

GAMBLING AND PROBLEM GAMBLING IN ONTARIO 2005

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Disclaimer: Opinions expressed in this final report are those of the investigator(s), and do not necessarily represent the views of the Ontario Problem Gambling Research Centre (OPGRC).

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EXECUTIVE SUMMARY

This report presents the results of a survey regarding the nature and extent of gambling and gambling problems in Ontario. The objectives of this study were to determine the prevalence of gambling and problem gambling, to describe the characteristics of individuals experiencing gambling-related problems, and to compare trends with the 2001 Ontario gambling prevalence study (Wiebe, Single, & Falkowski-Ham, 2001) with regards to levels of gambling and problem gambling.

A telephone survey was conducted with a sample of 3,604 adults 18 years and older from Ontario. Levels of gambling and problem gambling were assessed through the Canadian Problem Gambling Index (CPGI) (Ferris & Wynne, 2001). Data collection was conducted by the Hitachi Survey Research Center at the University of Toronto.

Gambling Participation

Of the total sample, 63.3% of participants reported engaging in at least one gambling activity in the year prior to the survey. This rate was significantly lower than the 83.3% participation rate observed in the 2001 gambling prevalence study. A comparison of weekly participation in gambling activities between 2001 and 2005 revealed increases in most activities examined. Statistically significant increases were observed for card/board games, casino table games, Sport Select, and speculative investments. Therefore, although fewer people were gambling in 2005, those who did, did so more frequently.

The only activities where past year participation rates increased from 2001 to 2005 were slots at racetracks and Internet gambling. During the time between the two prevalence studies, over 5,000 slots at racetracks were introduced. Overall, however, gambling on slot machines decreased from 30.3% in 2001 to 19.2% in 2005. The observed increase in Internet gambling has coincided with the massive growth of the industry. From 2001 to 2005, participation in Internet gambling increased from 0.6% to 1.7%. The most common form of online gambling engaged in was poker.

The most notable increases in participation rates occurred within the younger age groups. For instance, participation among 18 to 24 year-olds increased from 1.4% in 2001 to 5.5% in 2005. Furthermore, Internet gambling had among the highest rate of frequent participation. Of those who gambled on the Internet, approximately one quarter gambled at least weekly, with almost 50% of those individuals gambling daily. Internet gambling is an area that will require ongoing monitoring and targeted prevention efforts. Unfortunately, little information is available on the awareness, attitudes, beliefs, or behaviours of Internet players.

Problem Gambling Rates

While the majority of Ontarians gambled without problems, a significant number experienced problems related to their gambling. In this study, 2.6% had moderate gambling problems and 0.8% had severe gambling problems. This translated to approximately 253,857 individuals with moderate problems and 78,110 with severe gambling problems in the province of Ontario. The rates of moderate and severe gambling problems were similar to those observed in the 2001 Ontario gambling prevalence study.

Also consistent with the 2001 prevalence study, the highest rates of gambling problems were among young adults. In this study, 6.9% of 18 to 24 year-olds had moderate to severe gambling problems. Clearly, this age group remains an important target group.

There was a substantial gap between problem gambling as measured by a valid and reliable measure, in this case, the CPGI, and individuals' perceptions of gambling problems. Less than half (46.7%) of those who were assessed as having severe gambling problems according to the CPGI reported ever having difficulties related to their gambling. Only 10.8% of those with moderate

problems reported past gambling-related difficulties. An important area of investigation is to gain a better understanding of the reasons for this inconsistency.

Problem Gambling: Emotional Factors

For many of those who reported past gambling difficulties, emotional factors such as loneliness and depression were present at the onset of the problem. Others cited financial and spousal problems. The factors related to the onset of difficulties were the same factors cited as problems resulting from the gambling. For instance, some turned to gambling to deal with financial problems or escape relationship issues only to realize that gambling was exacerbating these problems. This finding could be used to frame awareness messages alerting individuals to the risks associated with using gambling as a means to resolve problems.

The results suggest that there is a transition in problem gambling behaviours within a 12-month period. Recognizing that gambling was causing difficulties, some individuals reported stopping gambling, increasing participation in other activities, and/or limiting access to money. Few sought treatment, either because they felt that they could handle the problem on their own, or they were simply not that concerned. What we do not know is why some individuals recognized a problem and made changes while others did not. We also do not know the longer-term effectiveness of the strategies being used to manage problems.

Managing Gambling

Individuals with gambling problems were much more likely than those without problems to try to manage their gambling by setting time and money limits. Often these money limits were exceeded. As well, approximately 50% of individuals with moderate or severe gambling problems never set time or money limits. There was a strong relationship between money spent on gambling and gambling problems. Estimates from this study showed that, on average, individuals with severe problems spent 21% of their personal income on gambling. In contrast, non-problem gamblers spent approximately 1.5%. Clearly, strategies that can assist individuals with setting and keeping limits are warranted.

1. INTRODUCTION

From the opening of its first commercial casino in 1994, Ontario has been expanding the provision of gambling throughout the province. Between 1998 and 2002, over 10,000 slot machines were introduced at charity casinos and horse racing tracks in communities across the province. By 2004, Ontarians could gamble at 10 commercial and charity casinos, 125 permanent bingo facilities, over 20,000 slot machines, 10,000 lottery outlets, 31 horse racing tracks, 87 teletheatres, and temporary gambling events spawned by over 2,500 gambling licenses issued to charitable organizations to conduct gambling (Canadian Partnership for Responsible Gambling (CPRG), 2006).

The expansion of government-sanctioned gambling activity, in turn, has generated increased revenues. In Ontario, net gambling revenues increased from approximately 0.5 billion in 1992/1993 to approximately 2 billion in 2003/2004 (Azmier, 2005; CPRG, 2006). Moreover, this figure did not include the recent growth in Internet gambling, particularly poker. It was estimated that in 2005, more than 2,000 gambling websites would take in nearly 12 billion in revenue (Dresdner Kleinwort Wasserstein Research, 2005).

During this expansion period, several studies were conducted to assess the prevalence of gambling and problem gambling in Ontario. In 1995, research by the Addiction Research Foundation (Ferris & Stirpe, 1995) found that 84% of adults had participated in some gambling activity in the past year, while 2% gambled at probable pathological levels according to the South Oaks Gambling Screen (SOGS).

The most recent study was conducted in 2001 by the Responsible Gambling Council (RGC) and the Canadian Centre on Substance Abuse (Wiebe et al., 2001), which found a rate of 83.3% for past year gambling. It was the first time that the Canadian Problem Gambling Index (CPGI) (Ferris & Wynne, 2001), an instrument specifically developed to measure problem gambling in the general population, was used to assess problem gambling levels in the province. Using this measure, almost 4% of adult Ontarians were identified as having moderate (3.1%) or severe (0.7%) gambling problems.

Since the 2001 prevalence study, new gambling opportunities have been introduced into a number of Ontario communities (Ontario Lottery and Gaming Corporation (OLGC), 2004, 2006b). In the last four years, over 5,000 slots at racetracks have been introduced. Linked progressive slot machines were extended to charity casinos, permitting residents in smaller centres to participate in games (e.g., with \$1 million jackpots) that were previously available only at the three commercial casinos (OLGC, 2004). Moreover, besides renovations and additions to existing gaming establishments such as casinos and racetracks, a new charity and a new commercial casino were added to the province's menu of available gaming (OLGC, 2004). Other gaming product introductions and innovations occurred with ticket lotteries and bingo, which included additional types of games and larger jackpots (OLGC, 2004).

This study provides a current snapshot of gambling and problem gambling in Ontario. The study is one of several replication studies that have monitored the changes in gambling practices in a number of provinces (e.g., Smith & Wynne, 2002; Focal Research Consultants Ltd., 2001; Ministry of Public Safety and Solicitor General, 2003). To date, all of the provinces, with the exception of Prince Edward Island and Newfoundland, have undertaken repeat prevalence studies. Unfortunately, in most instances, including Ontario, comparisons have been hindered by the use of different measures over time to assess levels of problem gambling. Whereas earlier studies used the SOGS, more recent studies have used the CPGI.

The information obtained from this study also serves as an important baseline for monitoring future initiatives designed to reduce the negative impacts of gambling. Only in the last few years has community investment in problem gambling prevention been introduced in the province (Ministry of Economic Trade and Development, January 20, 2005). Furthermore, the OLGC has formulated a set of

new responsible gambling initiatives that are, or will be, implemented in the coming years (OLGC, 2006a).

Finally, the current research seeks to gain more insight into the phenomenon of problem gambling itself by probing deeply into the difficulties experienced by gamblers: precipitating and discouraging factors (e.g., change of jobs, divorce) and personal efforts at addressing gambling-related problems (e.g., self-regulation, abstinence, treatment). Moreover, in light of the growing body of research indicating the transient nature of gambling problems (e.g., Slutske, Jackson, & Sher, 2003; Hodgins & el-Guebaly, 2000), problem gambling levels are assessed for three time frames (past year, past six months, and past one month) to reveal any changes in the status of gambling problems within a 12-month period. Given the low utilization rates of problem gambling services (Rush, Moxam, & Urbanski, 2002), increased knowledge of the temporal aspect of how people experience and deal with their gambling problems will help in tailoring problem gambling services to ensure access and effectiveness.

1.1 GOALS AND OBJECTIVES

The overall goal of the present study is to improve understanding of the extent and nature of gambling among adults in Ontario. The following objectives guide the study:

1. to determine the prevalence of gambling and problem gambling within the population of adults in Ontario;
2. to describe and analyze the characteristics and behaviours of individuals with gambling problems in terms of gambling activities, time and money spent, strategies to manage gambling, and socio-demographic qualities;
3. to gain a better understanding of the transition and stability of gambling problems, as well as the difficulties associated with gambling in terms of precipitating factors and consequences; and
4. to compare and analyze trends between 2001 and 2005 with regard to levels of gambling, problem gambling, and the impact of problem gambling on others.

1.2 SIGNIFICANCE

This research is deemed to be significant on at least three main levels. First, it provides a current profile of gamblers, which includes data on types of gambling activities engaged in, frequency and duration of play, expenditures, and problems from gambling. Second, this profile is used to identify trends in adult gambling and problem gambling behaviour between 2001 and 2005. Third, it begins new areas of investigation in relation to gambling and consequences of problem gambling, some of which also provides a prospective baseline against which to monitor the effectiveness of contemporary developments in government problem gambling prevention initiatives over time. Overall, this research is important for government and community agencies charged with helping individuals with gambling problems by providing current information on the extent and nature of gambling and problem gambling in the province.

2. METHOD & DESIGN

A telephone survey was conducted with a sample of 3,604 adults 18 years and older from Ontario. Data collection was conducted by the Hitachi Survey Research Center at the University of Toronto between February and July, 2005.

2.1 SAMPLING STRATEGY

A random sample of 3,604 Ontario residents aged 18 years and older who lived in a household with a telephone was contacted by telephone. The sample was generated through the use of Random Digit Dialling (RDD). Telephone numbers were randomly selected from a database of live residential numbers from the Ontario telephone directory. This sample selection technique ensured that numbers listed in published directories, numbers listed after directories were published, and unlisted numbers were included in the sample.

If someone in the household met the age requirements, the interviewer asked to speak to that person. If more than one person met the age requirements, the person whose birthday came next was asked to complete the interview (a process used to randomize the selection within each household). Only one individual from each household was asked to participate. At the end of each interview, participants were asked if they would be willing to be re-interviewed in the future. The interview took approximately 20 to 25 minutes.

Using a computer-assisted telephone-interviewing system (CATI), survey responses were entered in real time by trained telephone interviewers. The CATI system was designed to ensure that data are entered accurately within the guidelines set out in the questionnaire, eliminating data entry errors. Additionally, ongoing monitoring by supervisors helped to ensure that surveys were entered in a precise and consistent manner.

Table 2.1.0 shows sample gender and age demographics compared to Statistics Canada's population estimates of Ontario for gender and age compositions in 2005 and 2004, respectively (Statistics Canada, 2006). As shown, the sample had disproportionately more females than males compared to the Statistics Canada sample. Thus, the data were weighted by gender to make it more representative of the population at large and to allow for the maximum inclusion of respondents in the analyses. While the age distribution of the sample appeared to be similar to that of Statistics Canada's census data, gambling participation and problem gambling rates were calculated with age weighted. There were no differences between weighted and un-weighted results, and, as such, weights were not applied to age.

TABLE 2.1.0 Sample Description

Demographic Characteristics	% of Sample	Census Estimate
Gender		
Male	42.5	48.9
Female	57.5	51.1
Age		
18-24	11.7	12.3
25-34	16.4	18.0
35-49	33.7	31.5
50-59	18.5	21.8
60+	15.6	16.4

2.2 RESPONSE RATE

This study was fielded over a period of approximately six months. During that time, a sample of 15,692 telephone numbers was generated at random by a computer and then systematically dialled by highly trained professional telephone interviewers at the Hitachi Survey Research Centre in the

Department of Sociology at the University of Toronto at Mississauga. Before the start of the fielding process, interviewers underwent a rigorous, one week training program of detailed instructions where every aspect related to fielding was described and discussed openly. During the fielding process, daily meetings were scheduled to allow interviewers to raise and discuss any problems or issues with administering the survey.

Response rates and their subsequent calculations, according to the standards of the American Association of Public Opinion Research (AAPOR), are described in Table 2.2.0. Two response rates are presented; namely RR_{optimal} (82.5%) and RR_{strict} (46.4%). The variation in rates depends on how eligibility for participation is defined. For instance, to be able to participate in the survey, participants needed proficiency in English as well as the capacity to complete a lengthy survey. The optimal calculation of 82.5% is the response rate among those who met such eligibility criteria. The response rate of 46.4% is the rate achieved without consideration of language or capacity. The questionnaire, at 25 minutes in length, is very demanding and not all telephone numbers dialled resulted in finding a person within a household who had the cognitive ability to complete the study because they were physically or mentally unable (see Category 2).

Important to the findings of this research is that the field team developed a way of gaining the cooperation of the sample population that was effective and consistent (98.3%). One of the greatest hurdles that the field researchers had to overcome was obtaining the cooperation of non-gamblers who did not want to participate, either because of the sensitive nature of the topic or because they did not feel that the study was applicable to them. The difficulty of gaining the cooperation of those who do not gamble has also been identified by Dr. Rachel Volberg, a prominent problem gambling researcher. In a recent review of thousands of detailed interviewer call notes from a large problem gambling prevalence study, the most frequent reasons for not participating included a lack of interest in the subject and non-participation in gambling (personal communication, August 15, 2006). This issue was addressed in the current study by including a detailed introductory script and a screener at the beginning of the gambling participation questions (see Questionnaire, Appendix B).

A high number of telephone numbers were not eligible (7,644). This reflects the nature of generating the telephone numbers at random and that the numbers were not pre-screened by any technological device. On the other hand, the 551 telephone numbers that resulted in an unknown eligibility was low. This category was minimized by making up to 15 attempts to reach a non-contact household and up to 30 for a household where contact was established. For RDD studies where high response rates are desired, it is imperative that adequate resources are allocated to the task of resolving telephone numbers.

TABLE 2.2.0 Response Rates and Their Calculation

	AAPOR Disposition Code	RR ^{optimal}	RR ^{strict}
Interview (Category 1)			
Complete	1.0/1.10	3,604	3,604
Partial	1.200		
Eligible, Non-Interview (Category 2)			
Refusal and breakoff	2.100		
Refusal	2.110	62	62
Household-level refusal	2.111		
Known-respondent refusal	2.112		
Break off	2.120		
Non-contact	2.200	3	3
Respondent never available	2.210	107	107
Telephone answering device (confirming HH)	2.220		
Answering machine household-no message left	2.221	439	439
Answering machine household-message left	2.222		
Other, non-refusals	2.300		
Deceased respondent	2.310	1	1
Physically or mentally unable/incompetent	2.320		1,750
Language problem	2.330		
Household-level language problem	2.331		1,374
Respondent language problem	2.332		157
No interviewer available for needed language	2.333		
Miscellaneous	2.350		
Unknown Eligibility, Non-Interview (Category 3)			
Unknown if housing unit	3.100		
Not attempted or worked	3.110		
Always busy	3.120	103	103
No answer	3.130	61	61
Answering machine-don't know if household	3.140		
Call blocking	3.150		
Technical phone problems	3.160		
Housing unit, unknown if eligible respondent	3.200	57	57
No screener completed	3.210	330	330
Other	3.900		

	AAPOR Disposition Code	RR ^{optimal}	RR ^{strict}
Not Eligible (Category 4)	4.000		
Out of sample - other strata than originally coded	4.100		
Fax/data line	4.200	903	903
Non-working/disconnect	4.300	4,019	4,019
Non-working number	4.310	2	2
Disconnected number	4.320		
Temporarily out of service	4.330	8	8
Special technological circumstances	4.400	728	728
Number changed	4.410		
Cell phone	4.420		
Call forwarding	4.430	8	8
Residence to residence	4.431		
Non-residence to residence	4.432		
Pager	4.440		
Non-residence	4.500		
Business, government office, other organizations	4.510	1,643	1,643
Institution	4.520		
Group quarters	4.530	29	29
No eligible respondent	4.700	3,585	304
Quota filled	4.800		
Other	4.900		
Total Phone Numbers Used		15,692	15,692
I=Complete Interviews (1.1)		3,604	3,604
P=Partial Interviews (1.2)		0	0
R=Refusal and break off (2.1)		62	62
NC=Non Contact (2.2)		549	549
O=Other (2.0, 2.3)		1	3,282
e=estimated proportion of cases of unknown eligibility that are eligible (enter a value in line 62 or accept the value in line 62 as a default)			
Estimate of e is based on proportion of eligible households among all numbers for which a definitive determination of status was obtained (a very conservative estimate). This will be used if you do not enter a different estimate in line 62.		0.278	0.495
UH=Unknown household (3.1)		164	164
UO=Unknown other (3.2, 3.9)		387	387

	AAPOR Disposition Code	RR ^{optimal}	RR ^{strict}
Response Rate 1			
$I/(I+P) + (R+NC+O) + (UH+UO)$		0.756	0.448
Response Rate 2			
$(I+P)/(I+P) + (R+NC+O) + (UH+UO)$		0.756	0.448
Response Rate 3			
$I/((I+P) + (R+NC+O) + e(UH+UO))$		0.825	0.464
Response Rate 4			
$(I+P)/((I+P) + (R+NC+O) + e(UH+UO))$		0.825	0.464
Cooperation Rate 1			
$I/(I+P)+R+O)$		0.983	0.519
Cooperation Rate 2			
$(I+P)/((I+P)+R+O))$		0.983	0.519
Cooperation Rate 3			
$I/((I+P)+R))$		0.983	0.983
Cooperation Rate 4			
$(I+P)/((I+P)+R))$		0.983	0.983
Refusal Rate 1			
$R/((I+P)+(R+NC+O) + UH + UO))$		0.013	0.008
Refusal Rate 2			
$R/((I+P)+(R+NC+O) + e(UH + UO))$		0.014	0.008
Refusal Rate 3			
$R/((I+P)+(R+NC+O))$		0.015	0.008
Contact Rate 1			
$(I+P)+R+O / (I+P)+R+O+NC+ (UH + UO)$		0.769	0.863
Contact Rate 2			
$(I+P)+R+O / (I+P)+R+O+NC + e(UH+UO)$		0.839	0.894
Contact Rate 3			
$(I+P)+R+O / (I+P)+R+O+NC$		0.870	0.927

2.3 MEASUREMENT INSTRUMENTS

A copy of the questionnaire is provided in Appendix B. While most of the questions are addressed in the present report, some will be examined at a later date. This report examines information from the following areas: gambling activities, problem gambling, difficulties related to gambling, strategies to manage gambling, negative impacts of other's gambling, spending habits, and demographics.

Some questions were asked of all participants, while other questions were restricted to individuals who had gambled on at least one activity in the 12 months prior to the survey. All participants were asked about their past year participation in 18 gambling activities. To maximize the cooperation of participants and improve the efficiency of the survey, a screener was used that simply asked participants if they had engaged in each activity (Yes/No) in the past year. Frequency of participation—and, in some instances, time and money spent—was only asked for those activities in which an affirmative response was given. As well, all respondents were asked whether they had been

negatively impacted by someone else's gambling. Finally, all respondents were posed questions pertaining to spending habits and basic demographics including age, gender, income, and education.

Only respondents who had gambled on at least one activity in the past year were administered the Problem Gambling Severity Index (PGSI) from the CPGI. The PGSI examines the severity of gambling-associated problems participants might have experienced in the past 12 months (Ferris & Wynne, 2001). In addition to this annual time frame, time frames of the past 6 months and past month were also used. Questions were also posed to obtain more in-depth information on the nature of gambling problems, including precipitating events and actions to address problems. Finally, participants who had gambled were asked about strategies used to manage their gambling.

A major part of the instrument and study is problem gambling assessment. The PGSI has nine items, which include: chasing losses, escalating to maintain excitement, borrowing/selling to get gambling money, betting more than one can afford, feeling guilty, being criticized by others, harm to health, financial difficulties to one's household, and feeling that one might have a problem with gambling (Ferris & Wynne, 2001). Nine of the items are scored, placing an individual at one of four levels. Level 1, which consists of a score of 0, constitutes the problem-free gambling group. Level 4, a score of eight or greater, represents the most severe problem gambling group (see Table 2.3.0).

TABLE 2.3.0 CPGI Scoring and Labels

Gambling Levels	Score / # of Items
Level 1: Non-problem gamblers	Score of 0 / No items
Level 2: At-risk	Score of 1 - 2
Level 3: Moderate problems	Score of 3 - 7
Level 4: Severe problems	Score of 8+ (max 27)

The CPGI has received extensive psychometric testing (Ferris & Wynne, 2001). Reliability of the measure has been shown to be good, with a co-efficient alpha of 0.84. Test-retest analysis produced an acceptable correlation of 0.78. Validity was tested in a number of ways. Face/content validity was addressed through continual feedback from numerous gambling experts. A test of criterion validity was achieved by comparing the CPGI to the Diagnostic and Statistical Manual of Mental Disorders (DSM-IV) and the SOGS. It was found that the CPGI was highly correlated with these two measures (0.83). Construct validity was demonstrated by expected correlations between CPGI scores and money spent on gambling, gambling frequency, and number of adverse consequences reported.

2.4 ANALYTICAL STRATEGY

The Statistical Package for the Social Sciences (SPSS) computer software program was used to provide measures of central tendency, frequency distributions, and cross-tabulations, as well as to conduct statistical analyses (i.e., analysis of variance (ANOVA), chi-square, and other non-parametric procedures) in order to determine levels of association among the variables of interest. Many of the analyses examine differences between the gambling levels measured by the nine scored items contained in the CPGI (i.e., between non-gamblers, non-problem gamblers, at-risk gamblers, gamblers with moderate problems, and gamblers with severe problems). To read the tables, the asterisks beside variable labels indicate overall significance. This can range from (<.05), to ** (<.01), to *** (<.001). A single asterisk beside a numerical value in a cell indicates that the value is significantly different from the average value for the total group.

