- Other	45.8	23.9	13.9	16.4
Age				
- 18-29	53.6	17.7	15.5	13.3
- 30-39	40.5	21.8	16.9	20.8
- 40-49	49.7	15.2	14.6	20.5
- 50-64	55.8	15.3	11.5	17.4
- 65 and older	46.5	17.7	13.5	22.3
Age by Sex				
- 18-29, Male	40.5	22.5	16.8	20.2
- 18-29, Female	64.0	13.8	14.4	7.8
- 30-39, Male	36.2	28.8	12.8	22.2
- 30-39, Female	43.8	16.6	19.8	19.8
- 40-49, Male	43.0	14.7	20.2	22.2
- 40-49, Female	55.3	15.7	9.9	19.0

(CONTINUED)

Table 10 (continued)

	Lose money very imp	Lose money imp	Lose money not imp	Lose money not at all
Age by Sex				
- 50-64, Male	56.9	6.8	14.6	21.7
- 50-64, Female	54.7	23.1	8.7	13.5
- 65+, Male	33.8	18.2	22.7	25.3
- 65+, Female	53.4	17.4	8.6	20.7
Education				
- Less than HS	47.0	13.4	15.5	24.1
- HS graduate	55.3	15.7	11.0	18.0
- Some college	49.0	19.5	11.4	20.2
- College graduate	43.7	20.2	20.4	15.7
Income				
- Less than $24,000	50.5	16.8	12.7	20.0
- $24,000-49,999	46.8	20.2	14.7	18.3
- $50,000-99,999	48.6	17.2	18.8	15.4
- More than $100,000	46.8	18.9	18.1	16.2
Marital status				
- Married	47.6	17.0	15.8	19.7
- Divorced/separated	55.8	19.3	16.4	8.6
- Never married	48.5	19.3	13.1	19.1
- Cohabiting	56.9	21.6	8.1	13.5
- Widowed	44.7	16.3	7.5	31.4

(CONTINUED)

Table 10 (continued)

	Lose money very imp	Lose money imp	Lose money not imp	Lose money not at all
Current employment				
- Full-time	49.9	16.7	12.8	20.6
- Part-time	52.9	21.8	18.0	7.3
- Not employed	46.6	17.4	15.7	20.3
Region				
- Northeast	43.9	23.7	13.9	18.6
- South	48.3	18.3	14.9	18.6
- Midwest	51.3	12.9	15.6	20.2
- West	50.2	17.6	12.9	19.3
Minor children				
- None	47.9	17.4	15.3	19.4
- One or more	50.0	18.1	13.3	18.6
Lottery state				
- No	46.7	18.9	14.3	20.0
- Yes	49.3	17.3	14.6	18.8
Distance to casino				
- 0-50 miles	49.5	13.7	14.8	22.0
- 51-250 miles	50.3	18.0	12.8	18.8
- More than 250 miles	42.9	19.5	20.3	17.3

Table 11. Percent Reporting Reasons for Gambling -Importance of Excitement By Demographics, Gaming Frequency, and Problems, Adult RDD Data 1998, Weighted

	Very impor-tant	Impor-tant	Not impor-tant	Not at all impor-tant
Total	9.5	29.1	31.0	30.3
Sex				
- Male	9.6	32.2	30.5	27.7
- Female	9.4	25.9	31.6	33.1
Race				
- White	8.8	30.3	30.4	30.5
- Black	9.6	23.7	28.9	37.8
- Hispanic	10.6	27.3	38.9	23.1
- Other	15.5	27.4	27.4	29.7
Age				
- 18-29	13.6	38.4	26.7	21.2
- 30-39	9.1	32.0	29.5	29.5
- 40-49	7.6	25.1	34.3	33.0
- 50-64	7.2	22.7	35.2	34.9
- 65 and older	9.4	22.2	30.8	37.5
Age by Sex				
- 18-29, Male	11.8	43.4	25.4	19.5
- 18-29, Female	15.6	32.9	28.2	23.2
- 30-39, Male	10.4	32.5	29.5	27.6
- 30-39, Female	7.5	31.4	29.4	31.7
- 40-49, Male	8.9	30.9	31.6	28.6
- 40-49, Female	6.2	19.2	37.0	37.5

(CONTINUED)

Table 11 (continued)

	Very important	Important	Not important	Not at all important
Age by Sex				
- 50-64, Male	8.0	22.6	33.0	36.4
- 50-64, Female	6.4	22.8	37.3	33.5
- 65+, Male	7.0	25.2	37.5	30.3
- 65+, Female	11.6	19.6	24.9	43.9
Education				
- Less than HS	11.6	20.3	39.9	28.2
- HS graduate	8.7	30.0	29.8	31.5
- Some college	8.9	29.6	29.5	32.0
- College graduate	10.4	30.6	31.0	28.0
Income				
- Less than $24,000	9.4	24.0	34.4	32.3
- $24,000-49,999	9.4	32.0	29.9	28.7
- $50,000-99,999	10.4	32.5	28.5	28.6
- More than $100,000	8.0	28.6	31.3	32.1
Marital status				
- Married	8.1	28.1	30.7	33.1
- Divorced/separated	9.4	22.3	33.2	35.1
- Never married	10.8	37.1	29.2	22.8
- Cohabiting	20.0	21.2	33.2	25.5
- Widowed	8.1	21.5	40.9	29.5

(CONTINUED)

Table 11 (continued)

	Very important	Important	Not important	Not at all important
Current employment				
- Full-time	9.5	30.7	30.0	29.9
- Part-time	9.2	27.7	34.6	28.5
- Not employed	9.5	26.0	32.8	31.8
Region				
- Northeast	11.8	30.4	29.9	27.9
- South	7.6	28.4	30.3	33.7
- Midwest	8.9	30.2	28.7	32.3
- West	11.5	27.8	36.2	24.5
Minor children				
- None	8.7	29.1	33.0	29.2
- One or more	10.8	29.2	27.9	32.1
Lottery state				
- No	11.1	33.1	26.4	29.3
- Yes	9.3	28.5	31.7	30.5
Distance to casino				
- 0-50 miles	9.6	26.5	32.3	31.6
- 51-250 miles	9.5	30.2	30.0	30.2
- More than 250 miles	9.5	28.2	32.8	29.5
Frequency of gaming				
- Monthly	18.3	40.3	29.9	11.6

(CONTINUED)

Table 11 (continued)

	Very impor-tant	Impor-tant	Not impor-tant	Not at all impor-tant
Frequency of gaming				
- Few times	10.8	36.6	30.4	22.2
- One day	6.4	20.7	32.4	40.5
- Not past year	5.0	20.9	33.9	40.3
- Never	4.9	18.8	22.9	53.4
Frequency of lottery				
- Weekly	13.1	37.3	26.1	23.5
- Monthly	10.4	33.2	34.0	22.4
- Past year	8.4	25.4	29.5	36.8
- Not past year	6.9	23.6	36.2	33.3
- Never	6.9	25.6	34.1	33.4
Lifetime problems				
- Never gambled	.	.	.	.
- 0	7.2	27.1	32.2	33.5
- 1-2	21.1	41.2	27.8	9.9
- 3-4	31.5	46.8	6.3	15.4
- 5+	47.8	40.5	11.7	0.0
Past year problems				
- No gambling	0.0	0.0	52.7	47.3
- 0	8.4	28.1	32.0	31.5
- 1-2	30.1	52.6	12.2	5.0
- 3-4	45.2	54.8	0.0	0.0
- 5+	66.5	33.5	0.0	0.0

(CONTINUED)

Table 12. Percent Reporting Reasons for Gambling -Importance of Money By Demographics, Gaming Frequency, and Problems, Adult RDD Data 1998, Weighted

	Very impor-tant	Impor-tant	Not impor-tant	Not at all impor-tant
Total	30.9	32.4	24.6	12.1
Sex				
- Male	30.1	34.1	24.3	11.5
- Female	31.8	30.6	24.9	12.8
Race				
- White	28.9	32.7	24.9	13.5
- Black	41.6	34.1	16.4	7.9
- Hispanic	31.6	32.9	30.4	5.2
- Other	37.8	26.4	23.3	12.6
Age				
- 18-29	36.7	35.2	21.2	6.8
- 30-39	32.1	32.3	21.0	14.6
- 40-49	31.8	32.3	26.7	9.2
- 50-64	25.2	32.3	27.1	15.4
- 65 and older	24.6	27.6	30.7	17.1
Age by Sex				
- 18-29, Male	37.0	36.6	20.8	5.6
- 18-29, Female	36.5	33.6	21.7	8.2
- 30-39, Male	32.9	33.7	20.0	13.4
- 30-39, Female	31.1	30.6	22.2	16.0
- 40-49, Male	31.8	35.6	23.2	9.4
- 40-49, Female	31.8	29.0	30.3	8.9

(CONTINUED)

Table 12 (continued)

	Very important	Important	Not important	Not at all important
Age by Sex				
- 50-64, Male	22.3	32.0	30.5	15.2
- 50-64, Female	28.1	32.5	23.9	15.5
- 65+, Male	18.5	30.0	34.2	17.3
- 65+, Female	29.9	25.5	27.5	17.0
Education				
- Less than HS	28.1	32.2	29.9	9.9
- HS graduate	32.7	36.0	20.7	10.6
- Some college	31.9	30.7	26.6	10.7
- College graduate	29.2	30.8	24.2	15.8
Income				
- Less than $24,000	30.1	30.1	27.1	12.7
- $24,000-49,999	33.1	34.5	22.4	9.9
- $50,000-99,999	30.0	31.2	26.3	12.5
- More than $100,000	30.2	34.8	18.0	17.0
Marital status				
- Married	29.0	30.8	26.2	14.1
- Divorced/separated	30.8	32.4	24.0	12.7
- Never married	33.3	35.5	23.3	7.9
- Cohabiting	37.8	33.5	21.8	6.9
- Widowed	32.3	35.2	19.3	13.3

(CONTINUED)

Table 12 (continued)

	Very important	Important	Not important	Not at all important
Current employment				
- Full-time	32.7	33.5	21.8	12.0
- Part-time	29.3	35.3	25.2	10.2
- Not employed	26.8	27.4	32.5	13.3
Region				
- Northeast	34.5	37.6	15.9	11.9
- South	30.7	31.5	24.9	13.0
- Midwest	31.1	32.9	23.6	12.3
- West	28.7	28.9	32.1	10.3
Minor children				
- None	28.8	32.1	26.8	12.3
- One or more	34.4	32.8	21.1	11.7
Lottery state				
- No	32.2	27.9	23.7	16.2
- Yes	30.7	33.0	24.7	11.5
Distance to casino				
- 0-50 miles	25.5	34.5	25.9	14.1
- 51-250 miles	33.2	31.5	24.2	11.1
- More than 250 miles	29.4	33.3	23.8	13.5
Frequency of gaming				
- Monthly	34.6	34.0	24.2	7.3

(CONTINUED)

Table 12 (continued)

	Very impor-tant	Impor-tant	Not impor-tant	Not at all impor-tant
Frequency of gaming				
- Few times	28.9	31.6	28.7	10.8
- One day	21.9	29.3	27.4	21.4
- Not past year	32.2	35.7	21.4	10.7
- Never	45.5	25.5	15.1	13.9
Frequency of lottery				
- Weekly	39.4	32.3	18.9	9.4
- Monthly	32.6	36.1	25.0	6.2
- Past year	31.7	33.3	22.6	12.3
- Not past year	13.9	28.8	34.9	22.4
- Never	21.3	22.3	35.2	21.2
Lifetime problems				
- Never gambled	.	.	.	.
- 0	27.7	32.7	26.4	13.1
- 1-2	44.3	34.9	14.3	6.5
- 3-4	78.8	8.0	8.0	5.2
- 5+	74.5	18.7	6.7	0.0
Past year problems				
- No gambling	0.0	0.0	100.0	0.0
- 0	29.2	32.8	25.3	12.6
- 1-2	67.2	26.8	4.5	1.5
- 3-4	69.6	0.0	30.4	0.0
- 5+	66.5	33.5	0.0	0.0

Table 13. When Playing Favorite Game, Percent Who Usually Do So with Others Known Well By Demographics, Adult RDD Data 1998, Weighted

	Usually with Others
Total	64.3
Sex	
- Male	62.0
- Female	66.4
Race	
- White	66.0
- Black	58.0
- Hispanic	60.2
- Other	61.8
Age	
- 18-29	73.5
- 30-39	64.5
- 40-49	63.5
- 50-64	56.4
- 65 and older	60.4
Age by Sex	
- 18-29, Male	73.7
- 18-29, Female	73.4
- 30-39, Male	61.4
- 30-39, Female	67.8
- 40-49, Male	56.9
- 40-49, Female	69.3

(CONTINUED)

Table 13 (continued)

	Usually with Others
Age by Sex	
- 50-64, Male	52.7
- 50-64, Female	59.9
- 65+, Male	63.3
- 65+, Female	58.1
Education	
- Less than HS	60.1
- HS graduate	64.2
- Some college	63.9
- College graduate	66.2
Income	
- Less than $24,000	62.0
- $24,000-49,999	66.4
- $50,000-99,999	65.3
- More than $100,000	63.8
Marital status	
- Married	66.1
- Divorced/separated	58.3
- Never married	65.6
- Cohabiting	54.8
- Widowed	59.7

(CONTINUED)

Table 13 (continued)

	Usually with Others
Current employment	
- Full-time	64.4
- Part-time	66.2
- Not employed	63.6
Region	
- Northeast	61.2
- South	65.3
- Midwest	64.0
- West	65.5
Minor children	
- None	63.2
- One or more	66.0
Lottery state	
- No	68.2
- Yes	63.6
Distance to casino	
- 0-50 miles	69.1
- 51-250 miles	63.8
- More than 250 miles	60.0
Frequency of gaming	
- Monthly	73.8

(CONTINUED)

Table 13 (continued)

	Usual-ly with Others
Frequency of gaming	
- Few times	73.9
- One day	68.6
- Not past year	63.0
- Never	31.8
Frequency of lottery	
- Weekly	55.5
- Monthly	60.4
- Past year	62.3
- Not past year	67.6
- Never	75.1
Lifetime problems	
- Never gambled	.
- 0	63.9
- 1-2	66.9
- 3-4	67.3
- 5+	74.5
Past year problems	
- No gambling	65.1
- 0	63.9
- 1-2	67.7
- 3-4	59.2
- 5+	66.5

Table 14. Percent Reporting Gambling Problems By Health, Mental Health, and Substance Use, Adult RDD Data 1998, Weighted

	Never gambl-ed	0 Probs Ever	1-2 Probs Ever	3-4 Probs Ever	5+ Probs Ever	No gamb PstYr	0 Probs PstYr	1-2 Probs PstYr	3-4 Probs PstYr	5+ Probs PstYr
Total	14.4	75.6	7.9	1.3	0.8	36.7	60.4	2.3	0.4	0.1
General Health Status										
-Excellent	14.5	77.6	6.2	1.5	0.2	35.3	62.3	1.9	0.4	0.0
-Good	11.8	76.5	9.3	1.3	1.1	33.4	62.7	3.4	0.3	0.2
-Fair	21.3	68.7	7.6	1.0	1.5	49.2	49.5	0.5	0.6	0.2
-Poor	21.3	66.1	10.2	0.5	1.9	51.8	46.7	1.4	0.0	0.0
Psych Outpatient Treatment										
- Yes	11.0	76.3	8.4	2.6	1.7	37.9	58.2	3.6	0.0	0.4
- No	14.7	75.5	7.9	1.2	0.7	36.7	60.5	2.3	0.4	0.1
Current MH: Troubled										
- Not at all	15.5	76.0	7.0	0.9	0.5	37.6	59.9	2.0	0.4	0.0
- Somewhat/Very much	9.4	72.6	12.7	3.3	2.0	32.4	62.5	4.1	0.6	0.5
Manic Screen										
- Yes	0.0	0.0	64.1	18.1	17.8	19.6	37.2	32.6	8.9	1.7
- No	14.6	76.7	7.1	1.1	0.5	36.9	60.8	1.9	0.3	0.1
Depressive Episode										
- Yes	0.0	0.0	60.5	19.4	20.2	3.1	56.6	36.4	1.8	2.1
- No	14.6	76.5	7.3	1.1	0.6	37.1	60.5	2.0	0.4	0.1
Alcohol Use 12+ Days/Yr										
- Yes	5.6	81.5	10.9	1.5	0.5	22.1	73.6	3.8	0.5	0.1

(CONTINUED)

Table 14 (continued)

	Never gambl-ed	0 Probs Ever	1-2 Probs Ever	3-4 Probs Ever	5+ Probs Ever	No gamb PstYr	0 Probs PstYr	1-2 Probs PstYr	3-4 Probs PstYr	5+ Probs PstYr
Alcohol Use 12+ Days/Yr										
- No	19.4	72.3	6.2	1.2	0.9	44.8	53.2	1.6	0.3	0.1
Illicit Drug Use 5+ Days/Yr										
- Yes	7.2	73.4	15.7	2.6	1.1	22.1	70.1	7.2	0.0	0.6
- No	14.8	75.7	7.5	1.2	0.8	37.3	60.0	2.2	0.4	0.1
Dependent:Alc or Drugs										
- Yes	8.8	53.4	24.5	9.0	4.3	17.8	60.3	17.6	3.0	1.3
- No	14.5	76.0	7.6	1.1	0.7	37.1	60.4	2.1	0.3	0.1
Dependent on Alcohol										
- Yes	15.9	46.5	24.3	5.4	7.9	25.1	51.4	15.7	5.5	2.4
- No	14.4	75.9	7.7	1.2	0.7	36.8	60.5	2.2	0.3	0.1

Table 15. Percent Reporting Mental Health, Health, and Substance Use Measures By Gaming Frequency and Problems, Adult RDD Data 1998, Weighted

	Excel-lent Health	Good Health	Fair Health	Poor Health	Psych Outpat Trtmnt	Curr MH Troub-led	Alcoh-ol 12+ Days	Drug Use 5+ Days	Manic Screen	Depre-ss Episod
Total	42.7	41.9	11.6	3.8	6.7	16.6	35.6	4.0	1.4	1.1
Frequency of gaming										
- Monthly	39.0	44.7	11.4	4.8	6.9	19.4	54.7	9.1	3.8	3.9
- Few times	42.4	48.3	7.6	1.7	5.9	13.4	49.7	5.7	1.9	1.9
- One day	48.5	40.5	9.0	2.0	9.3	19.3	36.7	2.2	0.4	0.7
- Not past year	42.4	42.3	11.0	4.3	7.3	18.9	33.7	3.4	1.1	0.5
- Never	42.5	35.6	17.0	4.9	5.2	12.7	16.9	1.9	0.3	0.1
Frequency of lottery										
- Weekly	33.9	50.3	12.3	3.5	5.1	16.8	48.2	3.7	2.1	2.3
- Monthly	39.5	44.3	12.9	3.3	7.7	16.6	42.5	4.2	1.1	1.0
- Past year	50.0	40.6	6.8	2.6	6.9	20.0	41.8	4.5	2.0	1.2
- Not past year	41.1	40.9	13.0	5.0	6.2	16.3	33.6	4.3	1.3	1.5
- Never	42.7	38.9	13.8	4.5	6.9	13.5	22.6	3.5	0.5	0.3
Lifetime problems										
- Never gambled	42.8	34.4	17.2	5.6	5.1	10.7	13.7	2.0	0.0	0.0
- 0	43.8	42.3	10.6	3.3	6.8	15.9	38.4	3.9	0.0	0.0
- 1-2	33.8	49.9	11.3	5.0	7.1	26.5	49.1	8.0	11.0	8.6
- 3-4	49.1	40.8	8.7	1.4	13.5	42.3	41.4	8.3	19.1	16.9
- 5+	11.7	56.8	22.0	9.4	14.4	41.9	23.5	5.7	31.1	29.1
Past year problems										
- No gambling	41.0	38.1	15.6	5.4	6.9	14.6	21.4	2.4	0.7	0.1
- 0	44.1	43.5	9.5	2.9	6.4	17.1	43.3	4.7	0.8	1.0
- 1-2	35.0	60.3	2.3	2.3	10.1	28.5	56.5	12.3	18.8	17.4
- 3-4	49.4	31.2	19.4	0.0	0.0	24.2	45.0	0.0	31.3	5.2
- 5+	0.0	80.0	20.0	0.0	20.0	66.5	20.0	20.0	20.0	20.0

Table 15 (continued)

	Dependent Alc/ Drugs	Dependent on Alcohol
Total	1.8	1.0
Frequency of gaming		
- Monthly	6.3	3.0
- Few times	1.4	0.5
- One day	0.2	0.2
- Not past year	1.3	0.7
- Never	1.1	1.1
Frequency of lottery		
- Weekly	2.7	2.4
- Monthly	1.6	0.9
- Past year	2.1	0.9
- Not past year	2.3	0.8
- Never	0.7	0.6
Lifetime problems		
- Never gambled	1.1	1.1
- 0	1.3	0.6
- 1-2	5.6	3.0
- 3-4	12.4	4.1
- 5+	9.9	9.9
Past year problems		
- No gambling	0.9	0.7
- 0	1.8	0.8
- 1-2	13.3	6.5
- 3-4	13.9	13.9
- 5+	20.0	20.0

Table 16. Frequency of Gaming Activities (Percent) By Problem Indicators, Adult RDD Data 1998, Weighted

	Monthly gaming	Few times year	One day year	Lifetime gaming	No lifetime gaming	Weekly lottery	Monthly lottery	Yearly lottery	Lifetime lottery	No lifetime lottery
Total	12.6	18.4	10.9	34.3	23.8	12.3	13.8	25.7	19.8	28.4
Emotional argument (D18)										
- No	12.4	18.3	10.9	34.4	24.0	12.3	13.8	25.7	19.7	28.4
- Yes	36.9	27.3	7.4	25.5	2.9	10.7	5.5	25.2	29.3	29.3
Past year job loss (G12)										
- No	12.9	18.8	11.9	33.4	23.1	11.9	15.3	25.8	19.6	27.5
- Yes	9.2	19.6	7.7	43.3	20.2	11.6	15.3	20.5	24.8	27.8
Past year welfare income (G17_4)										
- No	13.0	18.4	10.8	34.3	23.5	12.5	14.0	25.8	19.8	27.9
- Yes	9.4	10.0	7.7	34.6	38.2	7.2	12.7	27.0	18.1	35.0
Past year unemployment income (G17_5)										
- No	12.9	18.1	10.6	34.7	23.7	12.5	13.7	26.1	19.7	28.1
- Yes	14.8	20.7	12.2	28.7	23.6	11.7	18.7	21.8	21.6	26.2
Ever bankrupt (G35)										
- No	12.3	18.1	10.6	34.8	24.2	11.9	13.8	25.6	20.2	28.5
- Yes	18.5	23.8	15.0	27.7	15.1	19.4	14.8	28.6	14.0	23.2
Past year bankrupt (G36)										
- No	12.5	18.3	10.8	34.4	23.9	12.2	13.8	25.8	19.8	28.4

(CONTINUED)

Table 16 (continued)

	Monthly gaming	Few times year	One day year	Lifetime gaming	No lifetime gaming	Weekly lottery	Monthly lottery	Yearly lottery	Lifetime lottery	No lifetime lottery
Past year bankrupt (G36)										
- Yes	18.7	22.9	15.6	30.3	12.4	29.8	9.2	17.0	15.3	28.6
Ever arrested (H2)										
- Yes	24.4	21.7	9.4	31.7	12.9	17.0	20.5	25.5	19.3	17.7
- No	11.1	17.1	11.6	35.3	25.0	11.6	12.7	25.9	20.4	29.4
Past year arrest (H6)										
- No	12.4	18.3	10.9	34.2	24.1	12.4	13.6	25.7	19.8	28.6
- Yes	28.9	19.3	9.4	36.6	5.8	6.7	28.0	23.8	23.6	18.0
Ever incarcerated (H10)										
- No	11.8	18.0	11.1	34.8	24.4	11.9	13.3	25.9	19.8	29.2
- Yes	32.9	29.2	5.6	22.3	9.9	23.9	26.0	20.8	20.0	9.4
Past year incarceration (H11)										
- No	12.6	18.4	10.9	34.3	23.9	12.3	13.7	25.8	19.7	28.5
- Yes	19.8	14.5	14.8	41.8	9.0	15.6	20.4	7.4	41.7	14.8

Table 17. Percent Reporting Gambling Problems By Other Problem Indicators, Adult RDD Data 1998, Weighted

	Never gambl-ed	0 Probs Ever	1-2 Probs Ever	3-4 Probs Ever	5+ Probs Ever	No gamb PstYr	0 Probs PstYr	1-2 Probs PstYr	3-4 Probs PstYr	5+ Probs PstYr
Total	14.2	75.9	7.8	1.2	0.8	36.8	60.4	2.3	0.4	0.1
Emotional argument (D18)										
- No	14.3	76.5	7.8	1.0	0.4	36.8	60.7	2.1	0.4	0.0
- Yes	0.0	4.2	11.1	27.5	57.2	30.2	22.4	36.5	0.0	10.9
Past year job loss (G12)										
- No	13.6	74.8	9.2	1.4	1.0	35.9	60.5	3.0	0.5	0.1
- Yes	9.5	73.0	9.2	6.2	2.1	45.8	52.6	1.6	0.0	0.0
Past year welfare income (G17_4)										
- No	13.7	76.5	7.8	1.1	0.8	36.2	61.0	2.3	0.3	0.1
- Yes	21.2	60.7	11.5	4.7	1.9	35.4	59.9	4.7	0.0	0.0
Past year unemployment income (G17_5)										
- No	13.7	76.9	7.5	1.2	0.7	36.2	61.1	2.3	0.4	0.1
- Yes	15.4	66.9	13.7	1.3	2.7	37.4	59.1	3.5	0.0	0.0
Ever bankrupt (G35)										
- No	14.2	76.0	8.0	1.1	0.7	37.5	59.8	2.3	0.3	0.1
- Yes	9.8	78.8	4.2	3.5	3.7	23.4	70.9	4.4	1.3	0.0
Past year bankrupt (G36)										
- No	14.3	75.9	7.9	1.2	0.8	36.9	60.3	2.3	0.4	0.1

(CONTINUED)

Table 17 (continued)

	Never gambl-ed	0 Probs Ever	1-2 Probs Ever	3-4 Probs Ever	5+ Probs Ever	No gamb PstYr	0 Probs PstYr	1-2 Probs PstYr	3-4 Probs PstYr	5+ Probs PstYr
Past year bankrupt (G36)										
- Yes	8.6	82.7	0.0	3.6	5.1	21.6	73.3	5.1	0.0	0.0
Ever arrested (H2)										
- Yes	6.2	73.4	14.0	3.9	2.5	24.6	69.4	6.0	0.0	0.0
- No	15.3	76.1	7.1	0.9	0.6	38.3	59.2	1.9	0.4	0.1
Past year arrest (H6)										
- No	7.1	74.0	12.0	4.5	2.4	24.2	70.0	5.8	0.0	0.0
- Yes	0.0	68.5	28.6	0.0	2.9	27.3	65.1	7.6	0.0	0.0
Ever incarcerated (H10)										
- No	14.7	76.0	7.5	1.2	0.7	37.5	59.8	2.2	0.4	0.1
- Yes	2.8	74.7	15.5	2.3	4.8	21.0	73.1	5.9	0.0	0.0
Past year incarceration (H11)										
- No	14.3	76.0	7.7	1.2	0.8	36.8	60.4	2.4	0.4	0.1
- Yes	0.0	61.3	32.1	0.0	6.5	39.2	60.8	0.0	0.0	0.0

Table 18. Percent Reporting Arguments, Job Loss, & Income Dependence By Gaming Frequency and Problems, Adult RDD Data 1998, Weighted

	Argued about gamb-ling	Past year job loss	Past year welfare income	Past-year unemp lmnt
Total	0.8	3.8	1.4	5.6
Frequency of gaming				
- Monthly	2.2	2.8	1.0	6.4
- Few times	1.1	4.0	0.8	6.3
- One day	0.5	2.5	1.0	6.3
- Not past year	0.6	4.9	1.4	4.7
- Never	0.1	3.3	2.3	5.6
Frequency of lottery				
- Weekly	0.7	3.7	0.8	5.3
- Monthly	0.3	3.8	1.3	7.6
- Past year	0.7	3.0	1.5	4.8
- Not past year	1.1	4.8	1.3	6.1
- Never	0.8	3.9	1.8	5.3
Lifetime problems				
- Never gambled	0.0	2.6	2.2	6.1
- 0	0.1	3.7	1.1	4.8
- 1-2	1.0	4.3	1.9	11.0
- 3-4	16.4	14.6	5.9	8.2
- 5+	54.3	3.6	6.5	15.8
Past year problems				
- No gambling	0.5	4.8	1.5	5.4
- 0	0.3	3.3	1.3	5.5
- 1-2	12.7	3.2	3.2	12.7
- 3-4	0.0	0.0	0.0	0.0
- 5+	66.5	0.0	0.0	0.0

Table 19. Percent Reporting Bankruptcy and Criminal Justice System Involvement By Gaming Frequency and Problems, Adult RDD Data 1998, Weighted

	Life-time bank-ruptcy	Past year bank-ruptcy	Ever arres-ted	Never arres-ted	LT incar-cera-tion	PY incar-cera-tion
Total	5.3	1.1	10.9	88.1	3.8	0.5
Frequency of gaming						
- Monthly	7.8	1.6	21.6	77.9	9.9	0.8
- Few times	6.9	1.3	14.0	84.6	6.0	0.4
- One day	7.4	1.6	8.5	90.8	2.0	0.7
- Not past year	4.3	1.0	9.5	89.1	2.5	0.7
- Never	3.4	0.6	5.9	93.3	1.6	0.2
Frequency of lottery						
- Weekly	8.3	2.6	15.4	83.1	7.3	0.7
- Monthly	5.6	0.7	16.7	82.6	7.2	0.8
- Past year	5.8	0.7	11.4	87.2	3.1	0.2
- Not past year	3.7	0.8	10.3	88.9	3.8	1.1
- Never	4.3	1.1	6.2	93.0	1.3	0.3
Lifetime problems						
- Never gambled	3.9	0.9	4.0	95.7	0.4	0.0
- 0	5.4	1.1	10.7	88.0	3.7	0.4
- 1-2	3.0	0.0	20.0	80.0	7.8	2.6
- 3-4	12.0	3.1	34.1	65.9	10.4	0.0
- 5+	28.8	11.6	26.9	73.1	21.4	2.7
Past year problems						
- No gambling	3.3	0.6	7.0	92.1	1.9	0.7
- 0	6.2	1.3	12.6	86.2	4.7	0.5
- 1-2	11.1	3.8	29.1	70.9	10.6	0.0
- 3-4	14.7	0.0	0.0	100.0	0.0	0.0
- 5+	0.0	0.0	0.0	100.0	0.0	0.0

Table 20. Estimated Amount Ahead and Behind in the Past Year Among Casino, Track, Private, and Unlicensed Players, in Millions of Dollars, Adult RDD Data, 1998, Weighted

	Casino				Track				Private				Unlicensed	
	Day		Year		Day		Year		Day		Year		Year	
	Ahead	Behind	Ahead	Behind	Ahead	Behind	Ahead	Behind	Ahead	Behind	Ahead	Behind	Ahead	Behind
Total	35,555	30,460	9,461	6,134	9,580	3,855	2,903	1,003	23,860	3,412	4,090	336	2,419	444
Lifetime Problems														
0	28,050 (78.9)	12,751 (41.9)	6,966 (73.6)	3,265 (53.2)	8,431 (88.0)	3,033 (78.7)	2,398 (82.6)	672 (67.0)	18,990 (79.6)	1,564 (45.8)	2,165 (52.9)	241 (71.7)	1,855 (76.7)	221 (49.7)
1-2	5,231 (14.7)	13,351 (43.8)	900 (9.5)	1,514 (24.7)	873 (9.1)	762 (19.8)	411 (14.2)	176 (17.5)	4,528 (19.0)	117 (3.4)	265 (6.5)	85 (25.3)	276 (11.4)	173 (39.0)
3-4	1,995 (5.6)	3,351 (11.0)	1,562 (16.5)	601 (9.8)	166 (1.7)	61 (1.6)	94 (3.2)	121 (12.1)	342 (1.4)	1,732 (50.8)	1,657 (40.5)	1 (0.3)	288 (11.9)	38 (8.6)
5	279 (0.8)	1,007 (3.3)	33 (0.3)	754 (12.3)	111 (1.2)	╥	1 (0.0)	35 (3.4)	╥	╥	3 (0.1)	8 (2.4)	╥	12 (2.7)

Note: Column percentages appear in parentheses.

Table 20 (continued)

	Bingo				Charitable				Cardroom			
	Day		Year		Day		Year		Day		Year	
	Ahead	Behind	Ahead	Behind	Ahead	Behind	Ahead	Behind	Ahead	Behind	Ahead	Behind
Total	35,405	3,373	1,578	494	3,399	1,600	138	537	1,615	650	619	229
Lifetime Problems												
0	25,889 (73.1)	1,493 (44.3)	1,145 (72.6)	351 (71.1)	3,133 (92.2)	982 (61.4)	117 (84.7)	411 (76.5)	1,145 (70.9)	488 (75.1)	477 (77.1)	35 (15.3)
1-2	5,517 (15.6)	1,120 (33.2)	276 (17.5)	85 (17.2)	190 (5.6)	611 (38.2)	8 (5.9)	101 (18.8)	181 (11.2)	25 (3.8)	44 (7.1)	135 (59.0)
3-4	1,830 (5.2)	670 (19.9)	147 (9.3)	16 (3.3)	75 (2.1)	7 (0.4)	12 (8.7)	22 (4.2)	289 (17.9)	137 (21.2)	77 (12.4)	55 (24.0)
5	2,169 (6.1)	90 (2.7)	10 (0.6)	41 (8.4)	2 (0.1)	╥	1 (0.7)	3 (0.4)	╥	╥	21 (3.4)	4 (1.7)

Note: Column percentages appear in parentheses.

Table 20 (continued)

	Lottery		
		Year	
	Total Spent	Ahead	Behind
Total	25,270	1,420	6,099
Lifetime Problems			
0	18,670 (73.9)	1,324 (93.2)	3,958 (64.9)
1-2	4,560 (18.0)	81 (5.7)	1,647 (27.0)
3-4	1,742 (6.9)	15 (1.1)	411 (6.7)
5	297 (1.2)	╥	84 (1.4)

Note: Column percentages appear in parentheses.

Table 21. Estimated Amount Players Were Willing to Lose and Amount of Money Taken to Facilities in the Past Year, in Millions of Dollars, Adult RDD Data, 1998, Weighted

	Casino		Track		Bingo		Charitable		Cardroom	
	Willing to Lose	Amount Taken	Willing to Lose	Amount Taken	Willing to Lose	Amount Taken	Willing to Lose	Amount Taken	Willing to Lose	Amount Taken
Total	56,139	93,003	5,472	14,187	6,550	9,645	1,559	3,503	2,688	8,796
Lifetime Problems										
0	36,074 (64.3)	65,412 (70.3)	3,741 (68.4)	8,865 (62.5)	3,529 (53.9)	4,494 (46.6)	867 (55.6)	2,237 (63.9)	1,866 (69.4)	3,485 (39.6)
1-2	16,528 (29.4)	20,019 (21.5)	1,260 (23.0)	4,157 (29.3)	1,785 (27.3)	1,932 (20.0)	683 (43.8)	1,220 (34.8)	177 (6.6)	500 (5.7)
3-4	3,068 (5.5)	6,378 (6.9)	323 (5.9)	1,017 (7.2)	928 (14.2)	2,827 (29.3)	10 (0.6)	10 (0.3)	644 (24.0)	4,812 (54.7)
5	469 (0.8)	1,194 (1.3)	148 (2.7)	148 (1.0)	307 (4.7)	390 (4.0)	–	35 (1.0)	–	–

Note: Column percentages appear in parentheses.

