

# New Jersey Senior Gambling Survey

Report of Findings  
to the  
Council on Compulsive Gambling of New Jersey

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## Executive Summary

Fairleigh Dickinson University's PublicMind conducted a telephone poll from January 16 to April 18, 2006 of 700 residents in New Jersey aged 55 and over. The survey asked respondents about their participation in various gambling activities, reasons for non-gambling, a screen to identify possible problem gamblers, a question on attitudes toward state funded programs for problem gamblers, and a question on awareness of the Gamblers' Anonymous helpline, in addition to standard demographic questions. The highlights of the survey include:

### ***Methods/Research Design:***

The New Jersey Senior Gambling Survey was conducted by telephone from January 16 through April 18, 2006 using a randomly selected, state-wide sample of 700 New Jersey residents aged 55 and over, with a margin of error of +/- 3.7 percentage points at the 95 percent level of confidence. In an effort to reduce non-response bias, call-backs were increased from 6 to 10 approximately halfway through interviewing.

### ***Gambling Participation:***

- Just over 3 in 4 New Jersey seniors are gamblers and about one-quarter are non-gamblers.
- Nearly 2 in 3 New Jersey seniors play the lottery (65%) and almost as many gamble at casinos (63%).
- Almost 7 in 10 casino-going casino gamblers report spending most of their time playing the slot machines (69%). The next most popular casino game is blackjack (13%).
- The mean amount spent on games in casinos per year was \$6,471.
- Two in three lottery players play Pick a number game (66%), just over 1 in 4 play instant scratch off (26%).
- The mean amount spent on lottery tickets per year is \$415.50
- The vast majority of senior gamblers in New Jersey began gambling before they were 55 years old (86%). Those who began gambling from 55 on tended to be widowed, have a high school degree or less, and report an income below \$50,000.
- The most frequent reason cited for not gambling at all was "not interested/not fun" (37%), followed by the possibility of losing money (30%), and moral and ethical concerns (22%).

### ***Unsafe Gambling:***

- Nearly one-quarter (23%) of senior gamblers are unsafe gamblers, with 17% of all gamblers At Risk gamblers, 4% Problem gamblers and 2% Pathological gamblers.
- Pathological gamblers are more likely than both Problem gamblers and At-Risk gamblers to gamble at casinos and to report the “Pick a number” game as the lottery game they play most often.
- Unsafe gamblers were more likely to:
  - gamble at a casino (87% to 76%),
  - spend money on lottery tickets daily (12% to 3%),
  - play pick a number game (76% to 64%), and
  - play money for bingo outside a casino (30% to 19%)
- The mean amount spent on casino gambling by Unsafe gamblers was over 3 1/2 times higher than that spent by safe gamblers. For lottery gambling, the disparity was even greater, nearly six times more.

### ***Attitudes Toward & Knowledge About State Supported Programs for Problem Gamblers***

- A majority of respondents say that it is not the state’s responsibility to provide programs for people with gambling problems (48%). Just under 4 in 10 (39%) say the state should provide such programs, while another 13% said they didn’t know.
- Slightly more than 3 in 10 seniors in the sample were able to correctly give the number to call for those needing help with a gambling problem (31%). Nearly 2 in 3 respondents said they didn’t know (64%).
- Almost half of all Unsafe gamblers provided the correct number (47%); within this group the correct number was provided by 68% of Pathological gamblers, 2 in 3 Problem gamblers, and 41% of At-risk gamblers. Unsafe gamblers were more likely than Safe gamblers to provide the correct number (47% to 32%),

## Introduction

Aging of the baby boom generation and increasing availability of gambling activities has resulted in an explosion of gambling activity among seniors nationwide (Task Force on Gambling Problems of the Elderly). Seniors were the fastest growing group of gamblers between 1974 and 1998, though they remain underrepresented among all gamblers (Gambling Impact and Behavior Study 1999, viii).

It appears likely that gambling among seniors may substitute for the absence of other social networks. In their study of Detroit residents 60 and older, Zaranek and Chapelski found that participation in a variety of other activities was negatively associated with visits to casinos compared to those who visit monthly or more. Moreover, those who reported greater social support networks were less likely than their counterparts to visit the casino (2005, S78).

While seniors may derive some benefits from gambling as a social activity, there are also some reasons for concern. Using an older screen for identifying pathological and problem gamblers (the South Oaks Gambling Screen, or SOGS), a 2003 study found a 9.7% lifetime rate of combined pathological and problem gambling in a senior center sample (Ladd et al 2003). Another study of a sample of elderly (over age 65) patients with primary care appointments found 10.9% to be at risk gamblers, defined as those who bet more than \$100 on a single bet or who bet more than they could afford to lose in the last year (Levens 2005). A series of studies of gambling patterns in Manitoba found 1.2% gambling at pathological levels, another 1.6% gambling at problem levels (Patton et al 2002, 88). Furthermore, older gamblers were found to be more likely than younger gamblers to spend over 10 hours and over \$100 a month gambling (Patton et al 2002, 2). Adopting a more restrictive screen, the NORC DSM-IV Screen for Gambling Problems (NODS), a 2003 survey of Florida seniors (aged 55 and over) found .8% were lifetime pathological gamblers, another 1% were problem gamblers, and 8% were at risk gamblers (Volberg 2003). More worrisome, there is evidence that those with a gambling disorder are more likely to report other problems such as physical ailments/illnesses, family or social problems, depression, and problematic alcohol use (Levens 2005; Pietrzak 2005; Volberg 2003).

There have been no surveys of gambling activities in the senior population in New Jersey and the last statewide survey of gambling activities among New Jersey residents was conducted over a decade ago (Gallup 1993). Summary statistics from the 1-800-GAMBLER helpline from 2004, however, suggest an increasing trend of senior gambling in New Jersey, with calls from those over 55 up from 9% in 2000 to 16% in 2004 (CCGNJ n.d., 1). The purpose of this study is gather systematic data on a range of senior gambling activities, including gambling frequency, types of gambling engaged in, location, and amount of money spent on gambling. A second important purpose is to assess the extent of problem gambling among New Jersey seniors and identify some of

their behavioral and demographic characteristics. Finally, the survey also assessed respondent attitudes toward and knowledge about, state sponsored programs for problem gamblers.

The report proceeds as follows. Following a brief discussion on the methods used in the study, the report then examines gambling participation among New Jersey seniors in section 1. This section provides participation rates for casinos and the games played within casinos, the lottery, bingo for money outside casinos, and other gambling activities, as well as money spent on each activity. Section 2 assesses problem gambling in New Jersey, identifying its extent and examining some of the demographic characteristics associated with pathological, problem, and at-risk gambling. Section 3 compares problem and non-problem gamblers in terms of their demographic characteristics and types of gambling activities. Section 4 presents the responses to two questions asked about state-funded programs for those with gambling problems.

## Methods

Drawing on several studies of gambling, problem gambling, and gambling among seniors as well as the expertise of the survey's sponsor, the Council on Compulsive Gambling of New Jersey, PublicMind developed a questionnaire estimated at 10 minutes in length for the New Jersey Senior Gambling Survey (see the appendix for the full questionnaire). The questionnaire included questions about gambling participation, reasons for non-gambling, a screen to identify possible problem gamblers, a question on attitudes toward state funded programs for problem gamblers, and a question on awareness of the Gamblers' Anonymous helpline, in addition to standard demographic questions.

### Problem Gambling: Defining Terms

An important goal of the study was to identify the rate of problem gambling among New Jersey seniors. The term "problem gambling" has two meanings in the literature. It is a catch-all term for those with some form of gambling problem, from minor to severe, and it has a more precise meaning identifying a particular severity between pathological and at risk gambling. In order distinguish between these two meanings, in this study "problem gambling" and "problem gamblers" refer to a particular severity of gambling problem, as defined below, while "unsafe gambling" and "unsafe gambler" is the catch-all term for all those with some form of gambling problem, from pathological, through problem, to at risk.

While there are many possible definitions as to what constitutes an unsafe gambler, a widely accepted screen is the National Opinion Research Center DSM-IV Screen for Gambling Problems (NODS). This screen was used, for example, in a comprehensive study of problem gambling among Florida seniors (Volberg 2003). The Florida survey added additional questions and Volberg's analysis of the NODS's effectiveness identified a subset of questions (including the non-NODS questions) that captured over 90% of those identified as having gambling problems (2003, 45). Given budgetary limitations, the New Jersey study adopted this subset of nine questions, the Florida Senior Problem Gambling Screen (FSPGS) (Volberg 2003, 46).

Answers to these questions were used to define different populations of gamblers in the sample, using the terminology above:

- *Safe Gamblers* are those who said they participate in one or more gambling activities and who answered "no" to every one of the FSPGS questions.
- *Unsafe Gamblers* are those who said they participate in one or more gambling activities and who answered yes to one or more of the FSPGS questions. This group is divided into three groups based on the number of "yes" responses to FSPGS questions:

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- *Pathological Gamblers* are those who answered “yes” to five or more of the nine FSPGS questions,
- *Problem Gamblers* are those who answered “yes” to three or four of the nine FSPGS questions, and
- *At-Risk Gamblers* are those who answered “yes” to one or two of the nine FSPGS questions.

## **Sample Design**

The New Jersey Senior Gambling Survey was conducted by telephone from January 16 through April 18, 2006 using a randomly selected, state-wide sample of 700 New Jersey residents aged 55 and over. All interviews are conducted by professionally trained interviewers using a CATI (Computer Assisted Telephone Interviewing) system who are supervised and monitored randomly for quality control. Random selection is obtained through computerized random-digit dialing. This technique gives every person with a phone number an equal chance of being selected, including those with unlisted numbers. To increase the response rate, interviewers made up to 10 call backs with eligible respondents. Table M1 provides a breakdown of the sample disposition.