To test mean differences, ANOVA was used. Significant mean differences are presented only when the assumptions of homogeneity of variance and normal distribution have been satisfied. Because many of the variables, particularly those associated with time and money expenditures, were skewed

with extreme outliers, the data were transformed into their log values to normalize the sample distribution. ANOVA was conducted using the log means. In cases where the log mean variances were still unequal, the non-parametric Kruskal-Wallis procedure was performed. In addition, because of this high variability in the raw data, the geometric means are also reported, providing a more stable indicator of the central tendency of the data.

The Pearson chi-square was used to assess any overall significant associations between categorical variables. The adjusted standard residuals for each cell were used to identify the groups that specifically differed from the total group (std. residual $> |2|$). Due to the low counts for some variables, a large number of the chi-square analyses were limited by cells with expected value counts of less than five. If a chi-square result was significant in these cases, the overall number of cells had to be greater than nine to still be considered for interpretation. For analyses with over nine cells, at least 80% of the cells had to have expected value counts greater than five for a significant result to be reported. The Mantel-Haenszel chi-square was used to identify any general linear associations between variables, particularly age, income, and education. Where possible, low incident categories were combined to increase the statistical power of the chi-square analyses and circumvent the expected value cell requirements.¹

To assess any changes in gambling participation and problem gambling from 2001 to 2005, the data sets from each year were combined based on their common variables. In order to have the two sub-samples maintain representation of their respective years, the samples were weighted according to their original weights; that is, gender for 2005 and age distributions in district health regions for 2001 (see Wiebe et al., 2001). Pearson chi-squares were used to assess any changes between the two years.

2.5 LIMITATIONS

The largest restriction of a cross-sectional study is that causal inferences are not possible. Observed statistical relationships only signify associations between variables. In order to infer a causal relationship, a longitudinal design is required. As well, some of the research questions examine the temporal sequencing of events, such as participation in various gambling activities, and problems related to gambling. This information relies on participants' memories and, as a result, may not be accurate.

An important limitation associated with telephone surveys is that the results may not be generalizable to the population at large. That is, study participants may not represent those who do not have access to a telephone, cannot speak English, or simply refuse to participate for other reasons.

3. GAMBLING PARTICIPATION

This section provides an overview of gambling participation in Ontario. Topics covered include the types of gambling activities engaged in, time and money expenditures, and the demographic characteristics associated with individuals participating in various gambling activities.

3.1 GAMBLING ACTIVITIES

Participants were read a list of 18 gambling opportunities and asked if they had participated in each one in the year prior to the survey. Of the total sample, 63.3% had engaged in at least one gambling activity. As shown in Table 3.1.0, the most common form of gambling activity engaged in was the purchase of tickets, with lottery tickets (52.4%) having the highest participation rate, followed

¹ Please note that due to sample weighting and estimate rounding, values may not add up exactly.

by raffle (28.7%) and scratch (24.9%) tickets. Few reported gambling on the Internet (1.7%) or betting on sports with a bookie (0.4%).

Interestingly, while Internet gambling and betting on sports with a bookie were relatively uncommon forms of gambling, those who participated in these activities did so frequently. That is, among individuals who bet on sports with a bookie, 17% engaged in this activity on a daily basis. Among Internet gamblers, 11.7% gambled on the Internet daily. Of those who engaged in each activity, Table 3.1.0 also shows participation levels in terms of the average number of times per year. Among those who used a bookie, the mean number of occasions was 77.7 times per year. Internet gamblers bet on the Internet an average of 52.6 times per year.

TABLE 3.1.0 Frequency of Participation in Gambling Activities in Past 12 Months

Gambling Activities	Overall Participation (n) N=3,590	Daily %	At Least Once per Week %	At Least Once per Month %	Less Than Once per Month %	Mean # of Occasions per Year for This Type of Gambler
Lottery Tickets	52.4 (1,881)	1.0	34.7	29.0	35.3	25.64
Raffle Tickets	28.7 (1,030)	0.1	2.2	16.3	81.4	4.31
Scratch Tickets	24.9 (895)	1.0	14.0	35.1	49.9	15.77
Casino Slots (Ontario)	16.5 (592)	0.5	2.9	13.7	82.9	5.79
Card or Board Games	8.5 (304)	1.5	15.9	27.1	55.5	17.62
Racetrack Slots (Ontario)	6.5 (235)	0	3.5	15.0	81.5	4.42
Casino Table Games (Ontario)	6.5 (235)	0	14.2	20.5	65.2	10.51
Casinos (Non-Ontario)	5.2 (186)	1.1	0.5	5.8	92.7	5.85
Bingo	4.8 (173)	2.2	21.9	22.6	53.3	24.64
Sport Select	4.3 (156)	0.7	28.9	22.1	48.3	20.88
Sporting Events	4.2 (152)	0.8	12.6	20.0	66.7	12.37
Horse Races	4.1 (147)	1.6	4.5	12.4	81.5	10.41
Games of Skill	3.7 (134)	1.7	20.9	28.1	49.3	21.10
Slots & VLTS (Non-Ontario)	3.1 (112)	0	2.6	4.9	92.5	2.76
Stocks, Options, Commodities	1.9 (68)	6.8	11.4	22.9	58.9	33.96
Internet	1.7 (59)	11.7	13.2	22.0	53.2	52.62
Arcade/Video Games	1.6 (58)	4.0	11.5	29.4	55.1	24.61
Sports With a Bookie	0.4 (14)	17.0	23.5	25.5	34.0	77.67

Table 3.1.1 examines the type of gambling that occurred on the Internet. The majority who gambled on the Internet were playing poker (62.3%), followed by casino table games (36.9%). About one in five (21.8%) reported day trading on the Internet.

TABLE 3.1.1 Types of Internet Gambling

Types of Gambling	% of Internet Gamblers N=63
Poker	62.3
Casino Table Games	36.9
Day Trading	21.8
Slots & VLTS	10.2
Sports Betting	9.3
Other	1.8

Table 3.1.2 shows the estimated amount of time and money spent on each activity per month for select activities. These figures represent the average amount of time and money spent by gamblers on each particular activity. For instance, the average slot machine gambler spent approximately one hour per month gambling on slot machines in Ontario, and spent approximately \$35. Of the activities examined, Internet gambling consumed the most amount of time at 3.5 hours per month. Stocks accounted for the greatest expenditures at \$1,550 per month, followed by sports with a bookie at \$157, and Internet gambling at \$75.

TABLE 3.1.2 Amount of Time and Money Spent on Gambling Activities per Month

Gambling Activities	Mean Time Spent per Month in Hours	Mean Money Spent per Month in Dollars
Casino Slots (Ontario)	N=476	N=467
Mean (SE)	2.90 (.53)	123.45 (20.08)
Geometric mean	.98	35.13
Casino Table Games (Ontario)	N=199	N=195
Mean (SE)	3.70 (.42)	207.14 (40.06)
Geometric mean	1.50	53.90
Racetrack Slots (Ontario)	N=186	N=185
Mean (SE)	2.36 (.31)	104.53 (17.64)
Geometric mean	1.02	39.77
Bingo	N=152	N=152
Mean (SE)	7.30 (1.16)	125.22 (26.42)
Geometric mean	2.47	44.05
Horse Races	N=98	N=102
Mean (SE)	9.22 (3.57)	338.72 (139.26)
Geometric mean	1.67	28.47
Internet	N=56	N=47
Mean (SE)	21.74 (6.43)	1,560.81 (688.16)
Geometric mean	3.52	74.73
Stocks, Options, Commodities	66	N=49
Mean (SE)	57.77 (26.03)	5,450.07 (1,186.92)
Geometric mean	2.46	1,549.51
Sports With a Bookie	14	N=14
Mean (SE)	4.74 (2.32)	492.98 (304.01)
Geometric mean	.97	157.37

3.2 CHARACTERISTICS OF PERSONS ENGAGING IN DIFFERENT GAMBLING ACTIVITIES

This section examines the relationship between select demographic characteristics and participation in various gambling activities. In the statistical analyses, comparisons were made to the average participation rate of the total sample for the particular gambling activity. Although a number of

statistically significant differences were observed in these demographic groups, many of these differences were not large. The description below highlights some of the more major differences.²

3.2.0 Demographic Group by Lottery, Scratch and Raffle Ticket Gambling

Of the total sample, 52.4% had purchased a lottery ticket in the year prior to the survey. Significant differences were observed related to all demographic characteristics examined with the exception of region. In general, lottery purchases increased with age, but then decreased substantially among those 60 years and older. Those with either no high school or post-graduate education were the least likely to purchase lottery tickets. Finally, lottery ticket purchases tended to increase with personal income levels.

One quarter of respondents purchased a scratch ticket in the past year. All demographic variables, with the exception of gender, were related to participation. In contrast to lottery tickets, scratch ticket purchases decreased with age. The youngest group was the most likely to participate in this form of gambling (32%), with those 60 years and older the least likely (12.9%). Participation was highest in the middle-income groups and in the Northern region of the province.

Just over one quarter of respondents (28.7%) purchased a raffle ticket in the previous year. Age, marital status, job status, income, and region were related to this activity. Participation tended to be highest among the employed and those living in the North. Generally, raffle ticket participation increased with income.

TABLE 3.2.0 Demographic Group by Lottery, Scratch, and Raffle Ticket Gambling

Demographic Group	Lottery % (n)	Scratch % (n)	Raffles % (n)
All Participants	52.4	24.9	28.7
Gender	*** N=3,591	N=3,591	N=3,589
Male	56.6 (999)	23.5 (415)	29.2 (516)
Female	48.3 (882)	26.3 (480)	28.2 (514)
Age	*** N=3,445	*** N=3,446	*** N=3,442
18-24	44.1 (191)*	32.0 (139) *	22.5 (97) *
25-34	49.6 (294)	27.6 (164)	24.9 (148) *
35-49	57.2 (689) *	27.7 (333) *	33.1 (398) *
50-59	58.2 (386) *	24.6 (163)	32.2 (213) *
60 +	45.5 (251) *	12.9 (71) *	25.7 (192)
Marital Status	*** N=3,510	** N=3,510	** N=3,508
Married / Living With Partner	53.9 (1,187) *	24.3 (536)	31.1 (685) *
Widowed	44.2 (73) *	17.0 (28) *	26.7 (44)
Divorced / Separated	58.0 (181) *	24.0 (75)	26.3 (82)
Single / Never Married	47.1 (391) *	28.5 (237) *	24.3 (202) *
Education	*** N=3,502	*** N=3,503	N=3,499
No High School Education	37.1 (65)*	21.8 (38)	21.8 (38)
Some High School	55.2 (133)	29.8 (72)	27.4 (66)
Completed High School	54.2 (395)	28.1 (205) *	29.1 (212)
Some Post-Secondary	55.3 (223)	33.2 (134) *	32.3 (130)
Completed Post-Secondary	54.1 (889)	23.5 (386)	29.8 (489)
Completed Post-Graduate	41.5 (129)*	12.6 (39) *	24.2 (75)
Job Status	*** N=3,514	***N=3,514	***N=3,510
Employed - Full-Time	58.2* (1,087)	27.0 (505)*	32.0 (598)*

² The tables in this section present the proportion of people who gamble on a particular activity by demographic group (e.g., the percent of males who play lotteries). In Appendix B, we examine these same data but show the demographic characteristics of various types of gamblers (e.g., the percent of lottery players who are male).

Demographic Group	Lottery % (n)	Scratch % (n)	Raffles % (n)
Employed - Part-Time	49.2 (131)	30.1 (80)*	33.6 (89)
Unemployed	45.6 (110)*	26.1 (63)	21.2 (51)*
Student	40.1 (65)*	26.7 (43)	16.9 (27)*
Student – Employed	37.1 (43)*	27.4 (32)	20.7 (24)*
Retired	46.9 (291)*	14.7 (91)*	27.3 (169)
Homemaker	39.7 (60)*	22.5 (34)	19.2 (29)*
Other	56.0 (51)	31.1 (28)	26.7 (24)
Personal Income	***N=2,985	**N=2,983	***N=2,982
No Income	31.4 (16)*	12.0 (6)*	21.6 (11)
< \$20,000	43.4 (358)*	23.8 (196)	21.6 (178)*
\$20,000 - \$39,999	54.3 (427)	30.2 (238)*	29.0 (228)
\$40,000 – \$59,999	62.8 (360)*	28.3 (162)	36.2 (207)*
\$60,000 – \$99,000	60.4 (328)*	25.5 (138)	36.7 (199)*
>\$100,000	56.5 (117)	19.3 (40)*	32.4 (67)
Region	N=3,203	***N=3,200	***N=3,198
East	52.4 (275)	25.8 (135)	30.7 (161)
Central East	52.9 (292)	30.9 (170)*	28.8 (159)
Toronto	53.7 (324)	17.6 (106)*	26.5 (160)
Central West	52.4 (314)	23.5 (141)	26.1 (156)*
Central South	50.3 (151)	21.7 (65)	25.5 (76)
South West	54.2 (211)	29.0 (113)	36.1 (140)*
North	62.6 (147)	36.6 (86)*	41.7 (98)*

* <.05, ** <.01, *** < .001

3.2.1 Demographic Group by Electronic Gaming Machine Gambling

When asked about their activities in the year prior to the survey, 16.5% of Ontarians reported gambling at slots in Ontario casinos, 6.5% reported gambling at slots in Ontario racetracks, and 3.1% reported gambling on electronic gaming machines outside of Ontario. Gender, age, marital status, and job status were not related to gambling on electronic gaming machines. When duplication was eliminated, 19.2% of Ontario residents played slot machines, at least in the year prior to the survey.

The highest rates of Ontario casino slot participation occurred in the South West, Central South, and Central East regions of the province. Participation rates were lowest among individuals with personal incomes less than \$20,000 per year.

The highest participation in Ontario racetrack slots occurred in the South West region of the province while the lowest rate occurred in the Eastern region. Participation was highest for those with some post-secondary education and with personal incomes between \$20,000 and \$40,000 per year.

The only demographic variable related to gambling on electronic gaming machines outside of Ontario was income. The most likely individuals to participate in this form of gambling were those with personal incomes greater than \$100,000.

TABLE 3.2.1 Demographic Group by Electronic Gaming Machine Gambling

Demographic Group	Casino Slots (Ontario) % (n)	Racetrack Slots (Ontario) % (n)	Slots & VLTs (Non-Ontario) % (n)
All Participants	16.5	6.5	3.1
Gender	N=3,591	N=3,590	N=3,590
Male	17.1 (302)	6.2 (110)	3.5 (62)
Female	15.9 (290)	6.9 (125)	2.7 (50)
Age	N=3,447	N=3,445	N=3,445
18-24	20.8 (90)	4.8 (21)	3.2 (14)
25-34	17.3 (103)	7.2 (43)	3.7 (22)
35-49	16.0 (193)	7.0 (84)	3.2 (39)
50-59	14.2 (94)	6.0 (40)	3.0 (20)
60 +	16.6 (92)	6.3 (35)	2.2 (29)
Marital Status	N=3,510	N=3,511	N=3,511
Married / Living With Partner	16.5 (364)	6.4 (141)	3.3 (72)
Widowed	14.5 (24)	5.5 (9)	1.8 (3)
Divorced / Separated	14.1 (44)	7.0 (22)	2.6 (8)
Single / Never Married	17.6 (146)	6.5 (54)	3.5 (29)
Education	**N=3,503	**N=3,502	N=3,501
No High School Education	9.1 (16)*	2.9 (5)*	1.1 (2)
Some High School	21.5 (52)*	8.7 (21)	2.1 (5)
Completed High School	19.3 (141)*	7.4 (54)	2.5 (18)
Some Post-Secondary	18.6 (75)	8.9 (36)*	3.7 (15)
Completed Post-Secondary	15.8 (259)	6.2 (102)	3.4 (56)
Completed Post-Graduate	10.6 (33)*	2.6 (8)*	4.2 (13)
Job Status	N=3,513	N=3,512	N=3,515
Employed - Full-Time	17.5 (326)	7.2 (134)	3.8 (71)
Employed - Part-Time	14.3 (38)	4.2 (11)	3.0 (8)
Unemployed	16.6 (40)	6.2 (15)	2.1 (5)
Student	13.7 (22)	3.7 (6)	3.1 (5)
Student – Employed	19.7 (23)	6.0 (7)	3.4 (4)
Retired	15.6 (97)	6.1 (38)	2.6 (16)
Homemaker	11.9 (18)	4.6 (7)	0.7 (1)
Other	14.3 (13)	7.8 (7)	2.2 (2)
Personal Income	*N=2,984	**N=2,984	***N=2,984
No Income	11.8 (6)	3.9 (2)	5.9 (3)
< \$20,000	13.5* (111)	4.0 (33)*	2.1 (17)
\$20,000 –\$39,999	19.1 (150)	9.0 (71)*	2.7 (21)
\$40,000 – \$59,999	20.2 (116)*	7.7 (44)	2.4 (14)
\$60,000 – \$99,000	17.3 (94)	7.2 (39)	3.3 (18)
> \$100,000	18.4 (38)	8.7 (18)	8.7 (18)*
Region	*** N=3,199	* N=3,200	N=3,201
East	12.0 (63)*	4.0 (21)*	4.6 (24)
Central East	20.7 (114)*	7.4 (41)	3.4 (19)
Toronto	11.6 (70)*	6.0 (36)	2.8 (17)
Central West	15.7 (94)	7.0 (42)	2.2 (13)
Central South	21.1 (63)*	5.7 (17)	2.0 (6)
South West	22.4 (87)*	9.3 (36)*	3.1 (12)
North	19.6 (46)	5.1 (12)	5.1 (12)

* <.05, ** <.01, *** <.001

3.2.2 Demographic Group by Arcade/Video Game, and Internet Gambling

In the general population, gambling on arcade/video games and the Internet was relatively uncommon (1.6% and 1.7%, respectively). However, among males and those 18 to 24 years of age, these rates were noticeably higher: For arcade/video games, participation among males was 2.7%,

while participation among 18 to 24 year-olds was 6%. For the Internet, participation rates were 2.8% and 5.5% for males and those 18 to 24, respectively.

TABLE 3.2.2 Demographic Group by Arcade/Video Game and Internet Gambling

Demographic Group	Arcade/Video Games % (n)	Internet % (n)
All Participants	1.6	1.7
Gender	*** N=3,591	*** N=3,591
Male	2.7 (47)	2.8 (50)
Female	0.6 (11)	0.5 (10)
Age	*** N=3,444	*** N=3,445
18-24	6.0 (26)*	5.5 (24)*
25-34	2.7 (16)*	2.2 (13)
35-49	0.8 (10)*	1.3 (16)
50-59	0.3 (2)*	0.8 (5)*
60 +	0.0 (0)*	0.0 (0)*
Marital Status	N=3,509	N=3,508
Married / Living With Partner	0.6 (14)	0.9 (19)
Widowed	0.0 (0)	0.0 (0)
Divorced / Separated	1.3 (4)	1.3 (4)
Single / Never Married	4.3 (36)	4.1 (34)
Education	N=3,501	N=3,501
No High School Education	0.0 (0)	0.6 (1)
Some High School	2.1 (5)	1.7 (4)
Completed High School	1.8 (13)	1.4 (10)
Some Post-Secondary	1.0 (4)	3.2 (13)
Completed Post-Secondary	1.6 (26)	1.5 (25)
Completed Post-Graduate	1.3 (4)	1.0 (3)
Job Status	N=3,512	N=3,512
Employed - Full-Time	1.7 (32)	1.8 (33)
Employed - Part-Time	1.5 (4)	0.4 (1)
Unemployed	2.9 (7)	2.5 (6)
Student	3.1 (5)	3.1 (5)
Student – Employed	2.6 (3)	7.8 (9)
Retired	0.2 (1)	0.3 (2)
Homemaker	0.7 (1)	0.0 (0)
Other	0.0 (0)	0.0 (0)
Personal Income	N=2,984	N=2,985
No Income	2.0 (1)	2.0 (1)
< \$20,000	2.1 (17)	2.1 (17)
\$20,000 – \$39,999	2.2 (17)	1.5 (12)
\$40,000 – \$59,999	1.0 (6)	1.4 (8)
\$60,000 – \$99,000	1.1 (6)	.6 (3)
> \$100,000	.5 (1)	3.4 (7)
Region	**N=3,202	N=3,200
East	1.5 (8)	1.3 (7)
Central East	.5 (3)*	1.1 (6)
Toronto	3.3 (20)*	2.7 (16)
Central West	1.7 (10)	1.7 (10)
Central South	.3 (1)	1.3 (4)
South West	1.0 (4)	1.3 (5)
North	2.1 (5)	2.6 (6)

* <.05, ** <.01, *** <.001

3.2.3 Demographic Group by Casino Gambling

When asked about their activities in the year prior to the survey, 6.5% of respondents reported gambling on table games at a casino in Ontario, while 5.2% reported gambling at a casino outside of Ontario. Males and those 18 to 24 years of age were over-represented in table game play in Ontario casinos (11% and 17.8%, respectively). A disproportionate number of students (who were employed) were also casino table game gamblers (17.2%). Out-of-province casino gambling was more common among males (6.6%) than females (3.8%), and for those with personal incomes greater than \$100,000 (12.6%).