STANDARD ERRORS FOR ADULT RDD DATA TABLES

Table 2a. Standard Errors for Percent Reporting Gaming Activities By Type of Activity and Demographics, Adult RDD Data 1998, Weighted

	Life-time Casino	Past-year Casino	Life-time Track	Past-year Track	Life-time Lotto	Past-year Lotto	Life-time Bingo	Past-year Bingo	Life-time Chari-ty	Past-year Chari-ty
Total	1.01	0.89	0.98	0.52	0.92	1.02	0.91	0.49	0.72	0.47
Sex										
- Male	1.46	1.30	1.43	0.80	1.29	1.46	1.21	0.58	1.10	0.71
- Female	1.40	1.22	1.33	0.68	1.30	1.41	1.32	0.76	0.93	0.63
Race										
- White	1.17	1.04	1.16	0.63	1.05	1.19	1.08	0.56	0.91	0.60
- Black	2.93	2.47	2.51	1.21	2.84	2.91	2.57	1.21	1.28	0.82
- Hispanic	3.85	3.41	3.34	2.14	3.41	3.80	3.24	2.33	2.14	1.36
- Other	3.72	3.30	3.43	1.76	3.59	3.74	3.05	1.57	1.83	1.38
Age										
- 18-29	2.33	2.05	1.98	1.28	2.17	2.33	1.97	1.20	1.35	1.00
- 30-39	2.06	1.85	2.02	1.03	1.77	2.09	1.92	0.99	1.45	0.92
- 40-49	2.16	1.93	2.18	1.19	1.87	2.19	1.92	0.92	1.62	1.00
- 50-64	2.23	2.12	2.28	1.20	2.03	2.28	2.16	1.18	1.92	1.35
- 65 and older	2.51	1.95	2.43	1.14	2.45	2.46	2.22	1.17	1.67	1.00
Age by Sex										
- 18-29, Male	3.37	3.01	2.93	1.81	3.10	3.39	2.60	1.48	2.24	1.67
- 18-29, Female	3.22	2.81	2.67	1.82	3.05	3.21	2.91	1.87	1.54	1.14
- 30-39, Male	2.79	2.55	2.82	1.58	2.36	2.84	2.42	1.35	2.05	1.09
- 30-39, Female	3.05	2.69	2.90	1.30	2.65	3.07	2.95	1.47	2.05	1.51
- 40-49, Male	3.04	2.79	3.08	1.60	2.67	3.09	2.53	0.92	2.40	1.53
- 40-49, Female	3.06	2.69	3.08	1.76	2.61	3.11	2.85	1.55	2.19	1.31

(CONTINUED)

Table 2a (continued)

	Life-time Casino	Past-year Casino	Life-time Track	Past-year Track	Life-time Lotto	Past-year Lotto	Life-time Bingo	Past-year Bingo	Life-time Charity	Past-year Charity
Age by Sex										
- 50-64, Male	3.28	3.11	3.34	1.96	2.93	3.32	2.90	1.28	2.82	2.06
- 50-64, Female	3.05	2.91	3.11	1.43	2.81	3.15	3.10	1.92	2.64	1.77
- 65+, Male	4.02	3.11	4.01	2.23	3.70	4.02	3.41	1.13	3.11	1.72
- 65+, Female	3.21	2.50	3.00	1.15	3.20	3.06	2.91	1.78	1.83	1.20
Education										
- Less than HS	2.93	2.04	2.37	1.03	2.99	3.04	2.68	1.70	1.70	0.98
- HS graduate	1.93	1.67	1.82	1.09	1.67	1.93	1.79	1.04	1.41	0.93
- Some college	1.81	1.67	1.79	0.87	1.59	1.83	1.68	0.88	1.28	0.84
- College graduate	1.74	1.65	1.82	1.04	1.70	1.84	1.52	0.68	1.37	0.92
Income										
- Less than $24,000	1.76	1.38	1.50	0.59	1.69	1.75	1.58	0.90	1.00	0.63
- $24,000-49,999	1.86	1.65	1.81	0.91	1.62	1.86	1.67	0.80	1.35	0.87
- $50,000-99,999	1.96	1.95	2.06	1.29	1.76	2.01	1.87	1.09	1.66	1.14
- More than $100,000	3.38	3.24	3.54	2.44	2.97	3.54	2.93	1.47	2.77	1.91
Marital status										
- Married	1.41	1.22	1.37	0.70	1.29	1.42	1.24	0.64	1.05	0.68
- Divorced/separated	2.71	2.40	2.73	1.38	2.28	2.73	2.65	1.66	1.73	1.06
- Never married	2.07	1.89	1.89	1.18	1.85	2.08	1.79	0.96	1.30	0.91
- Cohabiting	5.21	5.40	5.77	3.43	3.77	5.15	5.67	3.41	4.91	3.65
- Widowed	4.26	3.28	4.05	1.88	4.13	4.24	4.07	2.21	2.92	1.89

(CONTINUED)

Table 2a (continued)

	Life-time Casino	Past-year Casino	Life-time Track	Past-year Track	Life-time Lotto	Past-year Lotto	Life-time Bingo	Past-year Bingo	Life-time Chari-ty	Past-year Chari-ty
Current employment										
- Full-time	1.29	1.22	1.30	0.74	1.08	1.30	1.19	0.65	0.99	0.68
- Part-time	3.22	2.49	2.77	1.34	3.14	3.20	2.82	1.49	2.03	1.13
- Not employed	1.84	1.46	1.74	0.83	1.79	1.81	1.65	0.85	1.21	0.73
Region										
- Northeast	2.36	2.07	2.33	1.18	2.00	2.35	2.22	1.26	1.76	1.09
- South	1.69	1.28	1.59	0.81	1.62	1.69	1.48	0.82	1.05	0.61
- Midwest	2.00	1.83	1.96	1.06	1.70	2.00	1.85	0.98	1.59	1.17
- West	2.01	2.19	2.19	1.33	2.06	2.28	1.97	0.96	1.59	1.05
Minor children										
- None	1.27	1.14	1.24	0.69	1.17	1.28	1.14	0.62	0.90	0.60
- One or more	1.66	1.41	1.59	0.79	1.46	1.66	1.49	0.79	1.18	0.76
Lottery state										
- No	2.44	1.91	2.24	1.09	2.42	2.26	2.07	1.03	1.45	0.82
- Yes	1.11	0.99	1.08	0.59	0.98	1.11	1.00	0.55	0.81	0.54
Distance to casino										
- 0-50 miles	2.10	2.15	2.15	1.28	1.91	2.21	2.03	0.94	1.75	1.17
- 51-250 miles	1.27	1.10	1.21	0.65	1.15	1.27	1.13	0.63	0.86	0.58
- More than 250 miles	2.67	1.72	2.60	1.18	2.50	2.68	2.29	1.26	1.79	1.05

(CONTINUED)

Table 2a (continued)

	Life-time Card-room	Past-year Card-room	Life-time Pri-vate	Past-year Pri-vate	Life-time Store	Past-year Store	Life-time Unlic	Past-year Unlic	Life-time Indian	Past-year Indian
Total	0.53	0.32	0.94	0.66	0.76	0.52	0.82	0.59	0.74	0.59
Sex										
- Male	0.96	0.61	1.46	1.13	1.16	0.84	1.30	0.95	1.13	0.90
- Female	0.45	0.24	1.13	0.70	1.00	0.62	1.01	0.69	0.98	0.77
Race										
- White	0.64	0.39	1.13	0.80	0.92	0.64	1.00	0.73	0.91	0.73
- Black	1.41	0.79	2.42	1.38	1.99	1.22	2.03	1.21	1.47	1.09
- Hispanic	1.76	1.03	3.37	2.69	2.51	1.71	2.81	2.01	2.71	2.02
- Other	1.70	1.06	3.04	2.06	2.63	1.65	2.63	1.76	2.44	1.71
Age										
- 18-29	1.28	0.94	2.26	1.89	1.89	1.34	1.77	1.49	1.65	1.25
- 30-39	1.09	0.65	1.98	1.43	1.65	1.15	1.70	1.24	1.62	1.27
- 40-49	1.10	0.58	2.02	1.21	1.62	1.08	1.96	1.38	1.58	1.11
- 50-64	1.16	0.81	2.06	1.36	1.76	1.22	1.96	1.34	1.83	1.63
- 65 and older	1.25	0.36	2.12	1.10	1.47	0.76	1.70	0.76	1.60	1.28
Age by Sex										
- 18-29, Male	2.29	1.73	3.39	3.05	2.88	2.19	2.85	2.52	2.45	1.73
- 18-29, Female	1.16	0.80	2.86	2.19	2.47	1.57	2.08	1.61	2.23	1.80
- 30-39, Male	1.80	1.19	2.86	2.27	2.13	1.59	2.53	1.95	2.38	1.99
- 30-39, Female	1.14	0.41	2.60	1.62	2.52	1.66	2.24	1.48	2.17	1.51
- 40-49, Male	1.90	1.04	3.09	2.10	2.44	1.62	2.97	2.02	2.39	1.70
- 40-49, Female	1.12	0.56	2.47	1.20	2.15	1.42	2.52	1.89	2.08	1.44

(CONTINUED)

Table 2a (continued)

	Lifetime Cardroom	Past-year Cardroom	Lifetime Private	Past-year Private	Lifetime Store	Past-year Store	Lifetime Unlic	Past-year Unlic	Lifetime Indian	Past-year Indian
Age by Sex										
- 50-64, Male	2.20	1.56	3.21	2.33	2.74	2.18	3.07	2.22	2.60	2.41
- 50-64, Female	0.84	0.53	2.54	1.46	2.24	1.17	2.42	1.55	2.57	2.22
- 65+, Male	2.91	0.89	3.97	2.41	2.93	1.51	3.06	1.03	2.80	2.11
- 65+, Female	0.47	0.00	1.95	0.83	1.43	0.75	1.95	1.06	1.91	1.61
Education										
- Less than HS	1.22	0.64	2.41	1.35	1.93	1.32	1.84	1.06	1.63	1.30
- HS graduate	1.01	0.69	1.80	1.31	1.48	1.02	1.46	1.16	1.37	1.13
- Some college	0.93	0.57	1.73	1.24	1.45	1.06	1.56	1.09	1.49	1.17
- College graduate	1.03	0.57	1.73	1.22	1.35	0.80	1.59	1.11	1.33	1.02
Income										
- Less than $24,000	0.70	0.32	1.48	0.83	1.19	0.72	1.19	0.70	1.15	0.92
- $24,000-49,999	0.99	0.64	1.77	1.34	1.46	0.98	1.58	1.16	1.33	1.03
- $50,000-99,999	1.25	0.77	2.00	1.47	1.71	1.25	1.80	1.37	1.71	1.41
- More than $100,000	2.23	1.44	3.40	2.67	2.74	1.77	3.20	2.52	2.83	2.02
Marital status										
- Married	0.69	0.40	1.28	0.86	1.04	0.69	1.13	0.79	1.02	0.83
- Divorced/separated	1.46	0.85	2.49	1.52	2.10	1.48	2.38	1.57	2.13	1.72
- Never married	1.16	0.78	2.04	1.62	1.66	1.17	1.68	1.29	1.52	1.17
- Cohabiting	3.69	1.82	5.73	4.34	5.06	3.96	5.51	4.34	5.01	3.04
- Widowed	1.87	1.41	3.29	1.95	2.26	0.88	3.08	1.76	2.98	2.23

(CONTINUED)

Table 2a (continued)

	Life-time Card-room	Past-year Card-room	Life-time Pri-vate	Past-year Pri-vate	Life-time Store	Past-year Store	Life-time Unlic	Past-year Unlic	Life-time Indian	Past-year Indian
Current employment										
- Full-time	0.73	0.44	1.27	0.92	1.06	0.74	1.15	0.88	1.05	0.82
- Part-time	1.18	0.75	2.77	1.97	2.36	1.54	2.27	1.49	2.04	1.68
- Not employed	0.89	0.55	1.60	1.04	1.21	0.75	1.29	0.69	1.17	0.96
Region										
- Northeast	0.95	0.62	2.21	1.55	1.70	1.19	1.95	1.52	1.64	1.17
- South	0.88	0.57	1.53	1.00	1.19	0.79	1.30	0.93	1.01	0.67
- Midwest	1.00	0.54	1.89	1.37	1.55	1.11	1.70	1.16	1.64	1.35
- West	1.39	0.83	2.16	1.62	1.90	1.21	1.87	1.30	1.90	1.67
Minor children										
- None	0.67	0.41	1.20	0.85	0.95	0.66	1.03	0.73	0.96	0.78
- One or more	0.84	0.51	1.51	1.04	1.28	0.82	1.36	0.97	1.17	0.87
Lottery state										
- No	1.40	0.87	2.28	1.63	1.88	1.34	1.89	1.42	1.70	1.30
- Yes	0.56	0.34	1.03	0.72	0.84	0.56	0.91	0.64	0.83	0.66
Distance to casino										
0-50 miles	1.15	0.78	2.07	1.53	1.77	1.21	1.80	1.27	1.85	1.50
51-250 miles	0.65	0.39	1.18	0.83	0.94	0.65	1.03	0.73	0.90	0.72
More than 250 miles	1.36	0.80	2.42	1.46	1.92	1.23	2.12	1.58	1.74	1.14

Table 3a. Standard Errors for Frequency of Non-Lottery vs. Lottery Gaming Activities (Percent) By Type of Activity and Demographics, Adult RDD Data 1998, Weighted

	Monthly gaming	Few times year	One day year	Lifetime gaming	No lifetime gaming	Weekly lottery	Monthly lottery	Yearly lottery	Lifetime lottery	No lifetime lottery
Total	0.68	0.79	0.63	0.97	0.87	0.67	0.70	0.89	0.81	0.92
Sex										
- Male	1.07	1.17	0.87	1.40	1.20	1.07	1.05	1.28	1.14	1.29
- Female	0.84	1.06	0.92	1.34	1.24	0.82	0.93	1.24	1.15	1.30
Race										
- White	0.80	0.95	0.75	1.14	0.96	0.76	0.81	1.07	0.97	1.05
- Black	1.76	1.83	1.78	2.77	2.82	1.91	1.93	2.29	2.34	2.85
- Hispanic	2.71	2.96	2.37	3.45	3.52	3.15	2.92	3.00	2.82	3.42
- Other	2.38	2.84	2.31	3.41	3.45	2.31	2.60	3.21	2.65	3.59
Age										
- 18-29	1.73	1.89	1.35	2.09	2.06	1.12	1.63	2.12	1.82	2.18
- 30-39	1.38	1.64	1.35	2.00	1.78	1.38	1.59	1.87	1.70	1.77
- 40-49	1.19	1.78	1.57	2.16	1.67	1.47	1.43	2.05	1.80	1.87
- 50-64	1.57	1.83	1.49	2.16	1.90	1.75	1.65	1.94	1.75	2.03
- 65 and older	1.68	1.60	1.18	2.46	2.31	1.82	1.44	1.80	2.07	2.46
Age by Sex										
- 18-29, Male	2.79	2.83	1.70	2.95	2.93	1.89	2.39	3.11	2.57	3.10
- 18-29, Female	2.04	2.54	2.08	2.96	2.89	1.22	2.23	2.91	2.58	3.05
- 30-39, Male	2.06	2.29	1.81	2.76	2.30	2.09	2.16	2.58	2.28	2.36
- 30-39, Female	1.82	2.34	2.02	2.90	2.73	1.77	2.36	2.71	2.53	2.67

(CONTINUED)

Table 3a (continued)

	Monthly gaming	Few times year	One day year	Lifetime gaming	No lifetime gaming	Weekly lottery	Monthly lottery	Yearly lottery	Lifetime lottery	No lifetime lottery
Age by Sex										
- 40-49, Male	1.86	2.59	2.01	3.06	2.38	2.21	2.32	2.81	2.39	2.67
- 40-49, Female	1.49	2.46	2.39	3.05	2.36	1.94	1.65	2.98	2.67	2.63
- 50-64, Male	2.48	2.67	2.13	3.10	2.80	2.73	2.30	2.83	2.49	2.93
- 50-64, Female	1.98	2.52	2.10	3.02	2.58	2.23	2.35	2.66	2.46	2.82
- 65+, Male	2.92	2.69	1.96	4.02	3.18	3.42	2.72	2.48	3.38	3.72
- 65+, Female	2.01	1.97	1.48	3.07	3.13	1.92	1.56	2.49	2.62	3.21
Education										
- Less than HS	2.00	1.88	1.36	2.82	3.01	2.21	2.16	2.22	2.17	2.99
- HS graduate	1.39	1.53	1.08	1.78	1.72	1.39	1.40	1.62	1.59	1.68
- Some college	1.24	1.48	1.20	1.76	1.49	1.15	1.29	1.70	1.48	1.59
- College graduate	1.11	1.44	1.28	1.80	1.39	1.11	1.17	1.65	1.48	1.70
Income										
- Less than $24,000	1.13	1.10	1.05	1.66	1.70	1.08	1.10	1.42	1.51	1.69
- $24,000-49,999	1.26	1.53	1.09	1.81	1.49	1.31	1.36	1.65	1.47	1.63
- $50,000-99,999	1.40	1.78	1.39	1.95	1.54	1.40	1.52	1.95	1.45	1.77
- $100,000 or more	2.60	2.88	2.49	3.37	2.49	2.41	2.46	3.05	3.10	2.98
Marital status										
- Married	0.85	1.08	0.93	1.36	1.22	0.94	0.98	1.22	1.13	1.30
- Divorced/separated	1.90	2.16	1.75	2.70	2.07	1.91	1.77	2.56	2.25	2.29
- Never married	1.60	1.70	1.19	1.90	1.73	1.25	1.52	1.85	1.67	1.85

(CONTINUED)

Table 3a (continued)

	Monthly gaming	Few times year	One day year	Lifetime gaming	No lifetime gaming	Weekly lottery	Monthly lottery	Yearly lottery	Lifetime lottery	No lifetime lottery
Marital status										
- Cohabiting	4.49	5.14	3.46	5.52	3.28	4.79	3.92	5.66	4.09	3.82
- Widowed	2.73	2.81	1.71	4.10	4.10	2.78	2.51	3.55	3.35	4.13
Current employment										
- Full-time	0.89	1.11	0.90	1.26	1.02	0.89	1.00	1.21	1.05	1.09
- Part-time	1.85	2.19	2.01	3.13	2.95	1.86	1.63	2.88	2.53	3.14
- Not employed	1.27	1.22	0.91	1.76	1.73	1.21	1.13	1.41	1.51	1.79
Region										
- Northeast	1.73	1.87	1.41	2.29	1.95	1.62	1.80	2.19	1.84	2.00
- South	1.02	1.25	0.95	1.64	1.55	1.10	1.08	1.39	1.38	1.62
- Midwest	1.38	1.53	1.36	1.90	1.69	1.34	1.42	1.85	1.62	1.70
- West	1.58	1.93	1.56	2.10	1.74	1.49	1.61	1.98	1.79	2.06
Minor children										
- None	0.87	1.03	0.76	1.21	1.08	0.87	0.87	1.09	1.03	1.18
- One or more	1.06	1.21	1.11	1.60	1.44	1.05	1.18	1.52	1.32	1.47
Lottery state										
- No	1.62	1.79	1.39	2.36	2.18	1.03	1.19	1.96	2.19	2.42
- Yes	0.74	0.88	0.71	1.06	0.95	0.77	0.80	0.99	0.87	0.98
Distance to casino										
- 0-50 miles	1.53	1.87	1.51	2.05	1.75	1.41	1.57	2.00	1.80	1.92
- 51-250 miles	0.84	0.98	0.81	1.21	1.09	0.83	0.88	1.13	1.00	1.15
- More than 250 miles	1.72	1.83	1.24	2.65	2.41	1.96	1.81	2.07	2.21	2.53

Table 4a. Standard Errors for Percent Reporting Gambling Problems By Number of Problems and Demographics, Adult RDD Data 1998, Weighted

	Never gambl-ed	0 Probs Ever	1-2 Probs Ever	3-4 Probs Ever	5+ Probs Ever	No gamb PstYr	0 Probs PstYr	1-2 Probs PstYr	3-4 Probs PstYr	5+ Probs PstYr
Total	0.72	0.87	0.55	0.23	0.18	0.98	0.99	0.31	0.13	0.07
Sex										
- Male	0.96	1.26	0.87	0.37	0.28	1.38	1.42	0.52	0.18	0.08
- Female	1.05	1.21	0.68	0.28	0.23	1.38	1.39	0.35	0.18	0.11
Race										
- White	0.78	0.97	0.60	0.26	0.19	1.14	1.15	0.35	0.10	0.09
- Black	2.52	2.83	1.60	0.87	0.80	2.93	2.93	0.99	0.64	0.00
- Hispanic	2.80	3.56	2.65	0.68	0.72	3.63	3.73	1.44	0.68	0.00
- Other	2.89	3.41	2.20	0.80	0.57	3.64	3.67	0.87	0.53	0.42
Age										
- 18-29	1.72	2.13	1.42	0.63	0.50	2.22	2.28	0.94	0.41	0.15
- 30-39	1.39	1.71	1.07	0.43	0.30	1.99	2.02	0.49	0.26	0.17
- 40-49	1.31	1.81	1.27	0.54	0.42	2.08	2.13	0.66	0.30	0.23
- 50-64	1.60	1.91	1.03	0.59	0.48	2.19	2.22	0.68	0.00	0.00
- 65 and older	2.02	2.24	1.28	0.20	0.19	2.51	2.51	0.57	0.20	0.00
Age by Sex										
- 18-29, Male	2.37	3.15	2.24	1.18	0.82	3.13	3.31	1.73	0.74	0.00
- 18-29, Female	2.48	2.88	1.77	0.51	0.60	3.13	3.16	0.78	0.37	0.29
- 30-39, Male	1.68	2.31	1.60	0.62	0.58	2.62	2.68	0.82	0.24	0.33
- 30-39, Female	2.23	2.55	1.40	0.59	0.00	2.99	3.01	0.51	0.48	0.00
- 40-49, Male	1.96	2.70	2.03	0.74	0.28	2.92	2.99	1.09	0.28	0.00
- 40-49, Female	1.76	2.41	1.54	0.77	0.77	2.98	3.03	0.77	0.52	0.45

(CONTINUED)

Table 4a (continued)

	Never gambl-ed	0 Probs Ever	1-2 Probs Ever	3-4 Probs Ever	5+ Probs Ever	No gamb PstYr	0 Probs PstYr	1-2 Probs PstYr	3-4 Probs PstYr	5+ Probs PstYr
Age by Sex										
- 50-64, Male	2.30	2.81	1.61	0.89	0.73	3.17	3.22	0.96	0.00	0.00
- 50-64, Female	2.23	2.61	1.32	0.79	0.62	3.02	3.06	0.98	0.00	0.00
- 65+, Male	2.63	3.24	2.17	0.00	0.46	3.99	3.99	0.52	0.00	0.00
- 65+, Female	2.82	3.01	1.56	0.34	0.00	3.21	3.19	0.89	0.34	0.00
Education										
- Less than HS	2.68	2.98	1.89	0.73	0.66	3.05	3.05	0.76	0.58	0.00
- HS graduate	1.38	1.70	1.08	0.50	0.37	1.86	1.90	0.68	0.20	0.23
- Some college	1.18	1.52	0.99	0.43	0.35	1.73	1.77	0.62	0.30	0.10
- College graduate	1.19	1.45	0.88	0.31	0.20	1.77	1.78	0.43	0.00	0.00
Income										
- Less than $24,000	1.45	1.65	0.96	0.35	0.36	1.77	1.77	0.57	0.18	0.15
- $24,000-49,999	1.18	1.53	0.97	0.53	0.33	1.77	1.81	0.61	0.28	0.14
- $50,000-99,999	1.23	1.63	1.10	0.42	0.33	1.84	1.89	0.53	0.25	0.13
- More than $100,000	1.96	2.94	2.33	0.67	0.56	3.28	3.35	1.05	0.33	0.00
Marital status										
- Married	1.03	1.20	0.68	0.27	0.25	1.38	1.39	0.35	0.19	0.12
- Divorced/separated	1.53	2.18	1.56	0.60	0.54	2.57	2.61	0.76	0.00	0.00
- Never married	1.37	1.84	1.33	0.59	0.36	1.94	2.00	0.81	0.26	0.13
- Cohabiting	2.59	4.29	3.15	1.52	1.31	4.53	4.94	2.37	0.92	0.00
- Widowed	3.68	4.07	2.44	1.03	0.00	4.27	4.27	1.15	0.00	0.00

(CONTINUED)

Table 4a (continued)

	Never gambl-ed	0 Probs Ever	1-2 Probs Ever	3-4 Probs Ever	5+ Probs Ever	No gamb PstYr	0 Probs PstYr	1-2 Probs PstYr	3-4 Probs PstYr	5+ Probs PstYr
Current employment										
- Full-time	0.78	1.07	0.74	0.32	0.25	1.20	1.24	0.42	0.18	0.07
- Part-time	2.45	2.71	1.36	0.00	0.52	3.22	3.23	0.54	0.00	0.45
- Not employed	1.54	1.72	0.99	0.45	0.29	1.84	1.84	0.60	0.22	0.10
Region										
- Northeast	1.48	2.01	1.45	0.56	0.35	2.20	2.26	0.86	0.00	0.00
- South	1.31	1.49	0.79	0.32	0.37	1.69	1.70	0.49	0.25	0.13
- Midwest	1.34	1.61	0.90	0.44	0.30	1.89	1.92	0.51	0.15	0.20
- West	1.54	2.06	1.53	0.64	0.34	2.14	2.19	0.77	0.37	0.00
Minor children										
- None	0.91	1.10	0.69	0.29	0.16	1.24	1.25	0.39	0.13	0.05
- One or more	1.16	1.44	0.89	0.37	0.39	1.61	1.63	0.50	0.26	0.17
Lottery state										
- No	1.95	2.18	1.01	0.57	0.58	2.45	2.44	0.80	0.44	0.19
- Yes	0.76	0.95	0.62	0.25	0.18	1.06	1.08	0.33	0.12	0.08
Distance to casino										
0-50 miles	1.41	1.78	1.11	0.56	0.33	2.06	2.10	0.64	0.21	0.00
51-250 miles	0.90	1.11	0.72	0.28	0.22	1.23	1.24	0.38	0.17	0.08
More than 250 miles	2.05	2.35	1.27	0.53	0.58	2.66	2.68	0.91	0.27	0.33
Professional Gamb.										
- Yes	0.00	12.97	9.82	6.54	8.93	0.00	10.58	6.54	8.93	0.00
- No	0.72	0.88	0.55	0.23	0.17	0.98	1.00	0.31	0.11	0.07

Table 5a. Standard Errors for Frequency of Gaming Activities (Percent) By Attitudes, Amount Won/Lost, and Problems, Adult RDD Data 1998, Weighted

	Monthly gaming	Few times year	One day year	Lifetime gaming	No lifetime gaming	Weekly lottery	Monthly lottery	Yearly lottery	Lifetime lottery	No lifetime lottery
Total	0.68	0.79	0.63	0.97	0.87	0.67	0.70	0.89	0.81	0.92
Effect of gambling										
- Very good/good	2.57	2.54	1.75	2.73	1.92	2.35	2.33	2.73	2.15	2.19
- Good and bad	1.00	1.20	0.94	1.34	1.04	0.99	1.08	1.30	1.12	1.10
- Bad	1.08	1.49	1.30	2.14	2.07	1.20	1.23	1.82	1.82	2.16
- Very bad	1.01	1.15	1.57	2.71	2.83	1.22	1.19	1.74	2.35	2.80
Gamble for excitement										
- Very important	4.15	4.01	2.72	2.96	1.60	3.79	3.66	4.12	2.28	1.97
- Important	2.15	2.33	1.58	1.90	1.01	2.08	2.08	2.30	1.34	1.21
- Not important	1.81	2.08	1.77	2.10	1.03	1.72	1.97	2.26	1.52	1.29
- Not at all important	1.22	1.88	1.93	2.20	1.52	1.64	1.68	2.29	1.46	1.27
Gamble for money										
- Very important	1.89	2.03	1.49	2.05	1.40	1.98	1.92	2.25	0.97	1.03
- Important	1.85	2.05	1.65	2.08	1.05	1.80	1.95	2.24	1.32	1.02
- Not important	2.09	2.49	2.07	2.22	1.08	1.88	2.18	2.54	1.87	1.64
- Not at all important	2.36	3.19	3.35	3.10	2.00	2.60	2.29	3.58	2.87	2.48
Gamble with others (C16_)										
- No	1.14	1.34	1.16	1.81	1.49	1.41	1.41	1.71	1.50	1.16
- Yes	1.04	1.20	0.96	1.36	0.63	0.92	1.00	1.27	1.20	1.09

(CONTINUED)

Table 5a (continued)

	Monthly gaming	Few times year	One day year	Lifetime gaming	No lifetime gaming	Weekly lottery	Monthly lottery	Yearly lottery	Lifetime lottery	No lifetime lottery
Largest amount won										
- $0-99	0.66	1.04	1.03	1.48	1.13	0.76	0.97	1.37	1.34	1.20
- $100-500	1.76	1.93	1.44	1.99	0.70	1.67	1.74	1.95	1.63	1.35
- More than $500	2.66	2.64	1.56	2.33	0.69	2.62	2.30	2.46	1.88	1.46
Largest amount lost										
- $0-99	0.77	0.94	0.88	1.27	0.90	0.80	0.89	1.19	1.12	0.99
- $100-500	2.02	2.22	1.37	2.01	0.42	1.92	1.96	2.04	1.68	1.42
- More than $500	6.34	5.82	3.78	4.14	1.22	6.26	3.23	5.65	4.82	3.19
Lifetime problems										
- Never gambled	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
- 0	0.75	0.93	0.81	1.15	0.76	0.77	0.84	1.08	1.00	0.88
- 1-2	3.50	3.54	1.30	3.21	1.49	3.30	3.15	3.12	2.70	2.25
- 3-4	9.28	8.66	3.95	6.43	0.00	9.22	5.28	8.90	4.53	4.01
- 5 or more	11.18	7.77	3.61	10.24	3.72	7.90	7.88	6.01	11.46	8.68
Past year problems										
- No gambling	0.00	0.00	0.00	1.67	1.67	0.00	0.00	0.00	1.60	1.60
- 0	1.02	1.19	1.01	1.18	0.69	1.03	1.08	1.30	0.81	0.69
- 1-2	6.78	6.74	2.17	3.71	0.00	6.38	5.95	5.92	3.53	3.93
- 3-4	11.50	7.82	8.95	0.00	0.00	18.46	15.52	8.77	13.64	14.58
- 5 or more	35.27	35.27	0.00	0.00	0.00	28.28	33.39	35.27	0.00	0.00

Table 6a. Standard Errors for Percent Reporting Gaming Activities By Attitudes, Amount Won/Lost, and Problems, Adult RDD Data 1998, Weighted

	Life-time Casino	Past-year Casino	Life-time Track	Past-year Track	Life-time Lotto	Past-year Lotto	Life-time Bingo	Past-year Bingo	Life-time Chari-ty	Past-year Chari-ty
Total	1.01	0.89	0.98	0.52	0.92	1.02	0.91	0.49	0.72	0.47
Effect of gambling										
- Very good/good	2.77	2.84	2.93	2.01	2.19	2.77	2.83	1.91	2.39	1.67
- Good and bad	1.37	1.33	1.39	0.77	1.10	1.38	1.33	0.71	1.11	0.74
- Bad	2.20	1.58	2.01	0.89	2.16	2.14	1.66	0.77	1.19	0.86
- Very bad	2.59	1.60	2.43	1.02	2.79	2.28	2.16	0.81	1.22	0.45
Gamble for excitement										
- Very important	3.50	4.26	4.25	3.48	1.96	2.89	4.20	2.98	4.06	2.80
- Important	1.97	2.41	2.41	1.67	1.21	1.73	2.35	1.47	2.09	1.45
- Not important	2.05	2.24	2.30	1.44	1.28	1.87	2.23	1.44	1.89	1.37
- Not at all important	2.22	2.09	2.26	1.08	1.27	1.83	2.10	1.08	1.64	1.11
Gamble for money										
- Very important	2.06	2.24	2.27	1.34	1.02	1.37	2.17	1.28	1.85	1.17
- Important	2.03	2.22	2.27	1.55	1.01	1.60	2.20	1.34	1.91	1.28
- Not important	2.26	2.60	2.63	1.75	1.64	2.30	2.56	1.72	2.18	1.66
- Not at all important	3.47	3.50	3.57	1.83	2.48	3.41	3.32	1.78	2.95	2.18
Gamble with others (C16_)										
- No	1.81	1.59	1.79	0.95	1.15	1.71	1.61	0.71	1.26	0.81
- Yes	1.29	1.31	1.38	0.80	1.08	1.38	1.33	0.80	1.09	0.74

(CONTINUED)

Table 6a (continued)

	Life-time Casino	Past-year Casino	Life-time Track	Past-year Track	Life-time Lotto	Past-year Lotto	Life-time Bingo	Past-year Bingo	Life-time Chari-ty	Past-year Chari-ty
Largest amount won										
- $0-99	1.47	1.15	1.36	0.55	1.19	1.48	1.27	0.49	0.90	0.51
- $100-500	1.74	2.08	2.12	1.31	1.35	1.94	2.08	1.32	1.83	1.33
- More than $500	2.05	2.79	2.67	2.23	1.45	2.24	2.78	2.03	2.49	1.82
Largest amount lost										
- $0-99	1.26	1.06	1.22	0.56	0.99	1.27	1.17	0.62	0.86	0.55
- $100-500	1.56	2.29	2.25	1.69	1.41	2.03	2.21	1.32	2.04	1.42
- More than $500	4.48	6.35	5.81	5.93	3.19	5.44	6.31	4.26	6.09	5.09
Lifetime problems										
- Never gambled	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
- 0	1.12	1.04	1.14	0.62	0.88	1.15	1.07	0.56	0.84	0.56
- 1-2	3.01	3.70	3.71	2.27	2.25	3.25	3.67	2.39	3.39	2.33
- 3-4	4.06	9.19	9.16	7.78	4.01	5.87	9.08	7.75	8.42	5.77
- 5 or more	10.11	11.04	11.14	7.96	8.29	10.85	11.18	9.84	10.29	6.57
Past year problems										
- No gambling	1.50	0.00	1.22	0.00	1.60	0.00	1.09	0.00	0.47	0.00
- 0	1.19	1.28	1.31	0.83	0.69	1.01	1.26	0.75	1.07	0.74
- 1-2	3.84	6.11	6.77	4.07	3.93	5.05	6.74	4.61	6.44	4.85
- 3-4	12.23	17.57	17.65	13.94	13.09	16.25	16.91	16.91	16.65	13.94
- 5 or more	0.00	35.27	0.00	0.00	0.00	0.00	28.28	33.39	35.27	0.00

Table 6a (continued)

	Life-time Card-room	Past-year Card-room	Life-time Priva-te	Past-year Priva-te	Life-time Store	Past-year Store	Life-time Unlic	Past-year Unlic	Life-time Indian	Past-year Indian
Total	0.53	0.32	0.94	0.66	0.76	0.52	0.82	0.59	0.74	0.59
Effect of gambling										
- Very good/good	1.88	1.29	2.94	2.45	2.72	2.19	2.72	2.15	2.42	1.92
- Good and bad	0.78	0.46	1.35	0.98	1.14	0.77	1.19	0.88	1.12	0.91
- Bad	0.86	0.57	1.87	1.14	1.34	0.73	1.71	1.14	1.30	1.00
- Very bad	1.24	0.61	2.25	1.20	1.21	0.65	1.68	0.69	1.66	1.11
Gamble for excitement										
- Very important	3.61	2.63	4.21	3.79	3.94	3.10	4.20	3.71	3.98	3.68
- Important	1.65	1.19	2.41	2.17	2.28	1.79	2.25	1.89	2.23	1.89
- Not important	1.20	0.65	2.24	1.73	1.95	1.45	2.04	1.46	1.88	1.49
- Not at all important	1.03	0.54	2.03	1.33	1.55	0.88	1.92	1.36	1.66	1.37
Gamble for money										
- Very important	1.50	1.10	2.23	1.68	2.02	1.52	2.07	1.66	1.96	1.62
- Important	1.36	0.93	2.26	1.81	1.91	1.46	2.07	1.60	1.84	1.52
- Not important	1.53	0.79	2.57	2.19	2.28	1.55	2.38	1.81	2.33	1.94
- Not at all important	1.71	0.57	3.40	2.65	2.74	1.89	3.09	2.37	3.01	2.54
Gamble with others (C16_)										
- No	0.98	0.56	1.63	1.03	1.36	1.02	1.45	0.90	1.40	1.10
- Yes	0.79	0.50	1.37	1.05	1.15	0.75	1.23	0.94	1.10	0.88

(CONTINUED)

Table 6a (continued)

	Life-time Card-room	Past-year Card-room	Life-time Priva-te	Past-year Priva-te	Life-time Store	Past-year Store	Life-time Unlic	Past-year Unlic	Life-time Indian	Past-year Indian
Largest amount won										
- $0-99	0.56	0.22	1.30	0.81	0.96	0.54	1.14	0.76	0.96	0.70
- $100-500	1.30	0.80	2.12	1.73	1.92	1.49	1.96	1.53	1.83	1.51
- More than $500	2.29	1.72	2.80	2.36	2.63	1.95	2.64	2.05	2.62	2.26
Largest amount lost										
- $0-99	0.54	0.27	1.16	0.76	0.94	0.60	1.02	0.69	0.89	0.67
- $100-500	1.68	1.08	2.29	1.96	2.10	1.56	2.18	1.70	2.12	1.82
- More than $500	6.32	5.61	5.61	6.33	6.27	5.35	6.35	6.13	6.19	5.68
Lifetime problems										
- Never gambled	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
- 0	0.57	0.33	1.10	0.77	0.89	0.59	0.97	0.68	0.89	0.70
- 1-2	2.93	1.70	3.70	3.21	3.56	2.81	3.60	2.93	3.18	2.65
- 3-4	9.27	8.79	9.15	8.64	9.14	6.45	9.20	7.48	9.22	8.42
- 5 or more	10.66	6.57	9.03	7.28	11.15	8.46	10.74	7.75	9.71	8.01
Past year problems										
- No gambling	0.49	0.00	1.15	0.00	0.73	0.00	0.84	0.00	0.57	0.00
- 0	0.75	0.47	1.29	1.02	1.10	0.79	1.18	0.91	1.11	0.92
- 1-2	6.41	5.56	6.63	6.12	6.80	6.26	6.67	6.09	6.28	5.71
- 3-4	16.01	12.23	16.73	13.86	14.97	14.97	16.01	12.23	7.82	7.82
- 5 or more	35.27	0.00	35.27	0.00	33.39	28.28	35.27	35.27	0.00	35.27

Table 7a. Standard Errors for Percent Reporting Gambling Problems By Attitudes, Amount Won/Lost, and Problems, Adult RDD Data 1998, Weighted

	Never gambl-ed	0 Probs Ever	1-2 Probs Ever	3-4 Probs Ever	5+ Probs Ever	No gamb PstYr	0 Probs PstYr	1-2 Probs PstYr	3-4 Probs PstYr	5+ Probs PstYr
Total	0.72	0.87	0.55	0.23	0.18	0.98	0.99	0.31	0.13	0.07
Effect of gambling										
- Very good/good	1.31	2.58	2.15	0.92	0.81	2.30	2.66	1.65	0.48	0.26
- Good and bad	0.72	1.06	0.79	0.32	0.18	1.24	1.28	0.40	0.19	0.09
- Bad	1.81	2.00	1.03	0.45	0.27	2.20	2.20	0.46	0.18	0.19
- Very bad	2.76	2.81	0.79	0.51	0.81	2.52	2.51	0.29	0.31	0.00
Gamble for excitement										
- Very important	0.00	4.07	3.66	2.09	1.74	0.00	3.12	2.74	1.43	0.97
- Important	0.00	1.92	1.74	0.84	0.52	0.00	1.31	1.20	0.51	0.22
- Not important	0.00	1.41	1.37	0.29	0.26	0.20	0.59	0.55	0.00	0.00
- Not at all important	0.00	0.95	0.85	0.45	0.00	0.19	0.40	0.36	0.00	0.00
Gamble for money										
- Very important	0.00	1.90	1.65	0.99	0.65	0.00	1.35	1.24	0.53	0.29
- Important	0.00	1.52	1.46	0.31	0.32	0.00	0.81	0.78	0.00	0.20
- Not important	0.00	1.36	1.28	0.42	0.25	0.36	0.72	0.43	0.45	0.00
- Not at all important	0.00	1.81	1.70	0.66	0.00	0.00	0.49	0.49	0.00	0.00
Gamble with others (C16_)										
- No	0.00	1.13	1.03	0.42	0.29	1.59	1.65	0.57	0.26	0.13
- Yes	0.00	0.91	0.82	0.34	0.28	1.22	1.27	0.46	0.18	0.11

(CONTINUED)

Table 7a (continued)

	Never gambl-ed	0 Probs Ever	1-2 Probs Ever	3-4 Probs Ever	5+ Probs Ever	No gamb PstYr	0 Probs PstYr	1-2 Probs PstYr	3-4 Probs PstYr	5+ Probs PstYr
Largest amount won										
- $0-99	0.00	0.53	0.50	0.07	0.16	1.42	1.43	0.24	0.07	0.00
- $100-500	0.00	1.63	1.56	0.43	0.38	1.43	1.65	0.87	0.36	0.27
- More than $500	0.00	2.59	2.24	1.49	1.00	1.70	2.22	1.49	0.66	0.24
Largest amount lost										
- $0-99	0.00	0.54	0.50	0.17	0.12	1.18	1.19	0.25	0.14	0.00
- $100-500	0.00	2.09	1.97	0.80	0.66	1.48	1.84	1.16	0.42	0.32
- More than $500	0.00	6.34	5.24	4.73	3.64	3.83	5.72	4.59	1.62	1.26
Lifetime problems										
- Never gambled	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
- 0	0.00	0.00	0.00	0.00	0.00	1.04	1.04	0.00	0.00	0.00
- 1-2	0.00	0.00	0.00	0.00	0.00	2.41	3.51	3.06	0.00	0.00
- 3-4	0.00	0.00	0.00	0.00	0.00	3.86	9.16	8.87	7.20	0.00
- 5 or more	0.00	0.00	0.00	0.00	0.00	10.24	7.27	9.55	8.76	8.03
Past year problems										
- No gambling	1.63	1.65	0.53	0.13	0.26	0.00	0.00	0.00	0.00	0.00
- 0	0.00	0.78	0.74	0.25	0.10	0.00	0.00	0.00	0.00	0.00
- 1-2	0.00	0.00	6.06	5.37	3.67	0.00	0.00	0.00	0.00	0.00
- 3-4	0.00	0.00	0.00	17.18	17.18	0.00	0.00	0.00	0.00	0.00
- 5 or more	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

Table 8a. Standard Errors for Percent Reporting Attitudes toward Gambling By Demographics, Gaming Frequency, and Problems, Adult RDD Data 1998, Weighted

	Gambling good	Gambling good/-bad	Gambling bad	Gambling very bad
Total	0.68	1.03	0.86	0.69
Sex				
- Male	1.05	1.49	1.24	0.95
- Female	0.86	1.42	1.18	1.00
Race				
- White	0.77	1.20	1.00	0.80
- Black	2.03	2.99	2.44	2.16
- Hispanic	2.84	3.91	3.15	2.53
- Other	2.44	3.76	3.38	2.63
Age				
- 18-29	1.75	2.30	1.84	1.00
- 30-39	1.36	2.11	1.66	1.44
- 40-49	1.43	2.23	1.93	1.44
- 50-64	1.30	2.31	1.89	1.75
- 65 and older	1.67	2.50	2.37	2.10
Age by Sex				
- 18-29, Male	2.82	3.41	2.78	1.18
- 18-29, Female	2.08	3.09	2.44	1.59
- 30-39, Male	2.06	2.92	2.31	1.89
- 30-39, Female	1.76	3.05	2.40	2.18
- 40-49, Male	2.20	3.16	2.69	1.86
- 40-49, Female	1.84	3.16	2.76	2.19

(CONTINUED)

Table 8a (continued)

	Gambling good	Gambling good/-bad	Gambling bad	Gambling very bad
Age by Sex				
- 50-64, Male	1.96	3.36	2.82	2.47
- 50-64, Female	1.73	3.18	2.53	2.49
- 65+, Male	2.54	3.99	3.74	3.39
- 65+, Female	2.21	3.22	3.07	2.68
Education				
- Less than HS	2.30	3.07	2.74	2.36
- HS graduate	1.44	1.96	1.57	1.32
- Some college	1.21	1.84	1.48	1.20
- College graduate	0.98	1.85	1.62	1.23
Income				
- Less than $24,000	1.22	1.80	1.47	1.34
- $24,000-49,999	1.20	1.87	1.50	1.23
- $50,000-99,999	1.37	2.08	1.79	1.19
- More than $100,000	2.31	3.59	3.05	2.46
Marital status				
- Married	0.87	1.43	1.22	1.02
- Divorced/separated	1.79	2.79	2.36	1.96
- Never married	1.60	2.08	1.62	1.04
- Cohabiting	4.55	5.59	3.58	2.71
- Widowed	2.78	4.25	3.93	3.42

(CONTINUED)

Table 8a (continued)

	Gambling good	Gambling good/-bad	Gambling bad	Gambling very bad
Current employment				
- Full-time	0.88	1.33	1.08	0.82
- Part-time	1.87	3.24	2.83	2.02
- Not employed	1.26	1.86	1.63	1.46
Region				
- Northeast	1.64	2.39	1.89	1.47
- South	1.13	1.72	1.50	1.19
- Midwest	1.28	2.02	1.68	1.40
- West	1.51	2.29	1.83	1.53
Minor children				
- None	0.88	1.30	1.09	0.86
- One or more	1.05	1.68	1.37	1.17
Lottery state				
- No	1.71	2.48	1.93	1.82
- Yes	0.73	1.13	0.95	0.75
Distance to casino				
- 0-50 miles	1.37	2.24	1.84	1.47
- 51-250 miles	0.85	1.28	1.07	0.86
- More than 250 miles	1.84	2.73	2.34	1.94
Frequency of gaming				
- Monthly	2.54	2.88	1.88	1.07

(CONTINUED)

Table 8a (continued)