<b>Total Numbers</b>	<b>19741</b>	<b>100.00%</b>
<b>Status Unresolved (no response after 10 attempts)</b>	<b>1249</b>	<b>6.33%</b>
<b>Invalid Sample</b>	<b>9938</b>	<b>50.34%</b>
Duplicate Numbers	115	
Not in Service (Disconnected)	7039	
Non-Residential	1394	
Fax Machine/Modem	1063	
Language Barrier	327	
Hearing Problem	0	
<b>Total Non-Contacts</b>	<b>2481</b>	<b>12.57%</b>
No Answer	2223	
Blocked Number	0	
Busy Signal	258	
<b>Contacts Not Interviewed</b>	<b>2619</b>	<b>13.27%</b>
Answering Machin/Voice Mail	902	
Callback	171	
Non-Qualified Respondent (No One 55+)	1546	
Over Quota	0	
Region Closed	0	
<b>Total Contacts</b>	<b>3454</b>	<b>17.50%</b>
Completed Survey	700	
Refused to Participate	2608	
Terminated by Respondent	146	

**Table M.1: Disposition of the Senior Survey Sample**

The random sample underrepresented men relative to women as compared with the 2004 American Community Survey (ACS).<sup>1</sup> As a result, the sample was weighted to more accurately reflect the gender distribution in this population. Table M2 provides information on the ACS data, the random sample actually achieved, and the weighted sample.

<sup>1</sup> See table B01001. SEX BY AGE - Universe: TOTAL POPULATION. Created at: [http://factfinder.census.gov/servlet/DTable?\\_bm=y&-context=dt&-ds\\_name=ACS\\_2004\\_EST\\_G00\\_&-mt\\_name=ACS\\_2004\\_EST\\_G2000\\_B01001&-mt\\_name=ACS\\_2004\\_EST\\_G2000\\_B01003&-CONTEXT=dt&-tree\\_id=304&-all\\_geo\\_types=N&-geo\\_id=04000US34&-search\\_results=01000US&-format=&-\\_lang=en](http://factfinder.census.gov/servlet/DTable?_bm=y&-context=dt&-ds_name=ACS_2004_EST_G00_&-mt_name=ACS_2004_EST_G2000_B01001&-mt_name=ACS_2004_EST_G2000_B01003&-CONTEXT=dt&-tree_id=304&-all_geo_types=N&-geo_id=04000US34&-search_results=01000US&-format=&-_lang=en)

Demographic		2004 ACS (%)	Achieved Sample (%)	Weighted Sample (%)
Gender		(100)	(100)	(100)
	<b>Male</b>	44	37	44
	55-64	21	19	21
	65-74	12	9	13
	75+	10	7	9
	<b>Female</b>	56	63	56
	55-64	24	27	22
	65-74	15	16	14
	75+	17	18	18
<b>Age (total)</b>		(100)	(100)	(100)
	55-64	45	46	43
	65-74	27	25	27
	75+	27	26	27

**Table M.2: ACS demographic data, achieved sample, and weighted sample characteristics**

### Sampling Error and Statistical Tests

The sampling error for 700 adults is +/- 3.7 percentage points at the 95 percent level of confidence. Survey results are also subject to non-sampling error. This kind of error, which cannot be measured, arises from a number of factors including, but not limited to, non-response (eligible individuals refusing to be interviewed), question wording, the order in which questions are asked, and variations among interviewers.

In the tables below, total results for each question are highlighted in **blue**. All reported results for comparisons between subgroups tested significantly at the 95% confidence level unless otherwise noted. Percentages may not sum to 100% due to rounding, multiple answers, and refusals. Statistically significant comparisons (Chi-squared tests) are highlighted in **bold red**. Bold red alone indicates significance against all comparison groups; **non-bolded red** indicates the relevant comparison group if not all groups test significantly. It is important to note that while all results reported are statistically significant, low population counts in some cells suggest caution in interpreting the results.

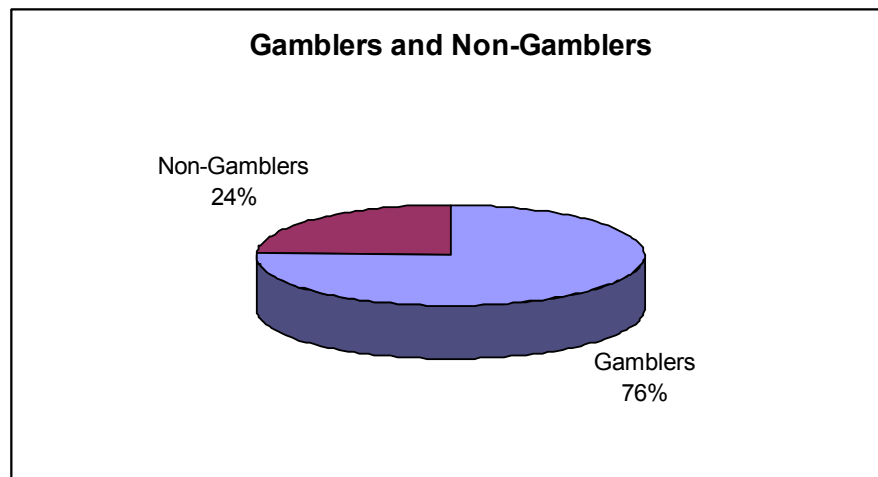
The symbol [-] represents figures below 1%, including 0. Wording of some questions in the narrative of the report has been changed to ease exposition; for the exact questions as asked, please see the Appendix.

## 1. Gambling Among New Jersey Seniors

A major goal of the study was to assess the gambling activities of New Jersey seniors, including which games seniors play, how often they gamble, where they gamble, and how much they spend on each activity. The questionnaire asked respondents whether they played games at a casino, played the lottery, played bingo for money outside a casino, and whether they played any other game for money. Respondents who answered yes were then asked follow-up questions about how frequently they gambled (which games, where, and how they got there for casino players) and how much they spent gambling. This section of the report presents the answers to these questions and identifies important demographic characteristics associated with them.

### Overview of Participation

There were no 'pure' non-gamblers in the sample. Everyone had engaged in at least one of the gambling activities in the survey at some point in their life. The 169 non-gamblers in the study were thus defined as those who said they did not play the lottery, did not play bingo for money outside a casino, did not play any other game for money, and who had not played a game at a casino in the last five years. Consequently a gambler in this study is anyone who answered yes to any of the four activities.<sup>2</sup> Given these definitions, just over 3 in 4 New Jersey seniors in our sample are gamblers and about one-quarter are non-gamblers (Figure 1.1).



Base: 700.

**Figure 1.1: Senior gamblers and non-gamblers in New Jersey**

<sup>2</sup> If a respondent answered yes only to having played a game in a casino, then s/he was counted as a gambler only if s/he had done so within the last five years.

Tables 1.1-1.3 provide comparative totals and demographic characteristics of gamblers: those who said that they have played a game at a casino, spent money on a lottery ticket, played bingo for money outside a casino, or placed some other kind of bet in the past year.

Yes to...	Total	Age			Marital Status				Gender	
		55-64	65-74	75+	Marr	Wid	Div	Nev	Male	Female
Casino	63	66	67	54	68	54	71	47	65	61
Lottery	65	69	67	56	68	60	75	64	66	64
Bingo (\$)	16	15	23	14	16	18	24	13	10	21
Other	8	10	9	4	9	6	9	9	11	6

Base: 700.

**Table 1.1: Age, marital status, and gender demographics of casino, lottery, bingo, and other gamblers**

Nearly 2 in 3 (65%) New Jersey seniors play the lottery and almost as many gamble at casinos (63%). Comparatively fewer (16%) play money for bingo outside a casino while fewer than 1 in 10 (8%) played some other game for money. Those under 75 were more likely than their elders both to play a game at a casino and to buy a lottery ticket (66% and 67% to 54% and 69% and 67% to 56%, respectively) while those 65 to 74 were more likely than both those younger as well as their elders to play bingo for money outside a casino (23% to 15% and 14% respectively). Married (68%) and divorced/separated (71%) respondents were more likely than the widowed (54%) and the never married (47%) to play a game at a casino. Women were more than twice as likely as men (21% to 10%) to play bingo for money outside a casino, with the reverse the case in very similar proportions (11% to 6%) for placing other bets or playing games for money.

Yes to...	Total	Education			Race				
		HS or less	Some College	College Plus	White	African Amer.	Asian-Amer.	Hisp	Other
Casino	63	61	67	64	67	44	33	23	88
Lottery	65	71	72	60	67	64	49	52	80
Bingo (\$)	16	21	21	11	18	11	-	16	18
Other	8	6	9	10	9	2	7	-	20

Base: 700.

**Table 1.2: Education and race demographics of casino, lottery, bingo, and other gamblers**

Those with some college or less education were almost twice as likely to play bingo for money outside a casino than those with at least a college degree (21% against 11%). Respondents who identified themselves as belonging to a race other than white,

African-American, Asian-American or Hispanic-Latino (88%) were more likely to play games at a casino than the rest of the sample while white respondents (9%) were more likely to do the same than African-American (2%) respondents.

Yes to...	Total	Making Ends Meet			Income		
		Can't	Enough	More	<50K	50-75K	+75K
Casino	63	50	55	68	60	68	78
Lottery	65	56	65	68	71	70	75
Bingo (\$)	16	16	15	18	19	14	17
Other	8	-	6	10	8	10	12

Base: 700.

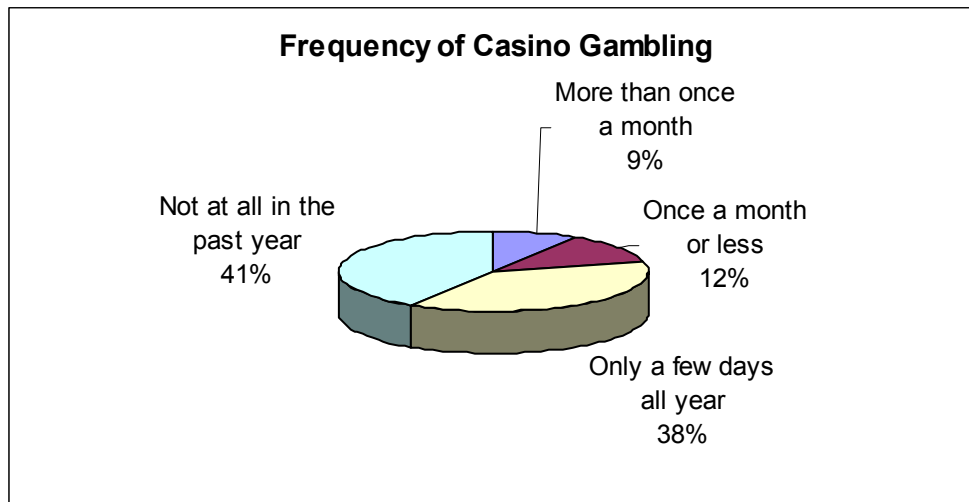
**Table 1.3: Finance and income demographics of Casino, lottery, bingo, and other gamblers**

Those in more secure financial positions (having more than enough to get by, 68%, and incomes exceeding \$75,000, 78%), were more likely to play games at a casino than those with fewer financial resources.