TABLE 3.2.3 Demographic Group by Casino Gambling

Demographic Group	Casino Table Games (Ontario) % (n)	Casinos (Non-Ontario) % (n)
All Participants	6.5	5.2
Gender	***N=3,590	***N=3,592
Male	11.0 (194)	6.6 (117)
Female	2.2 (41)	3.8 (70)
Age	***N=3,445	N=3,445
18-24	17.8 (77)*	4.8 (21)
25-34	11.1 (66)*	6.4 (38)
35-49	4.8 (58)*	5.2 (63)
50-59	2.1 (14)*	4.7 (31)
60 +	2.0 (11)*	4.5 (25)
Marital Status	***N=3,511	N=3,508
Married / Living With Partner	5.4 (118)*	5.3 (116)
Widowed	2.4 (4)*	5.5 (9)
Divorced / Separated	3.2 (10)*	5.1 (16)
Single / Never Married	11.7 (97)*	4.9 (41)
Education	***N=3,501	*N=3,501
No High School Education	1.1 (2)*	2.3 (4)
Some High School	7.0 (17)	2.1 (5)*
Completed High School	5.6 (41)*	4.3 (31)
Some Post-Secondary	10.2 (41)	5.0 (20)
Completed Post-Secondary	6.9 (113)	6.2 (102)*
Completed Post-Graduate	4.2 (13)	6.8 (21)
Job Status	***N=3,514	*N=3,514
Employed - Full-Time	7.7 (144)*	6.6 (123)*
Employed - Part-Time	6.0 (16)	4.1 (11)
Unemployed	6.2 (15)	2.9 (7)
Student	9.9 (20)	3.7 (6)
Student – Employed	17.2 (16)*	4.3 (5)
Retired	1.8 (11)	4.4 (27)
Homemaker	1.3 (2)*	1.3 (2)*
Other	3.3 (3)	3.3 (3)
Personal Income	**N=2,983	***N=2,985
No Income	2.0 (1)	5.9 (3)
< \$20,000	6.1 (50)	2.3 (19)*
\$20,000 - \$39,999	7.0 (55)	4.3 (34)
\$40,000 – \$59,999	5.4 (31)	4.9 (28)
\$60,000 – \$99,000	7.2 (39)	7.6 (41)
> \$100,000	13.0 (27)*	12.6 (26)*
Region	N=3,199	N=3,201

Demographic Group	Casino Table Games (Ontario) % (n)	Casinos (Non-Ontario) % (n)
East	4.2 (22)	7.1 (37)
Central East	6.0 (33)	4.2 (23)
Toronto	6.8 (41)	5.8 (35)
Central West	6.7 (40)	4.0 (24)
Central South	8.4 (25)	4.0 (12)
South West	8.2 (32)	5.4 (21)
North	8.5 (20)	6.4 (15)

* <.05, ** <.01, *** <.001

3.2.4 Demographic Group by Bingo Gambling

Approximately 5% of Ontarians reported gambling on Bingo. Bingo participation was twice as high among females as males (6.5% versus 3.1%, respectively), and highest among 18 to 24 year-olds (7.6%). Among those with at least some high school education, participation tended to decrease with higher education, with the lowest participation rates occurring for those with post-graduate degrees (2.3%). Participation was highest among those with incomes less than \$20,000 per year.

TABLE 3.2.4 Demographic Group by Bingo Gambling

Demographic Group	Bingo % (n)
All Participants	4.8
Gender	***N=3,591
Male	3.1 (54)
Female	6.5 (119)
Age	*N=3,445
18-24	7.6 (33)*
25-34	4.2 (25)
35-49	4.5 (54)
50-59	4.8 (32)
60 +	3.4 (19)
Marital Status	N=3,509
Married / Living With Partner	4.5 (98)
Widowed	4.8 (8)
Divorced / Separated	3.2 (10)
Single / Never Married	5.8 (48)
Education	***N=3,501
No High School Education	5.2 (9)
Some High School	8.3 (20)*
Completed High School	7.0 (51)*
Some Post-Secondary	4.5 (18)
Completed Post-Secondary	3.7 (60)*
Completed Post-Graduate	2.3 (7)*
Job Status	N=3,510
Employed - Full-Time	4.4 (82)
Employed - Part-Time	7.5 (20)
Unemployed	5.4 (13)
Student	5.6 (9)
Student – Employed	5.2 (6)
Retired	3.4 (21)
Homemaker	3.3 (5)

Demographic Group	Bingo % (n)
Other	7.8 (7)
Personal Income	***N=2,983
No Income	2.0 (1)
< \$20,000	7.0 (58)*
\$20,000 - \$39,999	6.5 (51)*
\$40,000 – \$59,999	3.8 (22)
\$60,000 – \$99,000	1.8 (10)*
> \$100,000	2.4 (5)
Region	N=3,201
East	2.7 (14)
Central East	4.9 (27)
Toronto	4.0 (24)
Central West	4.7 (28)
Central South	4.7 (14)
South West	6.4 (25)
North	6.0 (14)

* <.05, ** <.01, *** <.001

3.2.5 Demographic Group by Sports-Related Gambling

Sports-related gambling (i.e., sports pools, Sport Select, and betting on sports with a bookie), was clearly a male activity. Males were approximately 7 times more likely than females to engage in these activities. Participation in sports pools and Sport Select was highest in the 18 to 24 year age group. Due to the relatively small number of participants, the only observed significant demographic variable related to sports betting with a bookie was gender.

TABLE 3.2.5 Demographic Group by Sports-Related Gambling

Demographic Group	Sports Pools % (n)	Sport Select % (n)	Sports With a Bookie % (n)
All Participants	4.2	4.3	.4
Gender	*** N=3,591	***N=3,590	*** N=3,590
Male	7.2 (128)	7.8 (137)	.7 (13)
Female	1.3 (24)	1.0 (18)	.1 (1)
Age	***N=3,445	***N=3,445	N=3,445
18-24	10.2 (44)*	11.8 (51)*	.2 (1)
25-34	6.4 (38)*	5.7 (34)	.8 (5)
35-49	3.7 (45)	3.8 (46)	.3 (4)
50-59	2.7 (18)*	2.4 (16)*	.3 (2)
60 +	.5 (3)*	.7 (4)*	0.0 (0)
Marital Status	***N=3,510	***N=3,509	N=3,510
Married / Living With Partner	3.8 (84)	3.8 (83)*	0.4 (9)
Widowed	0.6 (1)*	0.0 (0)*	0.0 (0)
Divorced / Separated	1.9 (6)*	1.0 (3)*	1.0 (3)
Single / Never Married	7.0 (58)*	7.9 (66)*	0.1 (1)
Education	*N=3,501	**N=3,501	N=3,501
No High School Education	0.0 (0)*	0.6 (1)*	0.0 (0)
Some High School	3.3 (8)	3.3 (8)	0.0 (0)
Completed High School	4.3 (31)	5.5 (40)	0.7 (5)
Some Post-Secondary	6.0 (24)	6.9 (28)*	0.5 (2)

Demographic Group	Sports Pools % (n)	Sport Select % (n)	Sports With a Bookie % (n)
Completed Post-Secondary	4.4 (73)	4.1 (67)	0.2 (3)
Completed Post-Graduate	3.5 (11)	2.6 (8)	0.6 (2)
Job Status	***N=3,512	***N=3,514	N=3,512
Employed - Full-Time	5.6 (105)*	5.5 (103)*	.5 (10)
Employed - Part-Time	3.4 (9)	3.0 (8)	0.0 (0)
Unemployed	2.9 (7)	2.9 (7)	0.0 (0)
Student	6.0 (10)	7.5 (12)*	0.0 (0)
Student – Employed	6.2 (7)	12.8 (15)*	0.0 (0)
Retired	.8 (5)*	.5 (3)*	0.0 (0)
Homemaker	1.3 (2)	.7 (1)*	.7 (1)
Other	2.2 (2)	3.3 (3)	1.1 (1)
Personal Income	**N=2,984	*N=2,984	N=2,983
No Income	2.0 (1)	2.0 (1)	0.0 (0)
< \$20,000	2.8 (23)*	3.3 (27)*	0.0 (0)
\$20,000 –\$39,999	3.6 (28)	4.6 (36)	.1 (1)
\$40,000 – \$59,999	5.4 (31)	6.6 (38)*	.5 (3)
\$60,000 – \$99,000	6.3 (34)*	3.3 (18)	.4 (2)
> \$100,000	7.2 (15)*	7.2 (15)*	1.4 (3)
Region	N=3,200	N=3,200	N=3,200
East	2.3 (12)	2.9 (15)	0.0 (0)
Central East	4.5 (25)	6.0 (33)	.4 (2)
Toronto	6.1 (37)	4.8 (29)	.8 (5)
Central West	5.2 (31)	4.5 (27)	.3 (2)
Central South	4.0 (12)	3.0 (9)	.3 (1)
South West	3.6 (14)	4.6 (18)	.3 (1)
North	3.4 (8)	4.7 (11)	0.0 (0)

* <.05, ** <.01, *** <.001

3.2.6 Demographic Group by Horse Race Gambling

Four percent of Ontarians reported gambling on horse races. The demographic characteristics associated with this activity included gender, income, and region. Males (5.4%) were approximately twice as likely as females (2.9%) to gamble on the races. Participation increased with income, with the highest rate among those with incomes exceeding \$100,000 (7.7%). Participation was highest in the Central East region and lowest in the East.

TABLE 3.2.6 Demographic Group by Horse Race Gambling

Demographic Group	Horse Racing % (n)
All Participants	4.1
Gender	***N=3,590
Male	5.4 (95)
Female	2.9 (52)
Age	N=3,444
18-24	4.8 (21)
25-34	4.2 (25)
35-49	3.9 (47)
50-59	3.9 (26)
60 +	3.8 (21)
Marital Status	N=3,509

Demographic Group	Horse Racing % (n)
Married / Living With Partner	4.2 (92)
Widowed	1.8 (3)
Divorced / Separated	3.2 (10)
Single / Never Married	4.6 (38)
Education	N=3,500
No High School Education	2.3 (4)
Some High School	3.3 (8)
Completed High School	3.3 (24)
Some Post-Secondary	5.0 (20)
Completed Post-Secondary	4.5 (74)
Completed Post-Graduate	3.9 (12)
Job Status	N=3,514
Employed - Full-Time	5.0 (94)
Employed - Part-Time	2.3 (6)
Unemployed	2.1 (5)
Student	3.1 (5)
Student – Employed	5.1 (6)
Retired	3.1 (19)
Homemaker	2.0 (3)
Other	4.4 (4)
Personal Income	**N=2,985
No Income	0.0 (0)
< \$20,000	2.5 (21)*
\$20,000 - \$39,999	4.3 (34)
\$40,000 – \$59,999	4.9 (28)
\$60,000 – \$99,000	5.4 (29)
> \$100,000	7.7 (16)*
Region	**N=3,199
East	1.9 (10)*
Central East	5.6 (31)*
Toronto	5.0 (30)
Central West	5.5 (33)
Central South	2.0 (6)
South West	4.1 (16)
North	2.1 (5)

* <.05, ** <.01, *** < .001

3.2.7 Demographic Group by Speculative Investment Gambling

Of the total sample, 1.9% of respondents made speculative investments in the year prior to the survey. Engagement in this activity was related to gender and income. Males (3.3%) were 5 times more likely than females (.6%) to make speculative investments. As well, participation was highest among those with incomes greater than \$100,000, with 5.8% of individuals in this income group having made speculative investments in the past year.

TABLE 3.2.7 Demographic Group by Speculative Investment Gambling

Demographic Group	Speculative Investments % (n)
All Participants	1.9
Gender	***N=3,591
Male	3.3 (58)
Female	0.6 (11)
Age	N=3,446
18-24	1.2 (5)
25-34	2.0 (12)
35-49	2.6 (31)
50-59	1.8 (12)
60 +	.9 (5)
Marital Status	N=3,510
Married / Living With Partner	2.0 (44)
Widowed	1.2 (2)
Divorced / Separated	2.6 (8)
Single / Never Married	1.4 (12)
Education	N=3,501
No High School Education	1.7 (3)
Some High School	0.0 (0)
Completed High School	1.2 (9)
Some Post-Secondary	2.2 (9)
Completed Post-Secondary	2.1 (34)
Completed Post-Graduate	3.2 (10)
Job Status	N=3,514
Employed - Full-Time	2.7 (50)
Employed - Part-Time	1.5 (4)
Unemployed	.4 (1)
Student	.6 (1)
Student – Employed	0 (0)
Retired	1.1 (7)
Homemaker	.7 (1)
Other	2.2 (2)
Personal Income	***N=2,985
No Income	0.0 (0)
< \$20,000	0.6 (5)*
\$20,000 – \$39,999	1.5 (12)
\$40,000 – \$59,999	.9 (5)
\$60,000 – \$99,000	3.1 (17)*
> \$100,000	5.8 (12)*
Region	N=3,199
East	1.7 (9)
Central East	2.2 (12)
Toronto	2.3 (14)
Central West	1.7 (10)
Central South	.3 (1)
South West	2.6 (10)
North	1.3 (3)

* <.05, ** <.01, *** <.001

3.2.8 Demographic Group by Card/Board Game and Games of Skill Gambling

In the year prior to the survey, 8.5% of Ontarians gambled on card or board games. Males (13%) were 3 times more likely than females (4.1%) to engage in this activity. Participation tended to decrease with age, with 18 to 24 year-olds (24.9%) 3 times more likely than the overall sample to engage in this activity. The highest level of participation occurred in the Northern region of the province.

Of the total sample, 3.7% of respondents reported gambling on games of skill. Similar to card and board games, males (6.3%) were more likely than females (1.2%) to bet on games of skill. Participation decreased with age, and was highest among those 18 to 24 years (12.5%). Similar to card and board games, participation was highest in the Northern region on games of skill.

TABLE 3.2.8 Demographic Group by Card/Board Game and Games of Skill Gambling

Demographic Group	Card or Board Games % (n)	Games of Skill % (n)
All Participants	8.5	3.7
Gender	*** N=3,592	*** N=3,590
Male	13.0 (230)	6.3 (112)
Female	4.1 (75)	1.2 (22)
Age	***N=3,444	*** N=3,445
18-24	24.9 (108)*	12.5 (54)*
25-34	12.5 (74)*	5.7 (34)*
35-49	6.2 (75)*	2.3 (28)*
50-59	3.6 (24)*	1.1 (7)*
60 +	2.9 (16)*	0.5 (3)*
Marital Status	***N=3,511	***N=3,510
Married / Living With Partner	6.3 (138)*	2.7 (60)*
Widowed	3.6 (6)*	1.8 (3)
Divorced / Separated	5.8 (18)	1.3 (4)*
Single / Never Married	16.8 (140)*	7.3 (61)*
Education	***N=3,503	**N=3,502
No High School Education	2.9 (5)*	0.6 (1)*
Some High School	5.8 (14)	4.6 (11)
Completed High School	9.2 (67)	4.4 (32)
Some Post-Secondary	13.4 (54)*	6.2 (25)*
Completed Post-Secondary	8.8 (144)	3.2 (52)
Completed Post-Graduate	5.2 (16)*	1.6 (5)*
Job Status	***N=3,513	***N=3,513
Employed - Full-Time	9.0 (168)	4.4 (82)*
Employed - Part-Time	9.4 (25)	3.0 (8)
Unemployed	11.2 (27)	4.1 (10)
Student	14.9 (24)*	5.6 (9)
Student – Employed	21.4 (25)*	10.3 (12)*
Retired	3.4 (21)*	0.5 (3)*
Homemaker	2.7 (4)*	0.7 (1)*
Other	6.6 (6)	2.2 (2)
Personal Income	N=2,983	N=2,985
No Income	9.8 (5)	2.0 (1)
< \$20,000	8.4 (69)	3.3 (27)
\$20,000 - \$39,999	10.1 (79)	5.2 (41)
\$40,000 – \$59,999	7.2 (41)	3.7 (21)
\$60,000 – \$99,000	10.0 (54)	2.6 (14)

> \$100,000	11.1 (23)	3.9 (8)
Region	*N=3,200	***N=3,201
East	6.9 (36)	3.0 (16)
Central East	7.8 (43)	2.2 (12)*
Toronto	10.5 (63)	6.3 (38)*
Central West	8.3 (50)	3.0 (18)
Central South	7.0 (21)	2.7 (8)
South West	10.5 (41)	3.6 (14)
North	13.2 (31)*	6.8 (16)*

* <.05, ** <.01, *** <.001

4. PROBLEM GAMBLING

This chapter examines problem gambling rates and associated characteristics. Topics covered include: participation rates in various gambling activities, along with time and money spent; examination of some of the difficulties people have related to their gambling and their response to these difficulties; ways in which respondents manage their gambling; how respondents have been impacted by other's gambling; and, finally, the demographic variables associated with problematic levels of gambling.

4.1 CPGI LEVELS

As shown in Table 4.1.0, the large majority of participants (90.7%) had not experienced gambling-related problems in the past year, with 36.6% classified as non-gamblers and 54.1% classified as non-problem gamblers. Of the total sample, 5.8% were classified as at-risk of gambling problems, and 2.6% were classified as having moderate problems. Less than 1% (0.8%) were classified as having severe gambling problems.

The timeframe for the nine scored CPGI items was the past 12 months. For any item endorsed, the question was then posed in terms of the past 6 months and past one month. These additional timeframes provided a sense of the stability and transition of problem gambling over a one year period.

As shown in Table 4.1.0, problem gambling behaviour decreased as the timeframe narrowed. From the 12-month timeframe to the one-month timeframe, the results showed that 50% fewer individuals were classified as at risk, as having moderate problems, and as having severe problems. That is, one month prior to the survey: 2.5% were potentially at-risk of a gambling problem compared to 5.8% in the past year; 1.3% had moderate problems compared to 2.6% in the past year; and 0.4% had severe problems compared to 0.8% in the past year.

TABLE 4.1.0 Problem Gambling Levels (Total Sample)

CPGI Level	Non-Gamblers %	Non-Problem %	At-Risk %	Moderate %	Severe %	N
12 Months	36.6	54.1	5.8	2.6	0.8	3,568
6 Months	NA	55.4	4.9	2.3	0.7	3,566
1 Month	NA	59.1	2.5	1.3	0.4	3,564

Presented another way, Table 4.1.1 shows problem gambling rates for the population of gamblers, with non-gamblers excluded. In the 12 months prior to the survey, 85.4% of gamblers did not experience any problems related to their gambling. A further 9.1% were at-risk of problems, 4.2% experienced moderate problems, and 1.3% experienced severe gambling problems. Consistent with the previous table, when the timeframe for the scored CPGI items was the past month, the percentage of individuals with moderate and severe problems reduced by approximately 50%.

TABLE 4.1.1 Problem Gambling Levels (Gamblers Only)

CPGI Level	Non-Problem %	At-Risk %	Moderate %	Severe %	N
12 Months	85.4	9.1	4.2	1.3	2,261
6 Months	87.4	7.8	3.7	1.1	2,259
1 Month	93.3	3.9	2.1	0.7	2,257

4.2 GAMBLING ACTIVITIES

Table 4.2.0 examines participation rates for various gambling activities by CPGI level. For most activities, the trend showed increased participation with increased problem levels. The most significant association observed was that related to gambling on slot machines in Ontario casinos. Among gamblers, 26% reported gambling on slot machines in Ontario casinos in the year prior to the survey. Participation increased to 35.4% among those at-risk, 42.6% among those with moderate problems, and 66.7% among those with severe gambling problems. A similar trend was observed for slots at racetracks.

TABLE 4.2.0 Past Year Gambling Participation by Problem Gambling Level

Activity	Non-Problem (n)	At-Risk (n)	Moderate (n)	Severe (n)	TOTAL
% Tickets					
Lottery	83.2 (1,606)	77.7 (160)	83.0 (78)	82.8 (24)	82.7 N=2,260
Raffle	46.1 (890)	40.3 (83)	41.9 (39)	50.0 (15)	45.4 N=2,260
Scratch **	37.9 (732)*	45.1 (93)	48.9 (46)	60.0 (18)*	39.3 N=2,261
% Electronic Gambling					
Casino Slots (Ontario)***	23.6 (455)*	35.4 (73)*	42.6 (40)*	66.7 (20)*	26.0 N=2,261
Racetrack Slots (Ontario)	8.1 (157)	18.0 (37)	27.7 (26)	41.4 (12)	10.3 N=2,260
Slots & VLTS (Non-Ontario)	4.2 (81)	8.3 (17)	9.6 (9)	13.8 (4)	4.9 N=2,260
Arcade/Video Games	1.3 (25)	9.2 (19)	7.4 (7)	23.3 (7)	2.6 N=2,261
Internet	1.7 (32)	6.8 (14)	9.6 (9)	10.3 (3)	2.6 N=2,261
% Games With Friends					
Games of Skill	3.9 (75)	16.0 (33)	18.1 (17)	17.2 (5)	5.8 N=2,260
Card or Board Games	10.6 (204)	29.6 (61)	36.2 (34)	20.7 (6)	13.5 N=2,260
% Casinos					
Casinos (Non-Ontario)	7.4 (142)	10.7 (22)	17.0 (16)	10.3 (3)	8.1 N=2,260
Casino Table Games (Ontario)	8.0 (155)	21.3 (44)	24.5 (23)	37.9 (11)	10.3 N=2,261
% Horse Racing					
Horse Races	5.5 (107)	9.2 (19)	11.7 (11)	27.6 (8)	6.4 N=2,260
% Bingo					
Bingo	6.4 (124)	13.1 (27)	13.8 (13)	24.1 (7)	7.6 N=2,260
% Sports Betting					
Sport Select	5.1 (98)	17.0 (35)	13.8 (13)	31.0 (9)	6.9 N=2,260
Sports With a Bookie	.2 (3)	2.4 (5)	4.3 (4)	3.4 (1)	.6 N=2,261
Sporting Events	5.2 (100)	14.6 (30)	14.9 (14)	26.7 (8)	6.7 N=2,261
% Speculative Investments					
Stocks, Options, Commodities	2.2 (43)	5.8 (12)	5.3 (5)	23.3 (7)	3.0 N=2,262

* <.05, ** <.01, *** <.001

Presented another way, Table 4.2.1 shows the CPGI distribution among those who gambled on each activity. So, for example, of those who gambled on slots at an Ontario casino, 6.8% had moderate problems and 3.4% had severe problems. Among those who gambled on slots at a racetrack, 11.2% were classified as having moderate problems, and 5.2% were classified as having severe problems.

TABLE 4.2.1 Problem Gambling Level by Past Year Gambling Participation Among All Gamblers

Activity	Non-Problem %	At-Risk %	Moderate %	Severe %	N
Tickets					
Lottery	86.0	8.6	4.2	1.3	2,260
Raffle	86.7	8.1	3.8	1.5	2,260
Scratch **	82.3 *	10.5	5.2	2.0*	2,261
Electronic Gambling					
Casino Slots (Ontario)***	77.4 *	12.4*	6.8*	3.4*	2,261
Racetrack Slots (Ontario)	67.7	15.9	11.2	5.2	2,260
Slots & VLTS (Non-Ontario)	73.0	15.3	8.1	3.6	2,260
Arcade/Video Games	43.1	32.8	12.1	12.1	2,261
Internet	55.2	24.1	15.5	5.2	2,261
Games With Friends					
Games of Skill	57.7	25.4	13.1	3.8	2,260
Card or Board Games	66.9	20.0	11.1	2.0	2,260
Casinos					
Casinos (Non-Ontario)	77.6	12.0	8.7	1.6	2,260
Casino Table Games (Ontario)	66.5	18.9	9.9	4.7	2,261
Horse Racing					
Horse Races	73.8	13.1	7.6	5.5	2,260
Bingo					
Bingo	72.5	15.8	7.6	4.1	2,260
Sports Betting					
Sport Select	63.2	22.6	8.4	5.8	2,260
Sports With a Bookie	23.1	38.5	30.8	7.7	2,261
Sporting Events	65.8	19.7	9.2	5.3	2,261
Speculative Investments					
Stocks, Options, Commodities	64.2	17.9	7.5	10.4	2,262
TOTAL	85.4	9.1	4.1	1.3	2,260

* <.05, ** <.01, *** <.001

Because of small cell sizes, additional analyses were conducted to examine problem gambling levels with moderate and severe groups combined. Table 4.2.2 presents the proportion of gamblers who participated in certain activities who had moderate and severe problems, who were at-risk of having problems, and who gambled without problems. For the sake of brevity, only those activities where significant associations were observed are provided. Examined in this manner, the results show that the activities with the highest proportion of individuals with moderate and severe gambling problems were games of skill and racetrack slots.