	Gambling good	Gambling good/-bad	Gambling bad	Gambling very bad
Frequency of gaming				
- Few times	1.76	2.30	1.75	0.83
- One day	1.88	2.99	2.41	1.82
- Not past year	1.08	1.74	1.50	1.19
- Never	1.04	2.06	1.99	1.91
Frequency of lottery				
- Weekly	2.33	2.88	2.08	1.30
- Monthly	2.11	2.68	1.93	1.14
- Past year	1.42	1.97	1.57	0.91
- Not past year	1.34	2.28	1.96	1.60
- Never	1.00	1.86	1.82	1.73
Lifetime problems				
- Never gambled	1.14	2.42	2.63	2.66
- 0	0.77	1.17	0.96	0.69
- 1-2	3.20	3.71	2.76	1.34
- 3-4	7.81	9.28	7.10	5.09
- 5+	10.16	9.83	6.80	10.62
Past year problems				
- No gambling	0.82	1.65	1.57	1.49
- 0	0.94	1.29	1.01	0.62
- 1-2	6.81	6.83	4.18	1.67
- 3-4	14.34	17.32	10.38	10.48
- 5+	28.28	35.27	33.39	0.00

Table 9a. Standard Errors for Percent Who Do Not Gamble for Moral Reasons By Demographics, Adult RDD Data 1998, Weighted

	Moral very imp	Moral imp	Moral not imp	Moral not at all
Total	1.64	1.20	1.34	1.49
Sex				
- Male	2.49	1.83	2.07	2.39
- Female	2.18	1.60	1.76	1.89
Race				
- White	2.00	1.47	1.58	1.71
- Black	4.05	2.51	2.95	4.02
- Hispanic	5.49	4.67	6.90	6.90
- Other	5.60	5.02	4.67	5.07
Age				
- 18-29	3.49	3.23	3.36	3.71
- 30-39	3.50	2.74	2.78	3.30
- 40-49	3.78	2.53	3.37	3.12
- 50-64	3.89	1.88	2.87	3.52
- 65 and older	3.59	2.69	2.64	3.03
Age by Sex				
- 18-29, Male	5.04	5.22	5.47	5.91
- 18-29, Female	4.77	4.12	4.24	4.78
- 30-39, Male	5.04	4.54	4.24	4.92
- 30-39, Female	4.81	3.33	3.70	4.46
- 40-49, Male	5.52	3.89	4.48	4.94
- 40-49, Female	5.23	3.32	4.90	3.93

(CONTINUED)

Table 9a (continued)

	Moral very imp	Moral imp	Moral not imp	Moral not at all
Age by Sex				
- 50-64, Male	5.82	2.77	4.22	5.52
- 50-64, Female	5.24	2.58	3.94	4.49
- 65+, Male	6.13	2.89	4.94	5.55
- 65+, Female	4.44	3.75	3.07	3.55
Education				
- Less than HS	4.11	3.21	4.05	3.92
- HS graduate	3.20	2.04	2.40	2.93
- Some college	3.19	2.41	2.37	2.86
- College graduate	2.92	2.27	2.49	2.62
Income				
- Less than $24,000	2.51	1.85	2.10	2.39
- $24,000-49,999	3.15	2.39	2.57	2.87
- $50,000-99,999	3.99	2.84	3.18	3.30
- More than $100,000	6.01	4.76	5.38	5.89
Marital status				
- Married	2.29	1.71	1.85	1.86
- Divorced/separated	4.67	3.59	4.26	3.87
- Never married	3.10	2.45	2.71	3.53
- Cohabiting	12.37	0.00	10.55	13.36
- Widowed	6.25	2.80	4.82	6.10

(CONTINUED)

Table 9a (continued)

	Moral very imp	Moral imp	Moral not imp	Moral not at all
Current employment				
- Full-time	2.35	1.73	1.97	2.20
- Part-time	4.73	3.66	3.86	4.07
- Not employed	2.66	1.92	2.12	2.36
Region				
- Northeast	4.00	2.70	3.40	3.97
- South	2.49	1.66	2.05	2.23
- Midwest	3.52	3.04	2.79	2.97
- West	3.89	2.82	3.10	3.63
Minor children				
- None	2.04	1.51	1.65	1.93
- One or more	2.76	2.00	2.28	2.31
Lottery state				
- No	3.32	2.41	2.79	3.07
- Yes	1.89	1.39	1.53	1.71
Distance to casino				
- 0-50 miles	3.89	3.37	3.11	3.35
- 51-250 miles	2.04	1.46	1.65	1.90
- More than 250 miles	4.07	2.52	3.47	3.48

Table 10a. Standard Errors for Percent Who Do Not Gamble for Monetary Reasons By Demographics, Adult RDD Data 1998, Weighted

	Lose money very imp	Lose money imp	Lose money not imp	Lose money not at all
Total	1.68	1.28	1.18	1.32
Sex				
- Male	2.55	2.02	1.95	2.17
- Female	2.19	1.65	1.46	1.63
Race				
- White	2.01	1.53	1.43	1.55
- Black	4.15	3.10	2.18	3.40
- Hispanic	6.79	5.10	5.97	5.84
- Other	5.87	5.02	4.08	4.36
Age				
- 18-29	3.95	3.02	2.87	2.69
- 30-39	3.56	2.99	2.72	2.95
- 40-49	3.83	2.76	2.71	3.09
- 50-64	3.84	2.79	2.47	2.93
- 65 and older	3.57	2.73	2.45	2.98
Age by Sex				
- 18-29, Male	6.09	5.18	4.63	4.98
- 18-29, Female	4.98	3.58	3.65	2.78
- 30-39, Male	5.21	4.91	3.63	4.51
- 30-39, Female	4.86	3.64	3.91	3.91
- 40-49, Male	5.53	3.96	4.49	4.64
- 40-49, Female	5.27	3.86	3.17	4.16

(CONTINUED)

Table 10a (continued)

	Lose money very imp	Lose money imp	Lose money not imp	Lose money not at all
Age by Sex				
- 50-64, Male	5.80	2.94	4.14	4.82
- 50-64, Female	5.16	4.37	2.92	3.54
- 65+, Male	5.87	4.78	5.20	5.39
- 65+, Female	4.39	3.34	2.46	3.57
Education				
- Less than HS	4.41	3.02	3.20	3.78
- HS graduate	3.18	2.33	2.01	2.46
- Some college	3.23	2.56	2.05	2.59
- College graduate	3.00	2.43	2.44	2.20
Income				
- Less than $24,000	2.61	1.95	1.73	2.08
- $24,000-49,999	3.22	2.59	2.29	2.50
- $50,000-99,999	3.99	3.01	3.12	2.88
- More than $100,000	6.44	5.06	4.97	4.75
Marital status				
- Married	2.30	1.73	1.68	1.83
- Divorced/separated	4.78	3.79	3.56	2.69
- Never married	3.53	2.79	2.39	2.78
- Cohabiting	12.79	10.62	7.03	8.81
- Widowed	6.22	4.62	3.30	5.80

(CONTINUED)

Table 10a (continued)

	Lose money very imp	Lose money imp	Lose money not imp	Lose money not at all
Current employment				
- Full-time	2.43	1.81	1.63	1.97
- Part-time	4.78	3.96	3.68	2.49
- Not employed	2.68	2.04	1.95	2.16
Region				
- Northeast	4.16	3.57	2.90	3.26
- South	2.52	1.95	1.80	1.97
- Midwest	3.60	2.41	2.61	2.89
- West	3.95	3.01	2.65	3.12
Minor children				
- None	2.10	1.59	1.51	1.66
- One or more	2.79	2.15	1.89	2.17
Lottery state				
- No	3.42	2.68	2.40	2.74
- Yes	1.92	1.45	1.36	1.50
Distance to casino				
- 0-50 miles	3.98	2.73	2.82	3.30
- 51-250 miles	2.09	1.61	1.40	1.64
- More than 250 miles	4.03	3.22	3.27	3.08

Table 11a. Standard Errors for Percent Reporting Reasons for Gambling -Importance of Excitement By Demographics, Gaming Frequency, and Problems, Adult RDD Data 1998, Weighted

	Very impor-tant	Impor-tant	Not impor-tant	Not at all impor-tant
Total	0.75	1.17	1.19	1.18
Sex				
- Male	1.06	1.68	1.66	1.61
- Female	1.07	1.61	1.70	1.72
Race				
- White	0.84	1.36	1.36	1.36
- Black	2.46	3.54	3.78	4.04
- Hispanic	2.86	4.14	4.53	3.92
- Other	3.52	4.33	4.33	4.44
Age				
- 18-29	1.99	2.82	2.56	2.37
- 30-39	1.49	2.42	2.36	2.36
- 40-49	1.43	2.34	2.57	2.54
- 50-64	1.48	2.40	2.73	2.73
- 65 and older	2.08	2.96	3.29	3.45
Age by Sex				
- 18-29, Male	2.64	4.05	3.55	3.23
- 18-29, Female	2.99	3.88	3.71	3.48
- 30-39, Male	2.10	3.22	3.14	3.08
- 30-39, Female	2.09	3.67	3.60	3.68
- 40-49, Male	2.17	3.51	3.53	3.44
- 40-49, Female	1.87	3.04	3.73	3.73

(CONTINUED)

Table 11a (continued)

	Very impor-tant	Impor-tant	Not impor-tant	Not at all impor-tant
Age by Sex				
- 50-64, Male	2.24	3.45	3.88	3.97
- 50-64, Female	1.95	3.35	3.86	3.77
- 65+, Male	2.73	4.66	5.19	4.93
- 65+, Female	3.07	3.80	4.14	4.75
Education				
- Less than HS	2.73	3.43	4.18	3.85
- HS graduate	1.37	2.23	2.23	2.26
- Some college	1.28	2.05	2.05	2.10
- College graduate	1.42	2.15	2.15	2.09
Income				
- Less than $24,000	1.42	2.08	2.31	2.28
- $24,000-49,999	1.35	2.15	2.11	2.08
- $50,000-99,999	1.48	2.28	2.19	2.20
- More than $100,000	2.31	3.85	3.95	3.97
Marital status				
- Married	0.99	1.62	1.66	1.70
- Divorced/separated	1.98	2.82	3.19	3.23
- Never married	1.60	2.49	2.34	2.16
- Cohabiting	5.21	5.32	6.13	5.68
- Widowed	3.21	4.84	5.79	5.38

(CONTINUED)

Table 11a (continued)

	Very impor-tant	Impor-tant	Not impor-tant	Not at all impor-tant
Current employment				
- Full-time	0.93	1.46	1.45	1.45
- Part-time	2.55	3.94	4.19	3.98
- Not employed	1.49	2.23	2.39	2.37
Region				
- Northeast	1.88	2.69	2.68	2.62
- South	1.22	2.08	2.12	2.18
- Midwest	1.39	2.24	2.21	2.28
- West	1.78	2.50	2.68	2.40
Minor children				
- None	0.92	1.48	1.53	1.48
- One or more	1.30	1.90	1.88	1.95
Lottery state				
- No	2.21	3.31	3.10	3.20
- Yes	0.80	1.25	1.28	1.27
Distance to casino				
- 0-50 miles	1.58	2.36	2.50	2.49
- 51-250 miles	0.95	1.48	1.48	1.48
- More than 250 miles	2.10	3.22	3.36	3.27
Frequency of gaming				
- Monthly	2.26	2.86	2.68	1.87

(CONTINUED)

Table 11a (continued)

	Very impor-tant	Impor-tant	Not impor-tant	Not at all impor-tant
Frequency of gaming				
- Few times	1.50	2.33	2.22	2.01
- One day	1.48	2.46	2.84	2.98
- Not past year	1.08	2.02	2.35	2.43
- Never	2.05	3.72	4.01	4.76
Frequency of lottery				
- Weekly	1.97	2.84	2.57	2.49
- Monthly	1.72	2.64	2.66	2.34
- Past year	1.11	1.74	1.83	1.93
- Not past year	1.98	3.31	3.74	3.67
- Never	2.39	4.11	4.46	4.44
Lifetime problems				
- Never gambled	.	.	.	.
- 0	0.71	1.23	1.29	1.30
- 1-2	3.24	3.90	3.55	2.37
- 3-4	8.94	9.60	4.67	6.94
- 5+	13.85	13.61	8.92	0.00
Past year problems				
- No gambling	0.00	0.00	49.93	49.93
- 0	0.73	1.18	1.22	1.22
- 1-2	6.30	6.86	4.50	3.00
- 3-4	17.60	17.60	0.00	0.00
- 5+	33.39	33.39	0.00	0.00

Table 12a. Standard Errors for Percent Reporting Reasons for Gambling -Importance of Money By Demographics, Gaming Frequency, and Problems, Adult RDD Data 1998, Weighted

	Very impor-tant	Impor-tant	Not impor-tant	Not at all impor-tant
Total	1.19	1.20	1.10	0.84
Sex				
- Male	1.65	1.70	1.54	1.15
- Female	1.71	1.69	1.58	1.22
Race				
- White	1.34	1.39	1.28	1.01
- Black	4.11	3.95	3.08	2.25
- Hispanic	4.30	4.34	4.25	2.05
- Other	4.71	4.28	4.10	3.22
Age				
- 18-29	2.79	2.77	2.37	1.46
- 30-39	2.41	2.42	2.11	1.83
- 40-49	2.52	2.53	2.39	1.56
- 50-64	2.49	2.68	2.55	2.06
- 65 and older	3.07	3.19	3.29	2.69
Age by Sex				
- 18-29, Male	3.94	3.93	3.31	1.88
- 18-29, Female	3.97	3.90	3.40	2.26
- 30-39, Male	3.22	3.24	2.74	2.33
- 30-39, Female	3.66	3.64	3.29	2.90
- 40-49, Male	3.54	3.64	3.21	2.22
- 40-49, Female	3.59	3.50	3.55	2.20

(CONTINUED)

Table 12a (continued)

	Very important	Important	Not important	Not at all important
Age by Sex				
- 50-64, Male	3.43	3.85	3.80	2.96
- 50-64, Female	3.59	3.74	3.40	2.89
- 65+, Male	4.17	4.91	5.09	4.05
- 65+, Female	4.39	4.18	4.28	3.60
Education				
- Less than HS	3.84	3.99	3.91	2.55
- HS graduate	2.28	2.33	1.97	1.49
- Some college	2.09	2.07	1.99	1.39
- College graduate	2.11	2.15	1.99	1.70
Income				
- Less than $24,000	2.23	2.23	2.16	1.62
- $24,000-49,999	2.17	2.19	1.92	1.38
- $50,000-99,999	2.23	2.25	2.14	1.60
- More than $100,000	3.91	4.05	3.27	3.20
Marital status				
- Married	1.64	1.66	1.58	1.25
- Divorced/separated	3.11	3.16	2.88	2.25
- Never married	2.43	2.47	2.18	1.39
- Cohabiting	6.31	6.14	5.37	3.30
- Widowed	5.51	5.63	4.65	4.00

(CONTINUED)

Table 12a (continued)

	Very important	Important	Not important	Not at all important
Current employment				
- Full-time	1.49	1.50	1.31	1.03
- Part-time	4.01	4.21	3.82	2.66
- Not employed	2.25	2.27	2.38	1.73
Region				
- Northeast	2.78	2.83	2.14	1.89
- South	2.12	2.14	1.99	1.55
- Midwest	2.26	2.29	2.07	1.61
- West	2.52	2.53	2.60	1.70
Minor children				
- None	1.47	1.52	1.44	1.07
- One or more	1.99	1.96	1.71	1.35
Lottery state				
- No	3.29	3.16	2.99	2.59
- Yes	1.27	1.30	1.19	0.88
Distance to casino				
- 0-50 miles	2.33	2.55	2.34	1.86
- 51-250 miles	1.52	1.50	1.38	1.01
- More than 250 miles	3.25	3.37	3.04	2.44
Frequency of gaming				
- Monthly	2.77	2.76	2.50	1.51

(CONTINUED)

Table 12a (continued)

	Very impor-tant	Impor-tant	Not impor-tant	Not at all impor-tant
Frequency of gaming				
- Few times	2.19	2.24	2.18	1.50
- One day	2.51	2.76	2.70	2.49
- Not past year	2.32	2.38	2.03	1.53
- Never	4.75	4.16	3.42	3.30
Frequency of lottery				
- Weekly	2.86	2.74	2.29	1.71
- Monthly	2.63	2.69	2.43	1.35
- Past year	1.86	1.89	1.68	1.32
- Not past year	2.69	3.53	3.71	3.24
- Never	3.85	3.91	4.49	3.84
Lifetime problems				
- Never gambled	.	.	.	.
- 0	1.23	1.29	1.22	0.93
- 1-2	3.93	3.77	2.77	1.94
- 3-4	7.86	5.21	5.23	4.27
- 5+	12.08	10.83	6.94	0.00
Past year problems				
- No gambling	0.00	0.00	0.00	0.00
- 0	1.19	1.23	1.14	0.87
- 1-2	6.39	6.03	2.82	1.64
- 3-4	16.26	0.00	16.26	0.00
- 5+	33.39	33.39	0.00	0.00

Table 13a. Standard Errors for Percent Who Usually Play Favorite Game with Others Known Well By Demographics, Adult RDD Data 1998, Weighted

	Usually with Others
Total	1.06
Sex	
- Male	1.54
- Female	1.46
Race	
- White	1.21
- Black	3.37
- Hispanic	4.11
- Other	4.01
Age	
- 18-29	2.25
- 30-39	2.17
- 40-49	2.26
- 50-64	2.48
- 65 and older	2.80
Age by Sex	
- 18-29, Male	3.25
- 18-29, Female	3.13
- 30-39, Male	2.99
- 30-39, Female	3.14
- 40-49, Male	3.35
- 40-49, Female	3.01

(CONTINUED)

Table 13a (continued)

	Usually with Others
Age by Sex	
- 50-64, Male	3.61
- 50-64, Female	3.39
- 65+, Male	4.21
- 65+, Female	3.74
Education	
- Less than HS	3.52
- HS graduate	2.03
- Some college	1.90
- College graduate	1.87
Income	
- Less than $24,000	1.94
- $24,000-49,999	1.90
- $50,000-99,999	2.10
- More than $100,000	3.57
Marital status	
- Married	1.46
- Divorced/separated	2.91
- Never married	2.14
- Cohabiting	5.95
- Widowed	4.79

(CONTINUED)

Table 13a (continued)

	Usually with Others
Current employment	
- Full-time	1.35
- Part-time	3.36
- Not employed	2.02
Region	
- Northeast	2.50
- South	1.80
- Midwest	2.07
- West	2.33
Minor children	
- None	1.35
- One or more	1.72
Lottery state	
- No	2.56
- Yes	1.17
Distance to casino	
- 0-50 miles	2.18
- 51-250 miles	1.34
- More than 250 miles	2.92
Frequency of gaming	
- Monthly	2.60

(CONTINUED)

Table 13a (continued)

	Usual-ly with Others
Frequency of gaming	
- Few times	2.13
- One day	2.82
- Not past year	1.67
- Never	3.17
Frequency of lottery	
- Weekly	2.94
- Monthly	2.76
- Past year	1.95
- Not past year	2.12
- Never	2.39
Lifetime problems	
- Never gambled	.
- 0	1.13
- 1-2	3.51
- 3-4	8.87
- 5+	9.99
Past year problems	
- No gambling	2.05
- 0	1.27
- 1-2	6.49
- 3-4	17.38
- 5+	33.39

Table 14a. Standard Errors for Percent Reporting Gambling Problems By Health, Mental Health, and Substance Use, Adult RDD Data 1998, Weighted

	Never gambl-ed	0 Probs Ever	1-2 Probs Ever	3-4 Probs Ever	5+ Probs Ever	No gamb PstYr	0 Probs PstYr	1-2 Probs PstYr	3-4 Probs PstYr	5+ Probs PstYr
Total	0.72	0.87	0.55	0.23	0.18	0.98	0.99	0.31	0.13	0.07
General Health Status										
-Excellent	1.10	1.30	0.75	0.38	0.14	1.49	1.51	0.43	0.21	0.00
-Good	1.02	1.34	0.92	0.35	0.32	1.49	1.53	0.57	0.17	0.15
-Fair	2.45	2.78	1.58	0.58	0.72	2.99	2.99	0.41	0.48	0.27
-Poor	4.18	4.83	3.09	0.71	1.40	5.10	5.09	1.22	0.00	0.00
Psych Outpatient Treatment										
- Yes	2.37	3.23	2.11	1.21	0.98	3.68	3.74	1.41	0.00	0.45
- No	0.75	0.91	0.57	0.23	0.18	1.02	1.04	0.32	0.14	0.07
Current MH: Troubled										
- Not at all	0.82	0.96	0.58	0.21	0.17	1.09	1.11	0.32	0.13	0.05
- Somewhat/Very much	1.42	2.18	1.63	0.87	0.68	2.28	2.36	0.97	0.37	0.34
Manic Screen										
- Yes	0.00	0.00	8.58	7.04	7.09	6.84	8.45	7.95	5.59	2.18
- No	0.38	1.79	3.12	2.36	1.66	2.34	3.57	3.13	1.18	0.80
Depressed Screen										
- Yes	1.18	1.62	1.11	0.57	0.50	1.76	1.82	0.78	0.35	0.20
- No	0.89	1.04	0.63	0.22	0.15	1.18	1.19	0.30	0.10	0.06
Alcohol Use 12+ Days/Yr										
- Yes	0.78	1.33	1.06	0.42	0.24	1.42	1.51	0.65	0.24	0.09

(CONTINUED)

Table 14a (continued)

	Never gambl-ed	0 Probs Ever	1-2 Probs Ever	3-4 Probs Ever	5+ Probs Ever	No gamb PstYr	0 Probs PstYr	1-2 Probs PstYr	3-4 Probs PstYr	5+ Probs PstYr
Alcohol Use 12+ Days/Yr										
- No	1.01	1.14	0.61	0.27	0.24	1.26	1.27	0.32	0.15	0.10
Illicit Drug Use 5+ Days/Yr										
- Yes	2.86	4.88	4.01	1.77	1.15	4.59	5.06	2.85	0.00	0.84
- No	0.74	0.89	0.55	0.23	0.18	1.00	1.02	0.30	0.13	0.07
Dependent:Alc or Drugs										
- Yes	2.90	7.56	6.11	4.55	3.24	5.11	7.23	5.40	2.72	1.82
- No	0.73	0.88	0.55	0.22	0.17	0.99	1.00	0.30	0.12	0.06

Table 15a. Standard Errors for Percent Reporting Mental Health, Health, and Substance Use Measures By Gaming Frequency and Problems, Adult RDD Data 1998, Weighted

	Excel-lent Health	Good Health	Fair Health	Poor Health	Psych Outpat Trtmnt	Cur MH Troub-led	Alcoh-ol 12+ Days	Drug Use 5+ Days	Manic Screen	Depre-ss Screen
Total	1.01	1.01	0.65	0.39	0.51	0.76	0.98	0.40	2.46	0.92
Frequency of gaming										
- Monthly	2.86	2.91	1.86	1.26	1.48	2.32	2.91	1.68	4.27	2.73
- Few times	2.39	2.42	1.28	0.63	1.14	1.66	2.42	1.12	4.14	2.27
- One day	3.04	2.98	1.74	0.85	1.77	2.41	2.93	0.89	10.82	2.80
- Not past year	1.70	1.70	1.08	0.70	0.89	1.35	1.63	0.62	5.02	1.54
- Never	2.09	2.02	1.59	0.91	0.94	1.42	1.58	0.58	13.15	1.82
Frequency of lottery										
- Weekly	2.77	2.93	1.93	1.07	1.29	2.20	2.94	1.10	4.01	2.76
- Monthly	2.74	2.79	1.88	1.00	1.49	2.09	2.77	1.13	4.16	2.45
- Past year	2.01	1.98	1.01	0.64	1.02	1.61	1.98	0.83	5.87	1.88
- Not past year	2.22	2.22	1.51	0.98	1.09	1.68	2.14	0.91	6.52	2.02
- Never	1.90	1.87	1.33	0.80	0.98	1.32	1.61	0.71	7.23	1.68
Lifetime problems										
- Never gambled	2.69	2.58	2.05	1.25	1.19	1.68	1.86	0.76	.	2.26
- 0	1.16	1.15	0.72	0.42	0.59	0.86	1.14	0.45	0.00	1.05
- 1-2	3.52	3.72	2.35	1.61	1.91	3.27	3.71	2.01	2.65	3.53
- 3-4	9.28	9.13	5.23	2.22	6.34	9.17	9.15	5.12	8.15	9.27
- 5+	7.19	11.08	9.27	6.54	7.86	11.03	9.48	5.19	11.33	10.52
Past year problems										
- No gambling	1.64	1.62	1.21	0.75	0.85	1.19	1.37	0.52	7.63	1.46
- 0	1.31	1.30	0.77	0.44	0.65	1.00	1.30	0.56	2.79	1.20
- 1-2	6.49	6.66	2.04	2.05	4.10	6.14	6.75	4.47	5.31	6.77
- 3-4	17.68	16.38	13.97	0.00	0.00	15.14	17.59	0.00	17.60	16.77
- 5+	0.00	28.28	28.28	0.00	28.28	33.39	28.28	28.28	28.28	33.39

(CONTINUED)

Table 15a (continued)

	Depen-dent Alc/ Drugs
Total	0.27
Frequency of gaming	
- Monthly	1.29
- Few times	0.57
- One day	0.47
- Not past year	0.46
- Never	0.32
Frequency of lottery	
- Weekly	1.04
- Monthly	0.70
- Past year	0.58
- Not past year	0.56
- Never	0.34
Lifetime problems	
- Never gambled	0.35
- 0	0.28
- 1-2	1.47
- 3-4	6.13
- 5+	6.68
Past year problems	
- No gambling	0.25
- 0	0.37
- 1-2	4.09
- 3-4	12.23
- 5+	28.28

Table 16a. Standard Errors for Frequency of Gaming Activities (Percent) By Problem Indicators, Adult RDD Data 1998, Weighted

	Monthly gaming	Few times year	One day year	Lifetime gaming	No lifetime gaming	Weekly lottery	Monthly lottery	Yearly lottery	Lifetime lottery	No lifetime lottery
Total	0.68	0.79	0.63	0.97	0.87	0.67	0.70	0.89	0.81	0.92
Emotional argument (D18)										
- No	0.67	0.79	0.64	0.97	0.87	0.67	0.71	0.89	0.81	0.92
- Yes	11.37	10.50	6.17	10.28	3.98	7.28	5.39	10.23	10.73	10.73
Past year job loss (G12)										
- No	0.88	1.03	0.85	1.24	1.11	0.85	0.95	1.15	1.05	1.18
- Yes	3.89	5.35	3.60	6.68	5.41	4.32	4.85	5.44	5.83	6.04
Past year welfare income (G17_4)										
- No	0.71	0.81	0.65	1.00	0.89	0.69	0.73	0.92	0.84	0.94
- Yes	4.86	5.01	4.45	7.93	8.10	4.31	5.54	7.40	6.42	7.95
Past year unemployment income (G17_5)										
- No	0.72	0.83	0.66	1.03	0.92	0.71	0.74	0.95	0.86	0.97
- Yes	2.94	3.36	2.70	3.74	3.51	2.65	3.22	3.41	3.39	3.62
Ever bankrupt (G35)										
- No	0.69	0.81	0.65	1.00	0.90	0.68	0.73	0.92	0.85	0.95
- Yes	3.36	3.69	3.09	3.88	3.10	3.44	3.09	3.93	3.02	3.67
Past year bankrupt (G36)										
- No	0.68	0.79	0.64	0.97	0.87	0.67	0.71	0.90	0.82	0.92

(CONTINUED)

Table 16a (continued)

	Monthly gaming	Few times year	One day year	Lifetime gaming	No lifetime gaming	Weekly lottery	Monthly lottery	Yearly lottery	Lifetime lottery	No lifetime lottery
Past year bankrupt (G36)										
- Yes	8.50	9.17	7.93	10.03	7.20	9.98	6.32	8.19	7.86	9.86
Ever arrested (H2)										
- Yes	2.65	2.60	1.71	2.81	2.06	2.32	2.49	2.71	2.38	2.25
- No	0.68	0.83	0.69	1.04	0.94	0.70	0.73	0.95	0.87	1.00
Past year arrest (H6)										
- No	0.68	0.80	0.64	0.98	0.88	0.68	0.71	0.90	0.82	0.93
- Yes	8.56	7.46	5.50	9.11	4.42	4.72	8.48	8.05	8.02	7.25
Ever incarcerated (H10)										
- No	0.67	0.80	0.65	0.99	0.89	0.67	0.71	0.91	0.83	0.95
- Yes	4.80	4.64	2.35	4.25	3.05	4.35	4.48	4.14	4.08	2.98
Past year incarceration (H11)										
- No	0.68	0.79	0.64	0.97	0.87	0.67	0.70	0.89	0.81	0.92
- Yes	11.05	9.78	9.85	13.68	7.95	10.07	11.18	7.27	13.68	9.85

Table 17a. Standard Errors for Percent Reporting Gambling Problems By Other Problem Indicators, Adult RDD Data 1998, Weighted

	Never gambl-ed	0 Probs Ever	1-2 Probs Ever	3-4 Probs Ever	5+ Probs Ever	No gamb PstYr	0 Probs PstYr	1-2 Probs PstYr	3-4 Probs PstYr	5+ Probs PstYr
Total	0.72	0.87	0.55	0.23	0.18	0.98	0.99	0.31	0.13	0.07
Emotional argument (D18)										
- No	0.72	0.87	0.55	0.21	0.12	0.99	1.00	0.29	0.13	0.04
- Yes	0.00	5.26	7.26	10.59	11.70	10.28	10.10	11.54	0.00	7.20
Past year job loss (G12)										
- No	0.91	1.15	0.76	0.32	0.26	1.26	1.28	0.44	0.20	0.10
- Yes	3.92	6.01	4.14	3.32	1.31	6.71	6.74	2.09	0.00	0.00
Past year welfare income (G17_4)										
- No	0.73	0.89	0.57	0.23	0.18	1.01	1.02	0.32	0.13	0.07
- Yes	6.86	8.20	5.10	3.72	3.14	8.14	8.28	3.72	0.00	0.00
Past year unemployment income (G17_5)										
- No	0.75	0.91	0.57	0.24	0.18	1.04	1.05	0.31	0.14	0.08
- Yes	2.96	3.93	2.99	1.12	1.23	3.94	4.05	1.85	0.00	0.00
Ever bankrupt (G35)										
- No	0.74	0.90	0.57	0.23	0.16	1.02	1.03	0.31	0.12	0.07
- Yes	2.65	3.60	1.79	1.46	1.75	3.64	3.93	1.89	0.89	0.00
Past year bankrupt (G36)										
- No	0.72	0.88	0.55	0.23	0.17	0.99	1.00	0.31	0.13	0.07

(CONTINUED)

Table 17a (continued)

	Never gambl-ed	0 Probs Ever	1-2 Probs Ever	3-4 Probs Ever	5+ Probs Ever	No gamb PstYr	0 Probs PstYr	1-2 Probs PstYr	3-4 Probs PstYr	5+ Probs PstYr
Past year bankrupt (G36)										
- Yes	7.20	9.37	0.00	4.09	6.03	8.99	10.00	6.03	0.00	0.00
Ever arrested (H2)										
- Yes	1.38	2.68	2.15	1.20	0.84	2.60	2.80	1.48	0.00	0.00
- No	0.79	0.93	0.56	0.21	0.17	1.06	1.07	0.30	0.14	0.08
Past year arrest (H6)										
- No	1.55	2.80	2.12	1.36	0.90	2.73	2.96	1.59	0.00	0.00
- Yes	0.00	8.86	8.74	0.00	2.35	8.37	8.81	4.21	0.00	0.00
Ever incarcerated (H10)										
- No	0.74	0.89	0.55	0.23	0.16	1.01	1.02	0.30	0.13	0.07
- Yes	1.26	4.46	3.76	1.89	2.09	3.96	4.42	2.53	0.00	0.00
Past year incarceration (H11)										
- No	0.72	0.87	0.54	0.23	0.18	0.98	1.00	0.31	0.13	0.07
- Yes	0.00	13.69	13.47	0.00	5.37	13.82	13.82	0.00	0.00	0.00

Table 18a. Standard Errors for Percent Reporting Arguments, Job Loss, & Income Dependence By Gaming Frequency and Problems, Adult RDD Data 1998, Weighted

	Argued about gamb-ling	Past year job loss	Past year welfar income	PY unempl ment comp
Total	0.18	0.49	0.25	0.48
Frequency of gaming				
- Monthly	0.86	1.21	0.60	1.44
- Few times	0.51	1.18	0.44	1.20
- One day	0.43	1.16	0.63	1.53
- Not past year	0.26	0.94	0.42	0.74
- Never	0.13	0.98	0.65	1.00
Frequency of lottery				
- Weekly	0.47	1.45	0.54	1.34
- Monthly	0.31	1.29	0.64	1.50
- Past year	0.34	0.88	0.50	0.87
- Not past year	0.47	1.23	0.52	1.11
- Never	0.34	0.95	0.53	0.89
Lifetime problems				
- Never gambled	0.00	1.13	0.83	1.34
- 0	0.05	0.56	0.25	0.51
- 1-2	0.74	1.76	1.02	2.36
- 3-4	6.88	7.36	4.53	5.28
- 5+	11.14	4.68	5.50	8.16
Past year problems				
- No gambling	0.24	0.92	0.42	0.78
- 0	0.14	0.59	0.30	0.61
- 1-2	4.54	2.76	2.44	4.62
- 3-4	0.00	0.00	0.00	0.00
- 5+	33.39	0.00	0.00	0.00

Table 19a. Standard Errors for Percent Reporting Bankruptcy and Criminal Justice System Involvement By Gaming Frequency and Problems, Adult RDD Data 1998, Weighted

	Life-time bank-ruptcy	Past year bank-ruptcy	Ever arres-ted	Never arres-ted	LY incar-cera-tion	PY incar-cera-tion
Total	0.46	0.21	0.63	0.66	0.39	0.15
Frequency of gaming						
- Monthly	1.57	0.73	2.40	2.42	1.74	0.53
- Few times	1.23	0.56	1.67	1.74	1.15	0.31
- One day	1.60	0.75	1.69	1.75	0.84	0.52
- Not past year	0.70	0.33	1.01	1.07	0.53	0.28
- Never	0.77	0.32	1.00	1.05	0.53	0.19
Frequency of lottery						
- Weekly	1.63	0.94	2.11	2.19	1.53	0.48
- Monthly	1.29	0.48	2.09	2.13	1.45	0.50
- Past year	0.94	0.34	1.27	1.34	0.69	0.16
- Not past year	0.85	0.41	1.37	1.42	0.87	0.48
- Never	0.79	0.40	0.92	0.98	0.43	0.20
Lifetime problems						
- Never gambled	1.06	0.52	1.07	1.10	0.34	0.00
- 0	0.53	0.24	0.72	0.76	0.44	0.15
- 1-2	1.27	0.00	2.97	2.97	1.99	1.18
- 3-4	6.03	3.21	8.80	8.80	5.68	0.00
- 5+	10.13	7.17	9.92	9.92	9.17	3.61
Past year problems						
- No gambling	0.60	0.27	0.85	0.90	0.46	0.27
- 0	0.64	0.29	0.87	0.91	0.56	0.18
- 1-2	4.28	2.61	6.18	6.18	4.18	0.00
- 3-4	12.51	0.00	0.00	0.00	0.00	0.00
- 5+	0.00	0.00	0.00	0.00	0.00	0.00

Patron Data Tables

Table 1. Demographic Distribution (Percent) of Gambling Impact Behavior Study, Patron Data, 1998

	Total
Sex	
- Male	56.9
- Female	43.1
Race	
- White	70.9
- Black	20.1
- Hispanic	4.2
- Other	4.8
Age	
- 18-29	11.7
- 30-39	16.5
- 40-49	19.7
- 50-64	31.6
- 65 and older	20.5
Age by Sex	
- 18-29, Male	5.4
- 18-29, Female	6.3
- 30-39, Male	9.4
- 30-39, Female	7.1
- 40-49, Male	11.9
- 40-49, Female	7.9

(CONTINUED)

Table 1 (continued)

	Total
Age by Sex	
- 50-64, Male	16.7
- 50-64, Female	14.9
- 65+, Male	13.6
- 65+, Female	6.9
Education	
- Less than HS	15.7
- HS graduate	34.7
- Some college	28.5
- College graduate	21.1
Income	
- Less than $24,000	28.7
- $24,000-49,999	32.0
- $50,000-99,999	28.5
- More than $100,000	10.7
Marital status	
- Married	54.4
- Divorced/separated	17.4
- Never married	21.8
- Other	6.3

(CONTINUED)

Table 1 (continued)

	Total
Current employment	
- Full-time	51.0
- Part-time	10.7
- Not employed	38.3
Minor children	
- None	72.4
- One or more	27.6
Lottery state	
- No	7.7
- Yes	92.3
Distance to casino	
- 0-50 miles	60.7
- 51-250 miles	37.5
- More than 250 miles	1.7

Table 2. Percent Reporting Gaming Activities By Type of Activity and Demographics, Patron Data 1998

	Life-time Casino	Past-year Casino	Life-time Track	Past-year Track	Life-time Lotto	Past-year Lotto	Life-time Store	Past-year Store
Total	88.8	72.8	61.9	28.7	89.4	79.1	34.2	24.7
Sex								
- Male	88.4	72.8	66.6	34.1	89.7	78.5	38.4	29.1
- Female	89.4	72.7	55.7	21.5	89.0	79.8	28.5	18.9
Race								
- White	92.8	78.4	65.2	27.4	89.6	76.9	38.8	28.2
- Black	78.1	56.2	57.1	32.4	94.3	91.4	16.2	10.5
- Hispanic	90.9	63.6	36.4	22.7	63.6	59.1	22.7	22.7
- Other	76.9	69.2	53.8	34.6	88.5	76.9	46.2	34.6
Age								
- 18-29	86.9	63.9	36.1	23.0	82.0	72.1	39.3	27.9
- 30-39	87.5	68.2	55.7	23.9	95.5	86.4	45.5	37.5
- 40-49	90.5	74.3	59.0	25.7	89.5	81.9	28.6	21.9
- 50-64	91.0	78.9	67.7	32.9	91.6	80.2	36.5	28.1
- 65 and older	86.2	70.6	75.2	32.1	85.3	72.5	23.9	10.1

(CONTINUED)

Table 2 (continued)

	Life-time Casino	Past-year Casino	Life-time Track	Past-year Track	Life-time Lotto	Past-year Lotto	Life-time Store	Past-year Store
Education								
- Less than HS	70.4	56.8	52.4	29.3	89.0	85.4	41.5	25.6
- HS graduate	92.3	73.8	56.3	25.7	84.2	76.0	33.3	26.2
- Some college	88.7	72.2	66.9	27.2	94.7	84.1	37.1	25.2
- College graduate	96.5	83.3	71.1	35.1	91.2	72.8	26.3	21.1
Income								
- Less than $24,000	76.7	54.7	55.3	27.3	86.0	76.7	34.7	24.0
- $24,000-49,999	91.6	77.8	62.5	30.4	92.3	82.1	33.3	24.4
- $50,000-99,999	95.4	78.1	63.6	23.2	92.1	85.4	35.8	25.2
- More than $100,000	94.8	89.7	70.7	37.9	84.5	60.3	31.0	27.6
Marital status								
- Married	92.8	76.6	64.6	27.5	90.0	79.0	30.6	19.9
- Divorced/separated	80.2	65.9	67.0	33.0	90.1	80.2	40.7	37.4
- Never married	87.0	72.2	51.3	33.0	87.8	78.3	43.5	33.0
- Other	84.8	60.6	60.6	12.1	87.9	78.8	15.2	3.0
Current employment								
- Full-time	91.1	74.7	59.3	27.0	90.7	80.4	36.3	28.9
Current employment								
- Part-time	89.7	69.0	60.3	29.3	84.5	75.9	31.0	20.7
- Not employed	85.6	71.3	65.8	30.7	89.1	78.2	32.2	20.3
Minor children								
- None	89.5	75.3	65.2	30.4	88.7	78.0	32.7	24.3
- One or more	87.2	66.2	53.4	24.3	91.2	81.8	37.8	25.7
Lottery state								
- Yes	88.8	72.8	61.9	28.7	89.4	79.1	34.2	24.7

Table 3. Frequency of Non-Lottery vs. Lottery Gaming Activities (Percent) By Type of Activity and Demographics, Patron Data 1998

	Monthly gaming	Few times year	One day year	Lifetime gaming	No lifetime gaming	Weekly lottery	Monthly lottery	Yearly lottery	Lifetime lottery	No lifetime lottery
Total	49.8	27.2	7.2	11.9	4.0	41.3	20.8	17.0	10.4	10.6
Sex										
- Male	53.3	27.5	5.6	9.6	4.0	45.0	19.2	14.2	11.3	10.3
- Female	45.2	26.8	9.2	14.9	3.9	36.4	22.8	20.6	9.2	11.0
Race										
- White	52.1	28.7	7.4	10.1	1.6	35.6	22.9	18.4	12.8	10.4
- Black	41.0	25.7	5.7	15.2	12.4	63.8	12.4	15.2	2.9	5.7
- Hispanic	36.4	27.3	9.1	22.7	4.5	18.2	22.7	18.2	4.5	36.4
- Other	61.5	11.5	7.7	15.4	3.8	50.0	23.1	3.8	11.5	11.5
Age										
- 18-29	34.4	26.2	13.1	24.6	1.6	29.5	29.5	13.1	9.8	18.0
- 30-39	42.0	31.8	11.4	6.8	8.0	40.9	25.0	20.5	9.1	4.5
- 40-49	44.8	33.3	5.7	10.5	5.7	35.2	21.0	25.7	7.6	10.5
- 50-64	55.1	28.1	6.0	9.6	1.2	43.7	19.8	16.8	11.4	8.4
- 65 and older	61.5	16.5	3.7	13.8	4.6	50.5	13.8	8.3	12.8	14.7