### Casino Gamblers

Those who said they had played a game at a casino were asked several follow-up questions about the games they play, the frequency with which they visit casinos, which cities they visit, how they get there, and how much they spend.

*About how often did you play games at a casino in the past year?*

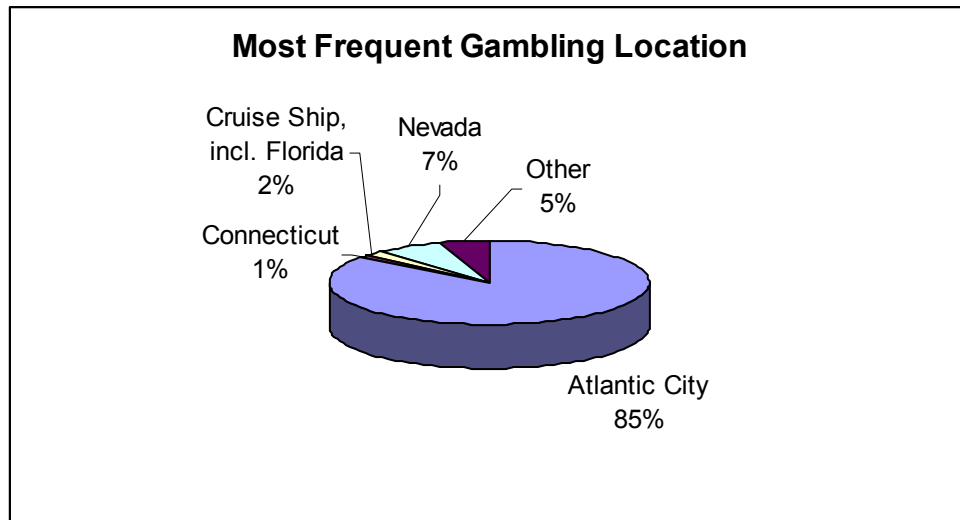


Base: 439.

**Figure 1.2: Frequency of casino gambling**

Just under 1 in 10 of those who said they had played a game in a casino said that they do so more than once a month, another 12% did so no more often than once a month, and 38% report played a game only a few days all year. Just over 4 in 10 respondents did not play at all in the past year, with just under half of these (48%) saying they had played in the last five years.

*When you visit a casino, what city do you visit most often?*

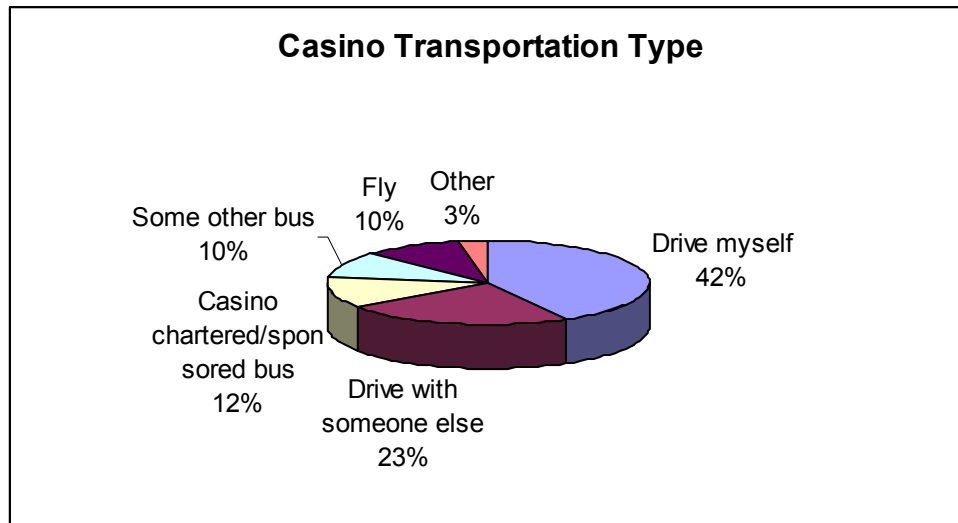


Base: 346.

**Figure 1.3: Casino gambling destinations**

Not surprisingly, Atlantic City was the most popular destination for casino gamblers (85%). Cities in Nevada were the second most frequently mentioned at 7%, followed by other (5%), cruise ships, including Florida-based casinos (2%), and Connecticut (1%). Those who began gambling after age 54 (93%) were more likely to say Atlantic City than those who began gambling before then (84%), as were those 75 and older compared to those 55-64 (94% to 80%), those widowed compared to those married (97% to 80%), and those with high school education or less compared to those with at least a college degree (94% to 76%). Respondents who reported that they can't make ends meet (100%) as well as those who report an income below \$50,000 (94%) were also more likely to gamble at Atlantic City casinos than those with enough (86%) or more (82%) and those with incomes of \$50,000 to \$75,000 (80%) and \$75,000 and over (67%). Those younger (55-64, 7% to 75+, 2%), married (9% to widowed, 1%), male (11% to 3%), and with incomes above \$75,000 (12% to 4% and 3%) were all more likely than their counterparts to say a Nevada city.

How do you get to the casino? Do you...



Base: 346.

**Figure 1.4: Transportation to casino gambling**

Most casino gamblers in the sample drive themselves (42%). Nearly one in four drive with someone else (23%), 12% take a casino sponsored or chartered bus, 1 in 10 each take some other bus or fly, and 3% take some other form of transportation. Those with incomes below \$50,000 are more likely to take a casino sponsored bus than those with incomes in the two categories above that figure (23% to 10% and 2%).

When you visit a casino, what do you usually spend most of your time playing?

Game	Total	Education			Gender	
		HS or less	Some College	College Plus	Male	Female
Slots	69	77	72	60	54	82
Video Poker	3	5	-	3	1	4
Craps	5	3	4	7	9	2
Blackjack	13	5	13	19	22	4
Roulette	5	5	7	5	7	3
Poker	2	2	1	3	1	3
Other	3	3	3	2	4	1

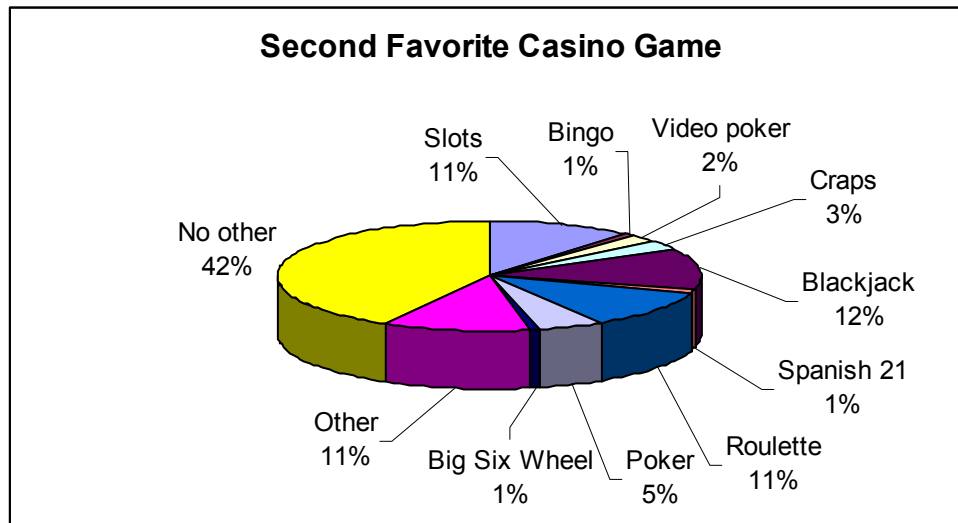
Base: 346.

**Table 1.4: Casino games usually played**

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Almost 7 in 10 casino-going casino gamblers report spending most of their time playing the slot machines (69%). The next most popular casino game is blackjack (13%), followed by craps and roulette (tied at 5%), video poker and other (tied at 3%), with poker the least popular (at 2%). Those with a high school degree or less are more likely than those with a bachelor's degree or more to play slots (77% to 60%), as are women compared to men (82% to 54%), while the reverse is true for blackjack (19% to 5% and 22 to 4%).

*After [answer from previous question], what is the game you're next most likely to play?*

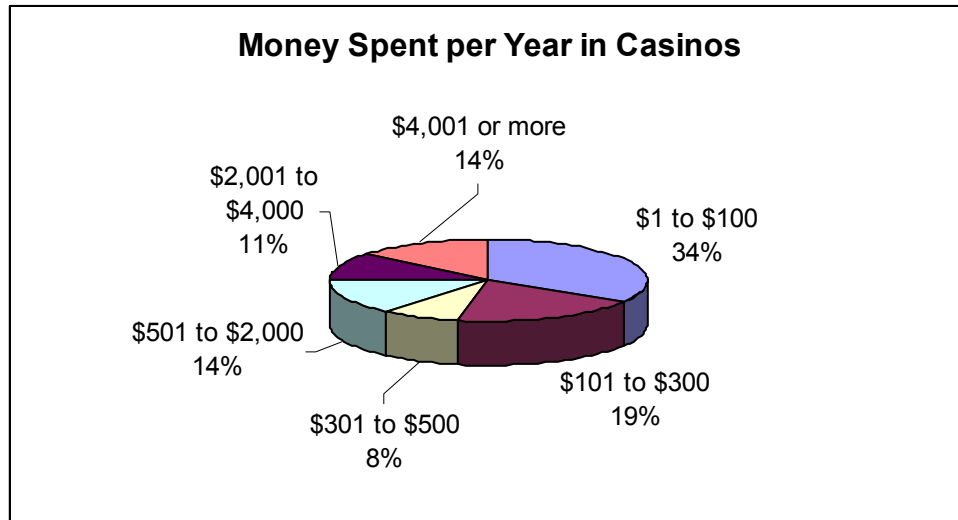


Base: 346.