TABLE 4.2.2 Problem Gambling Level by Past Year Gambling Participation (Moderate and Severe Combined)

Activity	Non-Problem % (n)	At-Risk % (n)	Moderate / Severe % (n)
Scratch Tickets**	82.3 (732)*	10.5 (93)	7.2 (64)*
Casino Slots (Ontario)***	77.4 (455)*	12.4 (73)*	10.2 (60)*
Racetrack Slots (Ontario)***	67.4 (157)*	15.9 (37)*	16.7 (39)*
Slots & VLTs (Non-Ontario)***	73.0 (81)*	15.3 (17)*	11.7 (13)*
Games of Skill***	57.3 (75)*	25.2 (33)*	17.6 (23)*
Card or Board Games ***	66.9 (204)*	20.0 (61)*	13.1 (40)*
Casinos (Non-Ontario)**	77.6 (142)*	12.0 (22)	10.4 (19)*
Casino Table Games (Ontario)***	66.5 (155)*	18.9 (44)*	14.6 (34)*
Horse Races***	73.8 (107)*	13.1 (19)	13.1 (19)*
Bingo***	72.1 (124)*	15.7 (27)*	12.2 (21)*
Sport Select***	63.2 (98)*	22.6 (35)*	14.2 (22)*
Sporting Events***	65.8 (100)*	19.7 (30)*	14.5 (22)*
TOTAL	85.4	9.1	5.5

* <.05, ** <.01, *** <.001

Table 4.2.3 shows the frequency of weekly participation by gambling activity and CPGI level. Caution in interpreting the results is required due to small numbers in some cells. The only significant relationship observed was with lottery tickets. Individuals with severe gambling problems had the highest tendency to purchase lottery tickets weekly or more often, while non-problem gamblers had the lowest tendency. Although no other significant relationships were observed, often due to small numbers, the trend showed a relationship between increased weekly participation and problem levels for many of the activities examined.

TABLE 4.2.3 Weekly Gambling Participation by Problem Gambling Level

Activity	Non-Problem (n)	At-Risk (n)	Moderate (n)	Severe (n)	TOTAL
% Tickets					
Lottery *	34.4 (553)*	43.8 (70)*	41.0 (32)	58.3 (14)*	35.8 N=1,869
Raffle	1.7 (15)	1.2 (1)	7.9 (3)	21.4 (3)	2.1 N=1,025
Scratch	13.1 (96)	16.1 (15)	28.3 (13)	55.6 (10)	15.1 N=888
% Electronic Gambling					
Casino Slots (Ontario)	1.3 (6)	4.1 (3)	7.5 (3)	40.0 (8)	3.4 N=587
Racetrack Slots (Ontario)	2.5 (4)	5.4 (2)	3.7 (1)	8.3 (1)	3.4 N=233
Slots & VLTS (Non-Ontario)	1.2 (1)	0.0 (0)	11.1 (1)	25.0 (1)	2.7 N=112
Arcade/Video Games	16.0 (4)	11.1 (2)	0.0 (0)	28.6 (2)	14.0 N=57
Internet	9.4 (3)	42.9 (6)	22.2 (2)	66.7 (2)	22.4 N=58
% Games With Friends					
Games of Skill	20.0 (15)	27.3 (9)	27.8 (5)	40.0 (2)	23.7 N=131

Card or board Games	11.8 (24)	25.0 (15)	27.3 (9)	71.4 (5)	17.5 N=303
% Casinos					
Casinos (Non-Ontario)	0.7 (1)	0.0 (0)	6.3 (1)	33.3 (1)	1.6 N=183
Casino Table Games (Ontario)	6.5 (10)	31.8 (14)	13.6 (3)	54.5 (6)	14.2 N=232
% Horse racing					
Horse Races	3.7 (4)	5.3 (1)	9.1 (1)	25.0 (2)	5.5 N=145
% Bingo					
Bingo	18.5 (23)	39.3 (11)	35.7 (5)	42.9 (3)	24.3 N=173
% Sports Betting					
Sport Select	21.4 (21)	48.6 (17)	15.4 (2)	66.7 (6)	29.7 N=155
Sports With a Bookie	0.0 (0)	75.0 (3)	25.0 (1)	100 (1)	41.7 N=12
Sporting Events	6.0 (6)	25.8 (8)	7.1 (1)	75.0 (6)	13.7 N=153
% Speculative Investments					
Stocks, Options, Commodities	11.9 (5)	25.0 (3)	0.0 (0)	28.6 (2)	15.2 N=66

* <.05, ** <.01, *** <.001

Combining the moderate and severe gambling groups revealed stronger relationships between problem level and weekly gambling. Table 4.2.4 shows activities significantly related to CPGI level. Participants with moderate and severe gambling problems had a greater tendency overall to gamble weekly on the lottery, card or board games, and scratch tickets.

TABLE 4.2.4 Weekly Gambling Activities Significantly Related to Problem Gambling Level (Moderate and Severe Combined)

Activity	Non-Problem (n)	At-Risk (n)	Moderate / Severe (n)	TOTAL
% Lottery Tickets**	34.4 (553)*	43.8 (70)*	45.1 (46)*	35.8 N=1,869
% Sport Select**	21.4 (21)*	48.6 (17)*	36.4 (8)	29.7 N=155
% Bingo*	18.5 (23)*	39.3 (11)	38.1 (8)	24.3 N=173
% Card or Board Games***	11.8 (24)*	25.0 (15)	35.0 (14)*	17.5 N=303
% Scratch Tickets***	13.1 (96)*	16.1 (15)*	35.9 (23)*	15.1 N=888

* <.05, ** <.01, *** <.001

4.3 MONEY AND TIME SPENT GAMBLING

Table 4.3.0 examines the average amount of money spent in a typical month on select activities by CPGI level. Both means and geometric means are presented (see Method & Design). Averages may vary slightly from those presented in Chapter 3 due to missing data.

As shown, significant relationships were observed with each type of gambling activity examined. Consistently, individuals with severe gambling problems represented the group with the largest expenditure levels. Compared to the average gambler, individuals with severe problems spent approximately 20 times more in a typical month on the Internet (\$67 versus \$1,375, respectively). Those with severe problems spent between \$324 and \$491 on casino slots, racetrack slots, horse races, and Bingo, compared to the average gambler who spent approximately \$28 to \$44 in a typical month.

TABLE 4.3.0 Money Spent (Dollars) on Gambling Activities in a Typical Month by Problem Gambling Level

Gambling Activity	Non-Problem	At-Risk	Moderate	Severe	TOTAL	N
Casino Slots (Ontario)						
Mean	58.15	152.74	173.34	1,297.43	124.13	463
Geometric Mean	27.11	42.13	85.99	490.92	35.12	
Log Mean*** ³	3.30	3.74	4.45	6.20	3.56	
Racetrack Slots (Ontario)						
Mean	57.24	108.16	122.78	561.51	104.89	183
Geometric Mean	30.98	35.26	55.74	339.20	39.53	
Log mean ***	3.43	3.56	4.02	5.83	3.68	
Internet						
Mean	1,454.41	1,834.00	94.70	3,050.00	1,473.39	45
Geometric Mean	41.31	97.91	41.11	1,375.07	67.16	
Log mean *	3.72	4.58	3.72	7.23	4.21	
Casino Table Games (Ontario)						
Mean	104.16	173.88	236.25	1,612.00	208.78	193
Geometric Mean	40.64	43.70	119.41	1,134.81	54.16	
Log Mean***	3.7	3.78	4.78	7.03	3.99	
Horse Races						
Mean	67.74	312.46	101.48	3,433.50	339.16	101
Geometric Mean	18.75	45.02	33.52	447.21	27.71	
Log Mean**** ⁴	2.93	3.81	3.51	6.10	3.32	
Bingo						
Mean	69.31	190.27	163.07	884.77	125.57	151
Geometric Mean	34.02	68.64	69.78	323.97	43.95	
Log Mean***	3.53	4.23	4.25	5.78	3.78	
Stock Market Speculation						
Mean	4,493.78	10,567.95	834.84	6,490	5,461.03	47
Geometric Mean	1,574.96	4,233.16	570.52	617.80	1,505.92	
Log Mean	7.36	8.35	6.35	6.43	7.32	
Sports With a Bookie						
Mean	70.00	1,125	140.55	560.00	492.98	14
Geometric Mean	46.42	355.66	124.95	560.00	157.37	
Log Mean	3.84	5.87	4.83	6.33	5.06	

* <.05, ** <.01, *** <.001

Table 4.3.1 shows the total gambling expenditures on all activities as a percentage of personal income. To be included in this analysis, the participant had to gamble on at least one gambling activity in the past year. Overall, the average person spent approximately 2.2% of their personal income on gambling. In contrast, those with moderate problems spent approximately 8%, and those with severe problems spent approximately 21% of their personal income.

³ Due to unequal variances of the log means, the non-parametric Kruskal-Wallis test was conducted on means and revealed that non-problem gamblers spent significantly less than the other three groups, while moderate and severe problem gamblers spent significantly more than at-risk and non-problem gamblers: $X^2 = 56.58$ $df=3$, $p<.001$.

⁴ Due to unequal variances of the log means, the non-parametric Kruskal-Wallis test was conducted on means and revealed that non-problem gamblers spent significantly less than the other three groups, while severe problem gamblers spent significantly more than the other groups: $X^2 = 8.72$ $df=3$, $p<.05$.

TABLE 4.3.1 Percent of Personal Income Spent on Select Activities in a Year by Problem Gambling Level

Percent of Personal Income Spent on Gambling ⁵	Non-Problem	At-Risk	Moderate	Severe	TOTAL	N
Mean	5.92	18.12	19.89	88.31	11.19	635
Geometric mean	1.54	4.10	7.95	20.97	2.21	
Log mean ^{***6}	5.04*	6.02	6.68	7.65	5.40	

* <.05, ** <.01, *** <.001

Consistent with expenditures, those with the most severe level of gambling problems spent the most time gambling. As shown in Table 4.3.2, significant relationships were observed with all of the activities examined with the exception of horse racing. Individuals with severe gambling problems reported spending between 3.2 and 4.6 hours per month on casino/racetrack slots and casino table games, while the average gambler reported spending between 1.0 and 1.5 hours per month on these activities. Severe problem gamblers reportedly spent 10.2 hours per month on bingo, whereas the average gambler reportedly spent 2.5 hours. The greatest amount of time spent gambling each month was on the Internet. While the average Internet gambler reportedly spent 3.4 hours gambling on this activity in a typical month, individuals with severe problems reportedly spent 16.9 hours.

TABLE 4.3.2 Time Spent (Hours) Gambling in a Typical Month by Problem Gambling Level

Gambling Activity	Non-Problem	At-Risk	Moderate	Severe	TOTAL	N
Casino Slots (Ontario)						
Mean	2.0	2.8	3.6	18.8	2.9	472
Geometric Mean	0.8	1.2	1.9	4.6	1.0	
Log Mean ^{***7}	3.89	4.24	4.72	5.63	4.07	
Racetrack Slots (Ontario)						
Mean	2.2	2.3	2.2	4.4	2.4	184
Geometric Mean	.9	1.1	.9	3.2	1.0	
Log Mean*	4.03	4.16	4.02	5.27	4.13	
Internet						
Mean	12.1	17.7	45.2	57.0	21.8	55
Geometric Mean	1.9	3.4	11.3	16.9	3.4	
Log Mean*	4.74	5.33	6.52	6.92	5.32	
Casino Table Games (Ontario)						
Mean	2.5	4.0	7.1	12.2	3.7	197
Geometric Mean	1.1	2.0	3.5	4.2	1.5	
Log Mean ^{***}	4.22	4.81	5.34	5.54	4.51	
Horse Races						
Mean	10.4	3.4	4.3	15.3	9.3	97
Geometric Mean	1.6	1.7	1.1	5.1	1.7	
Log Mean	4.57	4.61	4.15	5.72	4.63	
Bingo						
Mean	5.6	12.2	8.8	15.8	7.3	151
Geometric Mean	2.0	4.3	2.5	10.2	2.5	
Log Mean*	4.79	5.56	5.03	6.41	5.00	

*<.05, ** <.01, *** <.001

⁵ Gambling activities include Ontario casino slot machines, Ontario racetrack slot machines, internet, Ontario casino table games, horse racing, bingo, bookie betting, and stock market speculation.

⁶ Log mean is based on the log of the percent score multiplied by 100.

⁷ All log means are in minutes.

A question was posed that asked respondents to think about all of their gambling and to estimate whether they have won, lost, or broke even overall. As shown in Table 4.3.3, individuals with moderate and severe gambling problems had the highest tendency to report both winning a lot and losing a lot. Compared to all gamblers, non-problem gamblers tended to report losing a little from gambling.

TABLE 4.3.3 Perception of Gambling Outcomes by Problem Gambling Level

Considering all the amounts you have won and lost from gambling in the past...how would you describe the outcome?***	Non-Problem	At-Risk	Moderate / Severe	TOTAL
% Won a lot	2.3*	7.8*	8.1*	3.1
% Won a little	10.8	16.5*	10.6	11.3
% Broke even	29.6	27.2	20.3*	28.9
% Lost a little	51.8*	36.9*	30.9*	49.3
% Lost a lot	5.6*	11.7*	30.1*	7.5
N	1,922	206	123	2,251

* <.05, ** <.01, *** <.001

4.4 GAMBLING DIFFICULTIES FROM OWN GAMBLING

In addition to the nine CPGI questions that assessed problem gambling, a question was posed that asked gamblers whether they have ever had difficulties related to their gambling. Of the total sample, only 1.4% provided an affirmative response. The highest endorsement was from individuals with severe gambling problems, with 46.7% indicating that at some point they have had gambling-related difficulties. Only 0.3% of non-problem gamblers, 1% of at-risk gamblers, and 10.8% of individuals with moderate problems reported ever having had gambling-related difficulties. It is unclear why only 1.4% of the sample endorsed this item given that the timeframe included “ever”.

For the majority of respondents (70%), these difficulties first appeared over a year ago. As well, most respondents (73.8%) indicated that the difficulties started gradually, rather than resulting from a sudden change in their gambling behaviour. About one-half of respondents (51.5%) indicated that there were specific games related to their difficulties. The most commonly noted were electronic gaming machines (45.4%), followed by Bingo (30.4%), table games (30%), and card or board games (22.5%).

A closed-ended question was posed that asked about life events surrounding the onset of gambling-related difficulties. As shown in Table 4.4.0, many respondents cited emotional states, including boredom, loneliness, and depression. Also reported were financial concerns and problems with a spouse or partner.

TABLE 4.4.0 Life Events Surrounding Difficulties from Gambling

At the time you started developing difficulties with your gambling, was there anything in particular or different going on in your life?	% Experiencing Difficulties N=31
Boredom	45.8
Financial problems	38.2
Loneliness	35.6
Depression	28.0
Problems with spouse / Partner	20.5
Spouse / Partner absent or away	11.1
Children leaving home	7.4
Change in job	6.5
Loss of spouse / Partner	6.5
Loss of job	3.7
Retired from job	3.7
Divorce / Separation	3.7
Illness	3.7
None	2.8

A series of questions was posed that asked respondents about the types of difficulties they experienced from gambling. As shown in Table 4.4.1, the majority cited financial consequences such as using credit cards or money budgeted for something else to gamble. Just less than one-half (45.2%) of the sample reported relationship impacts. Approximately one in ten (9.7%) reported thoughts of suicide as a result of difficulties with their gambling.

TABLE 4.4.1 Type of Difficulties Experienced

Difficulties	% Endorsed N=31
Difficulty making pay cheque last	64.5
Gambled to make money	61.3
Gambled with money budgeted for something else	51.6
Negatively affected personal relationship	45.2
Used credit cards to gamble	45.2
Obtained money illegally to gamble	16.1
Negatively affected work	13.3
Thought about suicide	9.7

Only half of the respondents who had gambling problems reported taking any action to address their concerns related to gambling. Of those who did take action, 52.9% said that they simply stopped gambling, 28.2% said that they increased other activities, and 26.4% said that they limited access to money. Of those who reported that they stopped gambling, 50% said that they still do not gamble and 50% said that they stopped for a while and then started again. As well, 15% of respondents reported seeking professional help. For those who did not seek professional help, 62.9% felt that they could solve their problem on their own and 37% stated that they were not that concerned.

4.5 GAMBLING ATTITUDES AND BEHAVIOURS

Respondents who had engaged in at least one gambling activity in the past year were asked a series of questions about approaches they used to manage their gambling. This list included limiting the amount of time and money spent, restricting access to money, gambling with friends or family, and participating in activities other than gambling. As shown in Table 4.5.0, in each instance, non-problem gamblers were the least likely group to employ safeguards around their gambling. That is, they were more likely to report never: limiting time or money spent gambling, restricting access to additional cash, playing with friends or family, having a spouse or someone else control finances, or getting involved in other activities. Because they did not have problems controlling their gambling, they may simply not have needed to take these precautions.

On the other hand, individuals who may have been at risk of gambling problems, or who had moderate or severe problems, had a greater tendency to report employing these strategies. For instance, approximately one half of those with severe gambling problems reported sometimes or more often limiting their frequency of play, getting involved in other activities, and setting predetermined spending limits. However, of the individuals with severe gambling problems who reported setting predetermined spending limits, 50% reported exceeding these limits more than half of the time.

TABLE 4.5.0 Approaches to Managing Gambling by Problem Gambling Level

Managing Gambling	Non-Problem	At-Risk	Moderate	Severe	TOTAL
% Limit amount of time playing ***					
Never	89.4*	63.6*	56.4*	46.7*	85.1
Sometimes	5.2*	21.4*	16.0*	33.3*	7.5
Somewhat / Very often	5.4*	15.0*	27.7*	20.0*	7.4
N	1,929	206	94	30	2,259
% Limit frequency of play***					
Never	87.6*	57.3*	51.1*	40.0*	82.7
Sometimes	5.7*	25.7*	23.4*	16.7	8.4
Somewhat / Very often	6.7*	17.0*	25.5*	43.3*	8.9
N	1,930	206	94	30	2,260
% Reduce the bet level per wager***					
Never	92.6*	70.0*	63.8*	34.5*	88.6
Sometimes	3.7*	20.8*	17.0*	51.7*	6.5
Somewhat / Very often	3.6*	9.2*	19.1*	13.8*	4.9
N	1,928	207	94	29	2,258
% Restrict access to additional cash (i.e., leave bank cards at home) ***					
Never	93.3*	79.1*	64.9*	58.6*	90.3
Sometimes	1.8*	7.3*	10.6*	20.7*	2.9
Somewhat / Very often	4.9*	13.6*	24.5	20.7*	6.7
N	1,930	206	94	29	2,259
% Play with friends and/or family present***					
Never	92.2*	72.3*	75.8*	72.4*	89.5
Sometimes	4.1*	15.5*	11.6*	17.2*	5.7
Somewhat / Very often	3.6*	12.1*	12.6*	10.3	4.9
N	1,930	206	95	29	2,260
% Have spouse or someone control finances***					
Never	99.0*	95.1*	95.7	72.4*	98.1
Sometimes	.6*	2.4	4.3*	17.2*	1.2
Somewhat / Very often	.4*	2.4*	0.0	10.3*	.7

Managing Gambling	Non-Problem	At-Risk	Moderate	Severe	TOTAL
% Limit amount of time playing ***					
N	1,930	205	94	29	2,258
% Get involved in other activities instead of gambling***					
Never	92.4*	76.3*	74.5*	56.7*	89.7
Sometimes	2.8*	10.6*	10.6*	23.3*	4.2
Somewhat / Very often	4.7*	13.0*	14.9*	20.0*	6.1
N	1,931	207	94	30	2,262
% Set a predetermined spending limit or budget ***					
Never	82.4*	63.6*	45.7*	50.0*	78.7
Sometimes	4.9*	13.6*	19.1*	26.7*	6.6
Somewhat / Very often	12.8*	22.8*	35.1*	23.3	14.7
N	1,929	206	94	30	2,259
% Percentage of time budget exceeded***					
0%	87.0*	54.1*	33.3*	28.6*	74.4
1%-25%	11.5*	41.9*	47.1*	21.4	20.3
26%-50%	.9*	2.7	9.8*	0.0	2.1
> 50%	.6*	1.4	9.8*	50.0*	3.1
N	338	74	51	14	477

* <.05, ** <.01, *** <.001

Two questions were posed related to attitudes and beliefs regarding gambling. As shown in Table 4.5.1, regardless of CPGI level, the majority of gamblers “somewhat” or “completely” agreed that losing money at gambling was the same as spending money on another recreational activity. Endorsement of this item was not related to CPGI level. Participants were also asked about the chances of winning when placing a bet. Individuals at-risk of gambling problems and those with moderate or severe gambling problems had a greater tendency than non-problem gamblers to feel that they would win.

TABLE 4.5.1 Attitudes Toward Gambling by Problem Gambling Level

If I lose money at gambling, I just consider it another way to spend money on a recreational activity	Non-Problem	At -Risk	Moderate	Severe	TOTAL
% Completely agree	40.2	34.8	37.0	34.5	39.5
% Somewhat agree	33.9	39.6	37.0	34.5	34.5
% Somewhat disagree	9.3	11.1	9.8	0.0	9.4
% Completely disagree	16.6	14.5	16.3	31.0	16.6
N	1,910	207	92	29	2,238
When placing a bet, which of the following best describes how you feel? ***	Non-Problem	At -Risk	Moderate	Severe	TOTAL
% Chances are good you will win	7.4*	20.8*	15.8*	20.7*	9.2
% 50/50 chance	46.8*	54.0	53.7	44.8	47.7
% Chances are good you will lose	45.8*	25.2*	30.5*	34.5	43.1
N	1,892	202	95	29	2,218

* <.05, ** <.01, *** <.001

4.6 GAMBLING DIFFICULTIES FROM OTHER'S GAMBLING

All study participants (gamblers and non-gamblers) were asked whether they had ever experienced gambling-related difficulties from someone else's gambling. Approximately one in ten (9.6%) had experienced such problems. As shown in Table 4.6.0, the likelihood of experiencing problems increased with CPGI level. Just over one-third (36.7%) of those with severe problems had experienced difficulties from someone else's gambling.