(CONTINUED)

Table 3 (continued)

	Monthly gaming	Few times year	One day year	Lifetime gaming	No lifetime gaming	Weekly lottery	Monthly lottery	Yearly lottery	Lifetime lottery	No lifetime lottery
Education										
- Less than HS	54.9	13.4	6.1	15.9	9.8	54.9	17.1	13.4	3.7	11.0
- HS graduate	51.9	26.8	7.1	12.0	2.2	45.4	20.2	10.4	8.2	15.8
- Some college	52.3	23.8	7.3	11.9	4.6	39.1	22.5	22.5	10.6	5.3
- College graduate	39.5	42.1	7.9	8.8	1.8	28.1	21.9	22.8	18.4	8.8
Income										
- Less than $24,000	43.3	22.0	6.7	19.3	8.7	44.0	20.0	12.7	9.3	14.0
- $24,000-49,999	60.1	23.2	8.3	5.4	3.0	45.2	20.8	16.1	10.1	7.7
- $50,000-99,999	41.1	33.8	7.9	15.9	1.3	43.0	21.2	21.2	6.6	7.9
- $100,000 or more	56.9	36.2	3.4	1.7	1.7	20.7	20.7	19.0	24.1	15.5
Marital status										
- Married	47.8	31.3	6.5	11.0	3.4	39.5	21.0	18.6	11.0	10.0
- Divorced/separated	65.9	17.6	6.6	6.6	3.3	42.9	18.7	18.7	9.9	9.9
- Never married	47.0	26.1	7.8	13.0	6.1	40.9	25.2	12.2	9.6	12.2
- Widowed	33.3	21.2	12.1	30.3	3.0	54.5	9.1	15.2	9.1	12.1
Current employment										
- Full-time	48.1	28.9	7.8	11.1	4.1	35.6	25.9	18.9	10.4	9.3
- Part-time	43.1	25.9	12.1	15.5	3.4	41.4	20.7	13.8	8.6	15.5
- Not employed	54.0	25.2	5.0	11.9	4.0	49.0	13.9	15.3	10.9	10.9
Minor children										
- None	52.4	27.0	6.3	10.7	3.7	41.1	19.9	17.0	10.7	11.3
- One or more	43.2	27.7	9.5	14.9	4.7	41.9	23.0	16.9	9.5	8.8
Lottery state										
- Yes	49.8	27.2	7.2	11.9	4.0	41.3	20.8	17.0	10.4	10.6

(CONTINUED)

Table 3 (continued)

	Monthly gaming	Few times year	One day year	Lifetime gaming	No lifetime gaming	Weekly lottery	Monthly lottery	Yearly lottery	Lifetime lottery	No lifetime lottery
Lifetime problems										
- Never gambled	0.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0	0.0	100.0
- 0	38.7	32.6	9.4	15.2	4.1	40.1	20.4	18.8	10.5	10.2
- 1-2	67.4	21.1	4.2	6.3	1.1	41.1	25.3	15.8	7.4	10.5
- 3-4	82.1	7.1	0.0	7.1	3.6	50.0	7.1	14.3	14.3	14.3
- 5+	88.1	9.5	0.0	0.0	2.4	50.0	23.8	7.1	14.3	4.8
Past year problems										
- No gambling	0.0	0.0	0.0	73.3	26.7	0.0	0.0	0.0	26.7	73.3
- 0	41.3	33.0	9.6	12.2	3.9	41.6	20.8	19.2	9.9	8.6
- 1-2	76.3	17.1	1.3	3.9	1.3	39.5	26.3	17.1	5.3	11.8
- 3-4	84.6	7.7	0.0	7.7	0.0	53.8	15.4	3.8	19.2	7.7
- 5+	89.3	7.1	0.0	0.0	3.6	53.6	21.4	7.1	14.3	3.6

Table 4. Percent Reporting Gambling Problems By Number of Problems and Demographics, Patron Data 1998

	Never gambl-ed	0 Probs Ever	1-2 Probs Ever	3-4 Probs Ever	5+ Probs Ever	No gamb PstYr	0 Probs PstYr	1-2 Probs PstYr	3-4 Probs PstYr	5+ Probs PstYr
Total	0.6	68.3	17.9	5.3	7.9	2.8	72.6	14.3	4.9	5.3
Sex										
- Male	1.0	63.6	18.9	6.3	10.3	3.0	68.9	15.6	6.0	6.6
- Female	0.0	74.6	16.7	3.9	4.8	2.6	77.6	12.7	3.5	3.5
Race										
- White	0.5	69.7	18.1	5.1	6.6	1.9	75.0	13.6	5.3	4.3
- Black	0.0	62.9	17.1	6.7	13.3	2.9	67.6	15.2	4.8	9.5
- Hispanic	4.5	68.2	18.2	4.5	4.5	18.2	59.1	18.2	0.0	4.5
- Other	0.0	69.2	19.2	3.8	7.7	3.8	69.2	19.2	3.8	3.8
Age										
- 18-29	0.0	72.1	14.8	4.9	8.2	4.9	72.1	11.5	4.9	6.6
- 30-39	0.0	67.0	15.9	6.8	10.2	0.0	72.7	13.6	5.7	8.0
- 40-49	1.0	66.7	19.0	7.6	5.7	6.7	68.6	16.2	3.8	4.8
- 50-64	0.6	66.5	18.0	4.8	10.2	1.2	71.3	16.2	5.4	6.0
- 65 and older	0.9	71.6	20.2	2.8	4.6	2.8	78.9	11.9	4.6	1.8

(CONTINUED)

Table 4 (continued)

	Never gambled	0 Probs Ever	1-2 Probs Ever	3-4 Probs Ever	5+ Probs Ever	No gamb PstYr	0 Probs PstYr	1-2 Probs PstYr	3-4 Probs PstYr	5+ Probs PstYr
Education										
- Less than HS	2.4	62.2	15.9	4.9	14.6	3.7	70.7	9.8	6.1	9.8
- HS graduate	0.0	67.2	16.9	6.0	9.8	2.7	71.6	13.1	5.5	7.1
- Some college	0.0	70.9	19.2	4.6	5.3	2.0	73.5	16.6	5.3	2.6
- College graduate	0.9	71.1	19.3	5.3	3.5	3.5	74.6	16.7	2.6	2.6
Income										
- Less than $24,000	1.3	64.7	15.3	6.7	12.0	5.3	68.0	12.7	4.7	9.3
- $24,000-49,999	0.0	71.4	14.9	4.2	9.5	1.2	76.8	10.7	5.4	6.0
- $50,000-99,999	0.0	71.5	20.5	4.0	4.0	2.0	75.5	16.6	4.6	1.3
- More than $100,000	1.7	60.3	27.6	8.6	1.7	3.4	65.5	24.1	5.2	1.7
Marital status										
- Married	0.7	76.3	13.4	4.5	5.2	2.7	80.1	10.0	3.8	3.4
- Divorced/separated	0.0	49.5	30.8	5.5	14.3	1.1	54.9	27.5	8.8	7.7
- Never married	0.9	62.6	17.4	7.8	11.3	4.3	67.8	13.9	5.2	8.7
- Other	0.0	69.7	24.2	3.0	3.0	3.0	72.7	18.2	3.0	3.0
Current employment										
- Full-time	0.7	66.3	17.8	5.6	9.6	3.7	68.9	15.2	4.8	7.4
- Part-time	0.0	72.4	19.0	3.4	5.2	0.0	77.6	17.2	0.0	5.2
- Not employed	0.5	69.8	17.8	5.4	6.4	2.5	76.2	12.4	6.4	2.5
Minor children										
- None	0.8	69.9	17.0	5.2	7.1	2.4	74.3	13.9	5.0	4.5
- One or more	0.0	64.2	20.3	5.4	10.1	4.1	68.2	15.5	4.7	7.4
Lottery state										
- Yes	0.6	68.3	17.9	5.3	7.9	2.8	72.6	14.3	4.9	5.3
Professional Gamb.										
- Yes	0.0	30.4	17.4	8.7	43.5	0.0	34.8	26.1	4.3	34.8
- No	0.6	70.2	18.0	4.9	6.3	3.0	74.5	13.8	4.7	4.0

Table 5. Frequency of Gaming Activities (Percent) By Attitudes, Amount Won/Lost, and Problems, Patron Data 1998

	Monthly gaming	Few times year	One day year	Lifetime gaming	No lifetime gaming	Weekly lottery	Monthly lottery	Yearly lottery	Lifetime lottery	No lifetime lottery
Total	49.8	27.2	7.2	11.9	4.0	41.3	20.8	17.0	10.4	10.6
Gamble for excitement										
- Very important	71.9	21.9	3.1	3.1	0.0	44.8	25.0	14.6	9.4	6.3
- Important	50.5	29.8	6.6	9.1	4.0	39.4	20.7	18.7	10.6	10.6
- Not important	41.4	28.3	9.9	14.5	5.9	43.4	19.1	17.8	10.5	9.2
- Not at all important	41.6	27.3	9.1	20.8	1.3	40.3	20.8	14.3	10.4	14.3
Gamble for money										
- Very important	50.4	25.4	7.1	12.7	4.5	47.4	23.1	13.4	9.0	7.1
- Important	54.4	27.9	6.6	8.8	2.2	36.8	20.6	20.6	8.8	13.2
- Not important	47.9	29.2	9.4	10.4	3.1	36.5	17.7	20.8	12.5	12.5
- Not at all important	39.1	43.5	4.3	13.0	0.0	26.1	13.0	21.7	26.1	13.0
Largest amount won										
- $0-99	22.9	28.1	13.5	27.1	8.3	27.1	19.8	21.9	13.5	17.7
- $100-500	39.4	31.5	12.6	13.4	3.1	40.2	26.0	14.2	7.9	11.8
- More than $500	63.0	25.9	3.0	6.1	2.0	46.8	19.2	16.8	10.4	6.7
Largest amount lost										
- $0-99	28.2	29.7	14.9	20.3	6.9	40.6	20.8	18.8	8.4	11.4
- $100-500	61.0	27.1	3.4	8.1	0.4	41.1	20.3	17.4	11.4	9.7
- More than $500	73.8	21.4	0.0	1.2	3.6	47.6	22.6	11.9	10.7	7.1

(CONTINUED)

Table 5 (continued)

	Monthly gaming	Few times year	One day year	Lifetime gaming	No lifetime gaming	Weekly lottery	Monthly lottery	Yearly lottery	Lifetime lottery	No lifetime lottery
Lifetime problems										
- Never gambled	0.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0	0.0	100.0
- 0	38.7	32.6	9.4	15.2	4.1	40.1	20.4	18.8	10.5	10.2
- 1-2	67.4	21.1	4.2	6.3	1.1	41.1	25.3	15.8	7.4	10.5
- 3-4	82.1	7.1	0.0	7.1	3.6	50.0	7.1	14.3	14.3	14.3
- 5 or more	88.1	9.5	0.0	0.0	2.4	50.0	23.8	7.1	14.3	4.8
Past year problems										
- No gambling	0.0	0.0	0.0	73.3	26.7	0.0	0.0	0.0	26.7	73.3
- 0	41.3	33.0	9.6	12.2	3.9	41.6	20.8	19.2	9.9	8.6
- 1-2	76.3	17.1	1.3	3.9	1.3	39.5	26.3	17.1	5.3	11.8
- 3-4	84.6	7.7	0.0	7.7	0.0	53.8	15.4	3.8	19.2	7.7
- 5 or more	89.3	7.1	0.0	0.0	3.6	53.6	21.4	7.1	14.3	3.6

Table 6. Percent Reporting Gaming Activities By Attitudes, Amount Won/Lost, and Problems, Patron Data 1998

	Life-time Casino	Past-year Casino	Life-time Track	Past-year Track	Life-time Lotto	Past-year Lotto	Life-time Store	Past-year Store
Total	89.6	72.8	61.9	28.7	89.4	79.1	34.2	24.7
Gamble for excitement								
- Very important	95.8	81.3	75.0	39.6	93.8	84.4	42.7	33.3
- Important	88.9	76.3	69.2	31.3	89.4	78.8	35.4	25.3
- Not important	88.2	69.7	47.4	19.7	90.8	80.3	29.6	20.4
- Not at all important	90.9	65.8	61.0	28.6	85.7	75.3	29.9	23.4
Gamble for money								
- Very important	88.8	70.1	63.4	30.2	92.9	84.0	35.8	25.7
- Important	89.7	78.7	65.4	31.6	86.8	77.9	30.9	23.5
- Not important	93.8	74.7	59.4	27.1	87.5	75.0	36.5	27.1
- Not at all important	95.7	82.6	52.2	8.7	87.0	60.9	26.1	17.4
Largest amount won								
- $0-99	83.3	53.1	45.8	17.7	82.3	68.8	27.1	15.6
- $100-500	93.7	71.4	50.4	17.3	88.2	80.3	36.2	27.6
- More than $500	90.6	80.5	73.1	37.4	93.3	82.8	35.7	26.3
Largest amount lost								
- $0-99	82.2	58.9	47.5	18.3	88.6	80.2	29.2	20.8
- $100-500	96.2	81.3	71.2	33.5	90.3	78.8	36.4	26.7
- More than $500	91.7	85.7	75.0	42.9	92.9	82.1	40.5	28.6

(CONTINUED)

Table 6 (continued)

	Life-time Casino	Past-year Casino	Life-time Track	Past-year Track	Life-time Lotto	Past-year Lotto	Life-time Store	Past-year Store
Lifetime problems								
- Never gambled	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
- 0	89.0	71.3	57.7	21.5	89.8	79.3	29.3	20.4
- 1-2	96.8	81.9	69.5	35.8	89.5	82.1	44.2	33.7
- 3-4	92.9	67.9	78.6	60.7	85.7	71.4	39.3	28.6
- 5 or more	83.3	73.8	73.8	54.8	95.2	81.0	52.4	40.5
Past year problems								
- No gambling	66.7	0.0	20.0	0.0	26.7	0.0	13.3	0.0
- 0	89.9	73.4	59.5	23.1	91.4	81.6	31.4	22.6
- 1-2	96.1	86.8	75.0	47.4	88.2	82.9	40.8	34.2
- 3-4	92.3	69.2	69.2	46.2	92.3	73.1	46.2	26.9
- 5 or more	78.6	67.9	75.0	53.6	96.4	82.1	53.6	39.3

Table 7. Percent Reporting Gambling Problems By Attitudes, Amount Won/Lost, and Problems, Patron Data 1998

	Never gambled	0 Probs Ever	1-2 Probs Ever	3-4 Probs Ever	5+ Probs Ever	No gamb PstYr	0 Probs PstYr	1-2 Probs PstYr	3-4 Probs PstYr	5+ Probs PstYr
Total	0.6	68.3	17.9	5.3	7.9	2.8	72.6	14.3	4.9	5.3
Gamble for excitement										
- Very important	0.0	40.6	33.3	8.3	17.7	0.0	51.0	26.0	9.4	13.5
- Important	0.0	66.2	17.2	8.1	8.6	1.0	69.7	17.7	6.6	5.1
- Not important	0.0	82.9	12.5	1.3	3.3	2.0	86.8	8.6	1.3	1.3
- Not at all important	0.0	81.8	13.0	1.3	3.9	6.5	84.4	3.9	1.3	3.9
Gamble for money										
- Very important	0.0	62.7	17.2	7.5	12.7	1.5	68.7	14.2	7.1	8.6
- Important	0.0	67.6	24.3	2.9	5.1	2.2	73.5	18.4	2.9	2.9
- Not important	0.0	80.2	16.7	2.1	1.0	2.1	82.3	13.5	1.0	1.0
- Not at all important	0.0	95.7	0.0	4.3	0.0	4.3	91.3	0.0	4.3	0.0
Largest amount won										
- $0-99	0.0	90.6	7.3	1.0	1.0	8.3	88.5	2.1	1.0	0.0
- $100-500	0.0	77.2	13.4	3.1	6.3	0.8	82.7	8.7	2.4	5.5
- More than $500	0.0	58.2	23.6	7.4	10.8	0.7	64.6	20.9	6.7	7.1
Largest amount lost										
- $0-99	0.0	100.0	0.0	0.0	0.0	4.0	96.0	0.0	0.0	0.0
- $100-500	0.0	57.2	25.4	7.2	10.2	1.3	65.7	19.5	6.4	7.2
- More than $500	0.0	26.2	39.3	13.1	21.4	0.0	39.3	34.5	13.1	13.1

(CONTINUED)

Table 7 (continued)

	Never gambl-ed	0 Probs Ever	1-2 Probs Ever	3-4 Probs Ever	5+ Probs Ever	No gamb PstYr	0 Probs PstYr	1-2 Probs PstYr	3-4 Probs PstYr	5+ Probs PstYr
Lifetime problems										
- Never gambled	100.0	0.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0	0.0
- 0	0.0	100.0	0.0	0.0	0.0	3.0	96.7	0.3	0.0	0.0
- 1-2	0.0	0.0	100.0	0.0	0.0	1.1	33.7	64.2	1.1	0.0
- 3-4	0.0	0.0	0.0	100.0	0.0	0.0	7.1	35.7	57.1	0.0
- 5 or more	0.0	0.0	0.0	0.0	100.0	0.0	2.4	9.5	21.4	66.7
Past year problems										
- No gambling	20.0	73.3	6.7	0.0	0.0	100.0	0.0	0.0	0.0	0.0
- 0	0.0	90.9	8.3	0.5	0.3	0.0	100.0	0.0	0.0	0.0
- 1-2	0.0	1.3	80.3	13.2	5.3	0.0	0.0	100.0	0.0	0.0
- 3-4	0.0	0.0	3.8	61.5	34.6	0.0	0.0	0.0	100.0	0.0
- 5 or more	0.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0	0.0	100.0

Table 11. Percent Reporting Reasons for Gambling -Importance of Excitement By Demographics, Gaming Frequency, and Problems, Patron Data 1998

	Very impor-tant	Impor-tant	Not impor-tant	Not at all impor-tant
Total	18.4	37.9	29.1	14.7
Sex				
- Male	22.6	35.0	27.3	15.2
- Female	12.8	41.6	31.4	14.2
Race				
- White	19.9	39.5	28.0	12.6
- Black	17.5	33.0	34.0	15.5
- Hispanic	14.3	19.0	28.6	38.1
- Other	3.8	46.2	26.9	23.1
Age				
- 18-29	18.6	35.6	28.8	16.9
- 30-39	17.0	39.8	35.2	8.0
- 40-49	24.5	41.2	22.5	11.8
- 50-64	15.7	39.2	29.5	15.7
- 65 and older	17.6	32.4	29.6	20.4
Education				
- Less than HS	12.5	30.0	33.8	23.8
- HS graduate	20.4	36.5	28.7	14.4
- Some college	18.0	38.7	28.7	14.7
- College graduate	19.6	44.6	26.8	8.9

(CONTINUED)

Table 11 (continued)

	Very impor-tant	Impor-tant	Not impor-tant	Not at all impor-tant
Income				
- Less than $24,000	16.6	33.1	29.7	20.7
- $24,000-49,999	18.5	40.5	29.2	11.9
- $50,000-99,999	18.0	38.0	30.7	13.3
- More than $100,000	22.8	43.9	22.8	10.5
Marital status				
- Married	15.6	39.2	29.2	16.0
- Divorced/separated	24.4	34.4	28.9	12.2
- Never married	22.3	37.5	29.5	10.7
- Widowed	12.1	36.4	27.3	24.2
Current employment				
- Full-time	21.1	41.4	28.2	9.4
- Part-time	15.5	32.8	31.0	20.7
- Not employed	15.6	34.7	29.6	20.1
Minor children				
- None	15.9	38.7	29.4	15.9
- One or more	24.7	35.6	28.1	11.6
Lottery state				
- No	19.5	36.6	24.4	19.5
- Yes	18.3	38.0	29.5	14.3

(CONTINUED)

Table 11 (continued)

	Very impor-tant	Impor-tant	Not impor-tant	Not at all impor-tant
Distance to casino				
- 0-50 miles	15.5	36.3	32.5	15.8
- 51-250 miles	23.7	39.2	23.7	13.4
- More than 250 miles	12.5	50.0	25.0	12.5
Frequency of gaming				
- Monthly	26.1	37.9	23.9	12.1
- Few times	14.6	41.0	29.9	14.6
- One day	7.9	34.2	39.5	18.4
- Not past year	5.1	30.5	37.3	27.1
- Never	0.0	44.4	50.0	5.6
Frequency of lottery				
- Weekly	19.7	35.8	30.3	14.2
- Monthly	21.8	37.3	26.4	14.5
- Past year	15.7	41.6	30.3	12.4
- Not past year	16.7	38.9	29.6	14.8
- Never	11.5	40.4	26.9	21.2
Lifetime problems				
- Never gambled	.	.	.	.
- 0	10.9	36.5	35.1	17.5
- 1-2	33.7	35.8	20.0	10.5
- 3-4	29.6	59.3	7.4	3.7
- 5+	40.5	40.5	11.9	7.1

(CONTINUED)

Table 11 (continued)

	Very impor-tant	Impor-tant	Not impor-tant	Not at all impor-tant
Past year problems				
- No gambling	0.0	20.0	30.0	50.0
- 0	12.8	35.9	34.4	16.9
- 1-2	32.9	46.1	17.1	3.9
- 3-4	36.0	52.0	8.0	4.0
- 5+	46.4	35.7	7.1	10.7

Table 12. Percent Reporting Reasons for Gambling -Importance of Money By Demographics, Gaming Frequency, and Problems, Patron Data 1998

	Very impor-tant	Impor-tant	Not impor-tant	Not at all impor-tant
Total	51.2	26.0	18.4	4.4
Sex				
- Male	51.9	23.6	19.5	5.1
- Female	50.4	29.2	16.8	3.5
Race				
- White	48.7	26.3	20.2	4.8
- Black	62.1	23.3	12.6	1.9
- Hispanic	47.6	28.6	14.3	9.5
- Other	46.2	30.8	19.2	3.8
Age				
- 18-29	55.9	25.4	16.9	1.7
- 30-39	53.4	26.1	17.0	3.4
- 40-49	59.8	20.6	15.7	3.9
- 50-64	46.4	27.1	22.3	4.2
- 65 and older	46.3	29.6	16.7	7.4
Education				
- Less than HS	52.5	26.3	18.8	2.5
- HS graduate	53.6	24.9	17.7	3.9
- Some college	56.7	24.7	15.3	3.3
- College graduate	39.3	29.5	23.2	8.0

(CONTINUED)

Table 12 (continued)

	Very impor-tant	Impor-tant	Not impor-tant	Not at all impor-tant
Income				
- Less than $24,000	55.2	24.8	15.9	4.1
- $24,000-49,999	47.6	32.1	16.7	3.6
- $50,000-99,999	54.7	20.0	21.3	4.0
- More than $100,000	43.9	26.3	21.1	8.8
Marital status				
- Married	48.3	27.1	19.1	5.6
- Divorced/separated	56.7	23.3	17.8	2.2
- Never married	57.1	25.0	14.3	3.6
- Widowed	42.4	27.3	27.3	3.0
Current employment				
- Full-time	56.8	22.2	16.9	4.1
- Part-time	46.6	34.5	15.5	3.4
- Not employed	45.2	28.6	21.1	5.0
Minor children				
- None	47.5	27.3	19.4	5.8
- One or more	61.0	22.6	15.8	0.7
Lottery state				
- No	58.5	19.5	17.1	4.9
- Yes	50.6	26.6	18.5	4.4

(CONTINUED)

Table 12 (continued)

	Very impor-tant	Impor-tant	Not impor-tant	Not at all impor-tant
Distance to casino				
- 0-50 miles	55.2	24.0	17.4	3.5
- 51-250 miles	45.4	29.4	20.6	4.6
- More than 250 miles	50.0	25.0	0.0	25.0
Frequency of gaming				
- Monthly	51.1	28.0	17.4	3.4
- Few times	47.2	26.4	19.4	6.9
- One day	50.0	23.7	23.7	2.6
- Not past year	57.6	20.3	16.9	5.1
- Never	66.7	16.7	16.7	0.0
Frequency of lottery				
- Weekly	58.3	22.9	16.1	2.8
- Monthly	56.4	25.5	15.5	2.7
- Past year	40.4	31.5	22.5	5.6
- Not past year	44.4	22.2	22.2	11.1
- Never	36.5	34.6	23.1	5.8
Lifetime problems				
- Never gambled	.	.	.	.
- 0	46.8	25.6	21.4	6.1
- 1-2	48.4	34.7	16.8	0.0
- 3-4	74.1	14.8	7.4	3.7
- 5+	81.0	16.7	2.4	0.0

(CONTINUED)

Table 12 (continued)

	Very impor-tant	Impor-tant	Not impor-tant	Not at all impor-tant
Past year problems				
- No gambling	40.0	30.0	20.0	10.0
- 0	47.9	26.0	20.6	5.5
- 1-2	50.0	32.9	17.1	0.0
- 3-4	76.0	16.0	4.0	4.0
- 5+	82.1	14.3	3.6	0.0

Table 14. Percent Reporting Gambling Problems By Health, Mental Health, and Substance Use, Patron Data 1998

	Never gambl-ed	0 Probs Ever	1-2 Probs Ever	3-4 Probs Ever	5+ Probs Ever	No gamb PstYr	0 Probs PstYr	1-2 Probs PstYr	3-4 Probs PstYr	5+ Probs PstYr
Total	0.6	68.3	17.9	5.3	7.9	2.8	72.6	14.3	4.9	5.3
General Health Status										
-Excellent	1.1	77.2	13.8	3.2	4.8	5.3	76.7	12.7	2.6	2.6
-Good	0.0	64.9	21.8	5.6	7.7	1.6	73.0	14.9	5.2	5.2
-Fair	1.4	59.4	18.8	8.7	11.6	1.4	63.8	17.4	7.2	10.1
-Poor	0.0	56.5	8.7	8.7	26.1	0.0	60.9	13.0	13.0	13.0
Psych Outpatient Treatment										
- Yes	2.9	51.4	14.3	14.3	17.1	2.9	54.3	20.0	11.4	11.4
- No	0.4	69.5	18.2	4.6	7.3	2.8	73.9	13.9	4.4	4.8
Manic Screen										
- Yes	0.0	53.5	14.0	7.0	25.6	0.0	53.5	23.3	2.3	20.9
- No	0.6	69.6	18.3	5.1	6.4	3.1	74.3	13.6	5.1	3.9
Depressed Screen										
- Yes	0.5	59.8	19.6	4.6	15.5	2.6	63.4	16.5	7.2	10.3
- No	0.6	73.2	17.0	5.7	3.6	3.0	78.0	13.1	3.6	2.4
Alcohol Use 12+ Days/Yr										
- Yes	0.4	65.9	17.9	7.9	7.9	2.6	69.0	17.5	5.2	5.7
- No	0.7	70.1	17.9	3.3	8.0	3.0	75.4	12.0	4.7	5.0
Illicit Drug Use 5+ Days/Yr										
- Yes	0.0	51.4	18.9	16.2	13.5	0.0	54.1	18.9	16.2	10.8
- No	0.6	69.6	17.8	4.5	7.5	3.0	74.0	14.0	4.1	4.9

Table 15. Percent Reporting Mental Health, Health, and Substance Use Measures By Gaming Frequency and Problems, Patron Data 1998

	Excel-lent Health	Good Health	Fair Health	Poor Health	Psych Outpat Trtmnt	Alcoh-ol 12+ Days	Drug Use 5+ Days	Manic Screen	Depre-ss Screen
Total	42.6	41.7	11.6	4.0	7.3	35.6	3.4	1.2	29.5
Frequency of gaming									
- Monthly	31.8	48.2	12.9	7.1	5.9	50.0	1.2	2.4	27.1
- Few times	42.0	48.9	7.9	1.2	7.0	51.2	5.4	3.0	34.9
- One day	50.4	38.1	9.6	1.9	9.7	42.7	2.3	0.8	31.8
- Not past year	42.3	42.0	11.1	4.6	7.2	38.4	3.8	1.1	30.7
- Never	42.0	38.7	14.3	5.0	6.8	21.4	2.6	0.8	25.6
Frequency of lottery									
- Weekly	34.2	49.0	13.4	3.4	5.8	49.0	3.4	2.0	32.4
- Monthly	39.2	44.2	13.8	2.8	8.8	43.3	4.1	1.3	28.5
- Past year	49.8	39.9	7.1	3.2	7.3	42.5	3.9	1.4	33.0
- Not past year	41.6	41.2	12.2	5.1	6.7	32.7	3.5	1.4	29.2
- Never	42.2	39.5	13.4	4.9	7.6	22.4	2.7	0.4	25.8
Lifetime problems									
- Never gambled	42.3	35.9	15.8	5.9	7.3	14.6	2.1	0.2	23.0
- 0	44.0	41.9	10.6	3.5	7.0	39.2	3.2	0.0	29.5
- 1-2	32.4	52.5	10.6	4.5	7.2	50.6	7.8	8.9	36.1
- 3-4	50.0	40.0	6.7	3.3	13.3	43.3	3.3	20.0	53.3
- 5+	9.5	52.4	28.6	9.5	19.0	23.8	9.5	33.3	66.7
Past year problems									
- No gambling	41.4	38.9	14.1	5.6	7.5	23.2	2.4	0.8	26.9
- 0	44.0	42.9	10.1	3.0	7.1	43.7	3.8	0.6	30.1
- 1-2	32.7	61.8	3.6	1.8	9.1	56.4	10.9	16.4	52.7
- 3-4	44.4	44.4	11.1	0.0	0.0	44.4	0.0	44.4	66.7
- 5+	0.0	66.7	33.3	0.0	33.3	33.3	33.3	33.3	66.7

Table 16. Frequency of Gaming Activities (Percent) By Problem Indicators, Patron Data 1998

	Monthly gaming	Few times year	One day year	Lifetime gaming	No lifetime gaming	Weekly lottery	Monthly lottery	Yearly lottery	Lifetime lottery	No lifetime lottery
Total	49.8	27.2	7.2	11.9	4.0	41.3	20.8	17.0	10.4	10.6
Emotional argument (D18)										
- No	47.8	28.1	7.6	12.4	4.0	41.4	20.5	17.3	9.8	11.0
- Yes	81.3	12.5	0.0	3.1	3.1	40.6	25.0	12.5	18.8	3.1
Past year job loss (G12)										
- No	46.9	28.3	8.7	12.5	3.5	36.7	25.4	18.0	10.3	9.6
- Yes	52.9	29.4	5.9	0.0	11.8	35.3	17.6	17.6	5.9	23.5
Past year welfare income (G17_4)										
- No	49.6	27.8	7.5	11.6	3.5	40.8	20.6	17.1	10.8	10.8
- Yes	47.1	11.8	0.0	23.5	17.6	58.8	23.5	11.8	0.0	5.9
Past year unemployment income (G17_5)										
- No	49.6	27.3	7.1	12.0	3.9	40.2	21.2	17.3	10.4	10.8
- Yes	48.6	27.0	8.1	10.8	5.4	56.8	13.5	10.8	10.8	8.1
Ever bankrupt (G35)										
- No	49.4	28.1	7.6	11.2	3.8	40.1	21.9	16.9	10.3	10.8
- Yes	52.7	20.0	3.6	18.2	5.5	52.7	9.1	18.2	10.9	9.1
Past year bankrupt (G36)										
- No	49.8	26.9	7.3	12.0	4.0	41.0	21.0	17.2	10.3	10.5
- Yes	50.0	50.0	0.0	0.0	0.0	66.7	0.0	0.0	16.7	16.7
Ever arrested (H2)										
- Yes	68.4	28.1	1.8	1.8	0.0	52.6	21.1	10.5	12.3	3.5
- No	63.2	25.6	2.6	7.1	1.5	40.2	21.1	16.9	11.7	10.2

Table 17. Percent Reporting Gambling Problems By Other Problem Indicators, Patron Data 1998

	Never gambled	0 Probs Ever	1-2 Probs Ever	3-4 Probs Ever	5+ Probs Ever	No gamb PstYr	0 Probs PstYr	1-2 Probs PstYr	3-4 Probs PstYr	5+ Probs PstYr
Total	0.6	68.3	17.9	5.3	7.9	2.8	72.6	14.3	4.9	5.3
Emotional argument (D18)										
- No	0.6	72.3	18.5	4.8	3.8	3.0	76.7	14.3	3.8	2.2
- Yes	0.0	6.3	9.4	12.5	71.9	0.0	9.4	15.6	21.9	53.1
Past year job loss (G12)										
- No	0.6	68.8	18.3	5.1	7.1	3.2	71.4	15.8	4.2	5.5
- Yes	0.0	41.2	11.8	5.9	41.2	0.0	52.9	11.8	0.0	35.3
Past year welfare income (G17_4)										
- No	0.6	69.0	17.6	4.9	7.8	2.9	72.7	14.1	4.7	5.5
- Yes	0.0	52.9	23.5	17.6	5.9	0.0	70.6	17.6	11.8	0.0
Past year unemployment income (G17_5)										
- No	0.4	69.4	18.0	5.1	7.1	2.9	73.3	14.3	4.5	5.1
- Yes	2.7	56.8	16.2	8.1	16.2	2.7	64.9	13.5	10.8	8.1
Ever bankrupt (G35)										
- No	0.6	69.6	17.5	4.9	7.4	2.7	73.6	14.1	4.2	5.3
- Yes	0.0	56.4	21.8	9.1	12.7	3.6	63.6	16.4	10.9	5.5
Past year bankrupt (G36)										
- No	0.6	68.1	18.1	5.3	7.8	2.9	72.5	14.3	5.0	5.3
- Yes	0.0	83.3	0.0	0.0	16.7	0.0	83.3	16.7	0.0	0.0
Ever arrested (H2)										
- Yes	0.0	31.6	28.1	17.5	22.8	0.0	43.9	26.3	17.5	12.3
- No	0.0	52.6	29.7	6.8	10.9	1.1	62.0	22.9	6.0	7.9

Table 18. Percent Reporting Arguments, Job Loss, & Income Dependence By Gaming Frequency and Problems, Patron Data 1998

	Argued about gamb-ling	Past year job loss	Past year welfar income	PY unempl ment comp
Total	6.0	5.2	3.2	7.0
Frequency of gaming				
- Monthly	9.8	5.8	3.1	6.9
- Few times	2.8	5.4	1.4	6.9
- One day	0.0	3.6	0.0	7.9
- Not past year	1.6	0.0	6.3	6.3
- Never	4.8	15.4	14.3	9.5
Frequency of lottery				
- Weekly	5.9	5.0	4.6	9.6
- Monthly	7.3	3.7	3.7	4.6
- Past year	4.4	5.1	2.2	4.5
- Not past year	10.9	3.0	0.0	7.3
- Never	1.8	11.8	1.8	5.4
Lifetime problems				
- Never gambled	0.0	0.0	0.0	33.3
- 0	0.6	3.2	2.5	5.8
- 1-2	3.2	3.4	4.3	6.4
- 3-4	14.3	5.9	10.7	10.7
- 5+	54.8	24.1	2.4	14.6
Past year problems				
- No gambling	0.0	0.0	0.0	6.7
- 0	0.8	3.9	3.1	6.3
- 1-2	6.6	3.9	4.0	6.7
- 3-4	26.9	0.0	7.7	15.4
- 5+	60.7	26.1	0.0	10.7

Table 19. Percent Reporting Bankruptcy and Criminal Justice System Involvement By Gaming Frequency and Problems, Patron Data 1998

	Life-time bank-ruptcy	Past year bank-ruptcy	Ever arres-ted	Never arres-ted
Total	10.4	1.1	17.6	82.4
Frequency of gaming				
- Monthly	11.0	1.1	18.8	81.2
- Few times	7.6	2.1	19.0	81.0
- One day	5.3	0.0	12.5	87.5
- Not past year	15.9	0.0	5.0	95.0
- Never	14.3	0.0	0.0	100.0
Frequency of lottery				
- Weekly	13.2	1.8	21.9	78.1
- Monthly	4.6	0.0	17.6	82.4
- Past year	11.1	0.0	11.8	88.2
- Not past year	10.9	1.8	18.4	81.6
- Never	8.9	1.8	6.9	93.1
Lifetime problems				
- Never gambled	0.0	0.0	.	.
- 0	8.6	1.4	11.4	88.6
- 1-2	12.6	0.0	16.8	83.2
- 3-4	17.9	0.0	35.7	64.3
- 5+	16.7	2.4	31.0	69.0
Past year problems				
- No gambling	13.3	0.0	0.0	100.0
- 0	9.1	1.3	13.2	86.8
- 1-2	11.8	1.3	19.7	80.3
- 3-4	23.1	0.0	38.5	61.5
- 5+	10.7	0.0	25.0	75.0

Combined Patron+RDD Data Tables

Table 1. Demographic Distribution (Percent) of Gambling Impact Behavior Study, Combined Patron+RDD Data, 1998, Weighted

	Total
Sex	
- Male	48.5
- Female	51.5
Race	
- White	71.4
- Black	12.2
- Hispanic	9.3
- Other	7.1
Age	
- 18-29	22.3
- 30-39	24.0
- 40-49	20.3
- 50-64	17.3
- 65 and older	16.1
Age by Sex	
- 18-29, Male	11.1
- 18-29, Female	11.2
- 30-39, Male	11.9
- 30-39, Female	12.1
- 40-49, Male	10.0
- 40-49, Female	10.3

(CONTINUED)

Table 1 (continued)

	Total
Age by Sex	
- 50-64, Male	8.5
- 50-64, Female	8.8
- 65+, Male	6.9
- 65+, Female	9.1
Education	
- Less than HS	12.3
- HS graduate	27.9
- Some college	30.7
- College graduate	29.1
Income	
- Less than $24,000	32.8
- $24,000-49,999	31.0
- $50,000-99,999	26.7
- $100,000 or more	9.5
Marital status	
- Married	57.8
- Divorced/separated	10.6
- Never married	25.0
- Cohabiting	2.7
- Widowed	3.9

(CONTINUED)

Table 1 (continued)

	Total
Current employment	
- Full-time	58.0
- Part-time	11.9
- Not employed	30.1
Region	
- Northeast	16.1
- South	34.8
- Midwest	26.6
- West	22.5
Minor children	
- None	61.7
- One or more	38.3
Lottery state	
- No	16.0
- Yes	84.0
Distance to casino	
- 0-50 miles	24.4
- 51-250 miles	61.7
- More than 250 miles	13.9

Table 2. Percent Reporting Gaming Activities By Type of Activity and Demographics, Combined Patron+RDD Data 1998, Weighted

	Life-time Casino	Past-year Casino	Life-time Track	Past-year Track	Life-time Lotto	Past-year Lotto	Life-time Bingo	Past-year Bingo	Life-time Chari-ty	Past-year Chari-ty
Total	55.9	25.6	36.3	8.1	71.5	51.6	23.3	5.0	11.5	4.4
Sex										
- Male	57.3	27.0	38.9	9.5	74.0	55.3	17.7	3.1	12.9	4.6
- Female	54.5	24.4	33.8	6.8	69.2	48.0	28.5	6.8	10.2	4.3
Race										
- White	58.4	26.4	40.1	8.3	73.4	52.1	24.8	4.8	14.3	5.4
- Black	49.2	24.2	27.3	8.1	66.1	48.2	19.3	3.4	3.2	1.2
- Hispanic	48.1	23.6	22.2	6.6	70.8	53.6	20.9	8.9	6.4	2.7
- Other	53.2	23.7	32.0	7.7	63.8	48.9	18.9	4.5	5.3	2.7
Age										
- 18-29	47.1	25.6	22.9	8.2	68.0	49.0	21.5	6.3	8.0	4.0
- 30-39	60.0	26.1	36.5	7.1	76.8	55.9	25.6	4.8	11.8	4.4
- 40-49	60.7	26.4	42.1	8.9	76.8	56.2	21.3	3.8	12.8	4.2
- 50-64	62.1	31.5	44.9	9.4	73.4	55.9	25.5	5.3	16.0	6.4
- 65 and older	49.5	17.9	38.3	7.2	60.8	38.6	22.5	4.9	9.6	3.2
Age by Sex										
- 18-29, Male	43.8	26.6	24.2	7.6	69.5	51.8	15.9	3.9	10.5	5.1
- 18-29, Female	50.4	24.7	21.7	8.8	66.5	46.3	27.1	8.6	5.6	2.9
- 30-39, Male	64.3	26.8	39.8	8.9	78.5	58.1	19.2	4.4	12.5	3.2
- 30-39, Female	55.8	25.5	33.2	5.4	75.1	53.8	31.9	5.1	11.2	5.6
- 40-49, Male	62.6	27.7	41.2	9.1	76.5	58.9	16.5	1.5	14.1	4.7
- 40-49, Female	58.9	25.0	43.0	8.6	77.0	53.5	25.8	5.9	11.5	3.7

