

A Survey of Gambling Behaviors in Michigan, 1997

By

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The 1997 Survey of Gambling Behaviors in Michigan was carried out as part of a larger project designed to understand the nature, extent, and implications of gambling in the state. The survey piece had as its primary aim to establish a precise estimate of problem gambling in the population. The survey was administered through a computer assisted telephone interviewing approach utilizing a random-digit dialing telephone sample obtained from Survey Sampling Inc. This approach has been used in virtually all state level studies of gambling prevalence. The approach is economically efficient, maximizes response rates, and eliminates most sources of response bias.

In practice, this approach meant that the interviewer dialed the telephone number that was randomly generated. After the respondent agreed to participate, the interviewer read the questions from the computer screen and entered the respondent's answers directly into the computer. Skip patterns and contingency questions were automatically invoked based on the answers provided. When the interviews were completed, the data from the various interviewer's disks were accumulated into a single file and translated for analysis in a statistical software program. Then they were carefully checked for accuracy and analyzed.

The original form of the survey instrument was adapted from Rachel Volberg's survey of New York State in 1996 (Volberg, 1996a). Most of the survey items, including the standardized scale of problem gambling in the South Oaks Gambling Screen, were taken directly from this survey to facilitate comparisons to the large number of states that have used these questions. Some modifications and additional items were included to address questions of special concern in Michigan. The instrument was reviewed by Evaluation Center and Kercher Center staff, by Dr.

Volberg, and by representatives of the Michigan Bureau of the State Lottery. It was pretested in January 1997 without incident or cause for revision.

The South Oaks Gambling Screen (Lesieur & Blume, 1987) asks about a range of behaviors and orientations toward gambling and is highly correlated with the APA's DSM-III-R criteria for pathological gambling. It has possible scores of 0 to 20 with 0 through 2 considered nonproblem gambling, 3 through 4 identified as "problem gambling", and 5 or more identified as "probable pathological gambling." Although conventional use of these terms is as presented here, the 3 through 4 score, like the higher score, is only an indicator of a problem condition and could also reasonably be presented as "probable problem gambling."

As have almost all statewide studies since 1991, we used both a "lifetime" and a "current" (operationalized as the past year) version of the scale. The SOGS was originally scored as a dichotomy, 0 to 4 being nonpathological and 5 or more being pathological. This scoring was validated in a clinical setting with pathological gamblers and cross-validated with members of Gamblers Anonymous, university students, and hospital employees. While the 3-part scoring of the SOGS has not been subject to the intense validation of the original dichotomy, it has received rigorous review and testing, especially in New Zealand (Abbot & Volberg, 1991, 1992). It has become the instrument of choice for large scale prevalence studies in the United States and in several foreign countries.

Student interviewers were trained, and interviewing began in early February 1997 and continued until April 21, 1997. Two weeks, one in March and one in April, saw no interviewing activity because of spring break and Finals Week respectively. Calls were made on Monday through Friday from 5:00 p.m. to 9:00 p.m. and on Saturdays from 10:00 a.m. to 2:00 p.m. Weekday morning or afternoon calls were made at regular intervals and at the request of people contacted during the regular calling hours.

Characteristics

of the Sample

Since males are less likely to answer the telephone in households with both male and female adult residents and since males are less likely to participate when contacted, the survey design called for monitoring of responses by gender and imposition of a screen to increase male respondents if needed. Results as of mid-March indeed showed the need for this step, which was subsequently instituted. This monitoring and screening has routinely been used in statewide studies of gambling prevalence in recent years (Volberg 1996a; 1995a; 1995b; 1996b).

A total of 3,942 responses were obtained, while 5,144 people refused to participate and 171 terminated the interview before its completion. Therefore, the response rate was 43 percent. This rate is within the expected range for telephone surveys over the past 5 years and is somewhat better than the last 2 statewide surveys reported by Volberg: a 36 percent rate in New York in 1996 and a 40 percent rate for Louisiana in 1995. Nevertheless, when half or more of potential respondents do not participate, direct checks on the representativeness of respondents must be provided. Table 7 addresses these data quality issues.