TABLE 4.6.0 Affected by Other's Gambling by CPGI Level

Experienced difficulties from someone else's gambling***	Non-Gambler	Non-Problem	At-Risk	Moderate	Severe	TOTAL
% No	92.4	91.1	83.5	73.1	63.3	90.4
% Yes	7.6*	8.9	16.5*	26.9*	36.7*	9.6
N	1,298	1,294	206	93	30	3,551

The types of difficulties incurred are presented in Table 4.6.1. The most common negative impact was financial in nature, such as being manipulated into lending money or not having loans repaid. One quarter reported being neglected, and approximately one in ten reported being threatened.

TABLE 4.6.1 Type of Difficulties Experienced by Affected Individuals

Nature of Difficulties	% of Total People Affected	N
Manipulated into lending money	37.3	339
Loans not paid back	37.1	342
Been neglected	25.0	338
Other	23.6	338
Money or credit cards stolen	17.0	342
Had valuables taken	15.0	339
Been threatened	9.0	337
Been physically abused	7.0	338

For one-third of those impacted, the gambler was a friend. Approximately 15% reported difficulties from a spouse/partner and 14% reported difficulties from a parent/grandparent. Respondents were also asked whether they gambled with the individual causing negative impacts. For the most part, those affected had never gambled with the person causing problems (56.8%). Among respondents, 15.6% indicated some level of joint gambling participation.

4.7 DEMOGRAPHIC GROUP AND SPENDING HABITS

This section summarizes the demographic characteristics of non-gamblers and individuals gambling at the four CPGI levels. As shown in Table 4.7.0, significant relationships were observed between CPGI level and gender, age, marital status, education, and personal income.

Males were more likely to be classified as at-risk or experiencing moderate to severe gambling problems compared to females. Females were more likely than males to be classified as non-gamblers.

In terms of age, individuals 18 to 24 years old had the highest proportion of moderate gambling problems. The at-risk group was over-represented by the two youngest age groups, 18 to 24 year-olds and 25 to 34 year-olds. A larger proportion of non-problem gamblers was found among those 35 years

and older. When moderate and severe problem gambling groups were combined, the results generally showed decreasing problems with increased age. Young adults aged 18 to 24 had the highest rate of moderate to severe gambling problems (6.7%), while those 50 years and older had the lowest (2% to 2.2%).

Being single and never married was associated with a greater likelihood of being at-risk or having moderate problems, and a lower likelihood of gambling at a non-problem level. In contrast, married people had a higher likelihood of being non-problem gamblers and a lower likelihood of gambling at-risk or having moderate problems.

Although educational attainment was significantly related to gambling level, there was no clear pattern. Generally, individuals with no high school education were the most likely to be non-gamblers. Similar to educational attainment, no clear relationship emerged between CPGI level and personal income. Those with lower incomes had a greater likelihood of being classified as non-gamblers. A higher income was associated with non-problematic levels of gambling. No significant relationships emerged related to income, employment status, region, or moderate to severe gambling problems.

Finally, no significant relationships were found between CPGI levels and employment status or region of residence. Both non-problem and problem gambling occurred equally across employment groups and regions of the province.

TABLE 4.7.0 Demographic Group by CPGI

Demographic Group	Non-Gambler %	Non- Problem %	At-Risk %	Moderate %	Severe %	N
Gender ***						
Male	32.2	55.6	7.7	3.4	1.2	1,753
Female	40.9	52.8	3.9	1.9	0.5	1,816
TOTAL	36.6*	54.1	5.8*	2.6*	0.8*	3,569
Age ***						
18-24	33.3	47.5 *	12.5*	5.3*	1.4	432
25-34	36.9	51.1	7.9*	3.2	0.8	593
35-49	34.5	57.3 *	4.9	2.4	0.8	1,200
50-59	33.8	60.4*	3.8*	1.2*	0.8	662
60 +	45.1 *	49.8 *	2.9*	1.8	0.4	552
TOTAL	36.3	54.4	5.8	2.6	0.8	3,439
Marital Status***						
Married / Living With Partner	36.9	56.3*	4.3*	1.9*	0.7	2,198
Widowed	44.2*	48.5	5.5	1.8	0.0	165
Divorced/Separated	36.2	55.8	4.5	2.6	1.0	312
Single, Never Married	35.1	48.8 *	10.4*	4.6*	1.2	830
TOTAL	36.7	54.1	5.8	2.6	0.8	3,505
Education***						
No High School Education	54.0*	40.2 *	4.0	0.6	1.1	174
Some High School	36.9	51.0	5.0	6.2*	0.8	241
Completed High School	35.6	53.8	6.7	2.9	1.0	730
Some Post-Secondary	28.5*	59.6*	7.9*	2.7	1.2	403
Completed Post-Secondary	35.4	56.3*	5.6	2.1	0.6	1,642
Completed Post-Graduate	46.3*	47.3*	3.5	2.9	0.0	311
TOTAL	36.6	54.2	5.8	2.6	0.7	3,501
Personal Income***						
No Income	49.2*	39.2*	7.8	3.9	0.0	51
Less Than \$20,000	44.2	45.0 *	7.0	3.4	0.4	824
\$20,000-\$39,000	33.7	55.4	6.5	3.6	0.9	787
\$40,000-\$59,000	27.7	61.8*	6.4	2.3	1.7	574

\$60,000- \$99,000	30.7*	63.4*	3.9*	1.8	0.2	541
\$100,000+	31.3*	61.1	3.8	1.4	2.4	208
TOTAL	35.0	55.3	6.0	2.8	0.9	2,985
Employment						
Employed Full-Time	31.8	58.9	5.8	2.3	1.1	1,865
Employed Part-Time	37.6	51.5	7.5	3.0	0.4	266
Unemployed	43.2	41.9	9.5	5.0	0.4	241
Student – Employed	34.5	48.3	12.9	3.4	.9	116
Student- Not Employed	42.6	45.7	6.8	4.9	0.0	162
Retired	43.9	51.9	3.1	1.1	0.0	620
Homemaker	52.3	42.4	2.0	3.3	0.0	151
Other	35.2	49.5	7.7	4.4	3.3	91
TOTAL	36.7	54.0	5.9	4.4	3.3	3,512
Region						
East	34.5	56.7	5.9	2.1	0.8	524
Central East	35.9	55.5	6.0	2.4	0.2	551
Toronto	33.2	53.6	7.1	5.0	1.2	603
Central West	38.1	54.5	4.7	1.8	.8	598
Central South	40.1	51.5	5.0	2.0	1.3	299
South West	35.3	56.7	5.7	2.1	.3	388
North	30.0	60.9	5.2	3.4	.4	233
TOTAL	35.5	55.3	5.8	2.7	.7	3,196

* <.05, ** <.01, *** < .001

The survey also included questions regarding spending in areas other than gambling (Table 4.7.1). Specifically, respondents were asked how often they spent more than they could afford on drinking/socializing, eating out, and sporting events, movies, and other forms of entertainment. Of the total sample, 3.8% indicated that they “somewhat” or “very” often spent more than they could afford on drinking and socializing. Higher than average proportions were represented by individuals with moderate/severe problems (21.5%). Similar relationships were observed with eating out and other forms of entertainment. Whereas 6.1% of respondents overall reported that they overspent on restaurants, 21.7% of those with moderate to severe problems reported doing so. Approximately one in five individuals (19.2%) with moderate to severe gambling problems reported overspending on other forms of entertainment. This was in contrast to 3.7% of respondents overall.

TABLE 4.7.1 Overspending by CPGI

Frequency	Non-Gambler	Non-Problem	At-Risk	Moderate / Severe	TOTAL
% Drinking / Socializing***					N=3,542
Somewhat / Very often	2.8 (37)*	2.7 (51)*	10.8 (22)*	21.5 (26)*	3.8
Once in a while	8.3 (108)*	11.3 (217)	20.1 (41)*	24.0 (29)*	11.2
Never	88.9 (1,157)*	86.0 (1,647)	69.1 (141)*	54.5 (66)*	85.0
% Eating out / Ordering take-out***					N=3,545
Somewhat / Very often	3.5 (46)*	5.4 (104)	19.1 (39)*	21.7 (26)*	6.1
Once in a while	13.6 (178)	14.8 (284)	22.5 (46)*	16.7 (20)	14.9
Never	82.8 (1,081)*	79.7 (1,528)	58.3 (119)*	61.7 (74)*	79.0
% Sporting events, movies, other entertainment***					N=3,545
Somewhat / Very Often	2.3 (30)*	2.7 (52)*	12.3 (25)*	19.2 (23)*	3.7
Once in a while	8.8 (115)	9.0 (173)	15.7 (32)*	12.5 (15)	9.4
Never	88.9 (1,160)*	88.3 (1,691)*	72.1 (147)*	68.3 (82)*	86.9

* <.05, ** <.01, *** < .001

Table 4.7.2 shows the correlations between the leisure activities examined above, and scores on the problem gambling index. Significant relationships were found between all activities examined. Medium relationships were observed for drinking/socializing, dining out, and sporting events, movies, and other forms of entertainment. Essentially, individuals who overspent in one area were more likely to overspend in a number of areas. Small correlations were observed between problem gambling scores and overspending in other areas.

TABLE 4.7.2 Correlation Between Excessive Leisure Activities

Frequency	Drinking/ Socializing (N)	Eating out/ Ordering Take-out (N)	Sporting Events, Movies or Other Entertainment (N)	Problem Gambling Score (N)
Drinking/Socializing	1 (3,551)	.576 (3,549) *	.548 (3,547)*	.197 (3,543)*
Eating out/Ordering take-out	.576 (3,549)*	1 (3,552)	.661 (3,551)*	.180 (3,545)*
Sporting events, movies or other entertainment	.548 (3,547) *	.661 (3,551) *	1 (3,553)	.166 (3,545)*
Problem Gambling Score	.197 (3,543)*	.180 (3,545)*	.166 (3,545)*	1 (3,568)

* <.01 (2-tailed)

Other questions asked respondents whether they experienced consequences related to a shortage of money in the 12 months prior to the survey. Note that these questions were not specifically related to gambling and were posed to both gamblers and non-gamblers. Compared to non-problem gamblers, individuals at-risk or with moderate and severe gambling problems had a greater tendency to report the following as a result of a shortage of money: going without meals; borrowing money or using credit cards to pay for items; seeking assistance or financial help from friends, family, etc.; being late with rent or utility/phone bills; and receiving calls from a collection agency regarding an overdue bill. In all instances, individuals with severe gambling problems had the greatest tendency to experience these consequences related to a shortage of money (Table 4.7.3).

TABLE 4.7.3 Experienced Problems Caused by Money Shortage by CPGI

Problems in the past 12 months due to money shortage	Non-Gambler	Non-Problem	At-Risk	Moderate	Severe	TOTAL
% Went without meals ***						N=3,546
Never	96.2 (1,256)	97.8 (1,871)	91.7 (188)	89.2 (83)	65.5 (19)	96.4
Sometimes / Somewhat / Very often	3.8 (49)	2.2 (43)*	8.3 (17)*	10.8 (10)*	34.5 (10)*	3.6
% Borrowed money or used credit cards to pay for items***						N=3,544
Never	86.0 (1,122)	86.5 (1,655)	75.1 (154)	59.1 (55)	46.4 (13)	84.6
Sometimes / Somewhat / Very often	14.0 (183)	13.5 (258)*	24.9 (51)*	40.9 (38)*	53.6 (15)*	15.4
% Sought assistance or financial help from friends / family or community / welfare organization***						N=3,544
Never	92.3 (1,203)	94.9 (1,815)	85.9 (176)	79.6 (74)	72.4 (21)	92.8
Sometimes / Somewhat / Very often	7.7 (101)	5.1 (98)*	14.1 (29)*	20.4 (19)*	27.6 (8)*	7.2
% Pawned or sold something						N=3,546
Never	97.9 (1,278)	98.3 (1,881)	96.1 (197)	92.5 (86)	78.6 (22)	97.7
Sometimes / Somewhat / Very	2.1 (28)	1.7 (33)	3.9 (8)	7.5 (7)	21.4 (6)	2.3

Problems in the past 12 months due to money shortage	Non-Gambler	Non-Problem	At-Risk	Moderate	Severe	TOTAL
often						
% Could not pay rent on time***						N= 3,545
Never	97.1 (1,267)	97.8 (1,827)	93.7 (192)	91.4 (85)	82.1 (23)	97.0
Sometimes / Somewhat / Very often	2.9 (38)	2.2 (42)*	6.3 (13)*	8.6 (8)*	17.9 (5)*	3.0
% Could not pay utility / telephone bill on time***						N=3,545
Never	96.1 (1,254)	96.5 (1,847)	90.3 (186)	91.3 (84)	60.7 (17)	95.6
Sometimes / Somewhat / Very often	3.9 (51)	3.5 (67)*	9.7 (20)*	8.7 (8)*	39.3 (11)*	4.4
% A collection agency called about an overdue bill***						N=3,546
Never	95.2 (1,242)	95.6 (1,829)	91.7 (188)	86.0 (80)	75.9 (22)	94.8
Sometimes / Somewhat / Very often	4.8 (63)	4.4 (85)*	8.3 (17)*	14.0 (13)*	24.1 (7)*	5.2

* <.05, ** <.01, *** <.001

5. GAMBLING TRENDS: 2005 VERSUS 2001

In 2001, a gambling prevalence study was conducted in Ontario (Wiebe et al., 2001). This chapter compares gambling patterns observed in the present study with those obtained in 2001.

Table 5.0 compares participation in various gambling activities in 2001 and 2005. Overall, fewer people gambled in 2005 compared to 2001. In 2001, 83.3% of respondents reported gambling on at least one activity, compared to 63.3% in 2005. As shown, significant reductions in participation occurred in most activities examined. The only activities where participation rates increased in 2005 were slot machines played at Ontario racetracks or venues outside of Ontario, and gambling on the Internet. This finding is consistent with the growth in slots at racetracks that has occurred in the past four years. Overall, however, the percentage of the population that has gambled on a slot machine in any location decreased from 30.3% in 2001 to 19.2% in 2005.

TABLE 5.0 Participation in Gambling Activities in Past 12 Months by Year

Gambling Activities	2001 % (n)	2005 % (n)
Any Activity***	83.3 (3,847)	63.3 (2,273)
Tickets		
Lottery ***	64.3 (2,993)	52.4 (1,881)
Raffle ***	50.5 (2,345)	28.7 (1,030)
Scratch ***	32.3 (1,505)	24.9 (895)
Electronic Gambling		
Casino Slots*** ⁸	29.3 (1,360)	16.5 (592)
EGMs at Ontario Racetracks or Venues Outside Ontario *** ⁹	2.2 (103)	8.9 (320)
Internet***	.7 (32)	1.7 (59)
Arcade/Video Games***	12.1 (564)	1.6 (58)
Games With Friends		
Games of Skill***	10.5 (487)	3.7 (134)
Card or Board Games**	10.4 (484)	8.5 (304)
Casinos		
Casinos (Non-Ontario)***	9.8 (455)	5.2 (186)

Gambling Activities	2001 % (n)	2005 % (n)
Casino Table Games (Ontario)	7.6 (353)	6.5 (235)
Horse Racing		
Horse Races**	5.6 (263)	4.1 (147)
Bingo		
Bingo***	8.8 (410)	4.8 (173)
Sports Betting		
Sport Select***	6.4 (297)	4.3 (156)
Sports With a Bookie	.5 (21)	0.4 (14)
Sporting Events***	13.6 (633)	4.2 (152)
Speculative Investments		
Stocks, Options, Commodities***	6.6 (305)	1.9 (68)

* <.05, ** <.01, *** <.001

Table 5.1 examines weekly participation among those who participated in each activity in 2001 and 2005. No significant decreases in weekly participation were observed from 2001 to 2005. Rather, significant increases in weekly gambling were found for card or board games, casino table games, Sport Select, and speculative investments. In 2001, approximately one in ten (9.1%) gambled weekly on card or board games, compared to 17.4% in 2005. Weekly participation in casino table games was approximately 4 times higher in 2005 compared to 2001 (14.2% versus 3.4%, respectively). Finally, weekly Sport Select participation increased from 19.5% to 29.7%, and speculative investments increased from 8.6% to 18.2%.

TABLE 5.1 Weekly Participation Among Specific Gamblers by Year

Gambling Activities	2001 % (n)	2005 % (n)
Tickets		
Lottery	34.9 (1,046)	35.7 (671)
Raffle	1.8 (42)	2.3 (24)
Scratch	13.0 (196)	15.0 (134)
Electronic Gambling		
Casino Slots ¹⁰	2.4 (33)	3.4 (20)
EGMs at Ontario Racetracks or Venues Outside Ontario ¹¹	7.7 (8)	3.1 (10)
Arcade/Video Games	9.9 (56)	15.5 (9)
Internet	15.6 (5)	24.8 (15)
Games With Friends		
Games of Skill	16.8 (82)	22.7 (30)
Card or Board Games**	9.1 (44)	17.4 (53)
Casinos		
Casinos (Non-Ontario)	.4 (2)	1.6 (3)
Casino Table Games (Ontario)***	3.4 (12)	14.2 (33)

⁸ In 2001, the question pertaining to casino slots read, "In the past 12 months, how often did you bet or spend money on coin slot machines or video lottery terminals in a casino?" In 2005, the question read, "In the past 12 months, how often did you bet or spend money on coin slot machines in an Ontario commercial or charity casino?"

⁹ In 2001, there was one question pertaining to EGMs, which asked about "slot machines or VLTs other than in a casino." In 2005, there were two questions: One which asked about "slots at Ontario racetracks," one which asked about "slot machines or video lottery terminals located outside of Ontario". For the purposes of the present analysis, the latter two questions were combined to allow for comparison with the 2001 question.

Gambling Activities	2001 % (n)	2005 % (n)
Horse Racing		
Horse Races	7.2 (19)	6.1 (9)
Bingo		
Bingo	19.5 (80)	24.1 (42)
Sports Betting		
Sport Select*	19.5 (58)	29.7 (46)
Sports With a Bookie	28.6 (6)	40.5 (5)
Sporting Events	8.2 (52)	13.3 (20)
Speculative Investments		
Stocks, Options, Commodities*	8.6 (26)	18.2 (12)

* <.05, ** <.01, *** <.001

From 2001 to 2005, there were no changes in the overall percentage of individuals with moderate and severe gambling problems. Compared to 2001, there were fewer individuals gambling at-risk and more non-gamblers in 2005 (Table 5.2).

TABLE 5.2 CPGI Levels by Year

CPGI***	2001 %	2005 %
Non-gambler*	16.7	36.6
Non-problem*	69.8	54.1
At-risk*	9.6	5.8
Moderate Problem	3.1	2.6
Severe Problem	0.7	0.8
N	4,658	3,568

* <.05, ** <.01, *** <.001

Table 5.3 compares the percentage of gambling problems among individuals who gambled in 2001 and 2005. In 2001, 4.6% of individuals who gambled had moderate to severe gambling problems. Although not significantly different, the percentage of moderate and severe gambling problems among gamblers in 2005 was 5.5%.

TABLE 5.3 CPGI Levels by Year (Gamblers Only)

CPGI**	2001 %	2005 %
Non-problem	83.8	85.4
At-risk*	11.6	9.1
Moderate Problem	3.7	4.2
Severe Problem	0.9	1.3
N	3,880	2,261

* <.05, ** <.01, *** <.001

¹⁰ In 2001, the question pertaining to casino slots read, "In the past 12 months, how often did you bet or spend money on coin slot machines or video lottery terminals in a casino?" In 2005, the question read, "In the past 12 months, how often did you bet or spend money on coin slot machines in an Ontario commercial or charity casino?"

¹¹ In 2001, there was one question pertaining to EGMs, which asked about "slot machines or VLTs other than in a casino." In 2005, there were two questions: One which asked about "slots at Ontario racetracks," one which asked about "slot machines or video lottery terminals located outside of Ontario". For the purposes of the present analysis, the latter two questions were combined to allow for comparison with the 2001 question.

The following table shows the percentage of individuals with moderate and severe gambling problems that gambled on each activity in 2001 and 2005. In both the 2001 and 2005 prevalence studies, betting on sports with a bookie represented the activity with the highest percentage of individuals who had moderate and severe gambling problems. In 2001 and 2005, respectively, 42.9% and 38.5% of individuals who gambled on sports with a bookie had either a moderate or severe gambling problem. Significant increases in the proportion of moderate and severe gamblers were observed for slot machines at casinos, games of skill, card or board games, and sports pools.

TABLE 5.4 Rate of Moderate/Severe Problem Gambling Among Specific Gamblers by Year

Types of Gamblers	Moderate / Severe Problem Gamblers	
	2001 % (n)	2005 % (n)
Tickets		
Lottery	5.0 (151)	5.5 (102)
Raffle	4.2 (98)	5.2 (53)
Scratch	7.4 (111)	7.2 (64)
Electronic Gambling		
Casino Slots* ¹²	7.4 (101)	10.2 (60)
EGMs at Ontario Racetracks or Venues Outside Ontario ¹³	20.4 (21)	14.5 (46)
Internet	15.6 (5)	22.4 (13)
Arcade/Video Games	5.5 (31)	24.1 (14)
Games With Friends		
Games of Skill**	8.6 (42)	17.6 (23)
Card or Board Games*	8.3 (40)	13.2 (40)
Casinos		
Casinos (Non-Ontario)	8.6 (39)	10.3 (19)
Casino Table Games (Ontario)	13.6 (48)	14.6 (34)
Horse Racing		
Horse Races	11.4 (30)	13.0 (19)
Bingo		
Bingo	13.2 (54)	12.2 (21)
Sports Betting		
Sport Select	13.1 (39)	14.1 (22)
Sports With a Bookie	42.9 (9)	38.5 (5)
Sporting Events**	7.4 (47)	14.5 (22)
Speculative Investments		
Stocks, Options, Commodities	9.9 (30)	17.9 (12)

* <.05, ** <.01, *** <.001

¹² In 2001, the question pertaining to casino slots read, "In the past 12 months, how often did you bet or spend money on coin slot machines or video lottery terminals in a casino?" In 2005, the question read, "In the past 12 months, how often did you bet or spend money on coin slot machines in an Ontario commercial or charity casino?"

¹³ In 2001, there was one question pertaining to EGMs, which asked about "slot machines or VLTs other than in a casino." In 2005, there were two questions: One which asked about "slots at Ontario racetracks," one which asked about "slot machines or video lottery terminals located outside of Ontario". For the purposes of the present analysis, the latter two questions were combined to allow for comparison with the 2001 question.