(CONTINUED)

Table 2 (continued)

	Life-time Casino	Past-year Casino	Life-time Track	Past-year Track	Life-time Lotto	Past-year Lotto	Life-time Bingo	Past-year Bingo	Life-time Chari-ty	Past-year Chari-ty
Age by Sex										
- 50-64, Male	60.5	31.8	47.5	11.6	75.0	58.3	18.9	3.0	15.9	7.0
- 50-64, Female	63.6	31.2	42.4	7.3	71.8	53.6	32.1	7.5	16.2	5.9
- 65+, Male	55.8	21.1	47.6	11.7	69.6	47.7	18.3	1.7	12.3	3.3
- 65+, Female	44.8	15.5	31.3	3.7	54.1	31.7	25.7	7.2	7.5	3.1
Education										
- Less than HS	37.0	14.2	21.1	5.5	62.0	47.7	22.0	7.5	5.3	2.0
- HS graduate	51.4	26.1	32.9	9.1	74.2	52.6	25.3	5.8	11.7	4.4
- Some college	58.3	27.7	38.8	7.0	75.5	55.6	25.6	5.0	11.6	4.4
- College graduate	65.8	27.9	43.5	9.5	69.1	48.1	19.5	3.1	13.9	5.5
Income										
- Less than $24,000	43.9	18.6	25.1	4.3	66.0	42.2	23.9	5.9	6.7	2.6
- $24,000-49,999	57.4	26.6	37.2	7.5	74.5	56.1	23.1	3.8	12.2	4.5
- $50,000-99,999	66.0	32.5	44.2	10.9	75.9	61.1	24.4	6.1	15.9	6.2
- More than $100,000	65.7	32.4	49.8	15.6	76.8	49.5	17.3	3.6	15.5	6.2
Marital status										
- Married	56.7	24.9	37.6	7.5	70.1	49.9	22.0	4.2	13.1	4.6
- Divorced/separated	58.9	26.8	45.8	9.4	78.5	58.1	30.3	8.4	7.9	2.4
- Never married	54.2	29.0	29.3	9.9	72.9	52.8	21.2	4.9	9.2	4.2
- Cohabiting	68.2	24.4	48.6	7.3	85.9	70.6	39.6	9.5	21.2	10.4
- Widowed	41.4	12.9	31.3	4.0	59.2	39.4	32.5	6.0	11.5	4.9

(CONTINUED)

Table 2 (continued)

	Life-time Casino	Past-year Casino	Life-time Track	Past-year Track	Life-time Lotto	Past-year Lotto	Life-time Bingo	Past-year Bingo	Life-time Chari-ty	Past-year Chari-ty
Current employment										
- Full-time	61.9	29.5	39.5	9.1	78.7	58.6	23.8	5.3	13.7	5.7
- Part-time	47.4	19.6	25.9	5.9	62.5	44.6	22.2	4.6	8.1	2.0
- Not employed	48.2	20.8	34.8	7.2	62.3	41.5	23.1	4.8	9.1	3.0
Region										
- Northeast	57.5	23.7	38.1	5.9	76.5	57.0	27.8	6.5	13.4	4.3
- South	42.5	15.5	31.6	5.7	63.9	42.1	23.6	5.6	9.8	3.0
- Midwest	55.9	28.9	38.8	9.2	77.3	58.1	24.2	4.7	14.3	6.5
- West	74.4	38.5	39.0	11.6	72.8	54.1	19.1	3.4	10.0	4.4
Minor children										
- None	55.6	27.5	37.8	9.2	69.9	49.8	22.7	5.1	11.1	4.4
- One or more	56.2	22.6	33.9	6.3	74.1	54.5	24.1	4.9	12.2	4.5
Lottery state										
- No	45.3	17.2	29.7	5.3	58.6	31.3	21.3	4.5	9.0	2.7
- Yes	57.8	27.1	37.5	8.5	74.0	55.3	23.6	5.1	12.0	4.8
Distance to casino										
0-50 miles	67.6	39.6	40.6	12.4	78.4	59.6	20.4	3.0	12.2	4.8
51-250 miles	53.6	22.9	34.1	7.1	70.0	49.7	24.3	5.8	10.9	4.4
More than 250 miles	43.8	9.5	37.1	4.7	66.5	44.5	22.5	5.0	12.2	3.6

Table 2 (continued)

	Life-time Card-room	Past-year Card-room	Life-time Pri-vate	Past-year Pri-vate	Life-time Store	Past-year Store	Life-time Unlic	Past-year Unlic	Life-time Indian	Past-year Indian
Total	5.8	1.9	26.5	9.9	17.3	7.8	17.5	7.7	12.3	6.4
Sex										
- Male	9.5	3.2	35.9	14.4	19.8	10.0	21.9	9.8	13.4	7.1
- Female	2.3	0.6	17.7	5.7	15.1	5.7	13.5	5.7	11.3	5.8
Race										
- White	6.5	2.2	29.5	10.9	19.4	9.1	19.7	8.9	14.2	7.6
- Black	3.8	0.9	16.7	3.8	11.7	4.7	10.3	3.3	4.3	2.0
- Hispanic	4.1	1.1	23.2	12.8	11.0	4.3	14.2	6.2	10.7	4.5
- Other	4.4	1.1	17.8	6.5	14.2	5.5	12.6	4.6	9.9	4.2
Age										
- 18-29	7.5	3.9	34.1	18.2	21.0	9.4	15.9	10.6	12.4	6.0
- 30-39	5.6	1.6	28.3	10.6	19.5	9.3	18.1	8.0	15.1	7.8
- 40-49	5.4	1.3	26.1	7.1	15.5	6.8	23.4	9.1	11.8	4.7
- 50-64	4.5	1.6	21.1	6.8	18.3	9.6	18.3	7.0	12.6	8.8
- 65 and older	5.7	0.5	20.3	4.2	10.4	2.7	10.9	2.2	8.5	4.4
Age by Sex										
- 18-29, Male	11.8	6.2	43.1	24.6	24.2	13.0	21.2	15.0	12.8	5.3
- 18-29, Female	3.3	1.5	25.2	11.9	17.8	5.7	10.7	6.2	12.0	6.8
- 30-39, Male	8.0	3.0	36.6	15.1	17.1	9.2	22.2	10.8	17.4	10.5
- 30-39, Female	3.1	0.3	20.0	6.3	22.0	9.5	14.0	5.2	12.8	5.2
- 40-49, Male	8.1	1.9	35.8	10.7	18.3	8.0	28.3	9.3	13.6	5.6
- 40-49, Female	2.8	0.7	16.7	3.6	12.8	5.6	18.8	8.9	10.0	3.7

(CONTINUED)

Table 2 (continued)

	Life-time Card-room	Past-year Card-room	Life-time Pri-vate	Past-year Pri-vate	Life-time Store	Past-year Store	Life-time Unlic	Past-year Unlic	Life-time Indian	Past-year Indian
Age by Sex										
- 50-64, Male	7.9	2.9	27.1	9.9	21.7	14.0	22.1	8.9	11.5	8.8
- 50-64, Female	1.2	0.2	15.3	3.9	15.0	5.4	14.6	5.1	13.6	8.8
- 65+, Male	12.4	1.1	34.8	7.9	17.1	5.0	13.2	1.6	9.7	3.9
- 65+, Female	0.6	0.0	9.3	1.4	5.3	1.0	9.1	2.7	7.6	4.7
Education										
- Less than HS	3.2	0.6	16.8	4.2	13.9	6.4	8.1	2.5	5.6	3.3
- HS graduate	5.9	2.6	26.2	10.3	18.3	8.8	14.5	8.5	10.7	6.2
- Some college	5.7	1.9	28.7	11.1	19.3	9.4	20.4	8.4	16.2	8.2
- College graduate	6.9	1.7	28.8	10.6	15.8	5.8	21.5	8.4	12.7	6.0
Income										
- Less than $24,000	3.4	0.5	19.9	5.0	13.7	5.3	11.3	3.7	9.4	5.0
- $24,000-49,999	6.0	2.3	29.1	12.3	19.2	8.9	19.6	9.1	11.7	5.8
- $50,000-99,999	8.1	2.6	31.4	11.9	21.7	10.3	21.6	10.1	16.4	9.2
- More than $100,000	8.8	3.3	30.2	14.1	17.4	7.6	24.2	12.4	15.6	6.3
Marital status										
- Married	5.2	1.4	24.4	8.3	15.9	6.5	17.1	7.2	11.7	6.5
- Divorced/separated	4.9	1.3	22.7	5.8	19.3	10.8	19.3	6.4	13.4	7.4
- Never married	7.6	3.3	34.9	16.1	21.1	10.5	17.7	9.3	12.9	6.4
- Cohabiting	9.9	1.7	42.2	16.2	24.6	13.1	34.6	16.4	22.1	4.8
- Widowed	4.0	1.7	16.0	4.3	7.6	1.2	13.1	4.2	10.7	5.2

(CONTINUED)

Table 2 (continued)

	Life-time Card-room	Past-year Card-room	Life-time Pri-vate	Past-year Pri-vate	Life-time Store	Past-year Store	Life-time Unlic	Past-year Unlic	Life-time Indian	Past-year Indian
Current employment										
- Full-time	6.8	2.0	30.4	11.6	19.7	9.2	21.8	10.7	15.3	7.6
- Part-time	2.5	0.9	21.2	8.6	16.1	6.9	12.2	5.0	8.4	4.9
- Not employed	5.0	1.7	21.4	7.1	13.7	5.7	11.6	3.0	8.2	4.7
Region										
- Northeast	3.5	1.2	28.4	10.8	14.5	6.9	19.3	10.0	11.7	4.8
- South	6.5	2.5	26.6	8.6	13.7	5.7	16.7	7.4	8.4	3.2
- Midwest	4.9	1.2	26.0	10.2	17.7	8.3	18.4	7.1	15.5	8.3
- West	7.6	2.2	26.6	11.2	24.6	11.1	17.1	7.3	15.5	10.5
Minor children										
- None	6.0	1.9	27.6	10.6	16.8	8.3	17.0	7.5	12.7	7.1
- One or more	5.5	1.8	24.9	8.8	18.1	7.0	18.4	8.0	11.7	5.2
Lottery state										
- No	8.0	2.8	29.7	11.3	17.6	8.1	16.7	8.3	11.9	5.6
- Yes	5.3	1.7	26.0	9.7	17.2	7.7	17.7	7.5	12.3	6.4
Distance to casino										
0-50 miles	4.0	1.4	22.5	8.9	21.8	11.5	13.6	5.7	14.3	7.5
51-250 miles	6.1	1.9	27.9	10.7	15.8	6.7	18.8	8.1	11.8	6.5
More than 250 miles	6.4	1.7	27.1	7.8	14.4	5.2	18.3	9.0	9.9	3.2

Table 3. Frequency of Non-Lottery vs. Lottery Gaming Activities (Percent) By Type of Activity and Demographics, Combined Patron+RDD Data 1998, Weighted

	Monthly gaming	Few times year	One day year	Lifetime gaming	No lifetime gaming	Weekly lottery	Monthly lottery	Yearly lottery	Lifetime lottery	No lifetime lottery
Total	12.0	18.6	10.9	34.4	24.0	12.5	13.9	25.0	20.0	28.5
Sex										
- Male	15.1	20.0	9.9	34.1	20.8	15.8	15.4	24.0	18.8	26.0
- Female	9.1	17.3	11.9	34.7	27.0	9.4	12.5	26.0	21.1	31.0
Race										
- White	12.5	19.9	11.3	35.9	20.4	11.0	13.9	27.1	21.2	26.7
- Black	11.1	13.0	9.3	31.7	34.8	19.4	10.9	17.7	18.0	34.0
- Hispanic	11.4	17.9	10.7	28.2	31.8	16.5	16.9	19.9	17.3	29.4
- Other	9.3	16.2	11.2	32.2	31.1	10.8	14.7	23.4	14.9	36.2
Age										
- 18-29	15.0	20.5	9.7	28.4	26.4	7.0	13.7	28.2	19.0	32.0
- 30-39	10.7	19.2	12.0	34.3	23.9	12.5	16.8	26.6	20.8	23.3
- 40-49	9.1	20.0	14.2	38.7	17.9	12.1	13.2	30.8	20.7	23.3
- 50-64	13.3	20.0	12.0	33.2	21.5	17.9	15.9	22.2	17.3	26.7
- 65 and older	12.5	12.0	5.9	39.2	30.4	15.1	8.9	14.3	22.2	39.4
Age by Sex										
- 18-29, Male	19.8	21.8	7.6	25.8	24.9	8.8	14.2	28.8	17.8	30.5
- 18-29, Female	10.2	19.2	11.7	31.0	27.9	5.1	13.3	27.6	20.3	33.6
- 30-39, Male	12.6	20.8	11.7	35.2	19.9	14.8	16.7	26.5	20.5	21.5
- 30-39, Female	8.8	17.6	12.3	33.4	27.8	10.3	16.8	26.7	21.2	25.0

(CONTINUED)

Table 3 (continued)

	Monthly gaming	Few times year	One day year	Lifetime gaming	No lifetime gaming	Weekly lottery	Monthly lottery	Yearly lottery	Lifetime lottery	No lifetime lottery
Age by Sex										
- 40-49, Male	11.8	20.2	11.8	38.5	17.8	13.4	18.1	27.3	17.6	23.5
- 40-49, Female	6.5	19.8	16.6	39.0	18.1	10.7	8.4	34.1	23.6	23.1
- 50-64, Male	16.4	19.6	11.2	30.8	22.0	21.8	15.0	21.6	16.6	25.0
- 50-64, Female	10.3	20.3	12.8	35.6	21.0	14.1	16.8	22.7	18.1	28.3
- 65+, Male	15.4	16.2	6.4	43.8	18.3	24.8	12.1	10.3	22.1	30.7
- 65+, Female	10.3	8.8	5.6	35.7	39.6	7.8	6.6	17.4	22.3	46.0
Education										
- Less than HS	11.7	12.6	5.2	30.6	39.9	17.8	14.3	15.7	14.3	38.0
- HS graduate	14.3	19.6	9.5	30.0	26.6	15.3	15.7	21.5	21.5	25.9
- Some college	12.8	19.0	11.8	35.3	21.0	11.3	14.1	30.1	20.0	24.5
- College graduate	9.2	19.8	13.9	39.5	17.6	8.9	12.0	27.1	20.9	31.1
Income										
- Less than $24,000	10.6	11.7	9.8	32.5	35.4	11.4	11.3	19.5	23.8	34.0
- $24,000-49,999	13.0	20.8	9.3	36.9	19.9	14.5	15.6	25.8	18.5	25.5
- $50,000-99,999	11.8	24.3	13.3	33.7	16.8	13.2	15.8	32.1	14.8	24.2
- $100,000 or more	16.7	22.0	13.8	33.5	14.0	11.5	14.3	23.6	27.4	23.2
Marital status										
- Married	9.4	17.8	12.1	35.8	25.0	12.0	14.2	23.7	20.1	30.0
- Divorced/separated	15.0	19.6	11.1	37.6	16.7	17.1	11.5	29.3	20.5	21.6
- Never married	17.0	21.4	9.4	29.5	22.7	11.0	15.9	25.9	20.1	27.1

(CONTINUED)

Table 3 (continued)

	Monthly gaming	Few times year	One day year	Lifetime gaming	No lifetime gaming	Weekly lottery	Monthly lottery	Yearly lottery	Lifetime lottery	No lifetime lottery
Marital status										
- Cohabiting	16.1	24.7	9.9	39.5	9.9	15.3	14.8	40.5	15.0	14.4
- Widowed	8.8	10.6	4.0	36.9	39.8	7.9	9.3	22.2	19.9	40.8
Current employment										
- Full-time	12.3	21.7	13.2	34.3	18.5	12.2	17.2	29.1	20.1	21.4
- Part-time	8.9	15.0	10.6	36.8	28.7	10.2	8.1	26.3	17.9	37.5
- Not employed	13.0	14.1	6.7	34.2	32.0	14.0	10.4	17.1	20.9	37.7
Region										
- Northeast	14.6	18.1	9.4	36.0	21.8	9.6	17.2	30.0	19.6	23.5
- South	9.5	15.0	8.0	36.7	30.8	9.4	11.3	21.3	21.7	36.2
- Midwest	12.9	18.2	12.5	33.6	22.8	15.7	14.4	28.0	19.2	22.7
- West	12.6	25.0	15.0	30.5	16.8	15.3	15.2	23.6	18.7	27.2
Minor children										
- None	13.0	20.5	9.8	33.3	23.3	13.2	13.5	23.0	20.1	30.1
- One or more	10.4	15.5	12.7	36.3	25.1	11.4	14.7	28.3	19.7	26.0
Lottery state										
- No	11.3	15.1	9.5	36.8	27.4	5.2	6.8	19.2	27.2	41.4
- Yes	12.1	19.2	11.2	34.1	23.4	13.8	15.3	26.1	18.7	26.1
Distance to casino										
- 0-50 miles	14.4	24.3	12.8	30.2	18.3	19.9	14.5	25.2	18.7	21.7
- 51-250 miles	11.1	17.7	11.2	34.8	25.2	9.7	13.9	26.1	20.3	30.0
- More than 250 miles	11.0	11.6	5.4	42.9	29.2	11.7	13.3	18.9	22.0	34.1

Table 4. Percent Reporting Gambling Problems By Number of Problems and Demographics, Combined Patron+RDD Data 1998, Weighted

	Never gambl-ed	0 Probs Ever	1-2 Probs Ever	3-4 Probs Ever	5+ Probs Ever	No gamb PstYr	0 Probs PstYr	1-2 Probs PstYr	3-4 Probs PstYr	5+ Probs PstYr
Total	14.4	75.1	7.7	1.5	1.2	36.7	59.1	2.9	0.7	0.6
Sex										
- Male	11.9	74.8	9.6	2.0	1.7	32.5	61.9	3.9	0.9	0.8
- Female	16.8	75.3	6.0	1.1	0.8	40.7	56.5	2.0	0.6	0.3
Race										
- White	12.3	78.5	6.8	1.4	1.0	35.2	60.9	2.7	0.6	0.5
- Black	22.0	62.9	9.2	2.7	3.2	43.8	48.9	4.2	1.7	1.5
- Hispanic	17.2	68.7	12.7	0.9	0.5	36.5	59.1	3.7	0.7	0.1
- Other	18.9	70.2	8.8	1.2	0.9	39.9	57.4	1.8	0.5	0.4
Age										
- 18-29	16.3	70.3	10.1	2.1	1.3	34.8	59.9	3.9	1.0	0.3
- 30-39	12.5	78.1	6.9	1.5	1.0	33.8	62.7	2.1	0.8	0.6
- 40-49	9.7	78.1	8.9	1.9	1.4	33.4	61.8	3.3	0.7	0.8
- 50-64	13.9	76.6	6.1	1.2	2.2	34.2	61.0	3.6	0.3	0.9
- 65 and older	20.3	72.5	6.1	0.7	0.4	49.9	47.5	1.7	0.6	0.2
Age by Sex										
- 18-29, Male	14.4	68.3	12.4	3.5	1.4	31.2	60.2	6.6	1.6	0.4
- 18-29, Female	18.1	72.3	7.8	0.6	1.1	38.3	59.7	1.3	0.5	0.2
- 30-39, Male	9.3	78.9	8.3	1.6	1.9	28.9	66.4	2.7	0.8	1.1
- 30-39, Female	15.7	77.4	5.5	1.5	0.0	38.5	59.1	1.5	0.9	0.0
- 40-49, Male	10.7	74.6	11.5	2.1	1.0	31.0	63.5	3.8	0.9	0.7
- 40-49, Female	8.8	81.4	6.4	1.7	1.7	35.7	60.2	2.8	0.6	0.8

(CONTINUED)

Table 4 (continued)

	Never gambled	0 Probs Ever	1-2 Probs Ever	3-4 Probs Ever	5+ Probs Ever	No gamb PstYr	0 Probs PstYr	1-2 Probs PstYr	3-4 Probs PstYr	5+ Probs PstYr
Age by Sex										
- 50-64, Male	13.3	75.1	7.0	1.4	3.2	33.2	60.7	4.1	0.6	1.4
- 50-64, Female	14.6	78.1	5.2	0.9	1.2	35.3	61.2	3.1	0.0	0.4
- 65+, Male	11.6	79.1	7.6	0.9	0.8	41.1	56.2	1.8	0.6	0.4
- 65+, Female	26.8	67.5	5.0	0.5	0.1	56.7	41.0	1.7	0.6	0.1
Education										
- Less than HS	25.0	61.1	10.0	1.7	2.1	46.1	49.3	2.4	1.2	1.0
- HS graduate	14.7	73.2	8.0	2.2	1.9	36.2	58.2	3.5	1.1	1.1
- Some college	11.8	77.7	7.9	1.5	1.1	32.9	62.5	3.5	0.8	0.3
- College graduate	12.1	80.2	6.4	0.8	0.5	37.1	60.6	2.0	0.2	0.1
Income										
- Less than $24,000	21.1	68.3	7.3	1.6	1.7	46.7	49.0	2.6	0.7	0.9
- $24,000-49,999	11.3	78.5	6.9	1.8	1.4	33.6	61.7	3.2	0.9	0.6
- $50,000-99,999	9.8	80.1	8.0	1.3	0.9	27.5	69.1	2.5	0.7	0.2
- More than $100,000	8.2	76.2	13.4	1.4	0.7	30.7	63.7	4.9	0.4	0.2
Marital status										
- Married	15.6	76.4	5.9	1.0	1.0	39.2	57.9	1.9	0.8	0.3
- Divorced/separated	8.0	77.4	9.9	1.7	3.0	30.7	62.0	4.7	0.9	1.7
- Never married	12.3	72.5	11.4	2.6	1.2	31.9	62.3	4.3	0.8	0.7
- Cohabiting	6.2	85.1	6.8	1.2	0.8	22.0	74.6	3.2	0.2	0.0
- Widowed	27.1	65.1	7.3	0.5	0.0	53.0	45.4	1.7	0.0	0.0

(CONTINUED)

Table 4 (continued)

	Never gambl-ed	0 Probs Ever	1-2 Probs Ever	3-4 Probs Ever	5+ Probs Ever	No gamb PstYr	0 Probs PstYr	1-2 Probs PstYr	3-4 Probs PstYr	5+ Probs PstYr
Current employment										
- Full-time	9.7	78.8	8.5	1.5	1.5	29.5	66.2	3.0	0.7	0.6
- Part-time	16.7	77.0	5.3	0.3	0.8	43.3	54.0	2.1	0.0	0.6
- Not employed	21.9	67.7	7.3	2.1	1.0	47.4	48.0	3.2	1.0	0.4
Region										
- Northeast	11.1	78.8	8.8	0.8	0.4	31.7	65.5	2.9	0.0	0.0
- South	19.1	72.7	5.9	1.1	1.2	47.2	49.7	2.2	0.6	0.4
- Midwest	12.2	78.7	6.0	1.6	1.5	31.4	64.2	2.7	0.7	1.0
- West	12.5	71.6	12.1	2.3	1.4	30.9	62.7	4.3	1.4	0.6
Minor children										
- None	14.6	75.0	7.7	1.6	1.0	36.9	58.8	3.1	0.7	0.5
- One or more	14.1	75.1	7.8	1.3	1.6	36.5	59.4	2.7	0.9	0.6
Lottery state										
- No	20.2	72.3	4.6	1.4	1.5	51.3	44.8	2.9	0.7	0.2
- Yes	13.4	75.6	8.3	1.5	1.2	34.1	61.7	2.9	0.7	0.6
Distance to casino										
0-50 miles	9.9	78.3	7.4	2.3	2.1	27.6	65.9	4.1	1.1	1.3
51-250 miles	15.4	74.0	8.5	1.2	0.9	38.4	58.1	2.6	0.6	0.3
More than 250 miles	18.6	73.4	5.5	1.2	1.3	47.1	49.7	2.6	0.3	0.4
Professional Gamb.										
- Yes	0.0	58.1	19.2	2.9	19.8	0.0	71.0	11.4	7.2	10.4
- No	14.6	75.2	7.6	1.5	1.1	37.0	59.0	2.9	0.7	0.5

Table 5. Frequency of Gaming Activities (Percent) By Attitudes, Amount Won/Lost, and Problems, Combined Patron+RDD Data 1998, Weighted

	Monthly gaming	Few times year	One day year	Lifetime gaming	No lifetime gaming	Weekly lottery	Monthly lottery	Yearly lottery	Lifetime lottery	No lifetime lottery
Total	12.0	18.6	10.9	34.4	24.0	12.5	13.9	25.0	20.0	28.5
Effect of gambling										
- Very good/good	21.7	22.4	9.2	33.0	13.7	14.6	18.9	31.6	17.5	17.4
- Good and bad	11.7	20.7	12.8	36.9	18.0	10.5	17.5	31.1	20.8	20.1
- Bad	5.5	11.5	9.2	39.3	34.6	5.3	8.3	22.0	22.6	41.8
- Very bad	2.8	3.6	7.8	35.9	50.0	3.1	4.3	10.4	22.5	59.7
Gamble for excitement										
- Very important	36.8	35.0	11.4	13.7	3.1	27.9	24.8	34.1	7.5	5.7
- Important	25.4	36.4	13.3	19.6	5.3	24.9	24.2	34.3	9.1	7.5
- Not important	17.7	29.3	17.9	29.0	6.1	17.7	23.7	37.3	13.0	8.3
- Not at all important	7.7	20.4	22.7	36.6	12.5	13.7	17.1	49.1	11.3	8.7
Gamble for money										
- Very important	20.8	28.1	13.1	27.2	10.8	27.7	23.3	38.1	5.4	5.5
- Important	20.7	28.4	15.5	29.6	5.8	17.7	24.3	42.2	9.8	5.9
- Not important	18.0	33.7	19.7	23.9	4.7	14.6	22.3	37.0	14.9	11.2
- Not at all important	11.5	26.7	29.2	24.8	7.8	12.6	11.6	41.7	20.5	13.6
Gamble with others (C16_)										
- No	7.6	13.3	11.3	44.7	23.1	13.0	18.3	33.3	23.2	12.1
- Yes	14.6	22.5	13.7	43.3	5.9	9.0	14.9	30.0	26.2	19.9

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Table 5 (continued)

	Monthly gaming	Few times year	One day year	Lifetime gaming	No lifetime gaming	Weekly lottery	Monthly lottery	Yearly lottery	Lifetime lottery	No lifetime lottery
Largest amount won										
- $0-99	4.9	14.1	13.7	49.2	18.1	6.5	12.2	31.1	29.2	21.1
- $100-500	19.8	28.3	15.0	33.6	3.3	18.6	22.2	29.2	18.3	11.8
- More than $500	32.9	35.6	7.9	21.5	2.1	34.0	21.2	24.0	13.0	7.8
Largest amount lost										
- $0-99	8.9	16.3	13.8	46.1	14.8	10.7	14.0	30.8	25.8	18.8
- $100-500	25.4	36.4	10.6	26.6	0.9	23.3	23.7	25.9	16.5	10.6
- More than $500	45.4	34.2	6.9	10.1	3.3	39.6	15.3	22.1	15.6	7.4
Lifetime problems										
- Never gambled	0.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0	0.0	100.0
- 0	10.8	20.4	14.0	42.7	12.1	12.6	15.7	30.2	24.2	17.3
- 1-2	31.3	34.9	4.6	24.7	4.5	26.4	24.4	22.2	16.3	10.7
- 3-4	51.5	25.4	2.8	18.0	2.3	43.0	8.0	32.9	8.5	7.5
- 5 or more	56.0	15.6	6.1	18.7	3.5	31.7	14.6	11.3	32.5	9.8
Past year problems										
- No gambling	0.0	0.0	0.0	47.5	52.5	0.0	0.0	0.0	35.8	64.2
- 0	16.6	29.1	18.2	28.2	7.9	18.5	21.9	40.9	11.0	7.7
- 1-2	45.9	41.1	3.4	8.3	1.2	32.4	27.3	24.0	6.4	9.9
- 3-4	73.3	9.7	3.2	13.8	0.0	52.0	17.8	5.1	15.9	9.1
- 5 or more	65.0	19.0	10.5	0.0	5.5	51.5	16.3	20.6	7.8	3.8

Table 6. Percent Reporting Gaming Activities By Attitudes, Amount Won/Lost, and Problems, Combined Patron+RDD Data 1998, Weighted

	Life-time Casino	Past-year Casino	Life-time Track	Past-year Track	Life-time Lotto	Past-year Lotto	Life-time Bingo	Past-year Bingo	Life-time Chari-ty	Past-year Chari-ty
Total	55.9	25.6	36.3	8.1	71.5	51.6	23.3	5.0	11.5	4.4
Effect of gambling										
- Very good/good	64.6	28.1	39.8	11.1	82.6	65.1	33.2	11.1	18.3	7.2
- Good and bad	59.7	25.7	38.2	6.7	80.0	59.2	31.0	6.3	16.7	6.3
- Bad	44.2	11.5	28.1	4.0	58.3	35.7	16.2	2.9	7.5	3.7
- Very bad	28.1	7.0	22.8	3.0	40.7	18.3	16.7	2.0	4.3	0.5
Gamble for excitement										
- Very important	80.6	53.5	58.6	25.1	94.3	86.9	31.3	10.8	24.4	8.5
- Important	78.6	49.5	52.1	15.8	92.5	83.4	29.8	8.0	18.4	7.5
- Not important	72.4	38.8	47.2	11.5	91.8	78.8	31.2	9.1	16.8	7.5
- Not at all important	62.1	28.6	41.9	7.0	91.3	79.9	27.5	5.5	13.4	5.5
Gamble for money										
- Very important	72.1	42.8	48.4	13.1	94.5	89.1	25.3	5.9	14.1	4.4
- Important	72.7	39.8	49.1	14.4	94.1	84.3	32.5	8.6	18.6	7.0
- Not important	74.6	40.5	50.8	13.0	88.8	74.0	33.3	10.8	18.5	9.7
- Not at all important	64.6	35.4	40.2	7.2	86.4	65.9	27.2	5.7	18.3	9.1
Gamble with others (C16_)										
- No	55.1	19.1	36.3	5.9	88.0	64.8	24.8	3.2	11.7	4.2
- Yes	65.9	26.4	42.1	8.0	80.1	53.9	34.2	8.6	17.3	6.8

(CONTINUED)

Table 6 (continued)

	Life-time Casino	Past-year Casino	Life-time Track	Past-year Track	Life-time Lotto	Past-year Lotto	Life-time Bingo	Past-year Bingo	Life-time Chari-ty	Past-year Chari-ty
Largest amount won										
- $0-99	52.9	17.5	30.4	3.8	79.1	49.9	23.2	2.7	9.4	2.9
- $100-500	78.3	38.7	49.3	10.7	88.2	69.9	34.2	9.4	20.4	8.9
- More than $500	83.9	56.1	67.4	24.4	92.2	79.2	28.1	9.5	15.7	6.8
Largest amount lost										
- $0-99	57.4	21.3	35.0	5.2	81.3	55.5	27.0	5.4	11.3	4.1
- $100-500	86.7	52.6	61.3	19.0	89.5	73.0	28.5	7.1	19.5	7.7
- More than $500	85.2	57.2	72.7	34.8	92.6	77.0	24.0	6.6	19.4	11.3
Lifetime problems										
- Never gambled	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
- 0	63.1	27.3	40.7	8.0	82.7	58.5	26.5	5.2	12.7	4.9
- 1-2	79.4	48.0	51.4	15.8	89.3	73.0	32.5	9.2	20.9	8.4
- 3-4	91.7	51.5	61.9	34.9	92.5	84.0	35.4	13.3	12.5	5.2
- 5 or more	75.7	52.1	68.1	28.7	90.5	58.9	26.1	12.3	16.4	4.9
Past year problems										
- No gambling	28.0	0.0	15.8	0.0	35.9	0.0	12.2	0.0	2.0	0.0
- 0	70.7	38.5	47.2	11.7	92.3	81.3	30.2	7.7	17.2	7.0
- 1-2	91.2	74.1	61.6	25.8	90.1	83.7	23.5	7.0	16.6	8.1
- 3-4	87.9	54.0	61.4	28.7	91.4	76.2	26.5	26.5	15.5	8.2
- 5 or more	84.2	62.3	64.9	37.8	96.2	88.4	13.1	3.1	10.0	0.0

Table 6 (continued)

	Life-time Card-room	Past-year Card-room	Life-time Priva-te	Past-year Priva-te	Life-time Store	Past-year Store	Life-time Unlic	Past-year Unlic	Life-time Indian	Past-year Indian
Total	5.8	1.9	26.5	9.9	17.3	7.8	17.5	7.7	12.3	6.4
Effect of gambling										
- Very good/good	10.6	4.5	41.4	20.3	27.6	14.5	29.3	15.1	18.7	9.9
- Good and bad	7.5	2.1	33.3	12.7	18.8	6.9	21.7	10.1	16.7	8.9
- Bad	3.5	1.6	22.5	6.9	9.7	2.6	17.1	6.6	8.0	4.0
- Very bad	4.7	0.8	19.1	4.3	4.6	1.2	9.4	1.4	8.8	3.4
Gamble for excitement										
- Very important	16.5	6.7	45.0	19.7	33.4	19.3	29.9	18.9	20.5	15.1
- Important	10.3	4.8	40.1	22.1	33.0	17.4	25.5	15.1	22.7	12.4
- Not important	5.9	1.6	32.9	14.9	23.6	12.1	23.0	9.8	16.8	8.6
- Not at all important	4.7	1.2	24.9	8.4	13.4	5.1	20.7	9.3	12.8	7.6
Gamble for money										
- Very important	8.7	4.1	29.4	11.2	27.9	15.3	22.1	12.0	16.0	9.1
- Important	8.1	3.6	39.1	17.0	22.4	12.0	25.5	12.4	16.1	9.0
- Not important	8.1	1.6	35.4	20.3	25.2	10.9	24.9	12.0	21.5	12.0
- Not at all important	4.5	0.5	30.2	15.2	17.7	7.5	21.7	11.9	19.3	11.9
Gamble with others (C16_)										
- No	6.6	1.9	25.6	7.4	15.1	7.1	17.9	5.7	14.8	7.2
- Yes	8.2	2.8	40.3	16.2	20.5	7.1	26.0	12.7	17.0	9.1

(CONTINUED)

Table 6 (continued)

	Life-time Card-room	Past-year Card-room	Life-time Priva-te	Past-year Priva-te	Life-time Store	Past-year Store	Life-time Unlic	Past-year Unlic	Life-time Indian	Past-year Indian
Largest amount won										
- $0-99	3.3	0.6	25.0	7.9	12.3	3.7	17.3	6.7	10.5	4.7
- $100-500	9.0	2.8	42.0	17.7	28.8	15.6	26.4	13.0	19.9	11.1
- More than $500	13.9	6.3	34.0	14.1	32.4	16.2	22.0	10.5	18.4	10.6
Largest amount lost										
- $0-99	4.1	1.0	27.1	8.7	16.1	6.3	18.2	7.2	11.7	5.4
- $100-500	12.6	4.2	41.9	18.5	29.9	15.3	26.3	12.3	22.2	13.1
- More than $500	24.1	13.7	41.8	24.7	41.5	24.5	30.8	22.8	19.1	12.6
Lifetime problems										
- Never gambled	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
- 0	5.1	1.5	29.7	10.7	17.6	7.5	19.3	8.2	14.0	7.1
- 1-2	16.2	4.2	41.2	20.0	36.4	19.9	30.7	15.6	16.6	9.0
- 3-4	28.4	19.9	37.4	18.1	46.2	20.9	25.3	12.3	25.0	17.7
- 5 or more	21.3	5.8	41.9	6.3	50.8	28.2	22.1	8.7	12.0	5.7
Past year problems										
- No gambling	2.2	0.0	13.7	0.0	5.1	0.0	6.7	0.0	3.0	0.0
- 0	7.2	2.4	34.4	15.7	22.8	10.8	24.1	12.0	18.0	10.2
- 1-2	19.4	12.8	35.3	18.3	47.5	33.7	23.4	17.0	15.7	10.9
- 3-4	14.4	7.3	15.2	8.1	41.0	27.5	14.4	7.3	2.0	2.0
- 5 or more	10.0	0.0	10.0	0.0	57.9	39.3	10.0	10.0	16.4	6.4

Table 7. Percent Reporting Gambling Problems By Attitudes, Amount Won/Lost, and Problems, Combined Patron+RDD Data 1998, Weighted

	Never gambled	0 Probs Ever	1-2 Probs Ever	3-4 Probs Ever	5+ Probs Ever	No gamb PstYr	0 Probs PstYr	1-2 Probs PstYr	3-4 Probs PstYr	5+ Probs PstYr
Total	14.4	75.1	7.7	1.5	1.2	36.7	59.1	2.9	0.7	0.6
Effect of gambling										
- Very good/good	5.9	75.1	15.0	2.4	1.5	21.3	70.2	7.6	0.7	0.2
- Good and bad	7.8	83.7	7.2	1.0	0.4	29.3	68.7	1.5	0.4	0.1
- Bad	22.9	70.7	5.1	0.9	0.3	52.9	46.1	0.9	0.1	0.1
- Very bad	40.5	55.2	1.8	0.5	2.0	74.9	24.6	0.2	0.3	0.0
Gamble for excitement										
- Very important	0.0	60.6	25.5	5.8	8.1	0.0	77.4	13.6	4.1	4.9
- Important	0.0	79.7	14.1	4.4	1.8	0.0	88.9	8.1	2.1	0.9
- Not important	0.0	90.1	8.9	0.4	0.6	0.2	97.2	2.2	0.2	0.2
- Not at all important	0.0	94.8	4.2	0.9	0.2	0.2	99.0	0.6	0.1	0.2
Gamble for money										
- Very important	0.0	76.6	14.3	5.2	3.8	0.0	87.1	8.4	2.4	2.1
- Important	0.0	86.7	11.7	0.8	0.7	0.0	95.2	4.0	0.4	0.4
- Not important	0.0	91.8	7.1	0.7	0.4	0.5	96.3	2.3	0.7	0.2
- Not at all important	0.0	94.2	5.1	0.7	0.0	0.0	99.7	0.3	0.0	0.0
Gamble with others (C16_)										
- No	0.0	91.4	6.9	1.3	0.4	28.5	69.3	1.8	0.4	0.1
- Yes	0.0	88.9	8.9	1.2	1.0	29.4	67.7	2.4	0.4	0.2

(CONTINUED)

Table 7 (continued)

	Never gambled	0 Probs Ever	1-2 Probs Ever	3-4 Probs Ever	5+ Probs Ever	No gamb PstYr	0 Probs PstYr	1-2 Probs PstYr	3-4 Probs PstYr	5+ Probs PstYr
Largest amount won										
- $0-99	0.0	96.8	2.8	0.1	0.2	37.0	62.3	0.5	0.1	0.0
- $100-500	0.0	82.4	14.8	1.4	1.4	13.6	80.1	4.3	1.0	1.0
- More than $500	0.0	67.5	19.9	7.4	5.2	8.9	75.0	11.1	2.8	2.1
Largest amount lost										
- $0-99	0.0	96.2	3.3	0.3	0.1	31.5	67.6	0.7	0.2	0.0
- $100-500	0.0	68.6	23.4	4.2	3.8	11.7	75.5	8.7	2.2	1.8
- More than $500	0.0	41.0	31.0	15.1	12.8	7.9	57.7	23.9	4.5	6.0
Lifetime problems										
- Never gambled	100.0	0.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0	0.0
- 0	0.0	100.0	0.0	0.0	0.0	28.0	72.0	0.0	0.0	0.0
- 1-2	0.0	0.0	100.0	0.0	0.0	12.2	58.6	29.1	0.1	0.0
- 3-4	0.0	0.0	0.0	100.0	0.0	3.8	27.2	35.6	33.4	0.0
- 5 or more	0.0	0.0	0.0	0.0	100.0	18.7	8.4	10.5	17.9	44.4
Past year problems										
- No gambling	39.3	57.3	2.6	0.2	0.6	100.0	0.0	0.0	0.0	0.0
- 0	0.0	91.4	7.7	0.7	0.2	0.0	100.0	0.0	0.0	0.0
- 1-2	0.0	0.3	76.8	18.4	4.5	0.0	0.0	100.0	0.0	0.0
- 3-4	0.0	0.0	0.9	68.9	30.1	0.0	0.0	0.0	100.0	0.0
- 5 or more	0.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0	0.0	100.0

Table 8. Percent Reporting Attitudes toward Gambling By Demographics, Gaming Frequency, and Problems, Combined Patron+RDD Data 1998, Weighted

	Gambling good	Gambling good/-bad	Gambling bad	Gambling very bad
Total	11.6	51.3	23.1	13.9
Sex				
- Male	14.0	50.4	23.3	12.2
- Female	9.4	52.1	23.0	15.5
Race				
- White	11.1	52.3	22.9	13.7
- Black	12.2	50.2	21.6	16.0
- Hispanic	15.3	50.0	22.1	12.5
- Other	10.8	44.6	29.5	15.1
Age				
- 18-29	15.9	59.1	20.0	5.1
- 30-39	11.0	55.4	19.4	14.2
- 40-49	10.9	50.4	25.7	12.9
- 50-64	7.8	50.7	22.8	18.7
- 65 and older	11.2	35.2	31.1	22.5
Age by Sex				
- 18-29, Male	20.2	54.8	21.7	3.2
- 18-29, Female	11.6	63.2	18.3	6.9
- 30-39, Male	14.0	53.8	19.4	12.8
- 30-39, Female	8.2	56.8	19.4	15.6
- 40-49, Male	13.8	51.3	24.3	10.6
- 40-49, Female	8.2	49.7	27.0	15.1