The sample of 3,942 Michigan residents over the age of 18 is among the largest of its kind collected for a statewide gambling survey. While telephone surveys are acknowledged to have the best response rates and random digit approaches to yield the most representative samples, these approaches do have known weaknesses as well. Typically, telephone surveys underrepresent poor people and therefore tend to underrepresent characteristics associated with low income. This is due to two established factors. First, the poor simply are less likely to own a telephone. Second, participation rates in survey research are directly related to education. Other, less well-documented factors include the possibility that poorer families are less likely to have an adult at home in the evening when the bulk of contact attempts are made (due to one adult households and late shift work), a younger age structure (also related to presence in the home and willingness to participate), and possibly a distrust of answering questions in general (because of less experience and a perception of lesser verbal skills). In any event, most telephone surveys expect to underrepresent the poor and

less educated and, consequently, black and inner-city residents as well.

Each of the statewide gambling studies we reviewed over the past three years report these biases, especially with regard to education and income. A standard correction for such response rate variation is to weight the underrepresented category for analyses. Most of the statewide gambling studies did not do this, however. In her Iowa report Volberg contends that, "To maintain comparability with results from the 1989 survey from Iowa, as well as with results from surveys in other United States jurisdictions, it was deemed advisable to caution readers regarding these prevalence estimates rather than weight the results from the 1995 sample." (Volberg, 1995b, p. 5).

Table 7 shows the characteristics of respondents to the Michigan survey and of census descriptors for Michigan's adult population. The screen for males corrected the gender representation issue to within 1.9 percentage points. As expected, however, there are deviations suggesting an underrepresentation of African-American respondents, of the lowest education category (those with less than a high school education), and of the lowest income category (those reporting household incomes below \$25,000). Also as expected, the deviation is largest for income where a substantial part of the gap is due to inflation since the 1990 Census. Nevertheless, the sample does underrepresent the poorest residents of Michigan.

Although comparability to other state data is important, we also wanted to know what the potential size of the weighting correction was for Michigan. We therefore ran the major outcome variables, the prevalence rates for lifetime and past year problem gambling as measured by the South Oaks Gambling Screen, both unweighted and with weights to completely correct for race, income, and education deviations from census figures. On a geographic basis, the only substantial underrepresentation is for Wayne County (Table 7). This was highly correlated with the weights just discussed and was not corrected separately.

Table 8 shows, at best, a modest underestimation of the outcome variables, problem and probable pathological gambling, by using the unweighted scores. The difference

in these estimates associated with the weightings is typically on the order of two- or three-tenths of a point and is never larger than five-tenths of one percentage point. The five-tenths difference is for income where the weighting to 1990 Census figures is known to overcorrect since incomes have risen in the state since 1990. Even

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Results

that difference, however, is well within the sampling errors even for so large a sample as this one. Following the lead of other statewide studies, we did not weight the sample in the remainder of this report.

The sample size of 3,942 has a sampling error of less than 1 percent. As already presented in Table 8, the main variables of interest in this survey are the estimated rates of problem and probable pathological gambling as derived from the South Oaks Gambling Screen. Table 9 presents the number and percentage of those who ever gambled and those who gambled in the past year as well as the unweighted SOGS estimates for lifetime and current (last 12 months) periods. The percent of those who ever gambled and those who gambled in the past year are well within the expected ranges based on previous statewide surveys. Table 9 also presents the SOGS scores for geographic regions of the state defined by counties (see Appendix C). Higher rates for Wayne County are evidenced as is a lower lifetime rate for the Upper Peninsula (UP), while the current rates for the UP are comparable to the statewide rates. These rates for geographic regions, of course, are based on smaller numbers than the statewide rates and so are less precise.

An important result of Table 9 is that, based on a 1990 Census count of 6,833,574 residents 18 years of age and older, the SOGS survey estimates would yield more than 355,000 adult Michigan residents with a lifetime history of a gambling problem, with more than 130,000 of those estimated to have had a probable pathological condition as indicated by a score of 5 or more on the Lifetime SOGS. Similarly, extrapolation of the survey estimates to the adult population yields more than 200,000 people with a current problem, with more than 85,000 of those having a severe or "probable pathological" problem. These population figures, of course, do not include anyone under the age of 18 who might have a problem since they were excluded from the survey. Our focus groups and literature reviews suggest a not insubstantial problem among this young age group.