In terms of problem gambling by age group, the only observed change from 2001 to 2005 was a decrease in moderate and severe gambling problems among individuals between the ages of 50 and 59 years. In both prevalence studies, individuals 18 to 24 years of age had the highest rates of moderate and severe gambling problems (Table 5.5).

TABLE 5.5 Rate of Moderate/Severe Problem Gambling Among Specific Age Groups by Year

Age	Moderate / Severe Problem Gamblers	
	2001 % (n)	2005 % (n)
18-24	7.0 (37)	6.9 (30)
25-34	3.2 (31)	4.0 (24)
35-49	3.7 (60)	3.3 (39)
50-59*	4.2 (32)	2.0 (13)
60+	2.1 (16)	2.2 (12)

* <.05, ** <.01, *** <.001

In both 2001 and 2005, participants were asked whether they had experienced problems from someone else's gambling. The percentage of individuals who had experienced such problems approximately doubled, from 5.2% in 2001 to 9.6% in 2005.

6. DISCUSSION

The main purpose of this study was to determine the prevalence of gambling and problem gambling within the population of adults in Ontario, and to describe and analyze the characteristics and behaviours that distinguish non-problem gambling from problem gambling. An additional purpose was to compare and analyze trends between 2001 and 2005 with regard to levels of gambling and problem gambling, and types of gambling participation. The following discussion raises some of the more important observations from the study.

6.1 GAMBLING PARTICIPATION

In Ontario in 2005, 63.3% of adults 18 years and older reported participating in at least one gambling activity in the year prior to the survey. Overall participation was highest for lottery tickets, followed by raffle tickets and scratch tickets. For many of the gambling activities examined, participants tended to be male, and in many instances, between 18 to 24 years of age. Bingo was the only activity where participation was higher among females than males. Activities where participation rates were roughly equivalent between males and females were scratch and raffle tickets, and slots in casinos and racetracks. A possible explanation for the higher participation rates among the younger age group may be related to novelty, entering legal age, and wanting to experience these forms of entertainment. Historically, gambling has been more of a male activity, and continues to be in the area of sports, racetracks, and cards.

6.1.0 The Case of Internet Gambling

An important observation relates to Internet gambling. While relatively few participants reported gambling on the Internet (1.7%), Internet gambling had among the highest rate of daily participation. Of those who gambled on the Internet, about 25% gambled on a weekly basis, and almost

one in two of those individuals gambled daily. The most common form of Internet gambling engaged in was poker. One possible factor contributing to the high frequency of Internet participation rates is accessibility, whereby only a computer is required. On the other side, the relatively low overall participation rates may be related to the illegal aspects associated with providing an Internet gaming site.

Increasingly, Internet gambling is emerging as a high-risk area from a problem gambling standpoint. It is a highly accessible activity with high frequency of play that appeals to young adults—an age group known to have the highest rates of problem gambling. In this study, 5.5% of 18 to 24 year-olds reported gambling on the Internet. It is critical that players in general, and young adults in particular, understand the potential risks involved, have realistic expectations, are able to identify signs that gambling may be becoming a problem, and have access to suitable resources and services.

6.2 PROBLEM GAMBLING

An important aspect of the present study is the examination of the extent and characteristics of problem gambling. The results show that in the year prior to the survey, 2.6% of Ontarians experienced moderate gambling problems and 0.8% experienced severe gambling problems. In terms of actual numbers, this translates to approximately 253,857 individuals with moderate problems and 78,110 with severe gambling problems in the province of Ontario.

6.2.0 Fluctuations in Problem Gambling Behaviour

The nine CPGI items used to assess problem gambling levels are typically framed in the past 12 months. For the purposes of this study, these items were also framed in the past 6 months and past one month. The results suggest that there is a transition in problem gambling behaviours within a 12-month period. For approximately 50% of individuals with moderate to severe gambling problems in the past year, these levels persisted at one month prior to the survey. The remaining 50% of individuals with moderate to severe problems endorsed fewer items at the one-month timeframe. One important consideration is the potential for response errors. However, even if individuals are actually reducing their engagement in problematic gambling behaviours, the durability of these changes is not known and will need to be established with further research.

These observed transitions in problem gambling behaviours are consistent with the few longitudinal studies that have been conducted in this area. There are only a handful of studies that have examined change in gambling patterns over time, and even fewer that have specifically focused on the development of problems among the general population (Abbott, Williams & Volberg, 2004; Slutske et al., 2003; Wiebe et al., 2003). Of the research conducted, the results suggest that rather than being a stable state, the behaviours associated with problem gambling are more episodic and transitory at the individual level. What is not clearly understood are the factors associated with stability and change in problem gambling levels.

6.2.1 Characteristics of Problem Gambling

A central focus of the present study is identifying relationships between problem gambling and a diverse range of factors. Overall, individuals with gambling problems are over-represented in participation in many types of gambling activities, tend to spend more time and money gambling, and have a greater tendency to report either winning a lot or losing a lot at gambling.

There is no clear-cut relationship between problem gambling and type of activity, in that individuals with gambling problems are more likely to gamble on a variety of different activities compared to those without problems. That said, the strongest relationship between type of activity and

gambling problems was related to slot machine participation. For instance, of all gamblers in the sample, 26% reported gambling at an Ontario casino slot machine. The rates among individuals with moderate to severe problems, however, were 42.6% and 66.7%, respectively.

Difficulties with Money

Problem gambling is strongly related to the amount of money spent on gambling. Keeping the limitations of self-reported gambling expenditures in mind, estimates from this study show that individuals with severe gambling problems spend approximately 21% of their personal income on gambling. This is in sharp contrast to non-problem gamblers, who spend approximately 1.5%.

Examination of strategies used to manage gambling shows that those with gambling problems are more likely than those without problems to place limits on the amount of time and money spent gambling. They are also more likely to exceed predetermined spending limits. Non-problem gamblers may simply not feel the need to impose limits on their gambling because they do not feel a loss of control over their gambling. It is also interesting that approximately 50% of respondents with moderate or severe gambling problems never limit how often they gamble or the amount that they spend. It is possible that those who have set limits perceive the impacts resulting from their gambling as more problematic than those who do not set limits.

The data also show relationships between problem gambling and overspending in a number of areas including drinking, eating out, sporting events, movies, and other forms of entertainment. Conversely, the vast majority of non-problem gamblers never overspend on any type of entertainment. It is not clear whether these results represent an underlying value related to money and budgeting or reflect young adults' (the group at greatest risk of gambling problems) tendency to have less financial responsibilities and to spend a greater proportion of time on entertainment.

Finally, as gambling problems increase, people are more likely to report problems with paying bills and having to seek financial assistance due to money shortages. It is not known whether these money shortages are due to gambling losses, or a combination of overspending in general. It is also not clear the extent to which gambling is used as a means to make money to resolve financial problems.

Other Gambling-Related Difficulties

In addition to collecting problem gambling information through the CPGI, a question was posed in the present study that asked participants if they ever experienced difficulties related to their gambling. Only 1.4% indicated that they had experienced such difficulties. This number is surprisingly low, considering that 3.4% were classified as having moderate to severe problems in the past 12 months and the timeframe for the question was "ever." Among those with severe gambling problems, 46.7% reported ever having difficulties. Only 10.8% of individuals with moderate gambling problems reported ever having difficulties.

This apparent inconsistency is, however, in line with a follow-up study that was conducted with a sample of individuals with moderate to severe problems from the 2001 Ontario gambling prevalence study (Wiebe et al., 2003). In that study, respondents were given the CPGI and asked if they had any concerns about their gambling in the past 12 months. Of those classified as having severe gambling problems according to the CPGI, only 58% reported having concerns about their gambling. Among those with moderate problems, only 25% reported any concerns. For some reason, there is a disconnect between problem gambling as measured by a valid and reliable instrument, and individuals' perceptions of gambling concerns or difficulties. This may partly explain the large gap between the number of people identified as having gambling problems through prevalence surveys and the number presenting for treatment. Many simply do not feel that they have a problem.

Those who report difficulties provide valuable information about the development and nature of their gambling problems. Most report that the problem developed gradually rather than abruptly. For many, emotional factors are present at the onset of the gambling difficulty, including loneliness and

depression. Others cite financial and spousal problems. One-half of respondents relate the problem to a specific type of gambling activity. The most commonly noted are electronic gaming machines, followed by Bingo, table games, and card or board games. For most, the nature of the gambling-related difficulty is financial or involves negative impacts to a personal relationship. Approximately 50% take some sort of action, the most common being stopping gambling, increasing participation in other activities, and limiting access to money. Most do not seek professional assistance because they feel that they can handle the problem on their own or they are simply not that concerned.

Many of the factors related to the onset of one's gambling difficulties, financial problems, and relationship problems, are the same factors cited as problems resulting from one's gambling. It seems that some people turn to gambling as an escape from financial or relationship problems and then realize that gambling is exacerbating these problems. What is not well understood are the factors that differentiate those who realize the negative impacts and take action, from those who continue problematic levels of gambling despite negative consequences.

6.2.2 Young Adults' Susceptibility to Problem Gambling

In terms of the demographic characteristics associated with problem gambling, no one is immune to gambling problems. Gambling-related problems are evident among all age groups, income and education levels, and regions of the province. That being said, there is a strong relationship between gender, age, and problem gambling. Males are at greater risk of having both moderate and severe gambling problems compared to females. As well, rates of moderate and severe gambling problems generally tend to decrease with increasing age. This is consistent with other research that shows risk-taking tends to be highest among young adults, and tapers off with changing life priorities. Clearly, young adults remain an important target group for problem gambling prevention. However, a worthy area of investigation would be an examination of the nature of gambling problems experienced by different age cohorts. Because priorities change over time, it would be important to learn whether the nature and experience of gambling problems also change. Such information could provide important direction for targeted problem gambling prevention strategies.

6.3 2005 VERSUS 2001

Compared to 2001, fewer people gambled in 2005. In 2001, 83.3% of the sample had participated in at least one gambling activity, compared to 63.3% in 2005. These findings are consistent with replication prevalence studies conducted elsewhere in Canada, the United States, and New Zealand that also observed decreased participation rates (e.g., Abbott & Volberg, 2000; Ministry of Public Safety and Solicitor General, 2003; Volberg, 2001a, 2001b, 2001c, 2004). However, the results reveal increases in weekly gambling for most activities examined, with significant increases in weekly gambling for card/board games, casino table games, Sport Select, and speculative investments. A possible explanation is that occasional gamblers have transitioned to non-gamblers, and regular gamblers have maintained or increased their involvement.

6.3.0 More Slot and Internet Gambling

Compared to 2001, a greater percentage of the population reported gambling on slot machines at racetracks or out of province, and gambling on the Internet. Increased gambling on slots at racetracks is consistent with the introduction and addition of slots at a number of racetracks in Ontario. In the last four years, over 5,000 slots at racetracks were introduced. As well, during the period between the two prevalence studies, a new racetrack slot facility, a new charity casino, and a new commercial casino were introduced to the province (OLGC, 2004). Overall, however, the percentage of the population that

has gambled on a slot machine in any location has decreased from 30.3% in 2001, to 19.2% in 2005. As such, the only activity in which participation has increased is Internet gambling.

The observed increase in Internet gambling coincides with the massive growth of the industry. Revenue has grown from \$6.7 billion in 2003 to \$9.2 billion in 2004, and is estimated to reach \$18 billion in 2008 (Dresdner Kleinwort Wasserstein Research, 2005). From 2001 to 2005, participation in Internet gambling in Ontario increased 2.5 fold. The most notable increases occurred within the younger age groups. For instance, in 2001, 1.4% of 18 to 24 year olds reported gambling on the Internet; in 2005, the rate was four times higher at 5.5%. As well, participation among 25 to 34 year-olds increased from 0.6% to 2.2%. While the overall participation rate in the population is relatively low at 1.7 %, Internet gambling is increasingly gaining acceptance among younger adults.

Among Internet gamblers in this study, poker is the most common activity engaged in. Unfortunately, the present study did not pose questions specific to gambling on poker at a casino or with friends and family. Rather, in order to maintain consistency with the 2001 prevalence study, participants were asked whether they gambled on casino games such as poker or blackjack and if they had gambled on card games or board games with family or friends. With the increased popularity and opportunities to gamble on poker, it is important that future studies include questions specific to this form of gambling.

6.3.1 No Change in Problem Gambling Rates

There were no significant changes in the prevalence of moderate and severe gambling problems from 2001 to 2005. This finding is consistent with other recent replication studies conducted in Canada. Using the SOGS, research in Quebec found a combined problem gambling rate of 2.4% in 1996 and 1.8% in 2002 (Ladouceur, 1996; Ladouceur, Jacques, Chevalier, Sévigny, & Hamel, 2005). Research in British Columbia found that levels of problem gambling and probable pathological gambling among past year and weekly gamblers remained unchanged between 1993, 1996, and 2002 (Ministry of Public Safety and Solicitor General). Examining the findings from three Alberta prevalence studies conducted in 1994, 1998, and 2001, Smith and Wynne (2002) concluded that “it would appear that the results from this study are in the same range as those from the previous studies; in other words, the prevalence rate has plateaued.” In Manitoba, Brown, Patton, Dhaliwal, Pankratz, and Broszeit (2002) reported a “minor” increase in “probable pathological gambling” in 2001 (2.3%) compared to 1995 (1.9%). Manitoba is currently in the process of conducting another study and it will be interesting to see whether any changes are observed from the 2001 study.

Finding no changes in problem gambling rates is also consistent with a longitudinal study conducted by Slutske and colleagues (2003). Prevalence and incidence of problem gambling were reported in an 11-year, four-wave longitudinal study. Participant retention was high for three data points following baseline: 97%, 94%, and 84%, respectively. Whereas prevalence rates were consistent at the aggregate level and remained unchanged over time, results showed that individual level problem gambling rates were transitory and episodic. It should be noted that the stable problem gambling rates from 2001 to 2005 do not distinguish between continuity in the same individuals, or a new grouping of individuals with gambling problems. Applying the findings from the longitudinal study conducted by Slutske et al. (2003) would suggest that the lifetime prevalence of problem gambling in Ontario has increased.

The stability of problem gambling rates from 2001 to 2005 supports the saturation or social adaptation models of the impact of gambling exposure on problem gambling rates (Hodgins, 2006). The saturation model predicts an initial increase in problem gambling rates following the introduction of gambling opportunities, followed by a plateau. The social adaptation model predicts a gradual plateau in problem gambling, followed by a decrease in gambling problems as the novelty diminishes.

6.3.2 More People Impacted by Someone Else's Gambling

While rates of gambling problems remained unchanged, the negative impacts experienced by others have increased. In 2001, 5.2% reported experiencing negative impacts from someone else's gambling. In 2005, 9.6% reported such impacts. In the time between the two studies, more people will have had gambling-related problems thereby negatively impacting a greater number of people. As well, during this period there have been increased efforts to raise awareness of the risks associated with gambling and gambling-related problems.

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APPENDIX A: GAMBLING ACTIVITY BY SOCIO-DEMOGRAPHIC GROUP

TABLE A.0 Lottery, Scratch, and Raffle Ticket Gambling by Demographic Group

Demographic Group	Lottery	Scratch	Raffles
% All Participants	52.4	24.9	28.7
% Gender	***		
Male	53.1**	46.4	50.1 (516)
Female	46.9•	53.6	49.9 (514)
% Age	***	***	***
18-24	10.5•	16.0**	9.7•
25-34	16.2	18.9	14.8•
35-49	38.0**	38.3**	39.9**
50-59	21.3**	18.7	21.3**
60 +	13.9•	8.2•	14.2
% Marital Status	***	**	**
Married / Living With Partner	64.8**	61.2	67.6**
Widowed	4.0•	3.2•	4.3
Divorced / Separated	9.9**	8.6	8.1
Single / Never Married	21.3•	27.1**	19.9•
% Education	***	***	
No High School Education	3.5•	4.3	3.8
Some High School	7.3	8.2	6.5
Completed High School	21.5	23.5**	21.0
Some Post-Secondary	12.2	15.3**	12.9
Completed Post-Secondary	48.5	44.2	48.4
Completed Post-Graduate	7.0•	4.5•	7.4
% Job Status	***	***	***
Employed - Full-Time	59.1**	57.6**	59.1**
Employed - Part-Time	7.1	9.1**	8.8
Unemployed	6.0•	7.2	5.0•

Demographic Group	Lottery	Scratch	Raffles
Student	3.5•	4.9	2.7•
Student – Employed	2.3•	3.7	2.4•
Retired	15.8•	10.4•	16.7
Homemaker	3.3•	3.9	2.9•
Other	2.8	3.2	2.4
% Personal Income	***	**	***
No Income	1.0•	0.8•	1.2
< \$20,000	22.3•	25.1	20.0•
\$20,000 - \$39,999	26.6	30.5•	25.6
\$40,000 – \$59,999	22.4•	20.8	23.3•
\$60,000 – \$99,000	20.4•	17.7	22.4•
> \$100,000	7.3	5.1•	7.5
% Region		***	***
East	16.0	16.5	16.9
Central East	17.0	20.8••	16.7
Toronto	18.9	13.0•	16.8
Central West	18.3	17.3	16.4•
Central South	8.8	8.0	8.0
South West	12.3	13.8	14.7••
North	8.6	10.5••	10.3••

* <.05, ** <.01, *** <.001. • Significantly less likely to be in a certain demographic group.

•• Significantly more likely to be in a certain demographic group

TABLE A.1 Electronic Gaming Machine Gambling by Demographic Group

Demographic Group	Casino Slots (Ontario)	Racetrack Slots (Ontario)	Slots & VLTs (Non-Ontario)
% All Participants	16.5	6.5	3.1
% Gender			
Male	51.0	46.8	55.4
Female	49.0	53.2	44.6
% Age			
18-24	15.7	9.4	13.1
25-34	18.0	19.3	20.6
35-49	33.7	37.7	36.4
50-59	16.4	17.9	18.7
60 +	16.1	15.7	11.2
% Marital Status			
Married / Living With Partner	63.0	62.4	64.3
Widowed	4.2	4.0	2.7
Divorced / Separated	7.6	9.7	7.1
Single / Never Married	25.3	23.9	25.9
% Education	***	**	
No High School Education	2.8•	2.2•	1.8
Some High School	9.0**	9.3	4.6
Completed High School	24.5**	23.9	16.5
Some Post-Secondary	13.0	15.9**	13.8
Completed Post-Secondary	45.0	45.1	51.4
Completed Post-Graduate	5.7•	3.5•	11.9
% Job Status			
Employed - Full-Time	56.5	59.6	63.4
Employed - Part-Time	6.6	4.9	7.1
Unemployed	6.9	6.7	4.5
Student	3.8	2.7	4.5

Demographic Group	Casino Slots (Ontario)	Racetrack Slots (Ontario)	Slots & VLTs (Non-Ontario)
Student – Employed	4.0	3.1	3.6
Retired	16.8	16.9	14.3
Homemaker	3.1	3.1	0.9
Other	2.3	3.1	1.8
% Personal Income	*	**	***
No Income	1.2	1.0	3.3
< \$20,000	21.6•	15.9•	18.7
\$20,000 –\$39,999	29.1	34.3**	23.1
\$40,000 – \$59,999	22.5**	21.3	15.4
\$60,000 – \$99,000	18.3	18.8	19.8
> \$100,000	7.4	8.7	19.8**
% Region	***	*	
East	11.7•	10.2•	23.3
Central East	21.2**	20.0	18.4
Toronto	13.0•	17.6	16.5
Central West	17.5	20.5	12.6
Central South	11.7**	8.3	5.8
South West	16.2**	17.6**	11.7
North	8.6	5.9	11.7

* <.05, ** <.01, *** < .001.

- Significantly less likely to be in a certain demographic group.
- Significantly more likely to be in a certain demographic group

TABLE A.2 Arcade/Video Game and Internet Gambling by Demographic Group

Demographic Group	Arcade/Video Games	Internet
% All Participants	1.6	1.7
% Gender	***	***
Male	81.0**	83.3**
Female	19.0•	16.7•
% Age	***	***
18-24	48.1**	41.4**
25-34	29.6**	22.4
35-49	18.5•	27.6
50-59	3.7•	8.6•
60 +	0.0•	0.0•
% Marital Status		
Married / Living With Partner	25.9	33.3
Widowed	0.0	0.0
Divorced / Separated	7.4	7.0
Single / Never Married	66.7	59.6
% Education		
No High School Education	0.0	1.8
Some High School	9.6	7.1
Completed High School	25.0	17.9
Some Post-Secondary	7.7	23.2
Completed Post-Secondary	50.0	44.6
Completed Post-Graduate	7.7	5.4
% Job Status		
Employed - Full-Time	60.4	58.9
Employed - Part-Time	7.5	1.8
Unemployed	13.2	10.7
Student	9.4	16.1

Demographic Group	Arcade/Video Games	Internet
Student – Employed	5.7	8.9
Retired	1.9	3.6
Homemaker	1.9	0.0
Other	0.0	0.0
% Personal Income		
No Income	2.1	2.1
< \$20,000	35.4	35.4
\$20,000 - \$39,999	35.4	25.0
\$40,000 – \$59,999	12.5	16.7
\$60,000 – \$99,000	12.5	6.3
> \$100,000	2.1	14.6
% Region	**	
East	15.7	13.0
Central East	5.9•	11.1
Toronto	39.2••	29.6
Central West	19.6	18.5
Central South	2.0	7.4
South West	7.8	9.3
North	9.8	11.1

* <.05, ** <.01, *** <.001.

• Significantly less likely to be in a certain demographic group

•• Significantly more likely to be in a certain demographic group

TABLE A.3 Casino Gambling by Demographic Group

Demographic Group	Casino Table Games (Ontario)	Casinos (Non-Ontario)
% All Participants	6.5	5.2
% Gender	***	***
Male	82.6**	62.6**
Female	17.4•	37.4•
% Age	***	
18-24	34.1**	11.8
25-34	29.2**	21.3
35-49	25.7•	35.4
50-59	6.2•	17.4
60 +	4.9•	14.0
% Marital Status	***	
Married / Living With Partner	51.5•	63.7
Widowed	1.7•	4.9
Divorced / Separated	4.4•	8.8
Single / Never Married	42.4**	22.5
% Education	***	*
No High School Education	0.9•	2.2
Some High School	7.5	2.7•
Completed High School	18.1**	16.9
Some Post-Secondary	18.1	10.9
Completed Post-Secondary	49.8	55.7**
Completed Post-Graduate	5.7	11.5
% Job Status	***	*
Employed - Full-Time	63.4**	66.8**
Employed - Part-Time	7.0	6.0
Unemployed	6.6	3.8
Student	7.0	3.3

Demographic Group	Casino Table Games (Ontario)	Casinos (Non-Ontario)
Student – Employed	8.8**	2.7
Retired	4.8	14.7
Homemaker	0.9•	1.1•
Other	1.3	1.6
% Personal Income	**	***
No Income	0.5	2.0
< \$20,000	24.6	12.6•
\$20,000 –\$39,999	27.1	22.5
\$40,000 – \$59,999	15.3	18.5
\$60,000 – \$99,000	19.2	27.2
> \$100,000	13.3**	17.2**
% Region	**	***
East	10.3	22.2
Central East	15.5	13.8
Toronto	19.2	21.0
Central West	18.8	14.4
Central South	11.7	7.2
South West	15.0	12.6
North	9.4	9.0

* <.05, ** <.01, *** < .001.