**Figure 1.5: Second favorite casino game**

A large plurality of casino gamblers said they don't play any other game (42%). Blackjack led the second favorite games (12%), closely followed by roulette, slots, and other (11% each), poker (5%), craps (5%), video poker (2%), Spanish 21, Bingo, and Big Six Wheel (1% each). Men were again more likely to say blackjack than women (18% to 7%).

On average, about how much money would you say you spend in casinos a week or a month?



Base: 295.

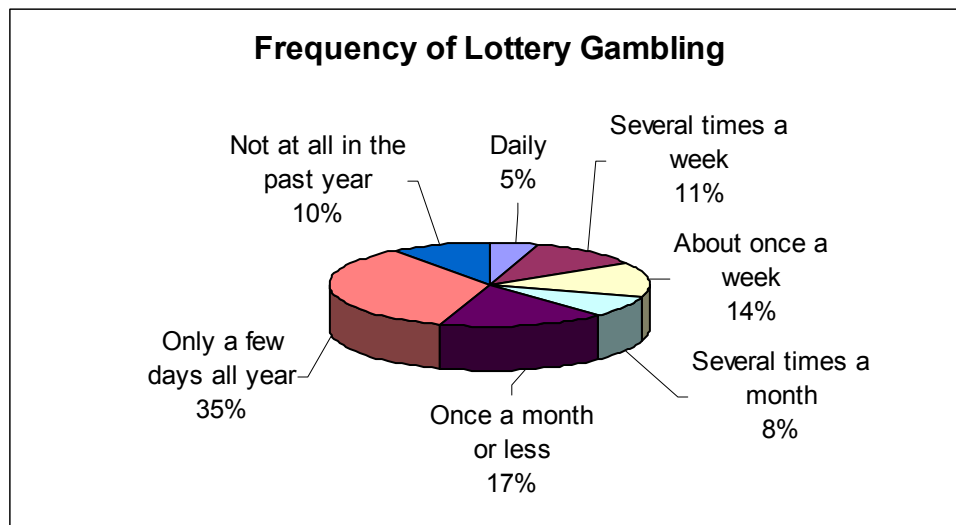
**Figure 1.6: Money spent per year in casinos**

The mean amount spent on in casinos per year was \$6,471.<sup>3</sup> Just over a third of casino goers spend \$100 or less a year during their visits. Just under 2 in 10 spend from \$101 to \$300, 14% each spend \$501 to \$2,000 and above \$4,000, 11% spend between \$2,000 and \$4,000, and 8% spend between \$300 and \$500.

<sup>3</sup> Standard deviation = \$300.

## Lottery Gamblers

*About how often did you spend money on lottery tickets in the past year?*



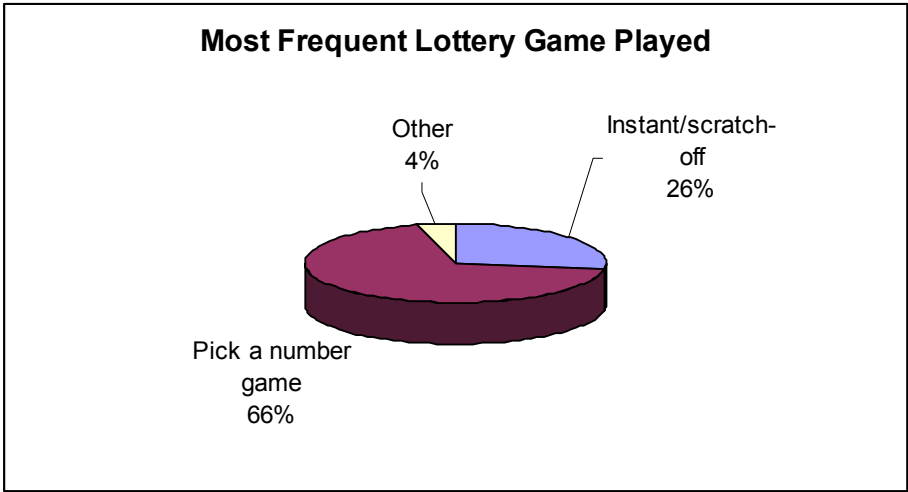
Base: 456.

**Figure 1.7: Frequency of lottery gambling**

A plurality of lottery gamblers close to a third report that they spent money on lottery tickets only a few days all year (35%), with about one-half as many reporting once a month or less (17%). One in ten report that they hadn't gambled on the lottery at all in the past year. The remainder gambled on the lottery more frequently: 14% about once a week, 11% several times a week, 8% several times a month and 5% daily. Lottery players aged 65 to 74 were more likely than their younger and older counterparts to say they spent money on lottery tickets daily in the past year (11% to 4% and 2%, respectively).

There was some relationship between marital status and frequency of lottery gambling. Married lottery gamblers (14%) were much more likely to report their frequency at several times a week than the comparable groups: twice as likely than the widowed (7%), seven times more likely than the divorced/separated (2%), and over 4 1/2 times than the never been married (3%). In contrast, the widowed were more likely than the married and never been married to report their frequency as several times a month (13% to 6% and 3%, respectively). The never been married group of lottery players was far more likely to say that they had not played at all in the past year compared to the married, widowed, and divorced/separated lottery players (29% to 8%, 10%, and 9%, respectively).

What lottery game do you play most often?



Base: 456.

**Figure 1.8: Most frequent lottery game played**

Two in three lottery players play Pick a number game (66%), just over 1 in 4 play instant scratch off (26%), and another 4% identified some other game.

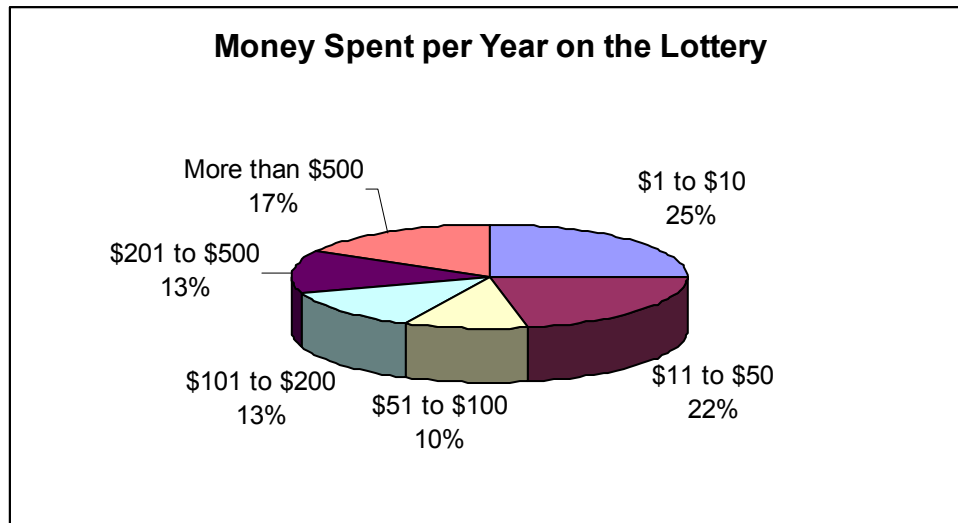
Lottery played most often...	Total	Education			Income			Gender	
		HS or less	Some College	College+	Less than \$50K	\$50K to \$75K	More than \$75K	Male	Female
Instant scratch-off	26	29	34	18	35	24	18	18	32
Pick a number	66	68	59	68	60	69	72	73	61
Other	4	1	4	7	2	4	5	5	3
DK	4	2	2	6	3	3	4	4	4

Base: 456.

**Table 1.5: Education, income, and gender demographics of different lottery game players**

Those with less than a college degree were more likely than college graduates to say Instant scratch-off, as were those reporting an annual income less than \$50,000 compared to those with incomes exceeding \$75,000, and women compared to men. The opposite pattern held for Pick a number lottery games.

*On average, about how much money would you say you spend on lottery games in a day or a week?*



Base: 411.

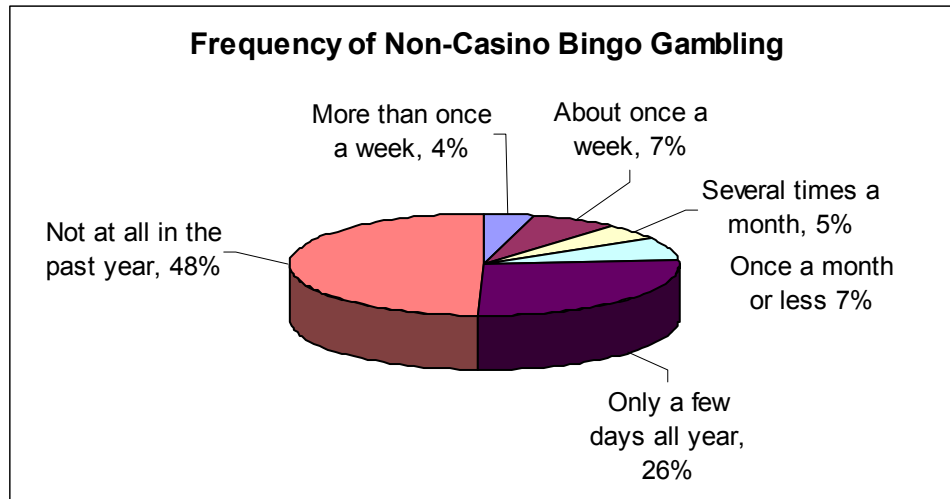
**Figure 1.9: Money spent per year on the lottery**

The mean amount spent on lottery tickets per year is \$415.50.<sup>4</sup> Those with a high school degree or less (\$545.10) and those with some college (\$570.23) had significantly higher means than those with at least a college degree (\$206.31). And while men and women play the lottery in roughly the same proportions, the mean amount spent by men is nearly two times greater than the mean amount spent by women (\$561.63 to \$294.29). One in four lottery gamblers spent between \$1 and \$10 last year and nearly the same proportion (22%) spent \$11 to \$25 in the same period. One in ten spent \$51 to \$100 and a few more spent between \$100 and \$200 and between \$200 and \$500 each (13%). A further 17% spent over \$500.

<sup>4</sup> Standard deviation = \$60.00.