Comparison with Figures 1-3 and 1-4 and with Appendix Table A shows the Michigan estimates to be well within the range found in other states. Table 10 (derived from Volberg, 1996a) summarizes this comparison both

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chronologically and by magnitude of the lifetime rate of problem and probable pathological gambling.

Panel B shows that Michigan is in the top third of states on lifetime prevalence, but Panel A shows it is relatively low among states that most recently conducted a survey. Those recent surveys in New York, Iowa, and Louisiana may reflect both a rise in gambling overall and the fact that those particular states either contain or are adjacent to a large casino presence. This tendency is even more dramatically reflected in “current” (past year) problems. Note that no study prior to 1994 showed as high as a 3 percent current prevalence rate. Every study since then, including Michigan, has exceeded the 3 percent figure, with Louisiana topping the list at 4.8 percent. As the availability of casinos increases in Michigan, changes in the state’s prevalence rates for problem and pathological gambling should be closely monitored.

Detailed Results

Table 11 begins the analysis of the detailed results of the survey. It shows variation in participation in various types of gambling by categories of the demographic variables. As expected, for example, we see that men have a substantially higher rate of lifetime participation in most forms of gambling. The exceptions are charitable gaming, which includes bingo, and noncharitable bingo. Among the activities where male dominance is least pronounced are the lottery, where a clear majority of both genders have participated, and horse and dog racing, office pools, and casino games. Each of these is held in safe, legal venues. The male dominance of the activity is most pronounced for sports betting and betting on one’s own performance in pool, bowling, golf, or other games of skill.

Table 12, which focuses on current gambling, shows that the male to female differential may be less pronounced for casino gambling. This supports the recent national reporting of increased women’s participation at legal venues.

Another interesting result in Tables 11 and 12 is the general tendency for higher participation rates among white respondents. Only on illegal numbers games does a statistically significant difference show a higher black than

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white rate. The youngest respondents, those between 18 and 29 years of age, had the highest lifetime gambling rates for sports betting, numbers, noncasino games, and betting on their own performance in games of skill. Obviously, their rates were even more dominant over the past year, when they also led in casino gambling, as shown in Table 12. Surprising to some observers, but consistent with most of the scientific literature, the lower education groups tend to have somewhat lower rates of lifetime and past year gambling. Similarly, the lowest income groups gamble at a lower rate than middle income respondents. Where statistically significant differences exist, the lifetime exception is for education with noncharitable bingo and in the past year for education and noncasino games. This lower gambling rate across almost all types of gambling, including the lottery, is an important result but does not deny two potential counterarguments. First, poorer people can less afford to play, so that even slightly lower rates are not cause for complacency. Second, in part because of their lesser ability to afford the loss, poorer people may have rates of problem gambling as high or higher than other residents even though a smaller percentage actually gamble at all. This second issue is addressed in Table 13.

Table 13 shows variation in SOGS scores for lifetime and current periods by categories of the demographic variables. As expected, males have a higher rate of problems than females, especially for probable pathological gambling, and younger people had higher rates than older people. This is consistent with their higher gambling participation overall.

As discussed above, however, lower participation rates by blacks and other nonwhites and by those with less education did not prevent them from scoring in the problem categories of the SOGS more often than whites and those with more education. The differences were statistically significant for race on both lifetime and current SOGS, but for education only on the current SOGS. Low income respondents had comparable rates of gambling problems to other income groups. Small numbers make Hispanic comparisons unreliable.

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Results for Problem Gamblers

Using the current SOGS to assign groups, Table 14 shows the percentage of people who participated in each type of gambling over the past year who measured as nonproblem, problem, and probable pathological gamblers on the past year SOGS. For example, 95 percent of past year lottery players scored as nonproblem gamblers on the current SOGS. But only 85 percent of horse or dog race players and only 88 percent of people who bet on cards, dice, or video poker outside of legal casinos scored as nonproblem gamblers.