- Significantly less likely to be in a certain demographic group.
- Significantly more likely to be in a certain demographic group

TABLE A.4 Bingo Gambling by Demographic Group

Demographic Group	Bingo
% All Participants	4.8
% Gender	***
Male	31.2•
Female	68.8••
% Age	*
18-24	20.2••
25-34	15.3
35-49	33.1
50-59	19.6
60 +	11.7
% Marital Status	
Married / Living With Partner	59.8
Widowed	4.9
Divorced / Separated	6.1
Single / Never Married	29.3
% Education	***
No High School Education	5.5
Some High School	12.1••
Completed High School	30.9••
Some Post-Secondary	10.9
Completed Post-Secondary	36.4•
Completed Post-Graduate	4.2•
% Job Status	
Employed - Full-Time	50.3
Employed - Part-Time	12.3
Unemployed	8.0
Student	3.7
Student – Employed	5.5

Demographic Group	Bingo
Retired	12.9
Homemaker	3.1
Other	4.3
% Personal Income	***
No Income	.7
< \$20,000	39.5**
\$20,000 - \$39,999	34.7**
\$40,000 – \$59,999	15.0
\$60,000 – \$99,000	6.8•
> \$100,000	3.4
% Region	
East	9.6
Central East	18.5
Toronto	16.4
Central West	19.2
Central South	9.6
South West	17.1
North	9.6

* <.05, ** <.01, *** < .001.

- Significantly less likely to be in a certain demographic group
- Significantly more likely to be in a certain demographic group

TABLE A.5 Sports Gambling by Demographic Group

Demographic Group	Sports Pools	Sport Select	Sports with a Bookie
% All Participants	4.2	4.3	0.4
% Gender	***	***	***
Male	84.2**	88.4**	92.9**
Female	15.8•	11.6•	7.1•
% Age	***	***	
18-24	29.7**	33.8**	8.3
25-34	25.7**	22.5	41.7
35-49	30.4	30.5	33.3
50-59	12.2•	10.6•	16.7
60 +	2.0•	2.6•	0.0
% Marital Status	***	***	
Married / Living With Partner	56.4	54.6•	69.2
Widowed	0.7•	0.0•	0.0
Divorced / Separated	4.0•	2.0•	23.1
Single / Never Married	38.9**	43.4**	7.7
% Education	*	**	
No High School Education	0.0•	0.7•	0.0
Some High School	5.4	5.3	0.0
Completed High School	21.1	26.3	41.7
Some Post-Secondary	16.3	18.4**	16.7
Completed Post-Secondary	49.7	44.1	25.0
Completed Post-Graduate	7.5	5.3	16.7
% Job Status	***	***	
Employed - Full-Time	71.4**	67.8**	83.3
Employed - Part-Time	6.1	5.3	0.0
Unemployed	4.8	4.6	0.0
Student	6.8	7.9**	0.0

Demographic Group	Sports Pools	Sport Select	Sports with a Bookie
Student – Employed	4.8	9.9**	0.0
Retired	3.4•	2.0•	0.0
Homemaker	1.4	0.7•	8.3
Other	1.4	2.0	8.3
% Personal Income	**	*	
No Income	0.8	0.7	0.0
< \$20,000	17.4•	20.0•	0.0
\$20,000 –\$39,999	21.2	26.7	11.1
\$40,000 – \$59,999	23.5	28.1**	33.3
\$60,000 – \$99,000	25.8**	13.3	22.2
> \$100,000	11.4**	11.1**	33.3
% Region			
East	8.6	10.6	0.0
Central East	18.0	23.2	18.2
Toronto	26.6	20.4	45.5
Central West	22.3	19.0	18.2
Central South	8.6	6.3	9.1
South West	10.1	12.7	9.1
North	5.8	7.7	0.0

* <.05, ** <.01, *** < .001.

- Significantly less likely to be in a certain demographic group
- Significantly more likely to be in a certain demographic group

TABLE A.6 Horse Race Gambling by Demographic Group

Demographic Group	Horse Racing
% All Participants	4.1
% Gender	***
Male	64.6**
Female	35.4•
% Age	
18-24	15.0
25-34	17.9
35-49	33.6
50-59	18.6
60 +	15.0
% Marital Status	
Married / Living With Partner	64.3
Widowed	2.1
Divorced / Separated	7.0
Single / Never Married	26.6
% Education	
No High School Education	2.8
Some High School	5.6
Completed High School	16.9
Some Post-Secondary	14.1
Completed Post-Secondary	52.1
Completed Post-Graduate	8.5
% Job Status	
Employed - Full-Time	66.2
Employed - Part-Time	4.2
Unemployed	3.5
Student	3.5
Student – Employed	4.2

Demographic Group	Horse Racing
Retired	13.4
Homemaker	2.1
Other	2.8
% Personal Income	**
No Income	0.0
< \$20,000	16.4•
\$20,000 - \$39,999	26.6
\$40,000 – \$59,999	21.9
\$60,000 – \$99,000	22.7
> \$100,000	12.5**
% Region	**
East	7.6•
Central East	23.7**
Toronto	22.9
Central West	25.2
Central South	4.6
South West	12.2
North	3.8

* <.05, ** <.01, *** < .001.

- Significantly less likely to be in a certain demographic group
- Significantly more likely to be in a certain demographic group

TABLE A.7 Speculative Investment Gambling by Demographic Group

Demographic Group	Speculative Investments
% All Participants	1.9
% Gender	***
Male	84.1**
Female	15.9•
% Age	
18-24	7.7
25-34	18.5
35-49	47.7
50-59	18.5
60 +	7.7
% Marital Status	
Married / Living With Partner	66.7
Widowed	3.0
Divorced / Separated	12.1
Single / Never Married	18.2
% Education	
No High School Education	4.6
Some High School	0.0
Completed High School	13.8
Some Post-Secondary	13.8
Completed Post-Secondary	52.3
Completed Post-Graduate	15.4
% Job Status	
Employed - Full-Time	75.8
Employed - Part-Time	6.1
Unemployed	1.5
Student	1.5
Student – Employed	0.0

Demographic Group	Speculative Investments
Retired	10.6
Homemaker	1.5
Other	3.0
% Personal Income	***
No Income	0.0
< \$20,000	9.8•
\$20,000 - \$39,999	23.5
\$40,000 – \$59,999	9.8
\$60,000 – \$99,000	33.3••
> \$100,000	23.5••
% Region	
East	15.3
Central East	20.3
Toronto	23.7
Central West	16.9
Central South	1.7
South West	16.9
North	5.1

* <.05, ** <.01, *** < .001.

- Significantly less likely to be in a certain demographic group
- Significantly more likely to be in a certain demographic group

TABLE A.8 Card, Board Game, and Games of Skill Gambling by Demographic Group

Demographic Group	Card or Board Games	Games of Skill
% All Participants	8.5	3.7
% Gender	***	***
Male	75.4**	83.6**
Female	24.6•	16.4•
% Age	***	***
18-24	36.4**	42.9**
25-34	24.9**	27.0**
35-49	25.3•	22.2•
50-59	8.1•	5.6•
60 +	5.4**	2.4•
% Marital Status	***	***
Married / Living With Partner	45.7•	46.9•
Widowed	2.0*	2.3
Divorced / Separated	6.0	3.1•
Single / Never Married	46.4**	47.7**
% Education	***	**
No High School Education	1.7•	0.8*
Some High School	4.7	8.7
Completed High School	22.3	25.4
Some Post-Secondary	18.0**	19.8**
Completed Post-Secondary	48.0	41.3
Completed Post-Graduate	5.3•	4.0•
% Job Status	***	***
Employed - Full-Time	56.0	64.6**
Employed - Part-Time	8.3	6.3
Unemployed	9.0	7.9
Student	8.0**	7.1

Student – Employed	8.3**	9.4**
Retired	7.0*	2.4*
Homemaker	1.3*	0.8*
Other	2.0	1.6
% Personal Income		
No Income	1.8	0.9
< \$20,000	25.5	24.1
\$20,000 - \$39,999	29.2	36.6
\$40,000 – \$59,999	15.1	18.8
\$60,000 – \$99,000	19.9	12.5
> \$100,000	8.5	7.1
% Region	*	**
East	12.6	13.1
Central East	15.1	9.8*
Toronto	22.1	31.1**
Central West	17.5	14.8
Central South	7.4	6.6
South West	14.4	11.5
North	10.9**	13.1**

* <.05, ** <.01, *** < .001.

* Significantly less likely to be in a certain demographic group

** Significantly more likely to be in a certain demographic group

APPENDIX B: QUESTIONNAIRE

HITACHI RESEARCH

INTERVIEWER: PHONE: (___ ___) - ___ ___ - ___ ___

(1) Hi, my name is (first & last) and I'm calling from a research Centre at the University of Toronto. We are (describe organization)..... and today we're calling a random sample of 3000 Ontario residents on behalf of the Responsible Gambling Council of Ontario, a non-profit organization aimed at reducing gambling-related problems. As you probably know, in recent years opportunities to gamble have become more common in Ontario and this has resulted in both positive and negative effects on individuals as well as society. The Responsible Gambling Council is conducting a study to determine adult Ontarians' attitudes and behaviours towards gambling and we would like to include your views, regardless of whether you gamble or not. Your input is most valuable for determining the extent of gambling participation in Ontario and minimizing any related problems. For the purposes of this study we would like to speak to the person living in your household who is 18 or over, and whose birthday will come next. Would that be you?

IF NO, ASK TO SPEAK TO THE PERSON WHO DOES MEET THE REQUIREMENTS. IF THE PERSON WHO MEETS THE REQUIREMENTS IS NOT AT HOME, ASK FOR ANY PERSON WHO IS 18 OR OVER. IF NO ONE PRESENTLY AT HOME QUALIFIES, ARRANGE A TIME TO CALL BACK.

(2) The survey will take no more than 20 minutes of your time. You can quit the survey at any time, or refuse to answer any question. All of your answers will remain confidential; you will not be identified in any report that may arise from this study. Only the researchers on this project will have access to all of the information collected. If the data is shared with other researchers in the future, all identifiers would be removed.

(3) If you want further information on this study, you may call a toll free number from the University of Toronto (insert U of T number here) or the Responsible Gambling Council (1-888-391-1111)

(4) Would you be willing to participate?

(5) The survey will ask you questions in the following areas:

- Gambling behaviours and other leisure spending activities
- Difficulties you may have experienced from your own or someone else's gambling
- Your background such as level of education, and marital and financial status

AWARENESS

Q1 Before this survey, had you heard of the Responsible Gambling Council of Ontario?

Yes #1
 No..... #2
 Don't know #3
 Refused..... #4

Q2 Have you seen any posters, signs, warning labels, or other forms of public service announcements related to problem or responsible gambling?

- Yes #1
- No..... #2 GO TO Q3
- Don't know #5 GO TO Q3
- Refused..... #6 GO TO Q3

Q2A Where did you see them? (CHECK ALL THAT APPLY)

- At gambling venues (e.g., casinos, racetracks)..... #1
- On gaming products themselves (e.g., lottery tickets, slots)#2
- Television advertisement/PSA..... #3
- Television program (e.g., talk show, news programs)..... #4
- Radio #5
- Newspaper/Magazines #6
- Internet. #7
- Outdoor advertisement #8
- School #9
- Books/other media #10
- Mail. #11
- Conversation with others #12
- Don't know #13
- Refused..... #14

Q3 Are you aware of the toll free gambling help line in Ontario?

- Yes #1
- No..... #2
- Don't know #3
- Refused..... #4

Q4 Are you aware of any gambling counseling services available in your community?

- Yes #1
- No..... #2 GO TO Q5
- Don't know #3 GO TO Q5
- Refused..... #4 GO TO Q5

Q4A What are they? (CHECK ALL THAT APPLY)

- Gamblers Anonymous..... #1
- Doctors/medical professions (e.g., psychiatrist) #2
- Addictions Centre #3
- Psychologist/social worker #4
- Other (specify) #5

Don't know	#3	GO TO Q5
Refused.....	#4	GO TO Q5

GAMBLING ACTIVITIES

INTERVIEWER: IF NON-GAMBLER STARTS GETTING IMPATIENT:

Please bear with me, I need to take about 30 seconds to ask about these activities to ensure that you get the proper questions.

- a) Lottery tickets like 649, Super 7, Pick 3 or Lottario
- b) Instant win or scratch tickets like break open, pull tab or Nevada strips
- c) Raffles or fundraising tickets
- d) Horse races - both live at track and off track betting
- e) Bingo
- f) Coin slot machines in ONTARIO COMMERCIAL or CHARITY casino
- g) Games other than slot machines at an ONTARIO COMMERCIAL or CHARITY casino such as poker, blackjack, roulette or keno
- g) Coin slot machines at an Ontario RACETRACK
- i) Coin slot machines or video lottery terminals (VLTs) OUTSIDE of Ontario
- j) Sport select like Pro line, over/under and point spread
- k) Sports pools or outcome of sporting events
- l) Cards or board games anywhere other than at a casino such as at home, a friends house, work or card rooms
- m) Games of skill such as pool, bowling or darts
- n) Arcade or video games
- o) Internet which includes day trading, casino table games, VLTs/slot machines, poker and sports betting
- p) Sports with a bookie/bookmaker
- q) Short-term speculative stock or commodity purchases such as day trading, but not including long term investments such as mutual funds or RRSPs
- r) Casinos out of province such as at Las Vegas, Atlantic City or another province

For those that are “yes” go to frequency questions

Q5 In the past 12 months, how often did you spend money on Lottery tickets like the 649, Super 7, Pick 3 or Lottario? Would you say daily, at least once a week (but not daily), at least once a month (but not weekly), less than once a month or never?

Daily..... #1
 At least once a week..... #2
 At least once a month..... #3
 Less than once a month..... #4
 Never..... #5
 (DO NOT READ)
 Don't know #6
 Refused..... #7

Q6 In the past 12 months, how often did you spend money on instant win or scratch tickets like break open, pull tab or Nevada strips? Would you say daily, at least once a week (but not daily), at least once a month (but not weekly), less than once a month or never?

Daily..... #1
 At least once a week..... #2
 At least once a month..... #3
 Less than once a month..... #4
 Never..... #5
 (DO NOT READ)
 Don't know #6
 Refused..... #7

Q7 In the past 12 months, how often did you bet or spend money on raffles or fundraising tickets? Would you say daily, at least once a week (but not daily), at least once a month (but not weekly), less than once a month or never?

Daily..... #1
 At least once a week..... #2
 At least once a month..... #3
 Less than once a month..... #4
 Never..... #5
 (DO NOT READ)
 Don't know #6
 Refused..... #7

Q8 In the past 12 months, how often did you bet or spend money on horseraces (i.e. live at the track or off track)? Would you say daily, at least once a week (but not daily), at least once a month (but not weekly), less than once a month or never?

- Daily..... #1
- At least once a week..... #2
- At least once a month..... #3
- Less than once a month..... #4
- Never..... #5 GO TO Q9
- (DO NOT READ)
- Don't know #6 GO TO Q9
- Refused..... #7 GO TO Q9

Q8A Roughly how much time do you spend on horse races in a typical month? IF ONLY MINUTES, ENTER 0 FOR HOURS.

- Hours _____
- Don't know #98
- Refused..... #99

Q8B Roughly how much money do you spend on horse races in a typical month? (ENTER NUMBER OF DOLLARS). ROUND UP TO NEAREST DOLLAR.

- \$ _____
- Don't know #98
- Refused..... #99

Q9 In the past 12 months, how often did you bet or spend money on bingo? Would you say daily, at least once a week (but not daily), at least once a month (but not weekly), less than once a month or never?

- Daily..... #1
- At least once a week..... #2
- At least once a month..... #3
- Less than once a month..... #4
- Never..... #5 GO TO Q10
- (DO NOT READ)
- Don't know #6 GO TO Q10
- Refused..... #7 GO TO Q10

Q9A Roughly how much time do you spend on bingo in a typical month? IF ONLY MINUTES, ENTER 0 FOR HOURS.

- Hours _____
- Don't know #98
- Refused..... #99

Q9B Roughly how much money do you spend on bingo in a typical month?
(ENTER NUMBER OF DOLLARS). ROUND UP TO NEAREST DOLLAR.

\$ _____
 Don't know #98
 Refused..... #99

Q10 In the past 12 months, how often did you bet or spend money on coin slot machines in an Ontario commercial or charity casino? Would you say daily at least once a week (but not daily), at least once a month (but not weekly), less than once a month or never?

Daily..... #1
 At least once a week..... #2
 At least once a month..... #3
 Less than once a month..... #4
 Never..... #5 GO TO Q11
 (DO NOT READ)
 Don't know #6 GO TO Q11
 Refused..... #7 GO TO Q11

Q10A Roughly how much time do you spend on these coin slot machines in a typical month?
IF ONLY MINUTES, ENTER 0 FOR HOURS.

Hours _____
 Don't know #98
 Refused..... #99

Q10B Roughly how much money do you spend on these coin slot machines a typical month? (ENTER NUMBER OF DOLLARS). ROUND UP TO NEAREST DOLLAR.

\$ _____
 Don't know #98
 Refused..... #99

Q11 In the past 12 months, how often did you bet or spend money on games other than slot machines in an Ontario commercial or charity casino such as poker, blackjack, roulette or keno? Would you say daily, at least once a week (but not daily), at least once a month (but not weekly), less than once a month or never?

Daily..... #1
 At least once a week..... #2
 At least once a month..... #3
 Less than once a month..... #4
 Never..... #5 GO TO Q12
 (DO NOT READ)
 Don't know #6 GO TO Q12
 Refused..... #7 GO TO Q12

**Q11A Roughly how much time do you spend on these games in a typical month?
IF ONLY MINUTES, ENTER 0 FOR HOURS.**

Hours _____
 Don't know #98
 Refused..... #99

**Q11B Roughly how much money do you spend on these games in a typical month?
(ENTER NUMBER OF DOLLARS). ROUND UP TO NEAREST DOLLAR.**

\$ _____
 Don't know #98
 Refused..... #99

Q12 In the past 12 months, how often did you bet or spend money on coin slot machines at an Ontario racetrack? Would you say daily, at least once a week (but not daily), at least once a month (but not weekly), less than once a month or never?

Daily..... #1
 At least once a week..... #2
 At least once a month..... #3
 Less than once a month..... #4
 Never..... #5 GO TO Q13
 (DO NOT READ)
 Don't know #6 GO TO Q13
 Refused..... #7 GO TO Q13

**Q12A Roughly how much time do you spend on these coin slot machines in a typical month?
IF ONLY MINUTES, ENTER 0 FOR HOURS.**

Hours _____
 Minutes _____
 More than 8 hours #97
 Don't know #98
 Refused..... #99

Q12B Roughly how much money do you spend on these coin slot machines in a typical month? (ENTER NUMBER OF DOLLARS). ROUND UP TO NEAREST DOLLAR.

\$ _____
 Don't know #98
 Refused..... #99

Q13 In the past 12 months, how often did you bet or spend money on coin slot machines or video lottery terminals located outside of Ontario? Would you say daily, at least once a week (but not daily), at least once a month (but not weekly), less than once a month or never?

- Daily..... #1
- At least once a week..... #2
- At least once a month..... #3
- Less than once a month..... #4
- Never..... #5 GO TO Q14
- (DO NOT READ)
- Don't know #6 GO TO Q14
- Refused..... #7 GO TO Q14

Q13A Where were they? (province/state)_____

- Don't know #98
- Refused..... #99

Q14 In the past 12 months, how often did you bet or spend money on Sport Select (e.g. Pro Line, Over/Under, Point Spread)? Would you say daily, at least once a week (but not daily), at least once a month (but not weekly), less than once a month or never?

- Daily..... #1
- At least once a week..... #2
- At least once a month..... #3
- Less than once a month..... #4
- Never..... #5
- (DO NOT READ)
- Don't know #6
- Refused..... #7

Q15 In the past 12 months, how often did you bet or spend money on sports pools or the outcome of sporting events? Would you say daily, at least once a week (but not daily), at least once a month (but not weekly), less than once a month or never?

- Daily..... #1
- At least once a week..... #2
- At least once a month..... #3
- Less than once a month..... #4
- Never..... #5
- (DO NOT READ)
- Don't know #6
- Refused..... #7

Q16 In the past 12 months, how often did you bet or spend money on cards or board games anywhere other than at casinos (at home, friends' homes, work, card rooms, etc.)? Would you say daily, at least once a week (but not daily), at least once a month (but not weekly), less than once a month or never?

Daily..... #1
 At least once a week..... #2
 At least once a month..... #3
 Less than once a month..... #4
 Never..... #5
 (DO NOT READ)
 Don't know #6
 Refused..... #7

Q17 In the past 12 months, how often did you bet or spend money on games of skill such as pool, bowling or darts? Would you say daily, at least once a week (but not daily), at least once a month (but not weekly), less than once a month or never?

Daily..... #1
 At least once a week..... #2
 At least once a month..... #3
 Less than once a month..... #4
 Never..... #5
 (DO NOT READ)
 Don't know #6
 Refused..... #7

Q18 In the past 12 months, how often did you bet or spend money on arcade or video games? Would you say daily, at least once a week (but not daily), at least once a month (but not weekly), less than once a month or never?

Daily..... #1
 At least once a week..... #2
 At least once a month..... #3
 Less than once a month..... #4
 Never..... #5
 (DO NOT READ)
 Don't know #6
 Refused..... #7

Q19 In the past 12 months, how often did you bet or spend money gambling on the Internet? Would you say daily, at least once a week (but not daily), at least once a month (but not weekly), less than once a month or never?

- Daily..... #1
- At least once a week..... #2
- At least once a month..... #3
- Less than once a month..... #4
- Never..... #5 GO TO Q20
- (DO NOT READ)
- Don't know #6 GO TO Q20
- Refused..... #7 GO TO Q20

Q19A What activities did you bet on? (CHECK ALL THAT APPLY)

- Day trading..... #1
- Casino table games..... #2
- VLTs/slots machines..... #3
- Sports betting #4
- Poker #5
- Other (specify) #6

Q19B Roughly how much time do you spend on gambling in a typical month? IF ONLY MINUTES, ENTER 0 FOR HOURS.