(CONTINUED)

Table 8 (continued)

	Gambling good	Gambling good/-bad	Gambling bad	Gambling very bad
Age by Sex				
- 50-64, Male	8.4	49.8	24.1	17.7
- 50-64, Female	7.2	51.7	21.5	19.7
- 65+, Male	10.3	35.3	30.9	23.5
- 65+, Female	11.9	35.1	31.2	21.9
Education				
- Less than HS	15.1	40.3	27.5	17.1
- HS graduate	15.3	49.2	21.0	14.5
- Some college	11.4	55.3	20.5	12.8
- College graduate	7.2	53.3	26.2	13.2
Income				
- Less than $24,000	12.4	48.3	21.8	17.5
- $24,000-49,999	11.2	55.0	21.1	12.7
- $50,000-99,999	11.4	53.6	25.1	9.9
- More than $100,000	11.2	49.4	24.8	14.6
Marital status				
- Married	9.4	49.8	24.6	16.2
- Divorced/separated	10.7	49.4	24.4	15.5
- Never married	17.0	56.9	19.1	7.0
- Cohabiting	18.2	65.4	9.9	6.5
- Widowed	11.1	39.3	29.8	19.8

(CONTINUED)

Table 8 (continued)

	Gambling good	Gambling good/-bad	Gambling bad	Gambling very bad
Current employment				
- Full-time	11.7	55.9	21.1	11.4
- Part-time	8.5	54.0	26.0	11.5
- Not employed	12.4	41.6	26.3	19.6
Region				
- Northeast	12.5	57.1	19.3	11.1
- South	11.6	47.4	26.5	14.5
- Midwest	10.9	51.5	22.8	14.9
- West	11.8	53.5	20.7	14.1
Minor children				
- None	12.6	49.7	24.2	13.5
- One or more	10.1	53.8	21.5	14.6
Lottery state				
- No	13.3	50.6	19.6	16.6
- Yes	11.2	51.5	23.9	13.4
Distance to casino				
- 0-50 miles	9.8	54.4	22.5	13.3
- 51-250 miles	12.1	51.2	22.9	13.8
- More than 250 miles	11.1	48.1	25.2	15.6
Frequency of gaming				
- Monthly	24.9	58.9	12.4	3.8

(CONTINUED)

Table 8 (continued)

	Gambling good	Gambling good/-bad	Gambling bad	Gambling very bad
Frequency of gaming				
- Few times	16.0	64.7	16.2	3.1
- One day	9.8	60.4	19.7	10.0
- Not past year	10.4	51.3	24.7	13.6
- Never	6.2	35.7	31.1	27.0
Frequency of lottery				
- Weekly	19.4	61.6	14.1	4.9
- Monthly	16.1	65.5	14.1	4.4
- Past year	14.1	61.0	19.4	5.5
- Not past year	9.7	50.7	24.8	14.8
- Never	6.7	34.0	32.0	27.4
Lifetime problems				
- Never gambled	4.4	25.5	34.0	36.1
- 0	11.5	56.7	21.6	10.1
- 1-2	25.4	53.7	17.3	3.7
- 3-4	26.2	46.8	20.2	6.7
- 5+	25.3	25.7	9.2	39.8
Past year problems				
- No gambling	6.2	37.4	30.5	26.0
- 0	14.2	61.3	18.5	6.0
- 1-2	47.4	40.5	10.8	1.2
- 3-4	25.4	57.0	5.2	12.4
- 5+	20.3	60.8	19.0	0.0

Table 9. Percent Who Do Not Gamble for Moral Reasons By Demographics, Combined Patron+RDD Data 1998, Weighted

	Moral very imp	Moral imp	Moral not imp	Moral not at all
Total	38.7	15.0	19.6	26.6
Sex				
- Male	35.5	14.5	19.8	30.1
- Female	41.1	15.4	19.5	24.0
Race				
- White	42.4	15.6	18.8	23.3
- Black	38.4	10.1	14.7	36.9
- Hispanic	17.5	11.9	35.3	35.3
- Other	33.4	23.4	19.2	24.1
Age				
- 18-29	25.5	20.5	22.8	31.2
- 30-39	36.3	17.1	17.7	28.9
- 40-49	41.0	12.3	25.9	20.8
- 50-64	48.8	6.2	16.2	28.7
- 65 and older	44.7	16.6	16.0	22.7
Age by Sex				
- 18-29, Male	20.0	22.0	25.2	32.8
- 18-29, Female	29.8	19.3	20.9	30.0
- 30-39, Male	30.8	22.3	18.6	28.4
- 30-39, Female	40.2	13.3	17.1	29.3
- 40-49, Male	40.2	13.9	19.7	26.1
- 40-49, Female	41.6	11.0	30.9	16.5

(CONTINUED)

Table 9 (continued)

	Moral very imp	Moral imp	Moral not imp	Moral not at all
Age by Sex				
- 50-64, Male	45.2	6.0	15.4	33.5
- 50-64, Female	52.2	6.5	17.0	24.3
- 65+, Male	45.6	5.8	20.1	28.4
- 65+, Female	44.1	22.7	13.6	19.5
Education				
- Less than HS	30.2	15.1	28.7	25.9
- HS graduate	43.2	11.3	16.5	29.0
- Some college	40.9	16.6	15.9	26.6
- College graduate	36.6	16.9	21.6	24.9
Income				
- Less than $24,000	35.5	14.6	20.3	29.7
- $24,000-49,999	37.6	16.2	19.5	26.6
- $50,000-99,999	44.4	14.7	19.5	21.4
- More than $100,000	31.9	16.2	22.3	29.6
Marital status				
- Married	43.0	16.5	20.2	20.3
- Divorced/separated	37.0	16.5	26.3	20.1
- Never married	25.4	13.7	17.5	43.4
- Cohabiting	31.1	0.0	19.3	49.6
- Widowed	41.3	5.1	17.4	36.2

(CONTINUED)

Table 9 (continued)

	Moral very imp	Moral imp	Moral not imp	Moral not at all
Current employment				
- Full-time	36.5	14.8	20.5	28.3
- Part-time	39.7	17.4	19.9	23.1
- Not employed	40.6	14.8	19.0	25.6
Region				
- Northeast	34.4	11.6	20.6	33.4
- South	40.7	12.3	20.7	26.2
- Midwest	37.9	22.8	18.0	21.4
- West	38.2	14.5	18.4	28.9
Minor children				
- None	36.7	15.0	18.8	29.5
- One or more	42.1	15.0	21.0	21.9
Lottery state				
- No	37.1	14.4	20.9	27.6
- Yes	39.2	15.2	19.3	26.4
Distance to casino				
- 0-50 miles	36.8	22.6	18.2	22.3
- 51-250 miles	38.4	14.1	18.9	28.6
- More than 250 miles	42.5	10.5	23.8	23.3

Table 10. Percent Who Do Not Gamble for Monetary Reasons By Demographics, Combined Patron+RDD Data 1998, Weighted

	Lose money very imp	Lose money imp	Lose money not imp	Lose money not at all
Total	48.7	17.7	14.5	19.1
Sex				
- Male	41.6	18.7	17.2	22.6
- Female	54.0	16.9	12.6	16.5
Race				
- White	49.4	17.5	14.8	18.3
- Black	55.0	16.5	7.4	21.1
- Hispanic	37.9	15.8	23.9	22.4
- Other	45.8	23.9	13.9	16.4
Age				
- 18-29	53.6	17.7	15.5	13.3
- 30-39	40.5	21.8	16.9	20.8
- 40-49	49.7	15.2	14.6	20.5
- 50-64	55.8	15.3	11.5	17.4
- 65 and older	46.5	17.7	13.5	22.3
Age by Sex				
- 18-29, Male	40.5	22.5	16.8	20.2
- 18-29, Female	64.0	13.8	14.4	7.8
- 30-39, Male	36.2	28.8	12.8	22.2
- 30-39, Female	43.8	16.6	19.8	19.8
- 40-49, Male	43.0	14.7	20.2	22.2
- 40-49, Female	55.3	15.7	9.9	19.0

(CONTINUED)

Table 10 (continued)

	Lose money very imp	Lose money imp	Lose money not imp	Lose money not at all
Age by Sex				
- 50-64, Male	56.9	6.8	14.6	21.7
- 50-64, Female	54.7	23.1	8.7	13.5
- 65+, Male	33.8	18.2	22.7	25.3
- 65+, Female	53.4	17.4	8.6	20.7
Education				
- Less than HS	47.0	13.4	15.5	24.1
- HS graduate	55.3	15.7	11.0	18.0
- Some college	49.0	19.5	11.4	20.2
- College graduate	43.7	20.2	20.4	15.7
Income				
- Less than $24,000	50.5	16.8	12.7	20.0
- $24,000-49,999	46.8	20.2	14.7	18.3
- $50,000-99,999	48.6	17.2	18.8	15.4
- More than $100,000	46.8	18.9	18.1	16.2
Marital status				
- Married	47.6	17.0	15.8	19.7
- Divorced/separated	55.8	19.3	16.4	8.6
- Never married	48.5	19.3	13.1	19.1
- Cohabiting	56.9	21.6	8.1	13.5
- Widowed	44.7	16.3	7.5	31.4

(CONTINUED)

Table 10 (continued)

	Lose money very imp	Lose money imp	Lose money not imp	Lose money not at all
Current employment				
- Full-time	49.9	16.7	12.8	20.6
- Part-time	52.9	21.8	18.0	7.3
- Not employed	46.6	17.4	15.7	20.3
Region				
- Northeast	43.9	23.7	13.9	18.6
- South	48.3	18.3	14.9	18.6
- Midwest	51.3	12.9	15.6	20.2
- West	50.2	17.6	12.9	19.3
Minor children				
- None	47.9	17.4	15.3	19.4
- One or more	50.0	18.1	13.3	18.6
Lottery state				
- No	46.7	18.9	14.3	20.0
- Yes	49.3	17.3	14.6	18.8
Distance to casino				
- 0-50 miles	49.5	13.7	14.8	22.0
- 51-250 miles	50.3	18.1	12.8	18.8
- More than 250 miles	42.9	19.5	20.3	17.3

Table 11. Percent Reporting Reasons for Gambling -Importance of Excitement By Demographics, Gaming Frequency, and Problems, Combined Patron+RDD Data 1998, Weighted

	Very impor-tant	Impor-tant	Not impor-tant	Not at all impor-tant
Total	10.0	29.5	31.3	29.2
Sex				
- Male	10.7	31.9	30.8	26.5
- Female	9.2	26.9	31.9	32.0
Race				
- White	9.6	31.0	30.3	29.1
- Black	11.8	25.3	30.3	32.6
- Hispanic	8.8	25.1	40.6	25.5
- Other	14.0	26.7	30.3	29.0
Age				
- 18-29	13.6	37.0	28.0	21.4
- 30-39	9.0	32.7	30.6	27.7
- 40-49	9.5	25.7	32.7	32.1
- 50-64	7.6	24.8	34.9	32.7
- 65 and older	9.9	22.7	31.3	36.1
Age by Sex				
- 18-29, Male	12.6	41.5	26.6	19.2
- 18-29, Female	14.7	32.1	29.5	23.7
- 30-39, Male	10.2	31.7	32.1	26.1
- 30-39, Female	7.7	33.8	28.9	29.5
- 40-49, Male	11.8	31.0	28.6	28.6
- 40-49, Female	7.1	20.3	36.9	35.7

(CONTINUED)

Table 11 (continued)

	Very important	Important	Not important	Not at all important
Age by Sex				
- 50-64, Male	9.3	25.7	32.0	33.0
- 50-64, Female	5.9	23.8	37.9	32.4
- 65+, Male	8.8	24.6	38.1	28.5
- 65+, Female	11.0	20.8	24.4	43.9
Education				
- Less than HS	9.4	22.2	41.5	26.9
- HS graduate	10.2	31.0	29.2	29.6
- Some college	9.4	29.9	29.7	31.1
- College graduate	10.8	30.2	31.6	27.4
Income				
- Less than $24,000	9.6	25.3	34.2	30.9
- $24,000-49,999	9.9	32.6	30.3	27.1
- $50,000-99,999	10.9	31.4	29.6	28.1
- More than $100,000	9.1	30.7	30.0	30.2
Marital status				
- Married	8.6	28.4	31.0	31.9
- Divorced/separated	11.1	24.0	32.8	32.1
- Never married	11.8	36.5	29.7	21.9
- Cohabiting	16.6	20.5	38.4	24.6
- Widowed	6.3	19.1	41.6	33.0

(CONTINUED)

Table 11 (continued)

	Very important	Important	Not important	Not at all important
Current employment				
- Full-time	10.2	30.4	30.5	28.9
- Part-time	10.0	28.3	33.7	28.0
- Not employed	9.3	28.1	32.7	29.8
Region				
- Northeast	10.8	30.0	30.5	28.7
- South	8.3	27.4	30.9	33.4
- Midwest	9.7	31.2	28.6	30.5
- West	11.6	29.3	36.4	22.7
Minor children				
- None	9.2	29.6	33.0	28.1
- One or more	11.3	29.3	28.6	30.8
Lottery state				
- No	10.3	34.3	27.8	27.6
- Yes	9.9	28.7	31.9	29.5
Distance to casino				
- 0-50 miles	9.2	29.1	32.9	28.8
- 51-250 miles	10.3	29.9	30.5	29.3
- More than 250 miles	9.6	27.1	32.3	31.0
Frequency of gaming				
- Monthly	19.4	39.5	29.2	11.8

(CONTINUED)

Table 11 (continued)

	Very impor-tant	Impor-tant	Not impor-tant	Not at all impor-tant
Frequency of gaming				
- Few times	11.9	36.6	31.2	20.3
- One day	6.6	22.7	32.4	38.3
- Not past year	5.1	21.5	33.8	39.6
- Never	4.2	20.9	25.8	49.0
Frequency of lottery				
- Weekly	14.2	37.4	28.1	20.3
- Monthly	11.2	32.5	33.4	22.8
- Past year	8.6	25.7	29.4	36.3
- Not past year	6.9	24.8	37.5	30.8
- Never	7.2	28.0	32.6	32.2
Lifetime problems				
- Never gambled	.	.	.	.
- 0	7.1	27.5	33.0	32.3
- 1-2	23.8	38.8	26.1	11.3
- 3-4	25.8	57.2	5.3	11.8
- 5+	50.9	33.8	12.2	3.1
Past year problems				
- No gambling	0.0	0.0	52.7	47.3
- 0	8.3	28.1	32.6	30.9
- 1-2	29.5	51.8	14.8	3.8
- 3-4	37.2	56.0	5.5	1.4
- 5+	56.5	30.5	7.3	5.6

Table 12. Percent Reporting Reasons for Gambling -Importance of Money By Demographics, Gaming Frequency, and Problems, Combined Patron+RDD Data 1998, Weighted

	Very impor-tant	Impor-tant	Not impor-tant	Not at all impor-tant
Total	33.4	31.5	23.6	11.5
Sex				
- Male	33.6	32.5	23.0	10.9
- Female	33.2	30.4	24.3	12.1
Race				
- White	31.2	31.8	24.2	12.8
- Black	47.2	30.5	15.4	6.9
- Hispanic	31.6	33.6	29.4	5.3
- Other	37.8	28.0	22.2	12.0
Age				
- 18-29	37.1	35.1	21.1	6.8
- 30-39	33.8	32.1	19.9	14.1
- 40-49	35.0	30.3	26.1	8.5
- 50-64	29.2	30.5	26.3	14.0
- 65 and older	29.3	27.1	27.4	16.2
Age by Sex				
- 18-29, Male	37.3	36.6	20.6	5.5
- 18-29, Female	36.8	33.4	21.6	8.2
- 30-39, Male	34.6	33.6	18.9	12.9
- 30-39, Female	32.9	30.5	21.1	15.5
- 40-49, Male	37.5	31.8	22.1	8.6
- 40-49, Female	32.5	28.8	30.3	8.4

(CONTINUED)

Table 12 (continued)

	Very important	Important	Not important	Not at all important
Age by Sex				
- 50-64, Male	27.4	29.4	29.0	14.3
- 50-64, Female	31.0	31.6	23.6	13.8
- 65+, Male	26.6	28.2	29.0	16.3
- 65+, Female	32.1	26.0	25.7	16.2
Education				
- Less than HS	31.9	30.8	28.7	8.6
- HS graduate	37.3	33.5	19.3	9.9
- Some college	35.0	30.1	25.2	9.7
- College graduate	28.4	31.4	24.2	16.0
Income				
- Less than $24,000	34.3	29.6	24.6	11.5
- $24,000-49,999	35.0	33.8	21.8	9.4
- $50,000-99,999	32.7	29.7	25.7	11.9
- More than $100,000	31.6	33.4	18.1	16.9
Marital status				
- Married	31.6	29.7	25.3	13.5
- Divorced/separated	36.9	29.7	22.5	10.9
- Never married	35.0	35.3	22.1	7.6
- Cohabiting	35.1	34.8	21.8	8.3
- Widowed	29.0	39.4	18.8	12.8

(CONTINUED)

Table 12 (continued)

	Very important	Important	Not important	Not at all important
Current employment				
- Full-time	34.6	32.3	21.3	11.8
- Part-time	32.8	36.0	22.4	8.7
- Not employed	30.8	26.9	30.4	11.8
Region				
- Northeast	33.0	37.9	16.6	12.5
- South	31.2	31.7	24.4	12.6
- Midwest	36.8	30.3	22.0	10.8
- West	31.8	28.6	29.4	10.1
Minor children				
- None	31.4	31.6	25.1	11.9
- One or more	36.6	31.3	21.3	10.9
Lottery state				
- No	35.9	27.3	21.3	15.5
- Yes	33.2	32.2	23.8	10.9
Distance to casino				
- 0-50 miles	34.9	31.1	22.5	11.5
- 51-250 miles	33.7	31.5	23.9	10.9
- More than 250 miles	29.7	33.4	22.7	14.2
Frequency of gaming				
- Monthly	36.5	34.2	22.4	6.9

(CONTINUED)

Table 12 (continued)

	Very impor-tant	Impor-tant	Not impor-tant	Not at all impor-tant
Frequency of gaming				
- Few times	31.9	30.5	27.1	10.5
- One day	25.4	28.3	27.0	19.4
- Not past year	33.7	34.7	21.0	10.6
- Never	48.5	24.4	14.9	12.1
Frequency of lottery				
- Weekly	46.6	28.4	17.6	7.4
- Monthly	35.1	34.8	24.0	6.1
- Past year	32.0	33.7	22.2	12.1
- Not past year	16.8	28.8	32.6	21.9
- Never	23.2	23.6	33.5	19.8
Lifetime problems				
- Never gambled	.	.	.	.
- 0	30.0	32.0	25.4	12.7
- 1-2	44.5	34.4	15.7	5.4
- 3-4	77.7	11.7	6.9	3.6
- 5+	80.3	14.4	5.3	0.0
Past year problems				
- No gambling	0.0	0.0	100.0	0.0
- 0	31.2	32.2	24.4	12.3
- 1-2	60.3	27.4	11.6	0.7
- 3-4	73.5	10.1	15.9	0.5
- 5+	80.7	13.7	5.5	0.0

Table 13. Percent Who Usually Play Favorite Game with Others Known Well By Demographics, Combined Patron+RDD Data 1998, Weighted

	Usually with Others
Total	64.3
Sex	
- Male	62.5
- Female	66.0
Race	
- White	65.9
- Black	58.2
- Hispanic	61.4
- Other	61.2
Age	
- 18-29	73.4
- 30-39	64.5
- 40-49	63.1
- 50-64	56.5
- 65 and older	60.1
Age by Sex	
- 18-29, Male	73.4
- 18-29, Female	73.4
- 30-39, Male	61.7
- 30-39, Female	67.3
- 40-49, Male	56.9
- 40-49, Female	68.6

(CONTINUED)

Table 13 (continued)

	Usually with Others
Age by Sex	
- 50-64, Male	53.6
- 50-64, Female	59.4
- 65+, Male	64.0
- 65+, Female	57.2
Education	
- Less than HS	61.1
- HS graduate	63.4
- Some college	63.9
- College graduate	66.6
Income	
- Less than $24,000	62.1
- $24,000-49,999	65.6
- $50,000-99,999	65.6
- More than $100,000	65.3
Marital status	
- Married	66.0
- Divorced/separated	58.6
- Never married	65.6
- Cohabiting	57.2
- Widowed	59.5

(CONTINUED)

Table 13 (continued)

	Usually with Others
Current employment	
- Full-time	64.6
- Part-time	66.3
- Not employed	63.3
Region	
- Northeast	61.7
- South	65.5
- Midwest	63.7
- West	65.3
Minor children	
- None	63.6
- One or more	65.5
Lottery state	
- No	68.0
- Yes	63.7
Distance to casino	
- 0-50 miles	68.8
- 51-250 miles	63.8
- More than 250 miles	60.4
Frequency of gaming	
- Monthly	77.5

(CONTINUED)

Table 13 (continued)

	Usually with Others
Frequency of gaming	
- Few times	75.3
- One day	68.6
- Not past year	63.6
- Never	31.6
Frequency of lottery	
- Weekly	55.5
- Monthly	59.5
- Past year	61.9
- Not past year	67.1
- Never	74.9
Lifetime problems	
- Never gambled	.
- 0	63.7
- 1-2	69.9
- 3-4	62.2
- 5+	81.2
Past year problems	
- No gambling	65.1
- 0	63.8
- 1-2	70.6
- 3-4	60.9
- 5+	81.0

Table 14. Percent Reporting Gambling Problems By Health, Mental Health, and Substance Use, Combined Patron+RDD Data 1998, Weighted

	Never gambl-ed	0 Probs Ever	1-2 Probs Ever	3-4 Probs Ever	5+ Probs Ever	No gamb PstYr	0 Probs PstYr	1-2 Probs PstYr	3-4 Probs PstYr	5+ Probs PstYr
Total	14.4	75.1	7.7	1.5	1.2	36.7	59.1	2.9	0.7	0.6
General Health Status										
-Excellent	14.5	77.3	6.2	1.4	0.6	35.4	61.5	2.3	0.5	0.2
-Good	11.9	75.8	9.2	1.6	1.5	33.5	61.3	3.7	0.8	0.7
-Fair	21.0	67.5	7.9	1.5	2.2	48.4	47.1	2.3	1.2	1.1
-Poor	21.1	66.3	7.3	2.0	3.3	51.4	43.9	3.0	0.7	0.9
Psych Outpatient Treatment										
- Yes	11.1	76.0	7.5	2.9	2.5	38.0	55.9	4.5	0.6	1.1
- No	14.7	74.9	7.8	1.4	1.2	36.6	59.3	2.8	0.7	0.5
Manic Screen										
- Yes	0.0	25.0	42.8	12.4	19.7	13.0	46.1	25.3	4.8	10.8
- No	14.7	76.1	7.0	1.3	0.9	37.2	59.3	2.5	0.6	0.3
Alcohol Use 12+ Days/Yr										
- Yes	5.6	80.4	10.6	2.1	1.3	22.1	71.4	4.8	1.0	0.8
- No	19.4	72.0	6.2	1.2	1.2	44.8	52.3	1.9	0.6	0.4
Illicit Drug Use 5+ Days/Yr										
- Yes	6.5	69.6	16.0	5.7	2.3	19.9	66.9	8.8	2.6	1.7
- No	14.8	75.3	7.4	1.3	1.2	37.5	58.7	2.7	0.6	0.5

Table 15. Percent Reporting Mental Health, Health, and Substance Use Measures By Gaming Frequency and Problems, Combined Patron+RDD Data 1998, Weighted

	Excel-lent Health	Good Health	Fair Health	Poor Health	Psych Outpat Trtmnt	Alcoh-ol 12+ Days	Drug Use 5+ Days	Manic Screen
Total	42.5	41.8	11.8	3.8	6.7	35.6	4.5	2.0
Frequency of gaming								
- Monthly	40.7	43.8	11.3	4.2	7.1	52.8	9.2	5.1
- Few times	41.9	47.2	8.7	2.3	5.1	49.7	6.5	3.1
- One day	46.8	42.8	8.4	2.1	9.3	38.2	3.2	1.8
- Not past year	42.3	42.3	11.2	4.2	7.4	34.4	3.8	1.4
- Never	42.4	35.5	17.1	5.0	5.5	17.0	2.2	0.6
Frequency of lottery								
- Weekly	32.1	49.2	14.4	4.4	6.0	48.4	5.9	5.1
- Monthly	39.4	45.7	12.2	2.8	7.1	43.1	4.9	1.8
- Past year	49.7	40.5	7.1	2.6	6.9	42.0	4.9	2.3
- Not past year	41.9	40.6	12.6	4.9	6.0	33.3	4.3	1.7
- Never	43.1	38.5	13.8	4.5	7.0	22.7	3.4	0.8
Lifetime problems								
- Never gambled	42.8	34.4	17.2	5.6	5.1	13.7	2.0	0.0
- 0	43.8	42.2	10.6	3.4	6.8	38.2	4.2	0.7
- 1-2	34.3	50.0	12.1	3.6	6.4	48.6	9.2	11.3
- 3-4	39.0	44.6	11.4	4.9	12.8	48.5	16.8	16.8
- 5+	19.6	49.3	20.7	10.4	13.3	38.4	8.1	32.5
Past year problems								
- No gambling	41.0	38.1	15.6	5.4	6.9	21.4	2.4	0.7
- 0	44.3	43.4	9.4	2.9	6.3	43.0	5.1	1.6
- 1-2	33.7	53.1	9.3	3.9	10.1	57.9	13.5	17.6
- 3-4	31.2	46.2	18.8	3.8	5.4	46.1	16.1	13.4
- 5+	17.8	52.6	23.1	6.5	12.9	52.0	13.9	40.1

Table 16. Frequency of Gaming Activities (Percent) By Problem Indicators, Combined Patron+RDD Data 1998, Weighted

	Monthly gaming	Few times year	One day year	Lifetime gaming	No lifetime gaming	Weekly lottery	Monthly lottery	Yearly lottery	Lifetime lottery	No lifetime lottery
Total	12.0	18.6	10.9	34.4	24.0	12.5	13.9	25.0	20.0	28.5
Emotional argument (D18)										
- No	11.7	18.5	11.0	34.6	24.2	12.3	14.0	25.1	19.9	28.7
- Yes	44.7	25.6	3.7	21.7	4.3	29.8	9.1	20.2	25.3	15.6
Past year job loss (G12)										
- No	12.2	18.9	12.1	33.5	23.3	11.6	15.7	25.4	19.8	27.5
- Yes	12.5	19.9	8.5	39.3	19.8	12.9	12.6	21.1	23.5	29.9
Past year welfare income (G17_4)										
- No	12.4	18.7	10.9	34.3	23.6	12.6	14.1	25.1	20.1	28.1
- Yes	10.3	12.5	5.4	37.0	34.8	18.0	14.4	23.0	15.3	29.2
Past year unemployment income (G17_5)										
- No	12.3	18.4	10.7	34.7	23.8	12.5	14.0	25.3	20.0	28.3
- Yes	13.4	21.1	12.6	29.8	23.1	15.6	17.1	21.3	20.8	25.2
Ever bankrupt (G35)										
- No	11.8	18.3	10.8	34.8	24.3	11.9	14.1	24.9	20.4	28.7
- Yes	17.4	23.7	13.2	30.0	15.7	23.3	12.4	27.9	14.1	22.3
Past year bankrupt (G36)										
- No	12.0	18.5	10.9	34.5	24.1	12.3	14.0	25.1	20.0	28.5
- Yes	15.7	28.9	11.7	30.6	13.1	29.1	9.2	17.0	16.0	28.8
Ever arrested (H2)										
- Yes	23.5	24.7	8.5	30.3	13.0	17.3	21.1	25.5	20.2	15.9
- No	10.5	16.7	10.8	35.7	26.3	10.1	13.1	25.4	20.5	31.0

Table 17. Percent Reporting Gambling Problems By Other Problem Indicators, Combined Patron+RDD Data 1998, Weighted

	Never gambl-ed	0 Probs Ever	1-2 Probs Ever	3-4 Probs Ever	5+ Probs Ever	No gamb PstYr	0 Probs PstYr	1-2 Probs PstYr	3-4 Probs PstYr	5+ Probs PstYr
Total	14.4	75.1	7.7	1.5	1.2	36.7	59.1	2.9	0.7	0.6
Emotional argument (D18)										
- No	14.6	75.8	7.8	1.3	0.6	36.9	59.5	2.8	0.7	0.2
- Yes	0.0	6.2	6.1	23.5	64.2	18.7	19.1	19.4	7.5	35.2
Past year job loss (G12)										
- No	13.8	74.2	9.1	1.6	1.3	35.3	59.8	3.5	0.8	0.5
- Yes	8.6	69.5	12.4	4.4	5.0	41.7	52.4	1.8	0.0	4.1
Past year welfare income (G17_4)										
- No	13.9	75.6	7.8	1.4	1.3	36.2	59.6	2.9	0.7	0.6
- Yes	18.5	58.8	12.6	6.6	3.6	33.5	58.1	7.2	1.2	0.0
Past year unemployment income (G17_5)										
- No	14.0	76.0	7.4	1.4	1.1	36.3	59.7	2.8	0.7	0.5
- Yes	14.5	63.4	15.6	2.8	3.7	33.5	57.6	5.9	1.8	1.1
Ever bankrupt (G35)										
- No	14.5	75.1	7.9	1.5	1.1	37.5	58.5	2.8	0.7	0.5
- Yes	10.1	76.0	6.6	2.9	4.4	22.2	68.9	5.9	1.9	1.1
Past year bankrupt (G36)										
- No	14.4	75.0	7.8	1.5	1.2	36.9	58.9	2.9	0.7	0.6
- Yes	13.1	79.0	0.0	2.9	5.0	22.9	72.0	5.0	0.0	0.0
Ever arrested (H2)										
- Yes	5.5	70.4	15.3	5.1	3.7	24.1	65.8	7.1	1.7	1.4
- No	16.4	74.2	7.2	1.1	1.0	40.1	56.2	2.6	0.7	0.5

Table 18. Percent Reporting Arguments, Job Loss, & Income Dependence By Gaming Frequency and Problems, Combined Patron+RDD Data 1998, Weighted

	Argued about gamb-ling	Past year job loss	Past year welfar income	PY unempl ment comp
Total	1.0	4.1	1.7	5.9
Frequency of gaming				
- Monthly	3.8	4.2	1.4	6.3
- Few times	1.4	4.3	1.1	6.6
- One day	0.3	2.9	0.8	6.8
- Not past year	0.6	4.8	1.8	5.1
- Never	0.2	3.5	2.4	5.7
Frequency of lottery				
- Weekly	2.5	4.5	2.4	7.2
- Monthly	0.7	3.3	1.7	7.1
- Past year	0.8	3.4	1.5	5.0
- Not past year	1.3	4.8	1.3	6.1
- Never	0.6	4.5	1.7	5.3
Lifetime problems				
- Never gambled	0.0	2.6	2.2	6.1
- 0	0.1	3.9	1.3	4.9
- 1-2	0.8	5.5	2.7	11.6
- 3-4	15.8	10.8	7.3	10.9
- 5+	53.1	13.8	4.6	16.8
Past year problems				
- No gambling	0.5	4.8	1.5	5.4
- 0	0.3	3.6	1.6	5.7
- 1-2	6.8	2.1	4.0	11.7
- 3-4	10.5	0.0	2.7	14.4
- 5+	65.6	25.0	0.0	11.1

Table 19. Percent Reporting Bankruptcy and Criminal Justice System Involvement By Gaming Frequency and Problems, Combined Patron+RDD Data 1998, Weighted

	Life-time bank-ruptcy	Past year bank-ruptcy	Ever arres-ted	Never arres-ted
Total	5.5	1.0	10.7	84.3
Frequency of gaming				
- Monthly	7.9	1.3	20.9	73.7
- Few times	7.0	1.6	14.2	75.7
- One day	6.6	1.1	8.3	83.0
- Not past year	4.8	0.9	9.4	87.5
- Never	3.6	0.6	5.8	92.4
Frequency of lottery				
- Weekly	10.1	2.4	14.8	67.8
- Monthly	4.8	0.7	16.2	78.9
- Past year	6.0	0.7	10.9	85.4
- Not past year	3.8	0.8	10.9	86.6
- Never	4.3	1.0	6.0	91.6
Lifetime problems				
- Never gambled	3.9	0.9	4.0	95.7
- 0	5.5	1.1	10.0	83.4
- 1-2	4.6	0.0	21.1	78.9
- 3-4	10.3	1.9	36.3	63.7
- 5+	19.2	4.2	32.3	67.7
Past year problems				
- No gambling	3.3	0.6	7.0	92.1
- 0	6.4	1.2	11.9	80.2
- 1-2	10.9	1.8	25.7	74.3
- 3-4	13.8	0.0	25.0	75.0
- 5+	10.7	0.0	26.4	73.6

STANDARD ERRORS FOR COMBINED PATRON+RDD DATA TABLES

Table 2a. Standard Errors for Percent Reporting Gaming Activities By Type of Activity and Demographics, Combined Patron+RDD Data 1998, Weighted

	Life-time Casino	Past-year Casino	Life-time Track	Past-year Track	Life-time Lotto	Past-year Lotto	Life-time Bingo	Past-year Bingo	Life-time Chari-ty	Past-year Chari-ty
Total	0.93	0.82	0.90	0.51	0.84	0.93	0.79	0.41	0.60	0.38
Sex										
- Male	1.32	1.18	1.30	0.78	1.17	1.32	1.02	0.46	0.89	0.56
- Female	1.32	1.13	1.24	0.66	1.21	1.31	1.18	0.66	0.79	0.53
Race										
- White	1.09	0.96	1.07	0.60	0.97	1.09	0.94	0.47	0.77	0.49
- Black	2.56	2.20	2.28	1.40	2.43	2.56	2.03	0.93	0.90	0.57
- Hispanic	3.69	3.14	3.07	1.84	3.36	3.69	3.00	2.12	1.80	1.19
- Other	3.51	2.99	3.28	1.88	3.38	3.52	2.75	1.45	1.57	1.14
Age										
- 18-29	2.23	1.95	1.87	1.22	2.08	2.23	1.83	1.08	1.21	0.87
- 30-39	1.94	1.74	1.91	1.02	1.67	1.97	1.73	0.84	1.28	0.81
- 40-49	1.99	1.79	2.01	1.16	1.72	2.02	1.67	0.78	1.36	0.82
- 50-64	2.01	1.87	2.00	1.18	1.78	2.00	1.75	0.90	1.48	0.99
- 65 and older	2.25	1.72	2.19	1.16	2.19	2.19	1.88	0.97	1.32	0.79
Age by Sex										
- 18-29, Male	3.19	2.84	2.75	1.71	2.96	3.21	2.35	1.25	1.97	1.41
- 18-29, Female	3.10	2.67	2.55	1.76	2.93	3.09	2.76	1.74	1.42	1.04
- 30-39, Male	2.59	2.40	2.65	1.54	2.22	2.67	2.13	1.11	1.79	0.95
- 30-39, Female	2.89	2.53	2.74	1.31	2.51	2.90	2.71	1.28	1.83	1.34
- 40-49, Male	2.76	2.55	2.81	1.64	2.42	2.81	2.12	0.70	1.99	1.21
- 40-49, Female	2.86	2.52	2.88	1.63	2.45	2.90	2.55	1.38	1.86	1.10

(CONTINUED)

Table 2a (continued)

	Life-time Casino	Past-year Casino	Life-time Track	Past-year Track	Life-time Lotto	Past-year Lotto	Life-time Bingo	Past-year Bingo	Life-time Chari-ty	Past-year Chari-ty
Age by Sex										
- 50-64, Male	2.84	2.70	2.90	1.86	2.51	2.86	2.27	0.99	2.12	1.48
- 50-64, Female	2.85	2.59	2.76	1.45	2.51	2.79	2.61	1.48	2.06	1.32
- 65+, Male	3.34	2.74	3.36	2.16	3.09	3.36	2.60	0.88	2.21	1.21
- 65+, Female	3.01	2.19	2.81	1.14	3.02	2.82	2.64	1.57	1.60	1.06
Education										
- Less than HS	2.75	1.91	2.23	1.24	2.65	2.72	2.26	1.44	1.23	0.76
- HS graduate	1.74	1.53	1.64	1.00	1.53	1.74	1.52	0.82	1.12	0.72
- Some college	1.68	1.52	1.66	0.87	1.46	1.69	1.48	0.74	1.09	0.70
- College graduate	1.64	1.55	1.71	1.01	1.59	1.73	1.37	0.60	1.19	0.79
Income										
- Less than $24,000	1.65	1.29	1.44	0.67	1.57	1.64	1.41	0.78	0.83	0.53
- $24,000-49,999	1.71	1.51	1.65	0.90	1.48	1.69	1.44	0.66	1.11	0.71
- $50,000-99,999	1.77	1.75	1.86	1.17	1.60	1.83	1.61	0.90	1.37	0.90
- More than $100,000	2.98	2.94	3.14	2.28	2.65	3.14	2.38	1.18	2.27	1.51
Marital status										
- Married	1.29	1.12	1.25	0.68	1.19	1.30	1.07	0.52	0.87	0.54
- Divorced/separated	2.44	2.20	2.48	1.45	2.04	2.45	2.28	1.38	1.34	0.77
- Never married	1.92	1.75	1.75	1.15	1.71	1.92	1.57	0.83	1.11	0.77
- Cohabiting	5.38	4.96	5.77	3.01	4.01	5.30	5.65	3.39	4.72	3.53
- Widowed	4.21	2.87	3.96	1.68	4.20	4.17	4.00	2.03	2.73	1.85

(CONTINUED)

Table 2a (continued)

	Life-time Casino	Past-year Casino	Life-time Track	Past-year Track	Life-time Lotto	Past-year Lotto	Life-time Bingo	Past-year Bingo	Life-time Chari-ty	Past-year Chari-ty
Current employment										
- Full-time	1.21	1.13	1.21	0.71	1.01	1.22	1.05	0.55	0.85	0.57
- Part-time	2.92	2.32	2.56	1.38	2.83	2.91	2.43	1.23	1.59	0.82
- Not employed	1.66	1.35	1.58	0.86	1.61	1.64	1.40	0.71	0.95	0.57
Region										
- Northeast	2.24	1.93	2.20	1.07	1.92	2.25	2.03	1.12	1.55	0.92
- South	1.64	1.20	1.54	0.77	1.59	1.64	1.41	0.76	0.98	0.57
- Midwest	1.78	1.62	1.74	1.03	1.50	1.77	1.53	0.76	1.25	0.88
- West	1.74	1.89	1.89	1.24	1.73	1.94	1.53	0.70	1.17	0.80
Minor children										
- None	1.17	1.04	1.13	0.67	1.07	1.16	0.97	0.51	0.73	0.48
- One or more	1.56	1.31	1.48	0.76	1.37	1.56	1.34	0.67	1.03	0.65
Lottery state										
- No	2.35	1.78	2.15	1.06	2.32	2.19	1.93	0.98	1.35	0.77
- Yes	1.01	0.91	0.99	0.57	0.90	1.02	0.87	0.45	0.66	0.43
Distance to casino										
- 0-50 miles	1.73	1.76	1.77	1.19	1.48	1.77	1.45	0.62	1.18	0.77
- 51-250 miles	1.21	1.02	1.15	0.62	1.11	1.22	1.04	0.57	0.76	0.50
- More than 250 miles	2.65	1.57	2.58	1.13	2.52	2.66	2.23	1.17	1.75	1.00

Table 2a (continued)

	Life-time Card-room	Past-year Card-room	Life-time Pri-vate	Past-year Pri-vate	Life-time Store	Past-year Store	Life-time Unlic	Past-year Unlic	Life-time Indian	Past-year Indian
Total	0.44	0.25	0.82	0.56	0.71	0.50	0.71	0.50	0.61	0.46
Sex										
- Male	0.78	0.47	1.28	0.93	1.06	0.80	1.10	0.79	0.91	0.68
- Female	0.39	0.20	1.00	0.61	0.94	0.61	0.90	0.61	0.83	0.61
Race										
- White	0.54	0.32	1.00	0.68	0.87	0.63	0.87	0.62	0.76	0.58
- Black	0.98	0.48	1.92	0.98	1.65	1.09	1.56	0.92	1.04	0.71
- Hispanic	1.46	0.77	3.12	2.47	2.31	1.49	2.58	1.78	2.29	1.53
- Other	1.44	0.72	2.69	1.74	2.46	1.60	2.33	1.47	2.10	1.42
Age										
- 18-29	1.18	0.86	2.11	1.72	1.82	1.30	1.63	1.37	1.47	1.06
- 30-39	0.91	0.50	1.78	1.22	1.57	1.15	1.52	1.08	1.42	1.06
- 40-49	0.92	0.46	1.79	1.04	1.47	1.03	1.73	1.17	1.31	0.86
- 50-64	0.83	0.50	1.64	1.02	1.56	1.19	1.55	1.03	1.33	1.14
- 65 and older	1.04	0.30	1.81	0.90	1.37	0.73	1.40	0.66	1.25	0.92
Age by Sex										
- 18-29, Male	2.08	1.55	3.18	2.77	2.75	2.16	2.63	2.29	2.15	1.44
- 18-29, Female	1.10	0.75	2.69	2.01	2.37	1.44	1.92	1.50	2.02	1.56
- 30-39, Male	1.47	0.92	2.61	1.94	2.04	1.56	2.25	1.68	2.06	1.66
- 30-39, Female	1.01	0.33	2.32	1.41	2.41	1.71	2.02	1.29	1.94	1.29
- 40-49, Male	1.56	0.78	2.74	1.76	2.21	1.55	2.57	1.65	1.96	1.32
- 40-49, Female	0.97	0.48	2.17	1.08	1.94	1.34	2.28	1.66	1.75	1.10