Table 15 uses the lifetime and current SOGS scores to examine differences in respondents' typical gambling behaviors over the past year. In terms of who the respondent gambled with, only in gambling with friends did the problem and probable pathological gambler appear to differ from other respondents. But there are dramatic differences in how long they typically gamble and in the largest amount of money they lost. Among current (past year) probable pathological gamblers, for example, fully 1 in 6 typically gamble for more than 6 hours at a time and almost 1 in 8 lost more than \$1,000 at least once in the past year.

Tables 16-18 display results for those respondents who scored as having a problem on the lifetime SOGS. Sampling errors are much larger here, of course, since such a small number of respondents fell in these categories. Table 16 shows the number and percentage of respondents who scored as problem or probable pathological gamblers who participated in each type of gambling at least once a week. The first set of columns groups respondents on their lifetime SOGS scores. The second set groups on the current SOGS and, as expected, shows higher rates of participation. The third set of columns compares male and female participation in the different types of gambling, again only for those respondents scoring as problem or pathological gamblers on the lifetime SOGS.

Concentrating on more recent behavior, Table 16 shows a three to four times increase in weekly betting on sports, in casinos, and on horse or dog racing as one moves from "problem" to "probable pathological" gamblers as measured

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for the past year. As discussed earlier, gender differences are powerful for sports betting, horse and dog racing, betting on one's own performance in games of skill, and noncasino gaming but almost nonexistent for legal casinos.

For lifetime problem or pathological gamblers, Table 17 shows the average amount spent in a typical month for each type of activity by those who report at least some spending. For example, Table 17 shows that there are 177 problem or probable pathological gamblers in our sample who report at least some spending on the lottery in a typical month. They report an average spending of \$60 per month. The largest mean spending on gambling by type of gambling is for casino bettors with an average of almost \$250. The 132 respondents who scored as problem or probable pathological gamblers on the current SOGS had an average expenditure across all types of gambling of \$520 per month or more than \$6,000 per year.

Finally, Table 18 lists some important descriptive information for respondents who scored as problem or probable pathological gamblers on the Lifetime SOGS. Across categories of gambling problem and gender, problem gamblers started gambling at a young age, though men started younger than women. Much larger percentages of probable pathological gamblers than problem gamblers reported that the amount they were gambling made them nervous. This is also true of men as opposed to women, perhaps reflecting the greater proportion of probable pathological gamblers who are male (Table 13 above). However, it is also interesting that the percentages are so low. Similarly, the percentages of probable pathological gamblers who have desired to stop and sought help to stop are much higher than for problem gamblers and for men than women, but all groups have very low rates.

Because so few gamblers have sought help, the type of help breakdown (see Appendix A) is not presented. Finally, as expected, a substantial minority of people who score as

Summary

having a gambling problem also report a substance abuse or mental health problem.

Michigan's prevalence rates for gambling among adults and for lifetime and current problems with gambling (SOGS scores of 3 or more) are all within the expected range based on other statewide surveys. The Michigan survey also elaborated a series of detailed results that may contribute to policy discussions on this timely issue. But perspective is important. The survey results are only part of the data gathered in this study. It is that combination of methods and sources in the larger study that provides the best guidance that we can offer for the present.

With this caveat in mind, the key results of the survey may be presented. The 3,942 respondents to the Michigan survey make it one of the largest ever conducted in a study of gambling prevalence. The response rate and representation of the population were consistent with past statewide studies. The Michigan results, therefore, provide a baseline for understanding current rates and future changes in the state as well as supporting comparisons with other states.

Among adult residents of Michigan who answered this survey, 85 percent have gambled at some point in their lives. We used the South Oaks Gambling Screen as a measure of compulsive gambling. This screen is the preferred indicator of gambling problems in prevalence studies and is available in a lifetime and current version, both of which were used in the Michigan survey. Over their lives, about 95 percent of respondents scored as social gamblers, 3 percent as problem gamblers, and an additional 2 percent as probable pathological gamblers. For the "Current SOGS," which asked about the past 12 months, about 97 percent scored as social or nonproblem gamblers, 2 percent as problem gamblers, and 1 percent as probable pathological gamblers. Those numbers are well within the range reported in other statewide studies. When extrapolated to the adult population of Michigan, they suggest that more than 350,000 residents would score as problematic on the lifetime measure and more than 230,000 have a current problem. When combined with the focus group and other information on the economic, personal, work, and family problems

associated with problem gambling, these numbers begin to convey the seriousness and scope of the problem in Michigan.