## Non-Casino Bingo Gamblers

*About how often did you play bingo for money outside a casino in the past year?*

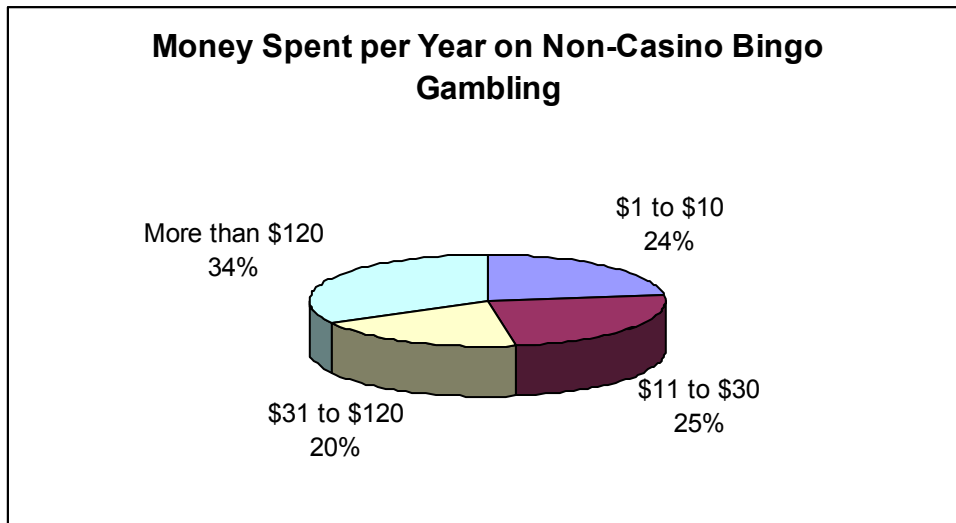


Base: 115.

**Figure 1.10: Frequency of non-casino bingo gambling**

Nearly half of those who said they had played bingo for money outside a casino reported that they had not done so at all in the past year (48%). Another 1 in 4 said they did so only a few days all year (26%), 7% each said once or month or fewer and about once a week, 5% reported several times a month, and 4% said more than once a week.

*On average, about how much money would you say you spend in a week or a month playing bingo?*



Base: 80.

**Figure 1.11: Money spent per year on non-casino bingo gambling**

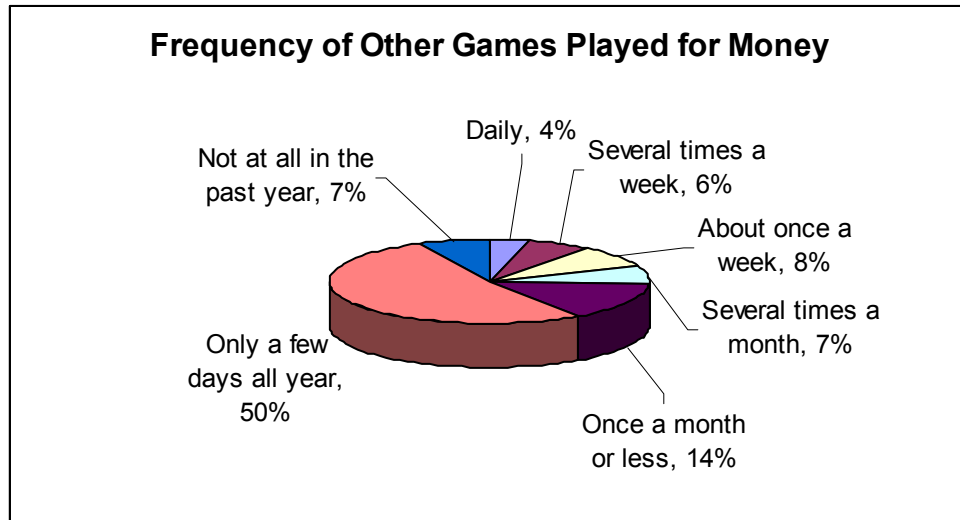
The mean amount spent on bingo gambling outside a casino was \$553.10.<sup>5</sup> Just under half of non-casino bingo gamblers spent \$30 or less on the activity, with these about evenly divided between those who reported spending between \$1 and \$10 and those spending between \$11 and \$30. Another 2 in 10 spent between \$31 and \$120 and just over 1 in 3 spent more than \$120 (34%).

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<sup>5</sup> Standard deviation = \$40.00.

## Other Game Gamblers

*About how often have you placed any other kind of bet or played any other kind of game for money I haven't mentioned in the past year?*

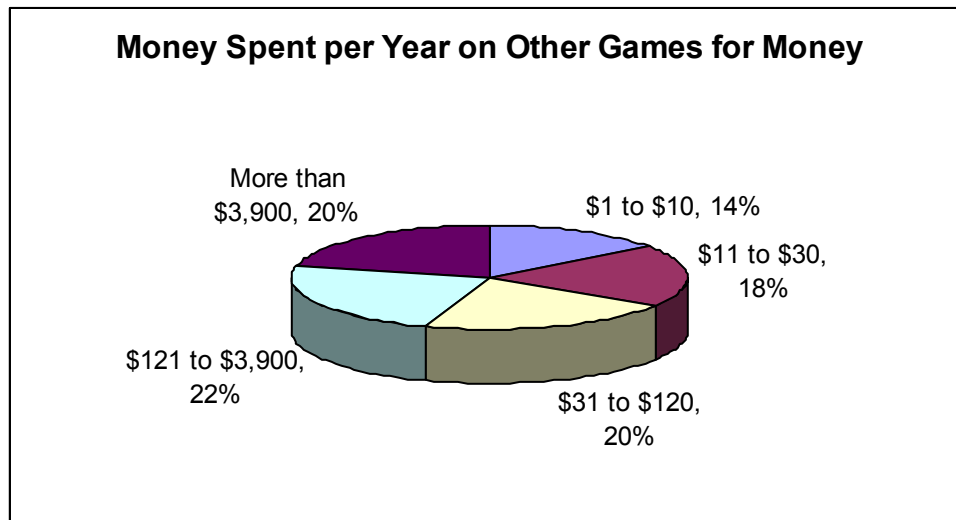


Base: 57.

**Figure 1.12: Frequency of other games played for money**

Of the 57 respondents who said they played some other game for money or placed some other kind of bet, half reported doing so only a few days all year and 7% said not at all in the past year. The largest group that played more frequently said they did so only once or month or less (14%), followed by those who said about once a week (8%), several times a month (7%), several times a week (6%), and daily (4%).

*On average, about how much money would you say you spend in a week or a month playing these other games?*



Base: 49.

**Figure 1.13: Money spent per year on other games**

The mean amount spent on some type of other gambling was \$3,097.<sup>6</sup> Roughly 2 in 10 each spent between \$11 and \$30 (18%), between \$31 and \$120 (20%), between \$121 and \$3,900 (22%), and more than \$3,900 (20%). Another 14% spent between \$1 and \$10.

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<sup>6</sup> Standard deviation = \$120.00.

## Age Onset of Gambling

*About how old were you when you began to gamble or play games for money?*

The survey also asked gamblers at what age they began gambling. Tables 1.6 to 1.8 provide some demographic characteristics of those who began gambling before 55 and those who began at age 55 or older.

Began Gambling	Total	Marital Status				Gender	
		Marr	Wid	Div	Nev	Male	Female
Before 55	86	89	76	90	94	88	84
55 or older	12	10	19	8	6	10	13

Base: 531.

**Table 1.6: Marital status and gender demographics of age onset of gambling**

Began Gambling	Total	Education			Race				
		HS or less	Some College	College Plus	White	Af.-Amer.	Asian-Amer.	Hisp	Other
Before 55	86	79	93	89	86	84	64	89	100
55 or older	12	18	7	9	12	14	25	12	-

Base: 531.

**Table 1.7: Education and racial demographics of age onset of gambling**

Began Gambling	Total	Making Ends Meet			Income		
		Can't	Enough	More	<50K	50-75K	+75K
Before 55	86	95	77	89	81	97	93
55 or older	12	5	22	9	18	3	6

Base: 531.

**Table 1.8: Financial status and income demographics of age onset of gambling**

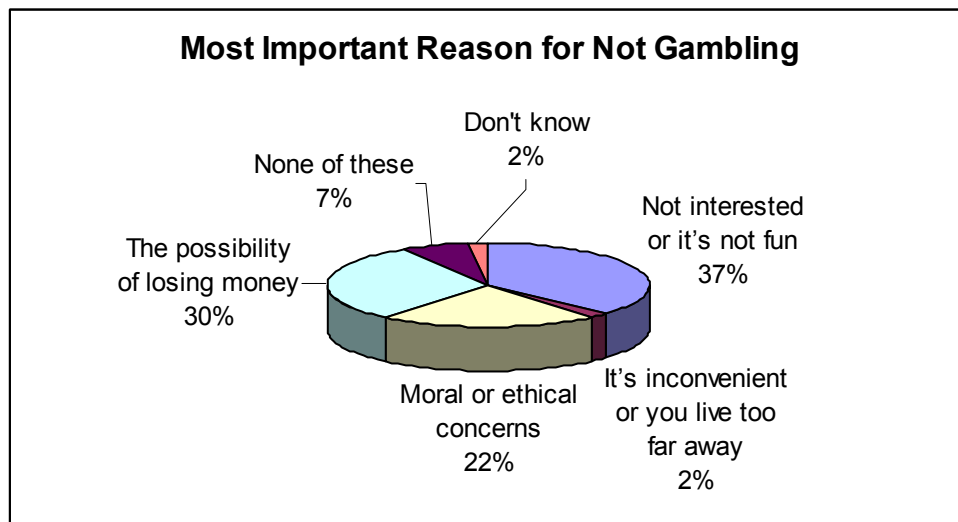
The vast majority of senior gamblers in New Jersey began gambling before they were 55 years old (86%). Those widowed were more likely than those married, divorced, and never been married to say they began gambling when or after they reached 55 years of age (19% to 10%, 8%, and 6%, respectively). The same was true for those with a high school degree or less (18%) compared to those with some college and those with a college degree or more (7% and 9% respectively), those with incomes below \$50,000

(18%) compared to the two groups with larger incomes (3% and 6%), and those who report having just about enough to make ends meet (22%) compared to both those who can't make ends meet (5%) and those with money left over (9%).

## Non Gamblers

For the purposes of this study, non-gamblers are defined as those who said they did not play the lottery, did not play bingo for money outside a casino, did not play any other game for money, and who had not played a game at a casino in the last five years. The survey asked this group for some of the reasons why they did not gamble.