(CONTINUED)

Table 2a (continued)

	Life-time Card-room	Past-year Card-room	Life-time Pri-vate	Past-year Pri-vate	Life-time Store	Past-year Store	Life-time Unlic	Past-year Unlic	Life-time Indian	Past-year Indian
Age by Sex										
- 50-64, Male	1.56	0.97	2.58	1.73	2.39	2.01	2.41	1.65	1.85	1.65
- 50-64, Female	0.61	0.27	2.01	1.08	2.00	1.26	1.97	1.23	1.91	1.58
- 65+, Male	2.22	0.69	3.20	1.82	2.53	1.46	2.28	0.84	1.99	1.31
- 65+, Female	0.45	0.00	1.75	0.71	1.36	0.61	1.74	0.98	1.61	1.28
Education										
- Less than HS	0.96	0.42	2.04	1.10	1.89	1.34	1.49	0.86	1.25	0.97
- HS graduate	0.82	0.55	1.53	1.06	1.35	0.99	1.23	0.97	1.08	0.84
- Some college	0.79	0.46	1.54	1.07	1.34	0.99	1.37	0.94	1.25	0.93
- College graduate	0.87	0.45	1.56	1.06	1.26	0.81	1.42	0.96	1.15	0.82
Income										
- Less than $24,000	0.60	0.24	1.32	0.72	1.14	0.75	1.05	0.63	0.97	0.72
- $24,000-49,999	0.81	0.51	1.55	1.12	1.34	0.97	1.35	0.98	1.10	0.80
- $50,000-99,999	1.02	0.60	1.74	1.21	1.54	1.14	1.54	1.13	1.39	1.08
- More than $100,000	1.78	1.12	2.89	2.19	2.38	1.67	2.69	2.07	2.28	1.53
Marital status										
- Married	0.57	0.30	1.11	0.72	0.95	0.64	0.98	0.67	0.83	0.64
- Divorced/separated	1.07	0.55	2.08	1.17	1.96	1.54	1.96	1.21	1.69	1.30
- Never married	1.02	0.69	1.84	1.41	1.57	1.18	1.47	1.12	1.29	0.94
- Cohabiting	3.45	1.51	5.70	4.26	4.97	3.89	5.49	4.28	4.79	2.47
- Widowed	1.66	1.12	3.13	1.73	2.26	0.92	2.88	1.71	2.65	1.89

(CONTINUED)

Table 2a (continued)

	Life-time Card-room	Past-year Card-room	Life-time Pri-vate	Past-year Pri-vate	Life-time Store	Past-year Store	Life-time Unlic	Past-year Unlic	Life-time Indian	Past-year Indian
Current employment										
- Full-time	0.62	0.35	1.13	0.79	0.98	0.71	1.02	0.76	0.89	0.65
- Part-time	0.91	0.57	2.39	1.64	2.15	1.48	1.91	1.28	1.62	1.26
- Not employed	0.73	0.43	1.36	0.85	1.14	0.77	1.06	0.57	0.91	0.71
Region										
- Northeast	0.83	0.50	2.05	1.41	1.60	1.15	1.79	1.36	1.46	0.97
- South	0.82	0.51	1.47	0.93	1.14	0.77	1.24	0.87	0.92	0.58
- Midwest	0.77	0.39	1.57	1.08	1.37	0.99	1.39	0.92	1.30	0.99
- West	1.03	0.57	1.72	1.23	1.67	1.22	1.46	1.01	1.41	1.19
Minor children										
- None	0.55	0.32	1.04	0.71	0.87	0.64	0.87	0.61	0.77	0.60
- One or more	0.71	0.42	1.36	0.89	1.21	0.80	1.21	0.85	1.01	0.70
Lottery state										
- No	1.28	0.78	2.15	1.49	1.80	1.29	1.76	1.30	1.53	1.09
- Yes	0.46	0.26	0.89	0.60	0.77	0.55	0.78	0.54	0.67	0.50
Distance to casino										
- 0-50 miles	0.70	0.43	1.50	1.03	1.49	1.15	1.23	0.84	1.26	0.95
- 51-250 miles	0.58	0.34	1.09	0.75	0.89	0.61	0.95	0.66	0.78	0.60
- More than 250 miles	1.31	0.70	2.38	1.43	1.88	1.19	2.07	1.53	1.60	0.94

Table 3a. Standard Errors for Frequency of Non-Lottery vs. Lottery Gaming Activities (Percent) By Type of Activity and Demographics, Combined Patron+RDD Data 1998, Weighted

	Monthly gaming	Few times year	One day year	Lifetime gaming	No lifetime gaming	Weekly lottery	Monthly lottery	Yearly lottery	Lifetime lottery	No lifetime lottery
Total	0.61	0.73	0.58	0.89	0.80	0.62	0.65	0.81	0.75	0.84
Sex										
- Male	0.95	1.06	0.80	1.26	1.08	0.97	0.96	1.14	1.04	1.17
- Female	0.76	0.99	0.85	1.25	1.17	0.77	0.87	1.15	1.07	1.22
Race										
- White	0.73	0.87	0.69	1.05	0.88	0.69	0.76	0.97	0.90	0.97
- Black	1.62	1.73	1.49	2.39	2.45	2.03	1.60	1.96	1.97	2.43
- Hispanic	2.36	2.84	2.29	3.34	3.45	2.75	2.78	2.96	2.80	3.38
- Other	2.05	2.59	2.22	3.29	3.26	2.19	2.49	2.98	2.50	3.38
Age										
- 18-29	1.59	1.80	1.32	2.01	1.97	1.14	1.54	2.01	1.75	2.08
- 30-39	1.22	1.56	1.29	1.88	1.69	1.31	1.48	1.75	1.61	1.67
- 40-49	1.17	1.63	1.42	1.99	1.56	1.33	1.38	1.88	1.65	1.72
- 50-64	1.37	1.61	1.31	1.90	1.65	1.54	1.47	1.67	1.52	1.78
- 65 and older	1.49	1.46	1.06	2.19	2.07	1.61	1.29	1.58	1.87	2.20
Age by Sex										
- 18-29, Male	2.57	2.66	1.71	2.82	2.79	1.82	2.24	2.91	2.46	2.96
- 18-29, Female	1.88	2.45	2.00	2.87	2.79	1.37	2.11	2.78	2.50	2.94
- 30-39, Male	1.79	2.20	1.74	2.59	2.16	1.92	2.02	2.39	2.19	2.22
- 30-39, Female	1.65	2.22	1.91	2.75	2.61	1.77	2.18	2.57	2.38	2.52

(CONTINUED)

Table 3a (continued)

	Monthly gaming	Few times year	One day year	Lifetime gaming	No lifetime gaming	Weekly lottery	Monthly lottery	Yearly lottery	Lifetime lottery	No lifetime lottery
Age by Sex										
- 40-49, Male	1.84	2.29	1.84	2.78	2.18	1.95	2.20	2.54	2.17	2.42
- 40-49, Female	1.44	2.33	2.17	2.84	2.24	1.81	1.62	2.77	2.48	2.46
- 50-64, Male	2.15	2.31	1.83	2.68	2.41	2.40	2.07	2.39	2.16	2.51
- 50-64, Female	1.70	2.25	1.87	2.68	2.28	1.95	2.09	2.35	2.15	2.52
- 65+, Male	2.43	2.48	1.64	3.34	2.60	2.91	2.20	2.05	2.80	3.11
- 65+, Female	1.84	1.71	1.40	2.90	2.96	1.62	1.50	2.30	2.52	3.02
Education										
- Less than HS	1.76	1.82	1.21	2.52	2.68	2.08	1.91	1.98	1.91	2.65
- HS graduate	1.22	1.39	1.02	1.60	1.54	1.26	1.27	1.43	1.43	1.53
- Some college	1.14	1.34	1.10	1.63	1.39	1.08	1.18	1.56	1.36	1.47
- College graduate	1.00	1.37	1.19	1.69	1.31	0.98	1.12	1.54	1.41	1.60
Income										
- Less than $24,000	1.02	1.07	0.99	1.55	1.59	1.05	1.05	1.31	1.41	1.57
- $24,000-49,999	1.15	1.38	0.99	1.65	1.36	1.20	1.24	1.49	1.32	1.49
- $50,000-99,999	1.21	1.61	1.27	1.77	1.40	1.27	1.37	1.75	1.33	1.61
- $100,000 or more	2.34	2.61	2.17	2.97	2.18	2.01	2.21	2.67	2.81	2.66
Marital status										
- Married	0.76	0.99	0.85	1.24	1.12	0.84	0.90	1.10	1.04	1.19
- Divorced/separated	1.78	1.98	1.56	2.41	1.86	1.88	1.59	2.27	2.01	2.05
- Never married	1.45	1.58	1.13	1.76	1.61	1.21	1.41	1.69	1.54	1.71

(CONTINUED)

Table 3a (continued)

	Monthly gaming	Few times year	One day year	Lifetime gaming	No lifetime gaming	Weekly lottery	Monthly lottery	Yearly lottery	Lifetime lottery	No lifetime lottery
Marital status										
- Cohabiting	4.24	4.98	3.45	5.64	3.44	4.18	4.13	5.71	4.15	4.08
- Widowed	2.42	2.63	1.67	4.12	4.18	2.31	2.48	3.55	3.41	4.20
Current employment										
- Full-time	0.81	1.02	0.84	1.17	0.96	0.81	0.93	1.12	0.99	1.01
- Part-time	1.67	2.09	1.80	2.82	2.65	1.77	1.60	2.58	2.24	2.83
- Not employed	1.12	1.16	0.83	1.58	1.55	1.15	1.01	1.25	1.35	1.61
Region										
- Northeast	1.60	1.75	1.32	2.18	1.87	1.34	1.72	2.08	1.81	1.93
- South	0.97	1.19	0.90	1.60	1.53	0.97	1.05	1.36	1.37	1.60
- Midwest	1.20	1.38	1.18	1.69	1.50	1.30	1.26	1.61	1.41	1.50
- West	1.29	1.68	1.39	1.79	1.45	1.40	1.40	1.65	1.51	1.73
Minor children										
- None	0.78	0.94	0.69	1.10	0.98	0.79	0.80	0.98	0.93	1.07
- One or more	0.96	1.14	1.05	1.51	1.36	1.00	1.11	1.42	1.25	1.38
Lottery state										
- No	1.49	1.69	1.38	2.28	2.11	1.05	1.19	1.86	2.10	2.32
- Yes	0.67	0.80	0.64	0.97	0.86	0.70	0.74	0.90	0.80	0.90
Distance to casino										
- 0-50 miles	1.27	1.55	1.21	1.66	1.40	1.44	1.27	1.57	1.40	1.49
- 51-250 miles	0.77	0.93	0.77	1.16	1.06	0.72	0.84	1.07	0.98	1.12
- More than 250 miles	1.67	1.71	1.21	2.65	2.43	1.73	1.83	2.11	2.23	2.55

Table 4a. Standard Errors for Percent Reporting Gambling Problems By Number of Problems and Demographics, Combined Patron+RDD Data 1998, Weighted

	Never gambl-ed	0 Probs Ever	1-2 Probs Ever	3-4 Probs Ever	5+ Probs Ever	No gamb PstYr	0 Probs PstYr	1-2 Probs PstYr	3-4 Probs PstYr	5+ Probs PstYr
Total	0.66	0.81	0.50	0.23	0.21	0.90	0.92	0.32	0.16	0.14
Sex										
- Male	0.86	1.15	0.78	0.37	0.34	1.25	1.29	0.52	0.25	0.24
- Female	0.98	1.13	0.63	0.27	0.24	1.29	1.30	0.37	0.20	0.14
Race										
- White	0.72	0.90	0.55	0.26	0.22	1.04	1.07	0.36	0.17	0.15
- Black	2.12	2.48	1.48	0.83	0.90	2.54	2.56	1.02	0.67	0.61
- Hispanic	2.79	3.43	2.46	0.70	0.52	3.56	3.63	1.39	0.61	0.20
- Other	2.76	3.22	1.99	0.76	0.65	3.45	3.48	0.94	0.51	0.42
Age										
- 18-29	1.65	2.04	1.34	0.63	0.50	2.12	2.18	0.87	0.45	0.24
- 30-39	1.31	1.64	1.00	0.48	0.39	1.87	1.91	0.56	0.36	0.30
- 40-49	1.21	1.69	1.16	0.56	0.47	1.92	1.98	0.73	0.35	0.36
- 50-64	1.39	1.70	0.96	0.43	0.59	1.91	1.96	0.75	0.23	0.38
- 65 and older	1.81	2.01	1.08	0.37	0.29	2.25	2.24	0.58	0.34	0.20
Age by Sex										
- 18-29, Male	2.26	2.99	2.12	1.18	0.76	2.98	3.15	1.60	0.80	0.39
- 18-29, Female	2.39	2.77	1.67	0.49	0.64	3.02	3.04	0.69	0.45	0.29
- 30-39, Male	1.57	2.21	1.49	0.67	0.75	2.46	2.56	0.88	0.47	0.58
- 30-39, Female	2.11	2.43	1.32	0.70	0.00	2.83	2.86	0.70	0.56	0.00
- 40-49, Male	1.77	2.48	1.82	0.81	0.58	2.64	2.75	1.10	0.53	0.49
- 40-49, Female	1.65	2.27	1.43	0.76	0.76	2.79	2.85	0.95	0.44	0.52

(CONTINUED)

Table 4a (continued)

	Never gambl-ed	0 Probs Ever	1-2 Probs Ever	3-4 Probs Ever	5+ Probs Ever	No gamb PstYr	0 Probs PstYr	1-2 Probs PstYr	3-4 Probs PstYr	5+ Probs PstYr
Age by Sex										
- 50-64, Male	1.97	2.51	1.48	0.68	1.02	2.73	2.83	1.15	0.46	0.68
- 50-64, Female	1.97	2.31	1.24	0.53	0.62	2.67	2.72	0.96	0.11	0.37
- 65+, Male	2.16	2.74	1.78	0.64	0.60	3.31	3.34	0.88	0.51	0.41
- 65+, Female	2.68	2.84	1.32	0.44	0.22	3.00	2.98	0.78	0.47	0.17
Education										
- Less than HS	2.36	2.66	1.64	0.71	0.79	2.72	2.73	0.84	0.59	0.53
- HS graduate	1.24	1.55	0.95	0.51	0.47	1.68	1.72	0.64	0.36	0.36
- Some college	1.10	1.42	0.92	0.41	0.35	1.60	1.65	0.62	0.30	0.19
- College graduate	1.13	1.37	0.84	0.31	0.23	1.67	1.69	0.49	0.14	0.12
Income										
- Less than $24,000	1.35	1.54	0.86	0.42	0.43	1.65	1.66	0.53	0.29	0.31
- $24,000-49,999	1.08	1.40	0.87	0.45	0.40	1.61	1.66	0.60	0.32	0.27
- $50,000-99,999	1.11	1.50	1.01	0.42	0.35	1.67	1.73	0.59	0.32	0.17
- More than $100,000	1.73	2.68	2.14	0.74	0.53	2.90	3.02	1.36	0.39	0.31
Marital status										
- Married	0.94	1.10	0.61	0.26	0.26	1.26	1.28	0.35	0.23	0.15
- Divorced/separated	1.35	2.08	1.48	0.65	0.84	2.29	2.41	1.06	0.47	0.64
- Never married	1.26	1.72	1.22	0.61	0.42	1.79	1.87	0.78	0.34	0.32
- Cohabiting	2.78	4.11	2.91	1.24	1.02	4.79	5.03	2.02	0.55	0.00
- Widowed	3.80	4.07	2.22	0.63	0.00	4.26	4.25	1.09	0.00	0.00

(CONTINUED)

Table 4a (continued)

	Never gambl-ed	0 Probs Ever	1-2 Probs Ever	3-4 Probs Ever	5+ Probs Ever	No gamb PstYr	0 Probs PstYr	1-2 Probs PstYr	3-4 Probs PstYr	5+ Probs PstYr
Current employment										
- Full-time	0.73	1.01	0.69	0.30	0.30	1.12	1.17	0.42	0.21	0.20
- Part-time	2.18	2.46	1.31	0.30	0.51	2.90	2.92	0.83	0.00	0.46
- Not employed	1.37	1.55	0.87	0.47	0.33	1.66	1.66	0.58	0.33	0.20
Region										
- Northeast	1.43	1.85	1.28	0.41	0.30	2.11	2.16	0.76	0.00	0.00
- South	1.30	1.48	0.78	0.34	0.36	1.66	1.66	0.48	0.25	0.20
- Midwest	1.17	1.47	0.85	0.45	0.43	1.66	1.72	0.58	0.30	0.35
- West	1.29	1.75	1.27	0.58	0.46	1.80	1.88	0.79	0.45	0.30
Minor children										
- None	0.82	1.01	0.62	0.29	0.23	1.12	1.14	0.40	0.19	0.17
- One or more	1.09	1.36	0.84	0.36	0.40	1.51	1.54	0.51	0.29	0.24
Lottery state										
- No	1.89	2.11	0.98	0.56	0.56	2.36	2.34	0.79	0.40	0.23
- Yes	0.69	0.88	0.56	0.25	0.22	0.97	0.99	0.35	0.17	0.16
Distance to casino										
- 0-50 miles	1.08	1.48	0.94	0.54	0.51	1.61	1.71	0.71	0.38	0.41
- 51-250 miles	0.88	1.07	0.68	0.27	0.23	1.18	1.20	0.39	0.19	0.13
- More than 250 miles	2.08	2.36	1.21	0.59	0.60	2.67	2.67	0.84	0.28	0.34
Professional Gamb.										
- Yes	0.00	8.34	6.66	2.82	6.73	0.00	7.67	5.37	4.37	5.16
- No	0.66	0.81	0.50	0.23	0.19	0.91	0.92	0.31	0.15	0.13

Table 5a. Standard Errors for Frequency of Gaming Activities (Percent) By Attitudes, Amount Won/Lost, and Problems, Combined Patron+RDD Data 1998, Weighted

	Monthly gaming	Few times year	One day year	Lifetime gaming	No lifetime gaming	Weekly lottery	Monthly lottery	Yearly lottery	Lifetime lottery	No lifetime lottery
Total	0.61	0.73	0.58	0.89	0.80	0.62	0.65	0.81	0.75	0.84
Effect of gambling										
- Very good/good	2.46	2.48	1.72	2.80	2.05	2.10	2.33	2.77	2.26	2.26
- Good and bad	0.91	1.15	0.95	1.37	1.09	0.87	1.08	1.31	1.15	1.14
- Bad	1.00	1.40	1.27	2.15	2.10	0.99	1.22	1.83	1.85	2.18
- Very bad	0.93	1.05	1.52	2.72	2.83	0.98	1.15	1.73	2.37	2.78
Gamble for excitement										
- Very important	3.23	3.19	2.13	2.30	1.17	3.01	2.90	3.18	1.76	1.56
- Important	1.77	1.96	1.38	1.61	0.91	1.76	1.74	1.93	1.17	1.07
- Not important	1.56	1.86	1.57	1.86	0.98	1.57	1.74	1.98	1.38	1.13
- Not at all important	1.16	1.75	1.81	2.08	1.43	1.48	1.63	2.16	1.37	1.22
Gamble for money										
- Very important	1.52	1.69	1.27	1.67	1.17	1.68	1.59	1.83	0.85	0.86
- Important	1.65	1.84	1.48	1.86	0.95	1.56	1.75	2.01	1.21	0.96
- Not important	1.83	2.25	1.90	2.03	1.01	1.68	1.98	2.30	1.69	1.50
- Not at all important	2.20	3.05	3.14	2.98	1.86	2.29	2.21	3.39	2.78	2.36
Gamble with others (C16_)										
- No	0.98	1.25	1.16	1.83	1.55	1.24	1.42	1.73	1.55	1.20
- Yes	0.98	1.16	0.96	1.38	0.66	0.80	0.99	1.28	1.22	1.11

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Table 5a (continued)

	Monthly gaming	Few times year	One day year	Lifetime gaming	No lifetime gaming	Weekly lottery	Monthly lottery	Yearly lottery	Lifetime lottery	No lifetime lottery
Largest amount won										
- $0-99	0.62	1.00	0.99	1.44	1.11	0.71	0.94	1.34	1.31	1.18
- $100-500	1.55	1.75	1.39	1.84	0.70	1.51	1.61	1.77	1.50	1.25
- More than $500	1.93	1.96	1.10	1.68	0.59	1.94	1.68	1.75	1.38	1.10
Largest amount lost										
- $0-99	0.69	0.90	0.84	1.21	0.86	0.75	0.85	1.12	1.07	0.95
- $100-500	1.67	1.84	1.18	1.69	0.37	1.62	1.63	1.67	1.42	1.18
- More than $500	4.19	4.00	2.14	2.54	1.51	4.12	3.03	3.49	3.05	2.21
Lifetime problems										
- Never gambled	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
- 0	0.67	0.87	0.75	1.07	0.71	0.72	0.79	0.99	0.93	0.82
- 1-2	2.85	2.93	1.29	2.65	1.27	2.70	2.63	2.55	2.27	1.89
- 3-4	6.74	5.87	2.23	5.17	2.04	6.68	3.67	6.34	3.76	3.55
- 5 or more	6.63	4.85	3.21	5.21	2.47	6.27	4.77	4.27	6.32	4.02
Past year problems										
- No gambling	0.00	0.00	0.00	1.67	1.67	0.00	0.00	0.00	1.60	1.60
- 0	0.88	1.08	0.92	1.07	0.64	0.92	0.98	1.17	0.74	0.63
- 1-2	4.48	4.42	1.63	2.48	0.98	4.20	4.00	3.83	2.20	2.68
- 3-4	7.82	5.24	3.11	6.10	0.00	8.97	6.87	3.96	6.57	5.17
- 5 or more	9.35	7.69	6.00	0.00	4.48	9.80	7.25	7.93	5.25	3.75

Table 6a. Standard Errors for Percent Reporting Gaming Activities By Attitudes, Amount Won/Lost, and Problems, Combined Patron+RDD Data 1998, Weighted

	Life-time Casino	Past-year Casino	Life-time Track	Past-year Track	Life-time Lotto	Past-year Lotto	Life-time Bingo	Past-year Bingo	Life-time Chari-ty	Past-year Chari-ty
Total	0.93	0.82	0.90	0.51	0.84	0.93	0.79	0.41	0.60	0.38
Effect of gambling										
- Very good/good	2.85	2.68	2.91	1.87	2.26	2.84	2.81	1.87	2.30	1.54
- Good and bad	1.39	1.24	1.38	0.71	1.13	1.39	1.31	0.69	1.06	0.69
- Bad	2.19	1.41	1.98	0.87	2.17	2.11	1.62	0.74	1.16	0.84
- Very bad	2.54	1.45	2.37	0.97	2.78	2.18	2.11	0.79	1.14	0.41
Gamble for excitement										
- Very important	2.65	3.34	3.30	2.90	1.55	2.26	3.10	2.08	2.87	1.86
- Important	1.67	2.03	2.03	1.48	1.07	1.51	1.86	1.10	1.57	1.07
- Not important	1.83	1.99	2.04	1.31	1.12	1.67	1.89	1.17	1.53	1.08
- Not at all important	2.15	1.95	2.13	1.10	1.22	1.73	1.93	0.99	1.47	0.98
Gamble for money										
- Very important	1.68	1.85	1.87	1.26	0.85	1.17	1.63	0.89	1.30	0.77
- Important	1.82	1.99	2.04	1.43	0.96	1.48	1.91	1.14	1.59	1.04
- Not important	2.16	2.34	2.38	1.60	1.50	2.09	2.24	1.48	1.85	1.41
- Not at all important	3.29	3.29	3.38	1.78	2.36	3.26	3.06	1.60	2.66	1.98
Gamble with others (C16_)										
- No	1.82	1.44	1.76	0.86	1.19	1.75	1.59	0.64	1.18	0.73
- Yes	1.32	1.23	1.37	0.75	1.11	1.39	1.32	0.78	1.05	0.70

(CONTINUED)

Table 6a (continued)

	Life-time Casino	Past-year Casino	Life-time Track	Past-year Track	Life-time Lotto	Past-year Lotto	Life-time Bingo	Past-year Bingo	Life-time Chari-ty	Past-year Chari-ty
Largest amount won										
- $0-99	1.44	1.09	1.32	0.55	1.17	1.44	1.21	0.47	0.84	0.48
- $100-500	1.65	1.89	1.94	1.20	1.25	1.78	1.84	1.14	1.57	1.10
- More than $500	1.51	2.04	1.92	1.76	1.10	1.66	1.84	1.20	1.49	1.03
Largest amount lost										
- $0-99	1.20	1.00	1.16	0.54	0.95	1.21	1.08	0.55	0.77	0.48
- $100-500	1.36	1.91	1.86	1.50	1.17	1.69	1.72	0.98	1.51	1.02
- More than $500	2.99	4.17	3.75	4.01	2.21	3.54	3.59	2.09	3.33	2.66
Lifetime problems										
- Never gambled	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
- 0	1.04	0.96	1.06	0.59	0.82	1.06	0.95	0.48	0.72	0.46
- 1-2	2.71	3.07	3.06	2.24	1.89	2.72	2.87	1.78	2.49	1.70
- 3-4	3.72	6.74	6.55	6.43	3.55	4.94	6.45	4.59	4.47	3.00
- 5 or more	5.73	6.68	6.23	6.05	3.93	6.57	5.87	4.38	4.95	2.87
Past year problems										
- No gambling	1.50	0.00	1.22	0.00	1.60	0.00	1.09	0.00	0.47	0.00
- 0	1.09	1.15	1.18	0.76	0.63	0.92	1.09	0.63	0.89	0.60
- 1-2	2.54	3.94	4.37	3.93	2.68	3.32	3.81	2.29	3.34	2.46
- 3-4	5.76	8.81	8.61	8.00	4.97	7.53	7.80	7.80	6.39	4.85
- 5 or more	7.16	9.51	9.36	9.51	3.75	6.27	6.61	3.40	5.87	0.00

(CONTINUED)

Table 6a (continued)

	Life-time Card-room	Past-year Card-room	Life-time Priva-te	Past-year Priva-te	Life-time Store	Past-year Store	Life-time Unlic	Past-year Unlic	Life-time Indian	Past-year Indian
Total	0.44	0.25	0.82	0.56	0.71	0.50	0.71	0.50	0.61	0.46
Effect of gambling										
- Very good/good	1.83	1.23	2.93	2.40	2.66	2.10	2.71	2.13	2.32	1.78
- Good and bad	0.75	0.40	1.34	0.94	1.11	0.72	1.17	0.85	1.06	0.81
- Bad	0.81	0.55	1.84	1.12	1.30	0.70	1.66	1.10	1.19	0.87
- Very bad	1.19	0.51	2.22	1.15	1.18	0.61	1.65	0.67	1.60	1.03
Gamble for excitement										
- Very important	2.49	1.67	3.33	2.66	3.16	2.64	3.06	2.62	2.70	2.40
- Important	1.23	0.87	1.99	1.68	1.91	1.54	1.77	1.46	1.70	1.34
- Not important	0.96	0.51	1.92	1.46	1.74	1.33	1.72	1.22	1.53	1.15
- Not at all important	0.91	0.48	1.87	1.20	1.47	0.95	1.75	1.25	1.44	1.14
Gamble for money										
- Very important	1.06	0.74	1.71	1.18	1.68	1.35	1.55	1.22	1.37	1.08
- Important	1.11	0.76	1.99	1.53	1.70	1.32	1.78	1.34	1.50	1.17
- Not important	1.30	0.60	2.28	1.92	2.07	1.49	2.06	1.55	1.96	1.55
- Not at all important	1.43	0.50	3.16	2.47	2.62	1.81	2.84	2.23	2.72	2.23
Gamble with others (C16_)										
- No	0.91	0.50	1.60	0.96	1.31	0.94	1.41	0.85	1.30	0.95
- Yes	0.76	0.46	1.36	1.02	1.12	0.71	1.22	0.92	1.04	0.80

(CONTINUED)

Table 6a (continued)

	Life-time Card-room	Past-year Card-room	Life-time Priva-te	Past-year Priva-te	Life-time Store	Past-year Store	Life-time Unlic	Past-year Unlic	Life-time Indian	Past-year Indian
Largest amount won										
- $0-99	0.51	0.21	1.25	0.77	0.95	0.55	1.09	0.72	0.88	0.61
- $100-500	1.11	0.64	1.92	1.48	1.76	1.41	1.71	1.31	1.55	1.22
- More than $500	1.42	1.00	1.94	1.43	1.92	1.51	1.70	1.26	1.59	1.26
Largest amount lost										
- $0-99	0.48	0.24	1.08	0.69	0.89	0.59	0.94	0.63	0.78	0.55
- $100-500	1.27	0.76	1.88	1.48	1.75	1.38	1.68	1.25	1.59	1.29
- More than $500	3.60	2.89	4.15	3.63	4.15	3.62	3.89	3.53	3.31	2.79
Lifetime problems										
- Never gambled	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
- 0	0.48	0.27	0.99	0.67	0.82	0.57	0.85	0.59	0.75	0.56
- 1-2	2.26	1.24	3.02	2.45	2.95	2.45	2.83	2.23	2.28	1.75
- 3-4	6.08	5.38	6.53	5.19	6.72	5.49	5.86	4.43	5.84	5.15
- 5 or more	5.47	3.12	6.59	3.24	6.68	6.02	5.54	3.77	4.34	3.10
Past year problems										
- No gambling	0.49	0.00	1.15	0.00	0.73	0.00	0.84	0.00	0.57	0.00
- 0	0.61	0.36	1.12	0.86	0.99	0.74	1.01	0.77	0.91	0.72
- 1-2	3.55	3.00	4.29	3.48	4.48	4.25	3.80	3.37	3.27	2.80
- 3-4	6.20	4.59	6.34	4.81	8.69	7.89	6.20	4.59	2.48	2.48
- 5 or more	5.87	0.00	5.87	0.00	9.68	9.58	5.87	5.87	7.26	4.81

Table 7a. Standard Errors for Percent Reporting Gambling Problems By Attitudes, Amount Won/Lost, and Problems, Combined Patron+RDD Data 1998, Weighted

	Never gambl-ed	0 Probs Ever	1-2 Probs Ever	3-4 Probs Ever	5+ Probs Ever	No gamb PstYr	0 Probs PstYr	1-2 Probs PstYr	3-4 Probs PstYr	5+ Probs PstYr
Total	0.66	0.81	0.50	0.23	0.21	0.90	0.92	0.32	0.16	0.14
Effect of gambling										
- Very good/good	1.41	2.57	2.13	0.91	0.74	2.44	2.72	1.58	0.51	0.25
- Good and bad	0.76	1.05	0.73	0.28	0.17	1.29	1.31	0.34	0.17	0.10
- Bad	1.85	2.01	0.97	0.42	0.23	2.20	2.20	0.41	0.12	0.13
- Very bad	2.77	2.81	0.75	0.40	0.80	2.45	2.44	0.23	0.31	0.00
Gamble for excitement										
- Very important	0.00	3.27	2.92	1.56	1.83	0.00	2.80	2.30	1.33	1.45
- Important	0.00	1.63	1.41	0.83	0.54	0.00	1.28	1.11	0.58	0.38
- Not important	0.00	1.22	1.17	0.25	0.32	0.18	0.67	0.60	0.18	0.18
- Not at all important	0.00	0.96	0.86	0.41	0.18	0.18	0.43	0.33	0.10	0.18
Gamble for money										
- Very important	0.00	1.59	1.31	0.83	0.72	0.00	1.26	1.04	0.58	0.54
- Important	0.00	1.38	1.31	0.37	0.35	0.00	0.87	0.80	0.24	0.25
- Not important	0.00	1.30	1.23	0.39	0.28	0.33	0.90	0.71	0.41	0.21
- Not at all important	0.00	1.61	1.51	0.58	0.00	0.00	0.39	0.36	0.15	0.00
Gamble with others (C16_)										
- No	0.00	1.03	0.93	0.41	0.24	1.66	1.69	0.49	0.24	0.09
- Yes	0.00	0.87	0.79	0.30	0.28	1.27	1.30	0.42	0.17	0.11

(CONTINUED)

Table 7a (continued)

	Never gambl-ed	0 Probs Ever	1-2 Probs Ever	3-4 Probs Ever	5+ Probs Ever	No gamb PstYr	0 Probs PstYr	1-2 Probs PstYr	3-4 Probs PstYr	5+ Probs PstYr
Largest amount won										
- $0-99	0.00	0.50	0.47	0.09	0.14	1.39	1.39	0.21	0.09	0.00
- $100-500	0.00	1.48	1.38	0.45	0.46	1.33	1.55	0.79	0.38	0.38
- More than $500	0.00	1.92	1.64	1.08	0.91	1.17	1.78	1.29	0.68	0.59
Largest amount lost										
- $0-99	0.00	0.47	0.44	0.14	0.09	1.13	1.14	0.20	0.12	0.00
- $100-500	0.00	1.77	1.62	0.77	0.73	1.23	1.64	1.08	0.56	0.51
- More than $500	0.00	4.14	3.89	3.02	2.82	2.27	4.16	3.59	1.75	2.00
Lifetime problems										
- Never gambled	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
- 0	0.00	0.00	0.00	0.00	0.00	0.97	0.97	0.02	0.00	0.00
- 1-2	0.00	0.00	0.00	0.00	0.00	2.00	3.02	2.79	0.18	0.00
- 3-4	0.00	0.00	0.00	0.00	0.00	2.59	6.00	6.46	6.36	0.00
- 5 or more	0.00	0.00	0.00	0.00	0.00	5.21	3.71	4.10	5.12	6.64
Past year problems										
- No gambling	1.63	1.65	0.53	0.13	0.26	0.00	0.00	0.00	0.00	0.00
- 0	0.00	0.66	0.63	0.20	0.10	0.00	0.00	0.00	0.00	0.00
- 1-2	0.00	0.51	3.79	3.48	1.85	0.00	0.00	0.00	0.00	0.00
- 3-4	0.00	0.00	1.70	8.18	8.11	0.00	0.00	0.00	0.00	0.00
- 5 or more	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

Table 8a. Standard Errors for Percent Reporting Attitudes toward Gambling By Demographics, Gaming Frequency, and Problems, Combined Patron+RDD Data 1998, Weighted

	Gambling good	Gambling good/-bad	Gambling bad	Gambling very bad
Total	0.66	1.03	0.87	0.71
Sex				
- Male	1.04	1.49	1.26	0.98
- Female	0.83	1.42	1.20	1.03
Race				
- White	0.76	1.20	1.01	0.83
- Black	1.96	2.99	2.46	2.20
- Hispanic	2.82	3.92	3.25	2.59
- Other	2.34	3.75	3.44	2.70
Age				
- 18-29	1.71	2.31	1.88	1.03
- 30-39	1.33	2.11	1.68	1.48
- 40-49	1.39	2.23	1.95	1.50
- 50-64	1.24	2.31	1.94	1.80
- 65 and older	1.63	2.47	2.39	2.16
Age by Sex				
- 18-29, Male	2.75	3.41	2.83	1.21
- 18-29, Female	2.07	3.11	2.49	1.63
- 30-39, Male	2.03	2.93	2.32	1.96
- 30-39, Female	1.69	3.05	2.44	2.24
- 40-49, Male	2.19	3.17	2.72	1.95
- 40-49, Female	1.73	3.16	2.80	2.26

(CONTINUED)

Table 8a (continued)

	Gambling good	Gambling good/-bad	Gambling bad	Gambling very bad
Age by Sex				
- 50-64, Male	1.87	3.36	2.88	2.57
- 50-64, Female	1.65	3.19	2.62	2.54
- 65+, Male	2.50	3.93	3.80	3.48
- 65+, Female	2.16	3.18	3.09	2.76
Education				
- Less than HS	2.24	3.07	2.79	2.35
- HS graduate	1.41	1.96	1.60	1.38
- Some college	1.18	1.85	1.50	1.24
- College graduate	0.96	1.86	1.64	1.26
Income				
- Less than $24,000	1.18	1.80	1.49	1.37
- $24,000-49,999	1.19	1.88	1.54	1.26
- $50,000-99,999	1.33	2.09	1.82	1.25
- More than $100,000	2.26	3.59	3.10	2.54
Marital status				
- Married	0.84	1.43	1.23	1.06
- Divorced/separated	1.73	2.79	2.40	2.02
- Never married	1.58	2.08	1.65	1.07
- Cohabiting	4.55	5.61	3.52	2.91
- Widowed	2.72	4.24	3.97	3.45

(CONTINUED)

Table 8a (continued)

	Gambling good	Gambling good/-bad	Gambling bad	Gambling very bad
Current employment				
- Full-time	0.86	1.33	1.09	0.85
- Part-time	1.82	3.24	2.85	2.08
- Not employed	1.24	1.85	1.65	1.49
Region				
- Northeast	1.60	2.39	1.91	1.52
- South	1.10	1.71	1.51	1.21
- Midwest	1.27	2.03	1.70	1.44
- West	1.49	2.30	1.87	1.61
Minor children				
- None	0.86	1.30	1.11	0.89
- One or more	1.02	1.69	1.39	1.19
Lottery state				
- No	1.68	2.48	1.97	1.85
- Yes	0.72	1.14	0.97	0.77
Distance to casino				
- 0-50 miles	1.35	2.27	1.90	1.55
- 51-250 miles	0.84	1.29	1.09	0.89
- More than 250 miles	1.72	2.74	2.38	1.99
Frequency of gaming				
- Monthly	2.55	2.90	1.95	1.13

(CONTINUED)

Table 8a (continued)

	Gambling good	Gambling good/-bad	Gambling bad	Gambling very bad
Frequency of gaming				
- Few times	1.77	2.31	1.79	0.83
- One day	1.82	2.98	2.43	1.83
- Not past year	1.06	1.74	1.50	1.19
- Never	1.04	2.06	1.99	1.91
Frequency of lottery				
- Weekly	2.34	2.88	2.06	1.27
- Monthly	2.07	2.68	1.96	1.16
- Past year	1.41	1.97	1.60	0.92
- Not past year	1.35	2.28	1.97	1.62
- Never	0.98	1.85	1.82	1.74
Lifetime problems				
- Never gambled	1.14	2.42	2.63	2.66
- 0	0.75	1.17	0.97	0.71
- 1-2	3.25	3.73	2.83	1.40
- 3-4	8.17	9.27	7.46	4.65
- 5+	9.72	9.77	6.45	10.95
Past year problems				
- No gambling	0.82	1.65	1.57	1.49
- 0	0.92	1.29	1.03	0.63
- 1-2	6.86	6.74	4.26	1.52
- 3-4	15.40	17.51	7.87	11.64
- 5+	28.42	34.52	27.71	0.00

Table 9a. Standard Errors for Percent Who Do Not Gamble for Moral Reasons By Demographics, Combined Patron+RDD Data 1998, Weighted

	Moral very imp	Moral imp	Moral not imp	Moral not at all
Total	1.64	1.20	1.34	1.49
Sex				
- Male	2.49	1.83	2.07	2.39
- Female	2.18	1.60	1.76	1.89
Race				
- White	2.00	1.47	1.58	1.71
- Black	4.05	2.51	2.95	4.02
- Hispanic	5.49	4.67	6.90	6.90
- Other	5.60	5.02	4.67	5.07
Age				
- 18-29	3.49	3.23	3.36	3.71
- 30-39	3.50	2.74	2.78	3.30
- 40-49	3.78	2.53	3.37	3.12
- 50-64	3.89	1.88	2.87	3.52
- 65 and older	3.59	2.69	2.64	3.03
Age by Sex				
- 18-29, Male	5.04	5.22	5.47	5.91
- 18-29, Female	4.77	4.12	4.24	4.78
- 30-39, Male	5.04	4.54	4.24	4.92
- 30-39, Female	4.81	3.33	3.70	4.46
- 40-49, Male	5.52	3.89	4.48	4.94
- 40-49, Female	5.23	3.32	4.90	3.93

(CONTINUED)

Table 9a (continued)