There is additional evidence that prevalence rates increased in recent years and that states with large numbers of casinos have higher prevalence rates. Both factors suggest Michigan should closely monitor prevalence and associated problems. Furthermore, the low reported use of helping services among respondents with problems suggests additional examination of education, coordination, and referral efforts may be needed.

Rates of gambling participation vary by type of gambling and by population subgroup. For example, men tend to have higher rates than women (with notable exceptions like bingo). The male dominance of participation rates is least pronounced in legal secure games like the lottery and casino gambling and most pronounced in activities like sports betting and betting on one's own performance in a game of skill.

Variation in the rate of gambling problems are also interesting. Education and income are modestly, if at all related to rates of problem gambling. On the other hand, males, nonwhites, and younger respondents do tend to have higher rates of gambling problems as measured by the lifetime and current SOGS.

It is important, if not surprising, that problem gamblers tend to gamble longer at a time and to lose more money than social gamblers. They report starting to gamble when quite young and a significant proportion have at some point been nervous about the amounts they gambled. Even more importantly, however, relatively few report a desire to stop gambling and even fewer report seeking help to stop. Finally, a significant minority of problem gamblers also report a substance abuse or mental health problem.

This first survey of Michigan residents is now over. But it will have served its purpose only if it marks a beginning rather than an end of public interest, concern, and scrutiny of the implications of gambling for the state and its citizens.

**APPENDIX A
RESEARCH DATA AND SOURCES
USED IN DEVELOPMENT OF
FIGURES 1-4 OF THE
LITERATURE REVIEW**

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APPENDIX B
SURVEY FORM FOR
MICHIGAN SURVEY OF
COMPULSIVE GAMBLING

Appendix B: SURVEY FORM FOR
MICHIGAN SURVEY OF COMPULSIVE GAMBLING

Format and interviewer instructions are slightly different than in the CATI instrument.

Hello, my name is _____ and I am calling from the Kercher Center for Social Research at Western Michigan University. We are working with The Evaluation Center here at the University in a state-funded study of the gambling practices of Michigan residents.

Your number was randomly selected by a computer and your answers will be completely anonymous. Your participation is necessary if this survey is to present a true picture of this issue in Michigan.

In order to interview the right person, I need to speak with the member of your household who is aged 18 or over and has had the most recent birthday. Would that be you?

IF NO, ASK TO SPEAK TO THAT PERSON - RE-READ FIRST TWO PARAGRAPHS
IF NOT AVAILABLE, ARRANGE CALL-BACK

SECTION 1: GAMBLING INVOLVEMENT

People spend or bet money on a variety of things including lottery, charitable games such as raffles or church-sponsored bingo, horse races, casinos, sports, cards, and dice. We will ask you both about whether you have ever participated in these activities and whether you have participated in the past 12 months.

IF PERSON SAYS THEY NEVER GAMBLE, DON'T BELIEVE IN IT, ETC., SAY: We understand that not everyone gambles, but your opinions are still very important to us.

1. Have you ever bet or spent money on the Lottery including LOTTO, The Big Game, Daily 3 and 4, Cash 5, Keno, or instant tickets?

Yes (**go to 1a**)

No (**go to 2**)

Don't know/Refused (**go to 2**)

1a. Have you done so in the past year?