- Hours_____
- Don't know #98
- Refused..... #99

Q19C Roughly how much money do you spend on Internet gambling in a typical month? (ENTER NUMBER OF DOLLARS). ROUND UP TO NEAREST DOLLAR.

- \$_____
- Don't know #98
- Refused..... #99

Q20 In the past 12 months, how often did you bet or spend money gambling on sports with a bookie/bookmaker? Would you say daily, at least once a week (but not daily), at least once a month (but not weekly), less than once a month or never?

- Daily..... #1
- At least once a week..... #2
- At least once a month..... #3
- Less than once a month..... #4
- Never..... #5 GO TO Q21
- (DO NOT READ)
- Don't know #6 GO TO Q21
- Refused..... #7 GO TO Q21

Q20A Roughly how much money do you spend on sports betting with a bookie in a typical month? (ENTER NUMBER OF DOLLARS). ROUND UP TO NEAREST DOLLAR.

- \$ _____
- Don't know #98
- Refused..... #99

Q21 In the past 12 months, how often have you made short-term speculative stock or commodity purchases such as day trading, not including long-term investments such as mutual funds or RRSPs? Would you say daily, at least once a week (but not daily), at least once a month (but not weekly), less than once a month or never?

- Daily..... #1
- At least once a week..... #2
- At least once a month..... #3
- Less than once a month..... #4
- Never..... #5 GO TO Q22
- (DO NOT READ)
- Don't know #6 GO TO Q22
- Refused..... #7 GO TO Q22

Q21A Roughly how much money do you spend on these kinds of short-term speculative purchases in a typical month? (ENTER NUMBER OF DOLLARS). ROUND UP TO NEAREST DOLLAR.

- \$ _____
- Don't know #98
- Refused..... #99

Q22 In the past 12 months, how often did you bet or spend money gambling in casinos out of province (e.g. at Las Vegas or Atlantic City or casinos in other Canadian provinces)? Would you say daily, at least once a week (but not daily), at least once a month (but not weekly), less than once a month or never?

- Daily..... #1
- At least once a week..... #2
- At least once a month..... #3
- Less than once a month..... #4
- Never..... #5 GO TO Q23
- (DO NOT READ)
- Don't know #6 GO TO Q23
- Refused..... #7 GO TO Q23

Q22A Where were the casinos located? (CHECK ALL THAT APPLY)

- Other Canadian province/territory #1
 - United States #2
 - Overseas #3
 - Cruise ship #4
 - Other (specify) #5
- _____
- _____
- _____
- Don't know #6
 - Refused..... #7

IF A PERSON HAS NOT GAMBLED ON ANY OF THESE ACTIVITIES IN THE PAST YEAR, GO DIRECTLY TO Q47

Q23 Roughly how many hours or minutes do you spend each month on all of these gambling activities? Please give the total amount of time spent on gambling in an average month. [ASK OF EACH ACTIVITY THEY PARTICIPATED IN] IF ONLY MINUTES, ENTER 0 FOR HOURS.

- Hours _____
- Minutes _____
- Don't know #98
- Refused..... #99

Q24 Considering all the amounts you have won and lost from gambling in the past year how would you describe the overall outcome? READ LIST

- I won a lot #1
- I won a little #2
- I broke even..... #3
- I lost a little #4
- I lost a lot..... #5
- (DO NOT READ)
- Don't know #6
- Refused..... #7

CPGI

Thinking about the last 12 months, would you say you never, sometimes, most of the time or almost always ... ROTATE. (IF THEY ANSWER YES (I.E., #2-#4) ASK WHETHER THEY DID IT IN THE PAST 6 MONTHS AND PAST MONTH (SEE Q25A-Q33A BELOW) YOU MAY CHECK BOTH IF RESPONDENT DID IT IN BOTH PAST 6 MONTHS AND PAST MONTH)

		Never	Some-times	Most of the time	Almost always	DK	REF
Q25	Bet more than you could really afford to lose?	#1	#2	#3	#4	#5	#6
Q26	Need to gamble with larger amounts of money to get the same feeling of excitement?	#1	#2	#3	#4	#5	#6
Q27	Go back another day to try to win back the money you lost?	#1	#2	#3	#4	#5	#6
Q28	Borrow money or sold anything to get money to gamble?	#1	#2	#3	#4	#5	#6
Q29	Feel that you might have a problem with gambling?	#1	#2	#3	#4	#5	#6
Q30	Feel gambling has caused you any health problems, including stress or anxiety?	#1	#2	#3	#4	#5	#6
Q31	Have people criticizing your betting or telling you that you have a gambling problem, regardless of whether or not you think it is true?	#1	#2	#3	#4	#5	#6
Q32	Feel your gambling has caused financial problems for you or your household?	#1	#2	#3	#4	#5	#6

		Never	Some- times	Most of the time	Almost always	DK	REF
Q33	Feel guilty about the way you gamble or what happens when you gamble?	#1	#2	#3	#4	#5	#6
			Past 6 Months?	Past month?	DK	REF	
Q25A	Bet more than you could really afford to lose?		#1	#2	#3	#4	
Q26A	Need to gamble with larger amounts of money to get the same feeling of excitement?		#1	#2	#3	#4	
Q27A	Go back another day to try to win back the money you lost?		#1	#2	#3	#4	
Q28A	Borrow money or sold anything to get money to gamble?		#1	#2	#3	#4	
Q29A	Feel that you might have a problem with gambling?		#1	#2	#3	#4	
Q30A	Feel gambling has caused you any health problems, including stress or anxiety?		#1	#2	#3	#4	
Q31A	Have people criticizing your betting or telling you that you have a gambling problem, regardless of whether or not you think it is true?		#1	#2	#3	#4	
Q32A	Feel your gambling has caused financial problems for you or your household?		#1	#2	#3	#4	
Q33A	Feel guilty about the way you gamble or what happens when you gamble?		#1	#2	#3	#4	

DIFFICULTIES RELATED TO GAMBLING

The next series of questions asks if you have had any difficulties related to your own gambling. By difficulties in general I mean at work, finances, with relationships or any other area I have not mentioned.

Q34 Have you ever had any difficulties related to your gambling?

- Yes #1
 No..... #2 GO TO Q44
 Don't know #3 GO TO Q44
 Refused..... #4 GO TO Q44

Q35 When last did you have these difficulties?

- Less than 3 months ago..... #1
 4-6 months ago..... #2
 7-12 months ago..... #3
 13 - 24 months ago..... #4
 Over two years ago #5
 Don't know #6
 Refused..... #7

Q36 When did these difficulties first occur?

- Less than 3 months ago..... #1
 4-6 months ago..... #2
 7-12 months ago..... #3
 13-24 months ago..... #4
 Over two years ago #5
 Don't know #6
 Refused..... #7

Q37 Did your difficulties from gambling start gradually, building slowly over time, or was it a fairly abrupt or sudden change in your play?

- Gradual start..... #1
 Sudden change #2
 (DO NOT READ)
 Don't know #3
 Refused..... #4

Q38 At the time you started developing difficulties with your gambling was there anything in particular or different going on in your life? (CHECK ALL THAT APPLY)

- Nothing #1
 - Change in job #2
 - Loss of job..... #3
 - Retired from job #4
 - Problems with spouse/partner #5
 - Loss of spouse/partner #6
 - Divorce/separation. #7
 - Spouse/partner absent/away working #8
 - Children leaving home #9
 - Illness #10
 - Lonely. #11
 - Bored #12
 - Depressed..... #13
 - Financial problems..... #14
 - Other (specify) #15
-
-
-
- Don't know #16
 - Refused..... #17

Q39 Thinking of the last 12 months, have you experienced any of the following? If yes, please indicate how severe a problem it was for you with 1=Not much of a problem 2=A little bit of a problem 3=A large problem 4=A very large problem 5=An overwhelming problem

Problems	Yes	Severity (If yes)	No	Maybe	DK	Ref
Q39A A personal relationship (e.g., marriage, friendship) has been negatively affected due to my gambling	#1	Q39AS	#2	#3	#4	#5
Q39B My gambling made it harder to make money last from one payday to the next	#1	Q39BS	#2	#3	#4	#5
Q39C My gambling negatively affected my performance at work (includes study, home duties, care duties, voluntary work among others) or employment status	#1	Q39CS	#2	#3	#4	#5

Q39D I thought about committing suicide because of the difficulties related to my gambling behaviour.	#1	Q39DS	#2	#3	#4	#5
Q39E Gambling led me to obtain money illegally (even if I intended to pay it back)	#1	Q39ES	#2	#3	#4	#5
Q39F I used credit cards for a cash advance to gamble	#1	Q39FS	#2	#3	#4	#5
Q39G I gambled to make money	#1	Q39GS	#2	#3	#4	#5
Q39H I Gambled with money that was budgeted for something else	#1	Q39HS	#2	#3	#4	#5

These next questions concern any gambling-related difficulties you've experienced whether or not they occurred in the past 12 months.

Q40 Is there a specific type or several types of gambling activity that causes or caused difficulties for you?

- Yes #1
 No..... #2 GO TO Q44
 Don't know #3 GO TO Q44
 Refused..... #4 GO TO Q44

Q41 Which activities cause or caused you difficulties? (CHECK ALL THAT APPLY)

- VLTs/Slots #1
 Bingo..... #2
 Lottery/scratch tickets #3
 Horse races..... #4
 Casino table games..... #5
 Speculative investments..... #6
 Sports betting with bookie #7
 Internet #8
 Sports select #9
 Card or board games with friends etc. #10
 Other (please specify) #11
-
- Don't know #12
 Refused..... #13

Q42 How long have or had you been gambling on this activity? (IF ONLY MONTHS, ENTER 0 FOR YEARS) ‘

Q43 Did you do any of the following to address these gambling-related difficulties? (CHECK ALL THAT APPLY)

- Limited access to money #1
- Increased other activities..... #2
- Stopped gambling #3 ASK Q43A
- Other (please specify) #4

-
-
- Sought professional help (e.g., counselor, psychologist).. #5 ASK Q43B & Q43C
 - Did not do anything..... #6 ASK Q43D
 - Refused..... #7

Q43A How successful were you in stopping gambling? READ LIST

- Not at all (I was never able to stop) #1
- Somewhat (I was for a while but then started again)..... #2
- Very (I was for a long time, but then started again) #3
- Extremely (I still do not gamble) #4
- (DO NOT READ)
- Don't know #5
- Refused..... #6

Q43B For how long did you receive this professional help?

- _____ months
- Don't know #98
 - Refused..... #99

Q43C How helpful was the professional assistance you received in making a difference for the better with your gambling? READ LIST

- Very helpful #1
- Somewhat helpful #2
- A little helpful #3
- Not at all helpful #4
- (DO NOT READ)
- Don't know #5
- Refused..... #6

Q43D Why didn't you seek professional help? Was it because:

- Did not know where to get it..... #1
 Thought I could solve it myself #2
 I was not concerned enough (not serious enough)..... #3
 Embarrassed (did not want anyone to know)..... #4
 It was inconvenient for me..... #5
 Other (specify) #6
-
-
- Don't know #7
 Refused..... #8

RESPONSIBLE GAMBLING ATTITUDES AND BEHAVIOURS

Now I would like to ask you some questions regarding your gambling spending behaviour.

Q44 In the past 12 months, how often did you do any of the following to manage your gambling?

Strategy	Never	Sometimes	Somewhat often	Very often	Don't know	Refused
Q44A Limit amount of time playing	#1	#2	#3	#4	#5	#6
Q44B Limit how often you play	#1	#2	#3	#4	#5	#6
Q44C Reduce the bet level per wager	#1	#2	#3	#4	#5	#6
Q44D Restrict access to additional cash (i.e., leaving bank cards at home)	#1	#2	#3	#4	#5	#6
Q44E Play with friends and/or family present	#1	#2	#3	#4	#5	#6
Q44F Have spouse or someone else control your finances	#1	#2	#3	#4	#5	#6

Q44G Get involved in other activities instead of gambling	#1	#2	#3	#4	#5	#6
Q44H Set a predetermined spending limit or budget where you decided in advance how much you would spend gambling	#1GO TO Q45	#2GO TO Q44HI	#3GO TO Q44HI	#4GO TO Q44HI	#5GO TO Q45	#6GO TO Q45

Q44HI What percentage of the time that you set a budget did you exceed it?

- 0% #1
- 1%-25% #2
- 26%-50% #3
- 51%-75% #4
- 76%-100% #5
- Don't know #6
- Refused..... #7

Q45 How much do you agree with the following statement: "If I lose money at gambling, I just consider it another way to spend money on a recreational activity." READ LIST

- I completely agree #1
- I somewhat agree #2
- I somewhat disagree..... #3
- I completely agree #4
- (DO NOT READ)
- Don't know #5
- Refused..... #6

Q46 When you're placing a bet, which of the following best describes how you feel?

READ LIST

- Chances are good that you will win #1
- 50/50 chance #2
- Chances are good that you will lose..... #3
- (DO NOT READ)
- Don't know #4
- Refused..... #5

AFFECTED ISSUES

Q47 Have you ever experienced difficulties from someone else’s gambling? By difficulties in general I mean at work, finances, with relationships or any other area I have not mentioned.

- Yes #1
- No..... #2 GO TO Q53
- Don’t know #3 GO TO Q53
- Refused..... #4 GO TO Q53

Q48 What is the nature of the difficulties you experienced as a result of this person’s gambling? (CHECK ALL THAT APPLY)

- Been threatened by this person #1
- Had money or credit cards stolen or used without permission #2
- Had other valuables taken or sold..... #3
- Been pushed, hit, or physically abused in any way #4
- Had loans not paid back..... #5
- Manipulated into lending money #6
- Been neglected/abandoned..... #7
- Other (specify) #8
- _____
- _____
- _____
- Refused..... #9

Q49 What is this person’s relationship to you?

- Spouse #1
- Partner #2
- Child..... #3
- Sibling #4
- Grandchild..... #5
- Grandparent..... #6
- Parent #7
- Other relative (e.g. uncle, cousin) #8
- Friend #9
- Acquaintance..... #10
- Co-worker #5
- Employee #6
- Neighbour..... #7
- Other..... #8
- Don’t know #9
- Refused..... #10

Q50 How often did or do you gamble with this person? READ LIST

- Never..... #1
 I used to, but not any more..... #2
 Rarely..... #3
 Occasionally..... #4
 Sometimes..... #5
 Often..... #6
 Always..... #7
 (DO NOT READ)
 Don't know..... #8
 Refused..... #9

FINANCIAL SITUATION

The following are some questions concerning your general spending behaviour and financial situation.

Q51 During the past 12 months how often did you spend more than you could afford on drinking and/or socializing? READ LIST

- Very often..... #1
 Somewhat often..... #2
 Once in a while..... #3
 Never..... #4
 (DO NOT READ)
 Don't know..... #5
 Refused..... #6

Q52 During this same period how often did you spend more than you could afford on eating out or ordering take-out? READ LIST

- Very often..... #1
 Somewhat often..... #2
 Once in a while..... #3
 Never..... #4
 (DO NOT READ)
 Don't know..... #5
 Refused..... #6

Q53 Again during the past 12 months, how often did you spend more than you could afford to see a sporting event, movies or other entertainment events? READ LIST

- Very often #1
- Somewhat often..... #2
- Once in a while #3
- Never..... #4
- (DO NOT READ)
- Don't know #5
- Refused..... #6

Q54 Please indicate in the past 12 months, how often each of the following occurred due to a shortage of money:

	Never happened	Some-times	Somewhat often	Very often	Don't know	Refused
Q54A Went without meals	#1	#2	#3	#4	#5	#6
Q54B Borrowed money or used credit cards to pay for items you used to pay for with cash	#1	#2	#3	#4	#5	#6
Q54C Sought assistance or financial help from friends/family or welfare/community organization	#1	#2	#3	#4	#5	#6
Q54D Pawned or sold something	#1	#2	#3	#4	#5	#6
Q54E Could not pay rent on time	#1	#2	#3	#4	#5	#6
Q54F Could not pay utility/telephone bill on time	#1	#2	#3	#4	#5	#6
Q54G A collection agency called about an overdue bill	#1	#2	#3	#4	#5	#6

DEMOGRAPHICS

Finally, we would like to ask you some basic demographic questions. Like all your other answers, this information will be kept strictly confidential.

Z1 RECORD GENDER (DO NOT READ)

Male #1
 Female..... #2

Z2 What is your age? (if unwilling, go to Z2A)

Z2A Instead of giving us your exact year of birth, could you please tell us to which of the following age categories you belong? READ LIST.

18 to 24 #1
 25 to 34 #2
 35 to 49 #3
 50 to 59 #4
 60 or over #5
 (DO NOT READ)
 Don't know #6
 Refused..... #7

Z3 Currently are you married, living with a partner, widowed, divorced, separated or have you never been married?

Married (incl widowed and divorced who remarried) #1
 Living with a partner..... #2
 Widowed (not remarried)..... #3
 Divorced or separated (not remarried)..... #4
 Separated..... #5
 Single, never married #6
 Never married #7
 (DO NOT READ)
 Don't know #8
 Refused..... #9

Z4 To what ethnic or cultural group did you or your ancestors belong on first coming to this country? IF RESPONDENT IS NOT CLEAR SAY "Are you Scottish, Chinese, Greek or something else?" IF RESPONDENT SAYS CANADIAN ASK "In addition to being Canadian, to what ethnic or cultural group did you or your ancestors belong on first coming to this country?" (CHECK ALL THAT APPLY)

Native Indian, Inuit	#01
Australian.....	#02
Austrian.....	#03
Bahamian	#04
Bangladeshi.....	#05
Black / African.....	#06
Dutch / Netherlands / Holland	#07
English / British	#08
Canadian.....	#09
Chilean	#10
Chinese.....	#11
Croatian.....	#12
Czech.....	#13
Danish	#14
East Indian.....	#15
El Salvadorian	#16
Ethiopian	#17
Finnish.....	#18
French.....	#19
German.....	#20
Greek.....	#21
Guyanese.....	#22
Haitian.....	#23
Hungarian.....	#24
Inuit	#25
Irish	#26
Israeli.....	#27
Italian	#28
Jamaican.....	#29
Japanese	#30
Jewish.....	#31
Korean.....	#32
Lebanese.....	#33
Macedonian.....	#34
Metis	#35
New Zealander	#36
Nigerian.....	#37
Norwegian.....	#38
Pakistani.....	#39
Philipino.....	#39
Polish.....	#41
Portugese.....	#42
Russian	#43
Scottish.....	#44
Serbian	#45
Sikh	#46
Slovakian.....	#47
Somalian.....	#48
Spanish.....	#49

Sri Lankan	#50
Swedish	#51
Tamil	#52
Trinidadian	#53
Ukrainian.....	#54
Vietnamese.....	#55
Welsh	#56
Yugoslavian	#57
Other (specify below).....	#58
Don't know	#59
Refused.....	#60

Z5 What is the highest level of education you have completed?

Some high school / junior high or less	#1
Completed high school	#2
Some post secondary school	#3
Completed post secondary school.....	#4
Completed post graduate education	#5
Don't know	#6
Refused.....	#7

Z6 How many people under the age of 18 live with you?

None	#1
One	#2
Two	#3
Three	#4
Four	#5
Five	#6
Six	#7
Seven or more	#8
Don't know	#9
Refused.....	#10

Z7 What is your present job status? Are you employed full time, employed part time, unemployed, a student, retired or a homemaker? IF RESPONDENT GIVES MORE THAN ONE ANSWER, RECORD THE ONE THAT APPEARS FIRST ON THE LIST.

- Employed full time (30 or more hrs/wk) #1
- Employed part time (less than 30 hrs/wk) #2
- Unemployed..... #3 GO TO Z9
- Student – employed part or full time #4
- Student – not employed..... #5 GO TO Z9
- Retired..... #6 GO TO Z9
- Homemaker..... #7 GO TO Z9
- Other (specify)_____ #8 GO TO Z9
- Don't know #9 GO TO Z9
- Refused..... #10 GO TO Z9

Z8 What type of work do you currently do (or do you do when you are employed)? Job title.

Z9 What is your best estimate of your total PERSONAL income last year, please include income from all sources such as savings, pensions, rent and employment?

- _____dollars
- Don't know #1
- Refused..... #2

IF HESITATION, READ INCOME RANGES

- Less than \$20,000 #1
- Between \$20,000 and \$39,999 #2
- Between \$40,000 and \$59,999 #3
- Between \$60,000 and \$79,999 #4
- Between \$80,000 and \$99,999 #5
- Between \$100,000 and \$119,999 #6
- Between \$120,000 and \$139,999 #7
- Between \$140,000 and \$159,999 #8
- Between \$160,000 and \$179,999 #9
- Between \$180,000 and \$199,999 #10
- \$200,000 or more #12
- (DO NOT READ)**
- Don't know #13
- Refused..... #14

Z10 Could you please tell me how much income you and other members of your household received in the year ending December 31st 1999. Please include income from all sources such as savings, pensions, rent and employment insurance as well as wages? We don't need the exact amount: could you tell me which of these broad categories it falls into.. READ LIST.

_____dollars
Don't know #1
Refused..... #2

IF HESITATION, READ INCOME RANGES

Less than \$20,000 #1
Between \$20,000 and \$39,999..... #2
Between \$40,000 and \$59,999..... #3
Between \$60,000 and \$79,999..... #4
Between \$80,000 and \$99,999..... #5
Between \$100,000 and \$119,999..... #6
Between \$120,000 and \$139,999..... #7
Between \$140,000 and \$159,999..... #8
Between \$160,000 and \$179,999..... #9
Between \$180,000 and \$199,999..... #10
\$200,000 or more #12
(DO NOT READ)
Don't know #13
Refused..... #14

Z11 Can I just confirm that the first three digits of your postal code are ___ ___ ___

Z12 We hope to speak to some people again. May we call you for a short follow up?

Yes #1
No..... #2 GOTO END
Don't know / Refused #3 GOTO END

Z13 (IF YES) Can I have your first name so that I make sure that it is you I speak to when I call back?

Z14 May I just confirm that your phone number is (READ NUMBER DIALED)

_____ (_ _ _) _
_ _ _ - _ _ _ _

Z15 In order to make future contact easier, if applicable, may we also have your email address?

In case we have trouble reaching you at this number, is there another telephone number, like a work number, where we could try to reach you? We would only try this number if we weren't able to reach you at your home number and we wouldn't reveal to anyone who answered the reason why we are calling.

Could you give me the phone number of a friend or relative who would know how we could contact you, in case we have trouble reaching you? Again, we would only try this number if we weren't able to reach you at the other numbers and we wouldn't reveal to anyone why we are calling.

Friend or relatives name

I'd like to thank-you for taking the time to participate in this survey and to advise you that my supervisor may be calling you later to verify your participation.

END

We've reached the end of the interview. I would like to thank you very much for your participation.