	Moral very imp	Moral imp	Moral not imp	Moral not at all
Age by Sex				
- 50-64, Male	5.82	2.77	4.22	5.52
- 50-64, Female	5.24	2.58	3.94	4.49
- 65+, Male	6.13	2.89	4.94	5.55
- 65+, Female	4.44	3.75	3.07	3.55
Education				
- Less than HS	4.11	3.21	4.05	3.92
- HS graduate	3.20	2.04	2.40	2.93
- Some college	3.19	2.41	2.37	2.86
- College graduate	2.92	2.27	2.49	2.62
Income				
- Less than $24,000	2.51	1.85	2.10	2.39
- $24,000-49,999	3.15	2.39	2.57	2.87
- $50,000-99,999	3.99	2.84	3.18	3.30
- More than $100,000	6.01	4.76	5.38	5.89
Marital status				
- Married	2.29	1.71	1.85	1.86
- Divorced/separated	4.67	3.59	4.26	3.87
- Never married	3.10	2.45	2.71	3.53
- Cohabiting	12.37	0.00	10.55	13.36
- Widowed	6.25	2.80	4.82	6.10

(CONTINUED)

Table 9a (continued)

	Moral very imp	Moral imp	Moral not imp	Moral not at all
Current employment				
- Full-time	2.35	1.73	1.97	2.20
- Part-time	4.73	3.66	3.86	4.07
- Not employed	2.66	1.92	2.12	2.36
Region				
- Northeast	4.00	2.70	3.40	3.97
- South	2.49	1.66	2.05	2.23
- Midwest	3.52	3.04	2.79	2.97
- West	3.89	2.82	3.10	3.63
Minor children				
- None	2.04	1.51	1.65	1.93
- One or more	2.76	2.00	2.28	2.31
Lottery state				
- No	3.32	2.41	2.79	3.07
- Yes	1.89	1.39	1.53	1.71
Distance to casino				
- 0-50 miles	3.89	3.37	3.11	3.35
- 51-250 miles	2.04	1.46	1.64	1.90
- More than 250 miles	4.06	2.52	3.50	3.48

Table 10a. Standard Errors for Percent Who Do Not Gamble for Monetary Reasons By Demographics, Combined Patron+RDD Data 1998, Weighted

	Lose money very imp	Lose money imp	Lose money not imp	Lose money not at all
Total	1.68	1.28	1.18	1.32
Sex				
- Male	2.55	2.02	1.95	2.17
- Female	2.19	1.65	1.46	1.63
Race				
- White	2.01	1.53	1.43	1.55
- Black	4.15	3.10	2.18	3.40
- Hispanic	6.79	5.10	5.97	5.84
- Other	5.87	5.02	4.08	4.36
Age				
- 18-29	3.95	3.02	2.87	2.69
- 30-39	3.56	2.99	2.72	2.95
- 40-49	3.83	2.76	2.71	3.09
- 50-64	3.84	2.79	2.47	2.93
- 65 and older	3.57	2.73	2.45	2.98
Age by Sex				
- 18-29, Male	6.09	5.18	4.63	4.98
- 18-29, Female	4.98	3.58	3.65	2.78
- 30-39, Male	5.21	4.91	3.63	4.51
- 30-39, Female	4.86	3.64	3.91	3.91
- 40-49, Male	5.53	3.96	4.49	4.64
- 40-49, Female	5.27	3.86	3.17	4.16

(CONTINUED)

Table 10a (continued)

	Lose money very imp	Lose money imp	Lose money not imp	Lose money not at all
Age by Sex				
- 50-64, Male	5.80	2.94	4.14	4.82
- 50-64, Female	5.16	4.37	2.92	3.54
- 65+, Male	5.87	4.78	5.20	5.39
- 65+, Female	4.39	3.34	2.46	3.57
Education				
- Less than HS	4.41	3.02	3.20	3.78
- HS graduate	3.18	2.33	2.01	2.46
- Some college	3.23	2.56	2.05	2.59
- College graduate	3.00	2.43	2.44	2.20
Income				
- Less than $24,000	2.61	1.95	1.73	2.08
- $24,000-49,999	3.22	2.59	2.29	2.50
- $50,000-99,999	3.99	3.01	3.12	2.88
- More than $100,000	6.44	5.06	4.97	4.75
Marital status				
- Married	2.30	1.73	1.68	1.83
- Divorced/separated	4.78	3.79	3.56	2.69
- Never married	3.53	2.79	2.39	2.78
- Cohabiting	12.79	10.62	7.03	8.81
- Widowed	6.22	4.62	3.30	5.80

(CONTINUED)

Table 10a (continued)

	Lose money very imp	Lose money imp	Lose money not imp	Lose money not at all
Current employment				
- Full-time	2.43	1.81	1.63	1.97
- Part-time	4.78	3.96	3.68	2.49
- Not employed	2.68	2.04	1.95	2.16
Region				
- Northeast	4.16	3.57	2.90	3.26
- South	2.52	1.95	1.80	1.97
- Midwest	3.60	2.41	2.61	2.89
- West	3.95	3.01	2.65	3.12
Minor children				
- None	2.10	1.59	1.51	1.66
- One or more	2.79	2.15	1.89	2.17
Lottery state				
- No	3.42	2.68	2.40	2.74
- Yes	1.92	1.45	1.36	1.50
Distance to casino				
- 0-50 miles	3.98	2.73	2.82	3.30
- 51-250 miles	2.09	1.61	1.40	1.64
- More than 250 miles	4.03	3.22	3.27	3.08

Table 11a. Standard Errors for Percent Reporting Reasons for Gambling -Importance of Excitement By Demographics, Gaming Frequency, and Problems, Combined Patron+RDD Data 1998, Weighted

	Very impor-tant	Impor-tant	Not impor-tant	Not at all impor-tant
Total	0.68	1.03	1.05	1.02
Sex				
- Male	0.96	1.45	1.44	1.37
- Female	0.95	1.45	1.53	1.53
Race				
- White	0.77	1.21	1.20	1.19
- Black	2.11	2.84	3.00	3.07
- Hispanic	2.48	3.80	4.31	3.82
- Other	3.05	3.90	4.05	4.00
Age				
- 18-29	1.86	2.62	2.43	2.22
- 30-39	1.36	2.22	2.18	2.12
- 40-49	1.41	2.10	2.26	2.25
- 50-64	1.25	2.04	2.25	2.21
- 65 and older	1.73	2.44	2.70	2.79
Age by Sex				
- 18-29, Male	2.52	3.74	3.35	2.99
- 18-29, Female	2.75	3.62	3.54	3.30
- 30-39, Male	1.90	2.92	2.93	2.76
- 30-39, Female	1.93	3.42	3.28	3.30
- 40-49, Male	2.15	3.08	3.01	3.01
- 40-49, Female	1.79	2.81	3.37	3.35

(CONTINUED)

Table 11a (continued)

	Very impor-tant	Impor-tant	Not impor-tant	Not at all impor-tant
Age by Sex				
- 50-64, Male	1.95	2.93	3.13	3.16
- 50-64, Female	1.56	2.83	3.23	3.11
- 65+, Male	2.28	3.47	3.91	3.64
- 65+, Female	2.63	3.42	3.62	4.18
Education				
- Less than HS	2.04	2.90	3.44	3.10
- HS graduate	1.26	1.93	1.90	1.91
- Some college	1.17	1.83	1.83	1.85
- College graduate	1.31	1.94	1.96	1.88
Income				
- Less than $24,000	1.28	1.88	2.05	2.00
- $24,000-49,999	1.20	1.88	1.84	1.78
- $50,000-99,999	1.33	1.97	1.94	1.91
- More than $100,000	2.08	3.33	3.31	3.31
Marital status				
- Married	0.88	1.42	1.45	1.46
- Divorced/separated	1.83	2.50	2.74	2.73
- Never married	1.48	2.21	2.10	1.90
- Cohabiting	4.84	5.25	6.33	5.61
- Widowed	2.87	4.63	5.81	5.54

(CONTINUED)

Table 11a (continued)

	Very impor-tant	Impor-tant	Not impor-tant	Not at all impor-tant
Current employment				
- Full-time	0.87	1.32	1.32	1.30
- Part-time	2.22	3.34	3.50	3.33
- Not employed	1.23	1.91	1.99	1.94
Region				
- Northeast	1.67	2.47	2.49	2.44
- South	1.22	1.97	2.04	2.08
- Midwest	1.22	1.91	1.87	1.90
- West	1.43	2.04	2.15	1.87
Minor children				
- None	0.81	1.28	1.32	1.26
- One or more	1.20	1.73	1.72	1.75
Lottery state				
- No	1.98	3.09	2.92	2.91
- Yes	0.72	1.09	1.12	1.10
Distance to casino				
- 0-50 miles	1.17	1.84	1.90	1.83
- 51-250 miles	0.91	1.37	1.38	1.37
- More than 250 miles	2.10	3.17	3.33	3.29
Frequency of gaming				
- Monthly	1.77	2.19	2.04	1.45

(CONTINUED)

Table 11a (continued)

	Very impor-tant	Impor-tant	Not impor-tant	Not at all impor-tant
Frequency of gaming				
- Few times	1.34	1.99	1.91	1.66
- One day	1.40	2.36	2.64	2.74
- Not past year	1.05	1.96	2.26	2.34
- Never	1.82	3.68	3.96	4.53
Frequency of lottery				
- Weekly	1.55	2.15	1.99	1.78
- Monthly	1.59	2.36	2.37	2.11
- Past year	1.07	1.66	1.73	1.83
- Not past year	1.75	2.98	3.34	3.18
- Never	2.09	3.63	3.79	3.78
Lifetime problems				
- Never gambled	.	.	.	.
- 0	0.64	1.11	1.17	1.16
- 1-2	2.73	3.13	2.82	2.03
- 3-4	6.07	6.86	3.10	4.47
- 5+	7.14	6.76	4.67	2.47
Past year problems				
- No gambling	0.00	0.00	49.93	49.93
- 0	0.65	1.06	1.11	1.10
- 1-2	4.11	4.51	3.20	1.73
- 3-4	8.68	8.92	4.08	2.09
- 5+	9.72	9.03	5.10	4.52

Table 12a. Standard Errors for Percent Reporting Reasons for Gambling -Importance of Money By Demographics, Gaming Frequency, and Problems, Combined Patron+RDD Data 1998, Weighted

	Very impor-tant	Impor-tant	Not impor-tant	Not at all impor-tant
Total	1.06	1.05	0.96	0.72
Sex				
- Male	1.47	1.46	1.31	0.97
- Female	1.54	1.51	1.40	1.07
Race				
- White	1.21	1.22	1.12	0.87
- Black	3.26	3.01	2.36	1.66
- Hispanic	4.06	4.13	3.98	1.96
- Other	4.27	3.95	3.66	2.86
Age				
- 18-29	2.62	2.58	2.21	1.36
- 30-39	2.24	2.21	1.89	1.65
- 40-49	2.30	2.21	2.11	1.34
- 50-64	2.15	2.17	2.08	1.64
- 65 and older	2.65	2.58	2.59	2.14
Age by Sex				
- 18-29, Male	3.67	3.65	3.07	1.73
- 18-29, Female	3.74	3.66	3.19	2.13
- 30-39, Male	2.98	2.96	2.45	2.10
- 30-39, Female	3.40	3.33	2.95	2.62
- 40-49, Male	3.22	3.10	2.76	1.86
- 40-49, Female	3.27	3.16	3.21	1.94

(CONTINUED)

Table 12a (continued)

	Very important	Important	Not important	Not at all important
Age by Sex				
- 50-64, Male	2.99	3.06	3.05	2.35
- 50-64, Female	3.08	3.09	2.82	2.29
- 65+, Male	3.56	3.62	3.66	2.97
- 65+, Female	3.93	3.69	3.68	3.10
Education				
- Less than HS	3.25	3.22	3.16	1.96
- HS graduate	2.02	1.97	1.65	1.24
- Some college	1.91	1.84	1.74	1.19
- College graduate	1.90	1.96	1.80	1.55
Income				
- Less than $24,000	2.05	1.97	1.86	1.38
- $24,000-49,999	1.91	1.90	1.66	1.17
- $50,000-99,999	1.99	1.94	1.86	1.38
- More than $100,000	3.35	3.40	2.78	2.70
Marital status				
- Married	1.46	1.43	1.36	1.07
- Divorced/separated	2.81	2.66	2.43	1.82
- Never married	2.19	2.20	1.91	1.22
- Cohabiting	6.21	6.20	5.37	3.59
- Widowed	5.35	5.76	4.60	3.94

(CONTINUED)

Table 12a (continued)

	Very impor-tant	Impor-tant	Not impor-tant	Not at all impor-tant
Current employment				
- Full-time	1.36	1.34	1.17	0.92
- Part-time	3.48	3.56	3.09	2.09
- Not employed	1.96	1.88	1.95	1.37
Region				
- Northeast	2.54	2.62	2.01	1.78
- South	2.04	2.05	1.90	1.46
- Midwest	1.99	1.90	1.71	1.28
- West	2.08	2.02	2.04	1.35
Minor children				
- None	1.30	1.30	1.21	0.91
- One or more	1.83	1.76	1.55	1.18
Lottery state				
- No	3.12	2.90	2.67	2.35
- Yes	1.14	1.13	1.03	0.75
Distance to casino				
- 0-50 miles	1.93	1.87	1.69	1.29
- 51-250 miles	1.42	1.39	1.28	0.93
- More than 250 miles	3.25	3.35	2.98	2.48
Frequency of gaming				
- Monthly	2.15	2.12	1.87	1.14

(CONTINUED)

Table 12a (continued)

	Very impor-tant	Impor-tant	Not impor-tant	Not at all impor-tant
Frequency of gaming				
- Few times	1.93	1.90	1.84	1.26
- One day	2.46	2.54	2.51	2.23
- Not past year	2.26	2.27	1.94	1.47
- Never	4.52	3.89	3.23	2.95
Frequency of lottery				
- Weekly	2.21	2.00	1.69	1.16
- Monthly	2.40	2.39	2.15	1.20
- Past year	1.77	1.80	1.58	1.24
- Not past year	2.58	3.12	3.24	2.85
- Never	3.41	3.43	3.81	3.22
Lifetime problems				
- Never gambled	.	.	.	.
- 0	1.14	1.16	1.08	0.83
- 1-2	3.18	3.04	2.33	1.45
- 3-4	5.77	4.46	3.52	2.60
- 5+	5.68	5.02	3.20	0.00
Past year problems				
- No gambling	0.00	0.00	0.00	0.00
- 0	1.10	1.11	1.02	0.78
- 1-2	4.39	4.00	2.88	0.75
- 3-4	7.92	5.42	6.56	1.23
- 5+	7.74	6.75	4.48	0.00

Table 13a. Standard Errors for Percent Who Usually Play Favorite Game with Others Known Well By Demographics, Combined Patron+RDD Data 1998, Weighted

	Usually with Others
Total	1.06
Sex	
- Male	1.54
- Female	1.47
Race	
- White	1.21
- Black	3.36
- Hispanic	4.09
- Other	4.02
Age	
- 18-29	2.25
- 30-39	2.17
- 40-49	2.26
- 50-64	2.48
- 65 and older	2.80
Age by Sex	
- 18-29, Male	3.26
- 18-29, Female	3.13
- 30-39, Male	2.99
- 30-39, Female	3.15
- 40-49, Male	3.35
- 40-49, Female	3.03

(CONTINUED)

Table 13a (continued)

	Usually with Others
Age by Sex	
- 50-64, Male	3.61
- 50-64, Female	3.40
- 65+, Male	4.19
- 65+, Female	3.75
Education	
- Less than HS	3.50
- HS graduate	2.04
- Some college	1.90
- College graduate	1.86
Income	
- Less than $24,000	1.93
- $24,000-49,999	1.91
- $50,000-99,999	2.09
- More than $100,000	3.54
Marital status	
- Married	1.47
- Divorced/separated	2.91
- Never married	2.14
- Cohabiting	5.91
- Widowed	4.79

(CONTINUED)

Table 13a (continued)

	Usually with Others
Current employment	
- Full-time	1.35
- Part-time	3.36
- Not employed	2.02
Region	
- Northeast	2.49
- South	1.80
- Midwest	2.08
- West	2.33
Minor children	
- None	1.35
- One or more	1.73
Lottery state	
- No	2.57
- Yes	1.17
Distance to casino	
- 0-50 miles	2.21
- 51-250 miles	1.35
- More than 250 miles	2.93
Frequency of gaming	
- Monthly	2.46

(CONTINUED)

Table 13a (continued)

	Usual-ly with Others
Frequency of gaming	
- Few times	2.10
- One day	2.82
- Not past year	1.67
- Never	3.16
Frequency of lottery	
- Weekly	2.94
- Monthly	2.77
- Past year	1.96
- Not past year	2.13
- Never	2.40
Lifetime problems	
- Never gambled	.
- 0	1.13
- 1-2	3.42
- 3-4	9.16
- 5+	8.97
Past year problems	
- No gambling	2.05
- 0	1.27
- 1-2	6.32
- 3-4	17.25
- 5+	27.71

Table 14a. Standard Errors for Percent Reporting Gambling Problems By Health, Mental Health, and Substance Use, Combined Patron+RDD Data 1998, Weighted

	Never gambl-ed	0 Probs Ever	1-2 Probs Ever	3-4 Probs Ever	5+ Probs Ever	No gamb PstYr	0 Probs PstYr	1-2 Probs PstYr	3-4 Probs PstYr	5+ Probs PstYr
Total	0.66	0.81	0.50	0.23	0.21	0.90	0.92	0.32	0.16	0.14
General Health Status										
-Excellent	1.02	1.22	0.70	0.34	0.22	1.39	1.42	0.44	0.21	0.14
-Good	0.93	1.23	0.83	0.36	0.34	1.35	1.40	0.54	0.26	0.24
-Fair	2.21	2.54	1.47	0.65	0.79	2.71	2.71	0.82	0.59	0.56
-Poor	3.81	4.41	2.42	1.29	1.68	4.66	4.63	1.59	0.79	0.90
Psych Outpatient Treatment										
- Yes	2.21	3.00	1.86	1.18	1.09	3.41	3.49	1.45	0.54	0.72
- No	0.69	0.84	0.52	0.23	0.21	0.94	0.96	0.32	0.17	0.14
Manic Screen										
- Yes	0.00	4.97	5.64	4.12	4.89	3.82	5.79	4.86	3.10	3.78
- No	0.16	2.04	2.02	1.09	0.86	0.99	1.85	1.52	0.78	0.56
Alcohol Use 12+ Days/Yr										
- Yes	0.71	1.22	0.95	0.44	0.35	1.28	1.39	0.66	0.30	0.28
- No	0.93	1.06	0.57	0.26	0.26	1.17	1.18	0.32	0.18	0.15
Illicit Drug Use 5+ Days/Yr										
- Yes	2.35	4.39	3.49	2.21	1.41	3.81	4.49	2.71	1.53	1.24
- No	0.68	0.82	0.50	0.22	0.21	0.92	0.94	0.31	0.15	0.13

Table 15a. Standard Errors for Percent Reporting Mental Health, Health, and Substance Use Measures By Gaming Frequency and Problems, Combined Patron+RDD Data 1998, Weighted

	Excel-lent Health	Good Health	Fair Health	Poor Health	Psych Outpat Trtmnt	Alcoh-ol 12+ Days	Drug Use 5+ Days	Manic Screen
Total	0.93	0.92	0.60	0.36	0.47	0.90	0.39	1.32
Frequency of gaming								
- Monthly	2.21	2.23	1.42	0.90	1.15	2.24	1.29	2.10
- Few times	2.04	2.06	1.16	0.62	0.92	2.07	1.02	2.04
- One day	2.82	2.80	1.57	0.81	1.64	2.75	1.00	4.55
- Not past year	1.67	1.67	1.06	0.68	0.88	1.60	0.64	3.89
- Never	2.07	2.00	1.57	0.91	0.95	1.57	0.61	9.19
Frequency of lottery								
- Weekly	2.07	2.21	1.55	0.90	1.05	2.22	1.05	1.93
- Monthly	2.46	2.50	1.64	0.82	1.29	2.49	1.08	2.52
- Past year	1.91	1.88	0.98	0.61	0.96	1.88	0.82	3.51
- Not past year	2.13	2.12	1.43	0.93	1.03	2.04	0.87	4.10
- Never	1.85	1.82	1.29	0.78	0.95	1.56	0.68	4.44
Lifetime problems								
- Never gambled	2.69	2.58	2.05	1.25	1.19	1.86	0.76	.
- 0	1.07	1.07	0.67	0.39	0.54	1.05	0.43	1.49
- 1-2	2.92	3.07	2.00	1.15	1.50	3.06	1.77	2.13
- 3-4	6.58	6.70	4.29	2.92	4.50	6.74	5.04	5.74
- 5+	5.30	6.68	5.42	4.07	4.54	6.50	3.65	6.69
Past year problems								
- No gambling	1.64	1.62	1.21	0.75	0.85	1.37	0.52	7.63
- 0	1.18	1.18	0.69	0.40	0.58	1.17	0.52	1.35
- 1-2	4.24	4.48	2.60	1.74	2.71	4.43	3.07	3.42
- 3-4	8.19	8.81	6.91	3.37	3.99	8.81	6.49	7.56
- 5+	7.51	9.79	8.27	4.83	6.58	9.80	6.79	9.81

Table 16a. Standard Errors for Frequency of Gaming Activities (Percent) By Problem Indicators, Combined Patron+RDD Data 1998, Weighted

	Monthly gaming	Few times year	One day year	Lifetime gaming	No lifetime gaming	Weekly lottery	Monthly lottery	Yearly lottery	Lifetime lottery	No lifetime lottery
Total	0.61	0.73	0.58	0.89	0.80	0.62	0.65	0.81	0.75	0.84
Emotional argument (D18)										
- No	0.61	0.73	0.59	0.90	0.81	0.62	0.65	0.82	0.75	0.85
- Yes	7.67	6.73	2.91	6.36	3.12	7.06	4.43	6.19	6.71	5.60
Past year job loss (G12)										
- No	0.79	0.95	0.79	1.14	1.02	0.78	0.88	1.06	0.97	1.08
- Yes	3.98	4.81	3.36	5.88	4.79	4.03	4.00	4.91	5.10	5.51
Past year welfare income (G17_4)										
- No	0.63	0.75	0.60	0.91	0.82	0.64	0.67	0.83	0.77	0.86
- Yes	4.38	4.77	3.27	6.97	6.88	5.55	5.07	6.08	5.19	6.56
Past year unemployment income (G17_5)										
- No	0.65	0.76	0.61	0.94	0.84	0.65	0.68	0.86	0.79	0.89
- Yes	2.56	3.06	2.49	3.43	3.16	2.71	2.82	3.06	3.03	3.25
Ever bankrupt (G35)										
- No	0.63	0.75	0.60	0.93	0.83	0.63	0.68	0.84	0.78	0.88
- Yes	2.83	3.17	2.52	3.42	2.71	3.16	2.46	3.35	2.60	3.11
Past year bankrupt (G36)										
- No	0.61	0.73	0.59	0.89	0.80	0.62	0.65	0.82	0.75	0.85
- Yes	7.00	8.72	6.19	8.87	6.50	8.75	5.56	7.22	7.05	8.71
Ever arrested (H2)										
- Yes	2.37	2.41	1.56	2.57	1.88	2.11	2.28	2.44	2.25	2.04
- No	0.63	0.77	0.64	0.99	0.91	0.62	0.69	0.90	0.83	0.95

Table 17a. Standard Errors for Percent Reporting Gambling Problems By Other Problem Indicators, Combined Patron+RDD Data 1998, Weighted

	Never gambl-ed	0 Probs Ever	1-2 Probs Ever	3-4 Probs Ever	5+ Probs Ever	No gamb PstYr	0 Probs PstYr	1-2 Probs PstYr	3-4 Probs PstYr	5+ Probs PstYr
Total	0.66	0.81	0.50	0.23	0.21	0.90	0.92	0.32	0.16	0.14
Emotional argument (D18)										
- No	0.66	0.81	0.50	0.21	0.14	0.91	0.92	0.31	0.15	0.08
- Yes	0.00	3.73	3.68	6.54	7.40	6.02	6.06	6.10	4.08	7.37
Past year job loss (G12)										
- No	0.84	1.06	0.69	0.30	0.28	1.16	1.19	0.45	0.22	0.18
- Yes	3.38	5.54	3.97	2.48	2.62	5.94	6.01	1.59	0.00	2.39
Past year welfare income (G17_4)										
- No	0.67	0.83	0.52	0.23	0.21	0.92	0.94	0.32	0.16	0.15
- Yes	5.60	7.11	4.78	3.59	2.68	6.81	7.12	3.74	1.58	0.00
Past year unemployment income (G17_5)										
- No	0.68	0.84	0.52	0.23	0.21	0.95	0.97	0.32	0.16	0.14
- Yes	2.63	3.60	2.71	1.24	1.41	3.53	3.69	1.76	1.00	0.77
Ever bankrupt (G35)										
- No	0.68	0.84	0.52	0.23	0.20	0.94	0.96	0.32	0.16	0.14
- Yes	2.25	3.18	1.85	1.25	1.53	3.10	3.45	1.76	1.01	0.77
Past year bankrupt (G36)										
- No	0.66	0.81	0.50	0.23	0.20	0.91	0.92	0.32	0.16	0.14
- Yes	6.50	7.84	0.00	3.21	4.20	8.09	8.64	4.20	0.00	0.00
Ever arrested (H2)										
- Yes	1.27	2.55	2.01	1.24	1.06	2.39	2.65	1.43	0.73	0.65
- No	0.76	0.90	0.53	0.22	0.20	1.01	1.02	0.33	0.17	0.14

Table 18a. Standard Errors for Percent Reporting Arguments, Job Loss, & Income Dependence By Gaming Frequency and Problems, Combined Patron+RDD Data 1998, Weighted

	Argued about gamb-ling	Past year job loss	Past year welfar income	PY unempl ment comp
Total	0.19	0.47	0.24	0.45
Frequency of gaming				
- Monthly	0.86	1.16	0.53	1.10
- Few times	0.49	1.05	0.44	1.05
- One day	0.33	1.15	0.53	1.46
- Not past year	0.27	0.92	0.46	0.76
- Never	0.18	1.00	0.66	0.99
Frequency of lottery				
- Weekly	0.68	1.22	0.68	1.16
- Monthly	0.41	1.07	0.66	1.31
- Past year	0.34	0.88	0.48	0.84
- Not past year	0.49	1.18	0.49	1.06
- Never	0.28	0.99	0.50	0.86
Lifetime problems				
- Never gambled	0.00	1.13	0.83	1.34
- 0	0.06	0.53	0.25	0.48
- 1-2	0.55	1.67	1.00	1.99
- 3-4	4.92	4.98	3.57	4.28
- 5+	6.67	5.45	2.80	5.00
Past year problems				
- No gambling	0.24	0.92	0.42	0.78
- 0	0.14	0.56	0.30	0.56
- 1-2	2.25	1.53	1.78	2.91
- 3-4	5.42	0.00	2.92	6.30
- 5+	9.32	9.68	0.00	6.16

Table 19a. Standard Errors for Percent Reporting Bankruptcy and Criminal Justice System Involvement By Gaming Frequency and Problems, Combined Patron+RDD Data 1998, Weighted

	Life-time bank-ruptcy	Past year bank-ruptcy	Ever arres-ted	Never arres-ted
Total	0.43	0.19	0.58	0.68
Frequency of gaming				
- Monthly	1.21	0.51	1.82	1.97
- Few times	1.06	0.52	1.44	1.77
- One day	1.41	0.59	1.56	2.12
- Not past year	0.72	0.32	0.98	1.11
- Never	0.78	0.31	0.97	1.10
Frequency of lottery				
- Weekly	1.34	0.68	1.57	2.07
- Monthly	1.08	0.41	1.85	2.05
- Past year	0.91	0.32	1.19	1.34
- Not past year	0.83	0.39	1.34	1.47
- Never	0.76	0.38	0.88	1.03
Lifetime problems				
- Never gambled	1.06	0.52	1.07	1.10
- 0	0.50	0.22	0.65	0.80
- 1-2	1.29	0.00	2.50	2.50
- 3-4	4.11	1.86	6.48	6.48
- 5+	5.27	2.67	6.25	6.25
Past year problems				
- No gambling	0.60	0.27	0.85	0.90
- 0	0.58	0.26	0.77	0.94
- 1-2	2.80	1.18	3.93	3.93
- 3-4	6.09	0.00	7.66	7.66
- 5+	6.07	0.00	8.65	8.65

YOUTH DATA TABLES

Table 1. Demographic Distribution (Percent) of Gambling Impact Behavior Study, Youth Data, 1998, Weighted

	Total
Sex	
- Male	50.4
- Female	49.6
Race	
- White	74.1
- Black	13.1
- Hispanic	9.4
- Other	3.4
Age	
- 16	54.0
- 17	46.0
Education	
- Less than HS	69.0
- HS graduate	30.5
- Some college	0.5
Region	
- Northeast	18.6
- South	35.6
- Midwest	23.1
- West	22.8
Lottery state	
- No	17.9
- Yes	82.1

Table 2. Percent Reporting Gaming Activities By Type of Activity and Demographics, Youth Data 1998, Weighted

	Life-time Casino	Past-year Casino	Life-time Track	Past-year Track	Life-time Lotto	Past-year Lotto	Life-time Bingo	Past-year Bingo	Life-time Chari-ty	Past-year Chari-ty
Total	1.9	1.1	5.6	2.2	21.4	13.1	18.2	5.5	5.9	2.9
Sex										
- Male	1.4	0.7	5.2	1.4	22.1	13.4	14.8	6.9	6.4	3.2
- Female	2.5	1.5	6.0	3.1	20.7	12.8	21.6	4.1	5.4	2.6
Race										
- White	2.1	1.4	6.8	2.3	21.1	12.8	18.5	5.4	5.1	1.6
- Black	2.9	0.0	4.1	4.1	13.9	5.8	15.2	7.0	12.9	9.9
- Hispanic	0.0	0.0	0.0	0.0	40.9	29.3	25.9	6.4	2.1	2.1
- Other	0.3	0.3	0.0	0.0	2.9	2.9	0.3	0.3	5.7	5.7
Education										
- Less than HS	1.8	1.1	5.5	2.0	21.5	12.3	16.8	5.1	6.0	3.7
- HS graduate	2.3	1.0	6.0	2.9	21.0	14.5	20.9	6.7	5.0	0.4
- Some college	0.0	0.0	0.0	0.0	39.6	39.6	39.6	0.0	39.6	39.6
Region										
- Northeast	1.1	1.1	8.7	5.8	25.3	20.5	29.2	4.4	4.9	1.9
- South	1.6	0.0	5.1	2.0	23.6	13.9	18.8	6.4	8.9	4.7
- Midwest	0.9	0.5	7.7	1.9	20.2	12.2	16.4	7.7	6.1	2.7
- West	4.2	3.3	1.8	0.0	16.1	6.8	10.0	2.9	1.8	0.9
Lottery state										
- No	3.1	3.1	4.5	0.0	16.6	7.0	16.3	4.5	4.8	0.0
- Yes	1.7	0.6	5.9	2.8	22.6	14.5	18.7	5.8	6.2	3.5

Table 2 (continued)

	Life-time Card-room	Past-year Card-room	Life-time Pri-vate	Past-year Pri-vate	Life-time Store	Past-year Store	Life-time Unlic	Past-year Unlic	Life-time Indian	Past-year Indian
Total	3.2	1.4	47.6	28.2	7.2	3.8	14.6	10.2	0.7	0.7
Sex										
- Male	5.1	2.7	58.6	36.8	7.3	4.0	23.4	17.1	0.7	0.7
- Female	1.3	0.2	36.4	19.4	7.0	3.7	5.7	3.1	0.8	0.8
Race										
- White	2.8	1.7	45.9	28.0	6.7	3.9	13.6	10.3	0.7	0.7
- Black	4.1	0.0	49.1	29.4	4.1	4.1	11.5	11.5	0.0	0.0
- Hispanic	6.4	2.1	64.0	35.6	17.9	4.3	25.7	4.3	2.1	2.1
- Other	0.5	0.5	33.7	8.1	0.3	0.0	18.4	18.1	0.3	0.3
Education										
- Less than HS	3.3	1.8	46.9	27.4	7.2	3.1	16.3	10.7	0.2	0.2
- HS graduate	3.3	0.6	49.6	30.0	7.3	5.5	11.3	9.1	1.9	1.9
- Some college	0.0	0.0	21.8	21.8	0.0	0.0	0.0	0.0	0.0	0.0
Region										
- Northeast	4.4	2.7	49.9	27.1	9.2	3.7	24.7	14.8	1.1	1.1
- South	4.2	1.1	49.1	30.9	9.5	5.2	11.5	8.9	1.1	1.1
- Midwest	2.5	1.0	45.1	28.2	4.8	2.8	10.7	7.8	0.5	0.5
- West	1.4	1.4	46.0	24.8	4.3	2.9	15.4	10.9	0.0	0.0
Lottery state										
- No	3.5	3.5	37.4	28.6	9.6	2.9	9.4	7.6	0.1	0.1
- Yes	3.2	1.0	50.2	28.3	6.7	4.1	15.9	10.8	0.9	0.9

Table 4. Percent Reporting Gambling Problems (Using Adult Cutoff) By Number of Problems and Demographics, Youth Data 1998, Weighted

	Never gambl-ed	0 Probs Ever	1-2 Probs Ever	3-4 Probs Ever	5+ Probs Ever	No gamb PstYr	0 Probs PstYr	1-2 Probs PstYr	3-4 Probs PstYr	5+ Probs PstYr
Total	34.4	63.0	1.9	0.7	0.0	55.9	57.8	1.6	0.0	0.0
Sex										
- Male	26.3	69.5	3.6	0.7	0.0	47.0	67.0	2.9	0.0	0.0
- Female	42.6	56.5	0.2	0.7	0.0	65.0	48.4	0.2	0.0	0.0
Race										
- White	34.2	64.3	1.1	0.5	0.0	57.1	58.1	1.3	0.0	0.0
- Black	34.0	59.2	6.8	0.0	0.0	54.8	54.9	2.9	0.0	0.0
- Hispanic	25.8	68.4	2.1	3.7	0.0	40.9	66.8	2.1	0.0	0.0
- Other	63.9	36.1	0.0	0.0	0.0	76.8	36.1	0.0	0.0	0.0
Age										
- 16	33.8	63.3	1.9	1.0	0.0	54.3	57.0	1.3	0.0	0.0
- 17	35.1	62.7	1.9	0.4	0.0	57.8	58.7	1.8	0.0	0.0
Education										
- Less than HS	34.3	63.4	1.4	1.0	0.0	55.4	57.3	1.1	0.0	0.0
- HS graduate	34.5	62.3	3.2	0.0	0.0	57.5	58.9	2.6	0.0	0.0
- Some college	38.7	61.3	0.0	0.0	0.0	38.7	61.3	0.0	0.0	0.0
Region										
- Northeast	29.2	69.9	0.0	0.9	0.0	49.2	63.7	0.9	0.0	0.0
- South	32.4	64.4	2.7	0.5	0.0	54.1	58.8	2.7	0.0	0.0
- Midwest	36.8	61.2	2.0	0.0	0.0	56.4	56.1	2.0	0.0	0.0
- West	39.0	57.2	2.2	1.5	0.0	63.8	52.9	0.0	0.0	0.0
Lottery state										
- No	37.0	62.0	0.0	1.0	0.0	59.4	54.6	1.0	0.0	0.0
- Yes	33.3	63.7	2.3	0.6	0.0	54.9	58.9	1.7	0.0	0.0

TABLES FROM CHAPTER 3

Table 11a. Employment Experiences, by Type of Gambler (RDD only-weighted)

Type of Characteristic	Gambling Type						
	Non-gambler	Low Risk	At Risk	Problem Gambler		Pathological Gambler	
				Life Time	Past Year	Life Time	Past Year
Employed currently	53.0	73.6	70.7	67.8	57.5	76.6	80.0
Any employment past year	62.6	79.0	78.9	83.6	88.9	88.2	80.0
Among Those Working Past Year…							
Any unemployment	22.6	12.6	17.6	25.3	0.0	32.7	0.0
Months unemployed	1.7	0.9	1.3	1.7	0.0	2.8	0.0
Lost a job/fired past year	2.7	3.7	4.3	18.1	0.0	4.3	0.0
Hourly wage (RDD only)	$14.60	$18.20	$18.10	$19.60	$10.30	$16.60	$12.30

Table 11b. Employment Experiences, by Type of Gambler (Patron Survey Only-Not Weighted)

Type of Characteristic	Gambling Type						
	Non-gambler	Low Risk	At Risk	Problem Gambler		Pathological Gambler	
				Life Time	Past Year	Life Time	Past Year
Employed currently	n.a.	60.7	64.3	63.6	60.0	41.7	79.2
Any employment past year	n.a.	68.7	73.5	72.7	73.3	58.3	82.6
Among Those Working Past Year…							
Any unemployment	n.a.	11.8	11.5	12.5	18.2	28.6	10.5
Months unemployed	n.a.	0.8	1.0	1.4	1.4	2.4	0.7
Lost a job/fired past year	n.a.	3.3	3.7	14.3	0.0	0.0	26.3
Hourly wage (RDD only)	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.

n.a.: no respondents in this cell, either by definition of the population (the Patron Survey only included individuals that participated in gambling), or design of the survey (certain questions were not asked in the Patron Survey).

Table 13a. Financial Characteristics and Impacts, by Type of Gambler (RDD only-weighted)

Type of Characteristic	Lifetime Gambling Behavior						
	Non-gambler	Low-Risk	At-Risk	Problem Gambler		Pathological Gambler	
				Life Time	Past Year	Life Time	Past Year
Any unemployment benefits, 12 mos.	4.7	3.9	10.2	9.9	0	18.6	0.0
Received welfare benefits, 12 mos.	2.2	1.1	1.9	7.1	0	7.6	0.0
Household income, 12 mos. (RDD only)	$40,100	$48,600	$50,000	$47,000	$31,000	$46,900	$33,000
Household debt, current (RDD only)	$21,600	$37,700	$36,800	$13,700	$16,100	$48,900	$45,600
Filed bankruptcy, ever	4.0	5.5	3.0	12.8	8.4	13.0	0.0

Table 13b. Financial Characteristics and Impacts, by Type of Gambler (Patron Survey Only-Not Weighted)

Type of Characteristic	Lifetime Gambling Behavior						
	Non-gambler	Low-Risk	At-Risk	Problem Gambler		Pathological Gambler	
				Life Time	Past Year	Life Time	Past Year
Any unemployment benefits, 12 mos.	n.a.	4.7	7.2	9.1	13.3	16.7	8.7
Received welfare benefits, 12 mos.	n.a.	1.7	3.6	18.2	6.7	8.3	0
Household income, 12 mos. (RDD only)	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
Household debt, current (RDD only)	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
Filed bankruptcy, ever	n.a.	8.6	13.1	9.1	20.0	25.0	12.5

Table 15a. Weighted Occurrence of Criminal Justice Consequences, by Type of Gambler (RDD only-weighted)

Type of Consequence	Lifetime Gambling Behavior						
	Non-gambler	Low Risk	At Risk	Problem Gambler		Pathological Gambler	
				Life Time	Past Year	Life Time	Past Year
Arrested	4.1	10.9	20.0	41.8	0	31.8	0
Times arrested	1.7	2.1	2.9	1.6	0	3.3	0
Incarcerated (RDD only)	0.3	3.7	7.8	12.8	0	25.2	0

Table 15b. Weighted Occurrence of Criminal Justice Consequences, by Type of Gambler (Patron Survey Only-Not Weighted)

Type of Consequence	Lifetime Gambling Behavior						
	Non-gambler	Low Risk	At Risk	Problem Gambler		Pathological Gambler	
				Life Time	Past Year	Life Time	Past Year
Arrested	n.a.	12.2	17.9	27.3	40.0	41.7	25.0
Times arrested (RDD only)	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
Incarcerated (RDD only)	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.

Table 17a. Marital and Health Status, by Type of Gambler (RDD only-weighted)

Status	Lifetime Gambling Behavior						
	Non-gambler	Low Risk	At- Risk	Problem Gambler		Pathological Gambler	
				Life Time	Past Year	Life Time	Past Year
Divorced	18.2	29.3	32.0	46.3	0	52.3	58.1
Poor/ fair health	23.1	14.0	16.2	5.3	31.4	33.5	20.0
Mental health tx.	5.3	6.8	7.1	16.5	0	13.5	20.0

Table 17b. Marital and Health Status, by Type of Gambler (Patron Survey Only-Not Weighted)

Status	Lifetime Gambling Behavior						
	Non-gambler	Low Risk	At-Risk	Problem Gambler		Pathological Gambler	
				Life Time	Past Year	Life Time	Past Year
Divorced	n.a.	35.8	47.0	42.9	50.0	50.0	50.0
Poor/ fair health	n.a.	15.9	15.5	27.2	26.7	25.0	33.3
Mental health tx.	n.a.	4.6	4.8	18.1	20.0	16.7	12.5

Table A. Sample Size for Estimates (Maximum Number of Observations, by Survey Component, and Type of Gambler)

Survey Component	Gambling Type								
	Non-gambler	Low Risk	At Risk	Problem Gambler			Pathological Gambler		
				Total	Life Time	Past Year	Total	Life Time	Past Year
RDD Survey	327	1806	182	30	25	5	21	18	3
Patron Survey	n.a.	302	84	26	11	15	36	12	24
Total Survey	327	2108	266	56	36	20	57	30	27