Yes

No

Don't know/Refused

2. Have you ever bet on charitable group events such as local bingos, pulltab tickets, Las Vegas Nights, or raffles?
 - Yes (**go to 2a**)
 - No (go to 3)
 - Don't know/Refused (**go to 3**)

- 2a. Have you done so in the past year?
 - Yes
 - No
 - Don't know/Refused

3. Have you ever bet on the outcome of sports events?
 - Yes (**go to 3a**)
 - No (**go to 4**)
 - Don't know/Refused (**go to 4**)

- 3a. Have you done so in the past year?
 - Yes
 - No
 - Don't know/Refused

4. Have you ever bet on horse or dog racing?
 - Yes (**go to 4a**)
 - No (**go to 5**)
 - Don't know/Refused (**go to 5**)

- 4a. Have you done so in the past year?
 - Yes
 - No
 - Don't know/Refused

5. Have you ever bet or spent money on a numbers game not sponsored by the state lottery?
 - Yes (**go to 5a**)
 - No (**go to 6**)
 - Don't know/Refused (**go to 6a**)

- 5a. Have you done so in the past year?
 - Yes
 - No
 - Don't know/Refused

6. Have you ever bet at casinos (including slots, video machines, and table games)?
Yes (**go to 6a**)
No (**go to 7**)
Don't know/Refused (**go to 7**)
- 6a. Have you done so in the past year?
Yes
No
Don't know/Refused
7. Have you ever played noncharitable bingo for money?
Yes (**go to 7a**)
No (**go to 8**)
Don't know/Refused (**go to 8**)
- 7a. Have you done so in the past year?
Yes
No
Don't know/Refused
8. Have you ever bet on cards or dice games or on video poker or other machines not at a casino?
Yes (**go to 8a**)
No (**go to 9**)
Don't know/Refused (**go to 9**)
- 8a. Have you done so in the past year?
Yes
No
Don't know/Refused
9. Have you ever bet on your performance at games of skill such as pool, golf, bowling, darts or other games?
Yes (**go to 9a**)
No (**go to 10**)
Don't know/Refused (**go to 10**)
- 9a. Have you done so in the past year?
Yes
No
Don't know/Refused

10. Have you ever bet in office pools or 50/50 raffles?
Yes (**go to 10a**)
No (**go to 11**)
Don't know/Refused (**go to 11**)
- 10a. Have you done so in the past year?
Yes
No
Don't know/Refused
11. Have you ever bet or spent money on the stock or commodities markets?
Yes (**go to 11a**)
No (**go to 12**)
Don't know/Refused (**go to 12**)
- 11a. Have you done so in the past year?
Yes
No
Don't know/Refused
12. Have you bet or spent money on any other type of gambling?
Yes (**go to 12a**)
No (skip 13)
Don't know/Refused (**skip 13**)
- 12a. Have you done so in the past year?
Yes
No
Don't know/Refused

IF "NO" OR "DON'T KNOW/REFUSED" TO ALL GAMBLING ACTIVITIES, SKIP TO SECTION 4: DEMOGRAPHICS, Q75.

13. When you gamble, do you usually do so:
Alone
With your spouse or partner
With other family members
With friends
With co-workers
With some other individual or group
Refused

14. When you gamble, do you usually do so for:
Less than 1 hour
1-2 hours
3-5 hours
6-12 hours
More than 12 hours
Refused
15. In the past year, what is the largest amount of money you have ever lost **gambling** in one day?
Less than \$1
\$1 - \$9
\$10 - \$99
\$100 - \$999
\$1,000 - \$9,999
\$10,000 or more

SECTION 2: SOUTH OAKS GAMBLING SCREEN

The next set of questions is part of a standard measurement scale which has been used throughout the United States in surveys similar to this one. There are no right or wrong answers to the questions that follow. We want to know what your experiences have been. Please try to be as accurate as possible in your answers and remember that all this information is confidential.

IF INTERVIEWER ENCOUNTERS DIFFICULTIES WITH RESPONDENTS IN COMPLETING THIS SECTION, SAY: We realize these question may not apply to everyone, but we do need answers to all of the questions. It will only take a few more minutes.

- 16A. When you participate in the gambling activities we have discussed, how often do you go back another day to win back money you lost? Is it:
Never
Some of the time
Most of the time
Every time
Don't know/Refused
- 16B. How often have you done this in the past year?
Never
Some of the time
Most of the time

Every time
Don't know/Refused

17A. Have you ever claimed to be winning money from these activities when in fact you lost?

Never
Some of the time
Most of the time
Every time
Don't know/Refused

17B. How often have you done this in the past year?