*Would you please tell me which of the following is the most important reason you don't gamble?*

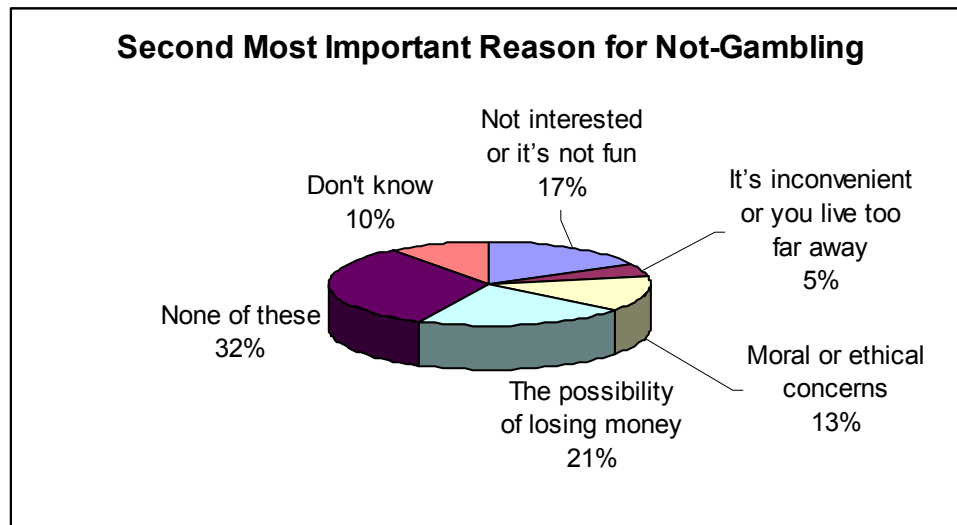


Base: 169.

**Figure 1.14: Most important reason for not gambling**

The most frequent reason cited was not interested/not fun (37%). Three in ten said it was the possibility of losing money, another 22% identified moral or ethical concerns, 2% each said inconvenience and don't know, while another 7% said none of these. Those who say that they can't make ends meet (73%) were more likely than those with enough (29%) and those with more than enough (25%) to say the possibility of losing money.

What is the second most important reason you don't gamble?



Base: 166.

**Figure 1.15: Second most important reason for not gambling**

When asked for the second most important reason, just over 2 in 10 said the possibility of losing money, 17% said not interested, 13% said moral or ethical concerns, 5% said it's inconvenient, 1 in 10 said they don't know, and nearly 1 in 3 said none of these.

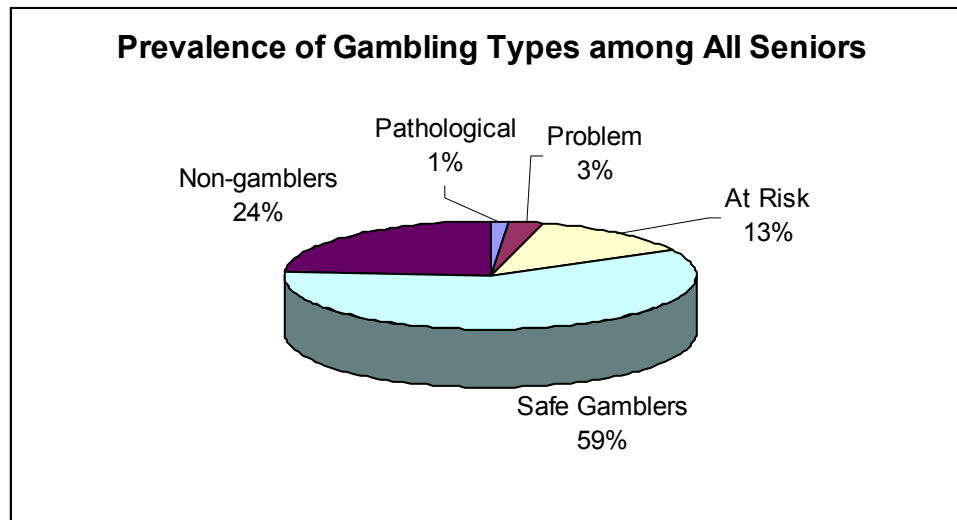
## 2. Unsafe Gambling

In order to identify the prevalence of unsafe gamblers among New Jersey senior gamblers, the survey asked a series of questions based on the Florida Senior Problem Gambling Screen (FSPGS), as discussed in the introduction (Volberg 2003, 46). Answers to these questions were used to define different populations of gamblers in the sample:

- *Safe Gamblers* are those who said they participate in one or more gambling activities and who answered “no” to every one of the FSPGS questions.
- *Unsafe Gamblers* are those who said they participate in one or more gambling activities and who answered “yes” to one or more of the FSPGS questions. This group is divided into three groups based on the number of “yes” responses to FSPGS questions:
  - *Pathological Gamblers* are those who answered “yes” to five or more of the nine FSPGS questions,
  - *Problem Gamblers* are those who answered “yes” to three or four of the nine FSPGS questions, and
  - *At-Risk Gamblers* are those who answered “yes” to one or two of the nine FSPGS questions.

This section examines the distribution of these different gambling types, how the different types answered the screening questions, and patterns of gambling activities across the gambling types. Demographic characteristics of the gambling types are explored in section 3.

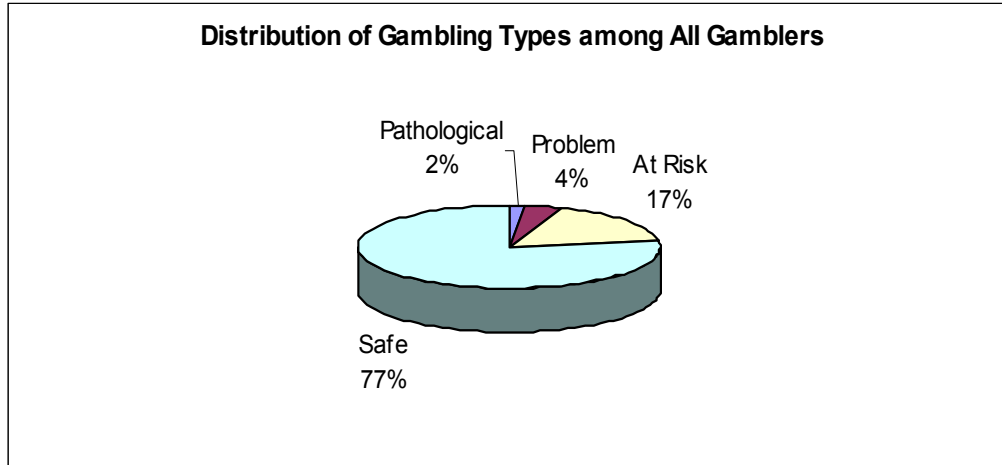
### Distribution of Different Gambling Types



Base: 700.

**Figure 2.1: Prevalence of Gambling Types among All Seniors**

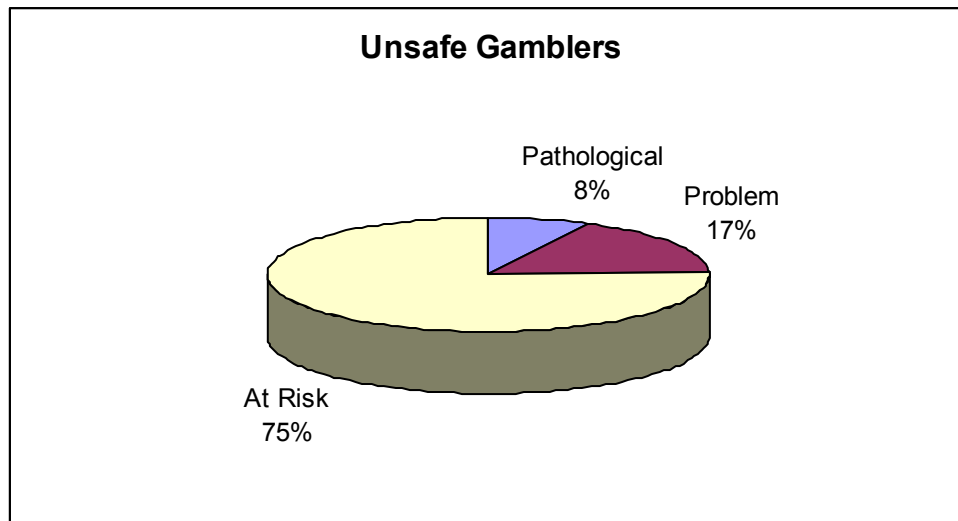
Based on the definitions above and for the sample as a whole, nearly six in ten (59%) seniors in New Jersey are safe gamblers, just under 1 in 4 are non-gamblers, 13% are At Risk gamblers, 3% are Problem gamblers, and 1% are Pathological gamblers.



Base: 531.

**Figure 2.2:** Distribution of Gambling Types among All Gamblers

Among all senior gamblers in New Jersey, nearly one-quarter (23%) are unsafe gamblers, with 17% of all gamblers At Risk gamblers, 4% Problem gamblers and 2% Pathological gamblers.



Base: 120.

**Figure 2.3:** Distribution of unsafe gamblers

Of the 120 unsafe gamblers, 3 in 4 are At-Risk, 17% are Problem gamblers, and 8% are Pathological gamblers.

### Gambling Types and the Screening Questions

Problem Gambling Screen Questions	Total	Unsafe Gambler Types		
		Pathological Gamblers	Problem Gamblers	At Risk Gamblers
Answered Yes to....				
Frequency	531 / 120	9	20	91
Percent	(100)	(100)	(100)	(100)
Often gambled to win back money	8	87	57	23
Ever used credit cards to pay for gambling	6	77	55	13
Have needed larger bets for excitement	4	68	19	11
Have spent a lot of time thinking about gambling	3	58	19	8
Tried to stop, cut down, or control gambling	12	100	75	45
Gambling caused problems with family/friends	2	61	6	2
Gambled as a way to escape from problems	4	81	39	4
Gambling-related feelings of shame	5	71	36	12
Lied to family/friends about how much gamble	3	90	34	2

Base: 531.

**Table 2.1: Gambling Types and the Screening Questions**

Trying to stop, cut down, or control gambling received the greatest number of yes responses among all gamblers (12%), followed by often gambling to win back money (8%), using a credit card to pay for gambling (6%), gambling-related feelings of shame (5%), needing larger bets for excitement and gambling as an escape (4% each), spending a lot of time thinking about gambling and lying to friends or family (3% each), and gambling-caused problems with family and friends (2%).