Never
Some of the time
Most of the time
Every time
Don't know/Refused

18A. Do you ever spend more time or money gambling than you intended?

Yes
No
Don't know/Refused

18B. Have you done this in the past year?

Yes
No
Don't know/Refused

19A. Have people ever criticized your gambling?

Yes
No
Don't know/Refused

19B. Have people criticized your gambling in the past year?

Yes
No
Don't know/Refused

20A. Have you ever felt guilty about the way you gamble or about what happens when you gamble?

Yes
No
Don't know/Refused

20B. Have you felt this way in the past year?

Yes

No
Don't know/Refused

21A. Have you ever felt that you would like to stop gambling, but didn't think that you could?
Yes
No
Don't know/Refused

21B. Have you felt this way in the past year?
Yes
No
Don't know/Refused

22A. Have you ever hidden betting slips, lottery tickets, gambling money or other signs of gambling from your spouse or partner, children, or other important people in your life?
Yes
No
Don't know/Refused

22B. Have you done so in the past year?
Yes
No
Don't know/Refused

23. Have you ever argued with people you live with over how you handle money?
Yes
No
Don't know/Refused

IF YES, ASK Q24A. IF NO, GO TO Q25A.

24A. Have these arguments ever centered on your gambling?
Yes
No
Don't know/Refused

24B. Have you had any of these arguments in the past year?
Yes
No
Don't know/Refused

- 25A. Have you ever missed time from work or school due to gambling?
Yes
No
Don't know/Refused
- 25B. Have you missed time from work or school in the past year due to gambling?
Yes
No
Don't know/Refused
- 26A. Have you ever borrowed money from someone and not paid them back as a result of your gambling?
Yes
No
Don't know/Refused
- 26B. Have you done so in the past year?
Yes
No
Don't know/Refused

Next, I am going to read a list of ways in which some people get money for gambling. Can you tell me which of these, if any, you have ever used to get money for gambling or to pay gambling debts?

- 27A. Have you ever borrowed from household money to gamble or pay gambling debts?
Yes
No
Don't know/Refused
- 27B. Have you borrowed from household money in the past year?
Yes
No
Don't know/Refused
- 28A. Have you ever borrowed money from your spouse or partner to gamble or pay gambling debts?
Yes
No
Don't know/Refused
- 28B. Have you borrowed money from your spouse or partner in the past year?
Yes
No
Don't know/Refused

- 29A. Have you ever borrowed from other relatives or in-laws to gamble or pay gambling debts?
Yes
No
Don't know/Refused
- 29B. Have you borrowed from other relatives or in-laws in the past year?
Yes
No
Don't know/Refused
- 30A. Have you ever gotten loans from banks, loan companies or credit unions to gamble or pay gambling debts?
Yes
No
Don't know/Refused
- 30B. Have you gotten loans from banks, loan companies or credit unions in the past year?
Yes
No
Don't know/Refused
- 31A. Have you ever made cash withdrawals on credit cards to get money to gamble or pay gambling debts? (DOES NOT INCLUDE INSTANT CASH CARDS FROM BANK ACCOUNTS)
Yes
No
Don't know/Refused
- 31B. Have you made cash withdrawals on credit cards in the past year?
Yes
No
Don't know/Refused
- 32A. Have you ever gotten loans from loan sharks to gamble or pay gambling debts?
Yes
No
Don't know/Refused
- 32B. Have you gotten loans from loan sharks in the past year?
Yes
No
Don't know/Refused

- 33A. Have you ever cashed in stocks, bonds or other securities to finance gambling?
Yes
No
Don't know/Refused
- 33B. Have you cashed in stocks, bonds or other securities in the past year?
Yes
No
Don't know/Refused
- 34A. Have you ever sold personal or family property to gamble or pay gambling debts?
Yes
No
Don't know/Refused
- 34B. Have you sold personal or family property to gamble or pay gambling debts in the past year?
Yes
No
Don't know/Refused
- 35A. Have you ever borrowed from your checking account by writing checks that bounced to get money for gambling or to pay gambling debts?
Yes
No
Don't know/Refused
- 35B. Have you borrowed from your checking account by writing checks that bounced in the past year?
Yes
No
Don't know/Refused
- 36A. Have you ever delayed or missed payments on insurance policies, such as life, car household or medical insurance, to get money to gamble or pay gambling debts?
Yes
No
Don't know/Refused
- 36B. Have you delayed or missed payments on insurance policies to gamble or pay gambling debts in the past year?
Yes
No
Don't know/Refused