By definition Pathological gamblers are more likely to say yes to some screening questions than either Problem or At-risk gamblers and the same is true of Problem gamblers vis-à-vis At-risk gamblers. Nevertheless, needing larger bets for excitement, spending a lot of time thinking about gambling, and problems with family and friends appear to be particularly associated with Pathological gamblers.

Married gamblers were more likely than gamblers who have never been married to say they have often gambled to win back money lost on a previous say (9% to 3%), as are those with a high school diploma or less education (13%) compared to those with some college (3%) and those with a college degree or more (5%). Married gamblers were also more likely than their widowed counterparts to report having spent a lot of time thinking

about gambling (4% to 1%). Those aged 55 to 64 were more likely than those aged 75 and over to report that they used their credit cards to pay for gambling (7% to 2%). Those who report having more than enough to make ends meet (6%) compared to those with just enough (2%) as well as those with incomes exceeding \$75,000 (9%) compared to those with incomes between \$50,000 and \$75,000 (1%) were more likely to say they had used credit cards to pay for gambling. Interestingly, those reporting incomes under \$50,000 were more likely than those with incomes exceeding \$75,000 to say their have been periods when they needed to gamble with increasing amounts (7% to 2%).

### Gambling Activity of Different Gambling Types

Answered Yes to....	Total	Gambler Types		
		Pathological Gamblers	Problem Gamblers	At Risk Gamblers
Frequency	120	9	20	91
Casino	88	100	90	85
Lottery	84	74	78	86
Bingo (\$)	30	42	37	27
Other	16	23	19	14

Base: 120.

**Table 2.2: Gambling Activity of Different Gambling Types**

Pathological gamblers are more likely than both Problem gamblers and At-Risk gamblers to gamble at casinos. Problem gamblers (100%) were more likely than both Pathological (83%) and At-risk (87%) gamblers to say they usually visit Atlantic City when they visit a casino. Pathological gamblers (100%) were more likely than both Problem (71%) and At-risk (74%) gamblers to report Pick a number game as the lottery game they play most often.

### 3. Comparing Unsafe and Safe Gamblers

This section compares all unsafe gamblers to safe gamblers on both gambling activities and various demographic characteristics.

In terms of gambling activities, Unsafe gamblers were more likely to:

- gamble at a casino (87% to 76%),
- spend money on lottery tickets daily (12% to 3%),
- play pick a number game (76% to 64%), and
- play money for bingo outside a casino (30% to 19%)

In addition, the mean amount spent by Unsafe gamblers was much greater than the mean amount spent by Safe gamblers for each of the four gambling activities (Table 3.1).

Gambling Activity	Total	Gambler Type	
		Unsafe	Safe
Casino	\$6,471	\$14,304	\$3,899
Lottery	\$416	\$1,161	\$200
Bingo (\$)	\$553	\$726	\$475
Other	\$3,097	\$4,221	\$2,574

Bases: 295, 411, 80, 49.

**Table 3.1: Mean amounts spent per year by Unsafe and Safe Gamblers**

The mean amount spent on casino gambling by Unsafe gamblers was over 3 1/2 times higher than that spent by safe gamblers. For lottery gambling, the disparity was even greater, nearly six times more. The disparity held for bingo gambling outside a casino and for other gambling activities, though not as great.

Tables 3.2 and 3.3 summarize demographic characteristics for each gambling type.

Demographic Characteristics		Total	Gambler Types				
			Pathological Gamblers	Problem Gamblers	At Risk Gamblers	Unsafe Gamblers	Safe Gamblers
Total	Frequency	700	9	20	91	120	411
	Percent	(100)	(100)	(100)	(100)	(100)	(100)
Age	55-64	43	45	61	40	44	46
	65-74	27	45	19	33	32	27
	75+	27	10	19	26	24	24
Marital Status	Married	57	65	61	58	59	61
	Widowed	24	23	15	23	21	22
	Div/Sep.	9	13	13	12	12	8
	Never	6	-	10	6	6	6
Gender	Male	44	52	42	45	45	47
	Female	56	48	58	55	55	54
Race	White	81	77	81	85	84	83
	Af-Am	8	10	5	10	9	7
	As-Am	2	13	5	1	3	1
	Hisp	2	-	-	1	1	2
	Other	2	-	10	1	3	2

Base: 700.

**Table 3.2: Age, marital status, gender, and racial demographics and gambler types**

There were no significant differences between gambling types for age, marital status, gender, or race.

Demographic Characteristics		Total	Gambler Types				
			Pathological Gamblers	Problem Gamblers	At Risk Gamblers	Unsafe Gamblers	Safe Gamblers
Total	Frequency	700	9	20	91	120	411
	Percent	(100)	(100)	(100)	(100)	(100)	(100)
Educ.	HS or less	34	42	43	46	45	33
	Some Coll.	18	10	19	20	19	20
	Trade or Technical	4	-	-	2	2	4
	College Grad	27	26	21	20	20	28
	Master's	11	13	16	12	13	11
	Other	4	10	-	1	2	4
Get along on income	Can't	5	10	15	1	4	4
	Just enough	17	10	6	18	16	17
	Little extra	34	48	34	34	35	36
	Always extra	32	23	36	41	38	33
Income	Below \$25K	14	10	24	16	17	13
	\$25K-\$50K	14	32	15	15	17	15
	\$50K-\$75K	11	-	-	9	7	13
	\$75K-\$100K	6	23	12	4	7	7
	\$100K-\$125K	5	13	12	4	6	6
	\$125K+	8	-	9	6	6	11
	Ref	34	23	19	40	35	30

Base: 700.

**Table 3.3: Education, financial status, and income demographics and gambler types**

Unsafe gamblers (45%) were more likely than Safe gamblers (33%) to have a High School education or less while Safe gamblers were more likely to report incomes between \$50,000 and \$75,000 compared to Unsafe gamblers (13% to 7%).

## 4. State Supported Programs for those with Gambling Problems

The survey also asked respondents about their attitudes toward state supported programs for those with gambling problems as well as their familiarity with the telephone helpline number for those with gambling problems.

*Some people say ... Others say .... [READ OPTIONS AND ROTATE] Which comes closer to your view?*

*the state should provide programs for people with gambling problems, even though it means spending some money*

*it is not the state's responsibility to provide programs for people with gambling problems*

The state should...	Total	Age			Marital Status				Make ends meet		
		55-64	65-74	75+	Marr	Wid	Div	Nev	Can't	Enough	More
provide	39	44	34	34	42	30	36	46	50	43	38
not provide	48	47	50	49	48	51	54	43	33	43	53
DK	13	8	16	17	10	19	10	11	18	13	9

Base: 700.

**Table 4.1: Age, marital status, and financial status demographics and attitudes toward state supported programs for those with gambling problems**

A majority of respondents say that it is not the state's responsibility to provide programs for people with gambling problems (48%). Just under 4 in 10 (39%) say the state should provide such programs, while another 13% said they didn't know. Those with more than enough to make ends meet were more likely to say no to these programs than those who report that they can't make ends meet (53% to 33%).

The state should...	Total	Education			Race				
		HS or less	Some College	College Plus	White	African Amer.	Asian-Amer.	Hisp.	Other
provide	39	33	42	42	40	32	42	36	27
not provide	48	50	49	49	49	50	26	30	67
DK	13	17	9	9	11	18	26	34	6

Base: 700.

**Table 4.2: Education and racial demographics and attitudes toward state supported programs for those with gambling problems**

Those with a college degree or higher were more likely than those with a High School education or less to say the state should provide the programs (42% to 33%) while those in the latter educational group were more likely than the other two to say they don't know (17% to 9% each). Finally, Unsafe gamblers were more likely than non-gamblers to say the state should provide the programs (46% to 33%).

*If someone needed help for a gambling problem, what number should they call?*

# to call for a gambling problem...	Total	Age			Marital Status				Age onset of Gambling	
		55-64	65-74	75+	Marr	Wid	Div	Nev	55+	Before 55
1-800-GAMBLER	31	40	30	16	37	21	34	23	24	37
Other	2	3	2	2	2	2	4	4	2	3
DK	64	55	64	79	59	74	62	69	70	58
Ref	3	2	4	3	2	3	-	4	5	2

Base: 700.

**Table 4.3: Age, marital status, and age onset of gambling demographics and knowledge of the telephone gambling helpline**

Slightly more than 3 in 10 seniors in the sample were able to correctly give the number to call for those needing help with a gambling problem (31%). Nearly 2 in 3 respondents said they didn't know (64%), 3% refused to answer the question and another 2% gave some other number. Those who began gambling before age 55 (37%) were more likely than those who began gambling afterwards (24%) to give the correct number. Those who began gambling at age 55 or older were more likely to say they didn't know as compared to their counterparts (70% to 58%).

There were also some differences across gambling types. Almost half of all Unsafe gamblers provided the correct number (47%); within this group the correct number was provided by 68% of Pathological gamblers, 2 in 3 Problem gamblers, and 41% of At-risk gamblers. Unsafe gamblers were more likely than Safe gamblers to provide the correct number (47% to 32%), as were Problem gamblers compared to At-risk gamblers (66% to 41%).

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## Appendix

### Questionnaire

Hello, I'm calling from PublicMind at Fairleigh Dickinson University about attitudes toward gambling among New Jersey residents. The survey will take only ten minutes and your opinion is very important to us. [PROMPT: IF NECESSARY: This is not a sales call. Your opinion is very important to our research and will be kept completely confidential.]

S1. First of all, are you 55 or older?

- Yes [GO TO G1]
- No [ASK TO SPEAK TO SOMEONE IN HOUSEHOLD 55+; IF NOT AVAILABLE ARRANGE FOR CALL-BACK; IF NO ONE QUALIFIES TERMINATE]

G1. Have you ever played a game at a casino such as slots or poker or roulette?

- Yes [GO TO G1a]
- No [GO TO G2]
- DK [DON'T READ]
- REF [DON'T READ]

G1a. About how often did you play games at a casino in the past year?

- Daily
- Several times a week
- About once a week
- Several times a month
- Once a month or less
- Only a few days all year
- Not at all in the past year [GO TO G1a(1)]
- DK [DON'T READ]
- REF [DON'T READ]

G1a(1). Have you played a game at a casino in the past 5 years?

- Yes [GO TO G1b]
- No [GO TO G2]
- DK [DON'T READ]
- REF [DON'T READ]

G1b. When you visit a casino, what city do you visit most often? [OPEN-ENDED, PRECODED]  
[PROMPT FOR UNKNOWN LOCATION: And what state is that in?] [PROMPT FOR NON-RECENT GAMBLERS: When you used to go.]

Atlantic City, NJ

Connecticut [INCLUDES: Foxwoods Resort Casino in Mashantucket and Mohegan Sun Casino in Uncasville]

Cruise ship gambling [INCLUDES: Florida]

New York State

Nevada [INCLUDES: Las Vegas, Reno]

Other [DON'T READ]

DK [DON'T READ]

REF [DON'T READ]

G1c. How do you get to the casino? Do you... [PROMPT FOR NON-RECENT GAMBLERS: When you used to go how did you get there?]

Drive yourself

Drive with someone else

Take a casino chartered or sponsored bus

Take some other bus

Or Fly

Other [DON'T READ; RECORD]

DK [DON'T READ]

REF [DON'T READ]

G1d. When you visit a casino, what do you usually spend most of your time playing? [OPEN-ENDED, PRECODED] [PROMPT FOR NON-RECENT GAMBLERS: When you used to go, what did you usually play?]

Slots

Bingo

Video poker

Craps

Blackjack

Spanish 21

Roulette

Baccarat/mini-baccarat

Poker [Includes Caribbean stud poker, three card poker, let it ride and pai gow poker]

Off-track betting (OTB)

Pai gow tiles (PG)

Sic bo (SB)

Keno (K)

Big six wheel (B6)

Other [DON'T READ; RECORD]

DK [DON'T READ]

REF [DON'T READ]

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On the web at: <http://publicmind.fdu.edu>

G1e. After [ANSWER FROM G1d], what is the game you're next most likely to play? [OPEN-ENDED, PRECODED] [PROMPT FOR NON-RECENT GAMBLERS: When you used to go.]

Slots  
Bingo  
Video poker  
Craps  
Blackjack  
Spanish 21  
Roulette  
Baccarat/mini-baccarat  
Poker [Includes Caribbean stud poker, three card poker, let it ride and pai gow poker]  
Off-track betting (OTB)  
Pai gow tiles (PG)  
Sic bo (SB)  
Keno (K)  
Big six wheel (B6)  
Other [DON'T READ; RECORD]  
DK [DON'T READ]  
REF [DON'T READ]

G1d. On average, about how much money would you say you spend in casinos a week or a month? [PROMPT FOR NON-RECENT GAMBLERS: When you used to go.] [OPEN-ENDED]

\$x/day  
\$x/week  
\$x/month  
\$x/year  
DK [DON'T READ]  
REF [DON'T READ]

G2. Have you ever spent money on lottery tickets like scratch-offs, Mega Millions or Pick 6 Lotto?

Yes [GO TO G2a]  
No [GO TO G3]  
DK [DON'T READ]  
REF [DON'T READ]

G2a. About how often did you spend money on lottery tickets in the past year?

- Daily
- Several times a week
- About once a week
- Several times a month
- Once a month or less
- Only a few days all year
- Or not at all in the past year
- DK [DON'T READ]
- REF [DON'T READ]

G2b. What lottery game do you play most often? [PROMPT: When you used to play.]

- Instant/scratch-off games or
- Pick a number game
- Other [DON'T READ]
- DK [DON'T READ]
- REF [DON'T READ]

G2c. On average, about how much money would you say you spend on lottery games in a day or a week? [PROMPT FOR NON-RECENT GAMBLERS: When you used to play.] [OPEN-ENDED]

- \$x/day
- \$x/week
- \$x/month
- \$x/year
- DK [DON'T READ]
- REF [DON'T READ]

G3. Have you ever played bingo for money outside a casino? [PROMPT IF NECESSARY: Some casinos offer bingo; what I'm talking about is bingo for money somewhere else.]

- Yes [GO TO G3a]
- No [GO TO G4]
- DK [DON'T READ]
- REF [DON'T READ]

G3a. About how often did you play bingo for money outside a casino in the past year?

- Daily
- Several times a week
- About once a week
- Several times a month
- Once a month or less
- Only a few days all year
- Or not at all in the past year
- DK [DON'T READ]
- REF [DON'T READ]

G3b. On average, about how much money would you say you spend in a week or a month playing bingo? [PROMPT FOR NON-RECENT GAMBLERS: When you used to play.] [OPEN-ENDED]

- \$x/day
- \$x/week
- \$x/month
- \$x/year
- DK [DON'T READ]
- REF [DON'T READ]

G4. In the past year have you placed any other kind of bet or played any other kind of game for money I haven't mentioned?

- Yes [GO TO G4a]
- No [GO TO C1]
- DK [DON'T READ]
- REF [DON'T READ]

G4a. About how often did you play [IT/THEM] in the past year?

- Daily
- Several times a week
- About once a week
- Several times a month
- Once a month or less
- Only a few days all year
- Or not at all in the past year
- DK [DON'T READ]
- REF [DON'T READ]

G4b. On average, about how much money would you say you spend in a week or a month playing these other games? [PROMPT FOR NON-RECENT GAMBLERS: When you used to play.] [OPEN-ENDED]

\$x/day

\$x/week

\$x/month

\$x/year

DK [DON'T READ]

REF [DON'T READ]

[SKIP LOGIC: ALL WHO ANSWER YES TO ANY OF G1-G4 GO TO C1]

B1. Would you please tell me which of the following is the most important reason you don't gamble? [ASKED OF THOSE WHO ANSWERED NO TO G1 OR G1a(1) AND NO TO ALL G2 AND G3 AND G4]

Not interested or it's not fun

It's inconvenient or you live too far away

Moral or ethical concerns

The possibility of losing money

None of these

DK [DON'T READ]

REF [DON'T READ]

B2. What is the second most important reason you don't gamble? [DROP RESPONSE IN B1 FROM LIST]

Not interested or it's not fun

It's inconvenient or you live too far away

Moral or ethical concerns

The possibility of losing money

None of these

DK [DON'T READ]

REF [DON'T READ]

[SKIP LOGIC: ALL WHO ANSWER SECTION B GO TO H1]

Now, I would like to ask you some other questions about gambling. There are no right or wrong answers. We would like to know what your experiences have been in your lifetime. Please remember that all information you share is confidential. [IF DIFFICULTY WITH RESPONDENT SAY:] We realize that these questions may not apply to everyone, but your answers are very important for our research and will only take a few more minutes.

C1. Have you often gambled to win back money you lost on a previous day?

Yes

No

DK [DON'T READ]

REF [DON'T READ]

C2. Have you ever borrowed money using your credit cards to get money to gamble or pay gambling debts?

Yes

No

DK [DON'T READ]

REF [DON'T READ]

C3. Have there ever been periods when you needed to gamble with increasing amounts, or make larger bets than before, in order to get the same feeling of excitement?

Yes

No

DK [DON'T READ]

REF [DON'T READ]

C4. Have there ever been periods lasting 2 weeks or longer when you spent a lot of time thinking about your gambling experiences or planning future gambling ventures or bets?

Yes

No

DK [DON'T READ]

REF [DON'T READ]

C5. Have you ever tried to stop, cut down, or control your gambling?

Yes

No

DK [DON'T READ]

REF [DON'T READ]

C6. Has your gambling ever caused serious or repeated problems in your relationships with any of your family members or friends?

Yes

No

DK [DON'T READ]

REF [DON'T READ]

C7. Have you ever gambled as a way to escape from personal problems?

Yes

No

DK [DON'T READ]

REF [DON'T READ]

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C8. Have you ever experienced feelings of shame related to your gambling?

Yes

No

DK [DON'T READ]

REF [DON'T READ]

C9. Have you ever lied to family members, friends, or others about how much you gamble or how much you lost on gambling?

Yes

No

DK [DON'T READ]

REF [DON'T READ]

C10. About how old were you when you began to gamble or play games for money?

[ENTER AGE]

DK [DON'T READ]

REF [DON'T READ]

Now, shifting gears just a bit...

H1. Some people say ... Others say .... [READ OPTIONS AND ROTATE] Which comes closer to your view?

the state should provide programs for people with gambling problems, even though it means spending some money

it is not the state's responsibility to provide programs for people with gambling problems

DK [DON'T READ]

REF [DON'T READ]

Finally, I'd like to ask you a few questions for classification purposes only.

D1. In what year were you born?

D2. Are you married, living as married, widowed, divorced, separated, or have you never been married?

Married

Widowed

Divorced

Separated

Have you never been married

DK [DON'T READ]

REF [DON'T READ]

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D3. And what is the highest level of education you have achieved so far? [PROMPTS]

- High school graduate or less
- Some College
- Trade or technical school
- College graduate
- Master's degree
- Other [SPECIFY]
- DK [DON'T READ]
- REF [DON'T READ]

D4. Gender [FROM OBSERVATON]

- Male
- Female

D5. In addition to being American, would you say you're... ? [Prompt as necessary]

- White
- African-American
- Asian-American
- Hispanic/Latin American
- Other
- DK [DON'T READ]
- REF [DON'T READ]

D6. Which of the following statements best describes your ability to get along on your income?

- Can't make ends meet
- Have just enough, no more
- Have enough, with a little extra sometimes
- Always have money left over
- DK [DON'T READ]
- REF [DON'T READ]

D8. Considering all sources of income and all salaries, was your household's total annual income in 2004, before taxes and other deductions:

- Below \$25,000
- Between \$25,000 and \$50,000
- Between \$50,000 and \$75,000
- Between \$75,000 and \$100,000
- Between \$100,000 and \$125,000
- Above \$125,000
- DK [DON'T READ]
- REF [DON'T READ]

D9. If someone needed help for a gambling problem, what number should they call? [OPEN-ENDED, PRE-CODED]

1-800-GAMBLER OR 1-800-426-2537

Other

DK

REF

Thank you very much for your time. [PROVIDE **Council on Compulsive Gambling of New Jersey, Inc.** HELPLINE NUMBER ONLY IF REQUESTED: 1.800.GAMBLER.]