- 37A. Have you ever cashed in life insurance premiums to get money to gamble or pay for gambling debts?
Yes
No
Don't know/Refused
- 37B. Have you cashed in life insurance premiums to get money to gamble or pay for gambling debts in the past year?
Yes
No
Don't know/Refused
- 38A. Do you feel that you have ever had a problem with betting money or gambling?
Yes
No
Don't know/Refused
- 38B. Do you feel that you have had a problem with betting money or gambling in the past year?
Yes
No
Don't know/Refused
39. Do you feel that either of your parents ever had a problem with betting money or gambling?
Yes
No
Don't know/Refused
- 39a. IF YES, ASK: Which parent was that? (TAKE MULTIPLE RESPONSES)
Father
Mother
Stepfather
Stepmother

Ask Section 3 only of those who score as Problem Gamblers on the SOGS (generated by the computer here).

SECTION 3: IN-DEPTH ANALYSIS OF PROBLEM GAMBLERS

A. For each of the gambling activities in which you participated in the past year, we would like your estimate of the amount of time and money you spent.

List of activities generated by computer at this point.

40. For the Lottery including LOTTO, The Big Game, Daily 3 and 4, Cash 5, Keno, or instant tickets, can you give me an estimate of the amount you spend in a typical month? [If needed, say] I am only looking for an approximate amount, rounded to the nearest 5 dollars or so.
[000,000]
41. Did you play the lottery at least once a week?
Yes
No
Don't know/Refused
42. For charitable group events, such as bingo or Las Vegas nights, can you give me an estimate of the amount you spend in a typical month? [If needed, say] I am only looking for an approximate amount, rounded to the nearest 5 dollars or so.
[000,000]
43. Did you play charitable group events at least once a week?
Yes
No
Don't know/Refused
44. For sports betting, can you give me an estimate of the amount you spend in a typical month? [If needed, say] I am only looking for an approximate amount, rounded to the nearest 5 dollars or so.
[000,000]
45. Did you bet on sports at least once a week?
Yes
No
Don't know/Refused
46. For betting on horse or dog racing, can you give me an estimate of the amount you spend in a typical month? [If needed, say] I am only looking for an approximate amount, rounded to the nearest 5 dollars or so.
[000,000]
47. Did you bet on horse or dog racing at least once a week?
Yes
No
Don't know/Refused

48. For non-Lottery numbers games, can you give me an estimate of the amount you spend in a typical month? [If needed, say] I am only looking for an approximate amount, rounded to the nearest 5 dollars or so.
[000,000]
49. Did you play non-Lottery numbers or policy at least once a week?
Yes
No
Don't know/Refused
50. For betting at casinos, can you give me an estimate of the amount you spend in a typical month? [If needed, say] I am only looking for an approximate amount, rounded to the nearest 5 dollars or so.
[000,000]
51. Did you bet at casinos at least once a week?
Yes
No
Don't know/Refused
52. For card, dice, or machine games not in a casino, can you give me an estimate of the amount you spend in a typical month? [If needed, say] I am only looking for an approximate amount, rounded to the nearest 5 dollars or so.
[000,000]
53. Did you bet on cards, dice, or machines not in a casino at least once a week?
Yes
No
Don't know/Refused
54. For betting on your performance at games of skill like pool, golf, bowling or darts, can you give me an estimate of the amount you spend in a typical month? [If needed, say] I am only looking for an approximate amount, rounded to the nearest 5 dollars or so.
[000,000]
55. Did you bet on your performance at games of skill at least once a week?
Yes
No
Don't know/Refused
56. For office pools or 50/50 raffles, can you give me an estimate of the amount you spend in a typical month? [If needed, say] I am only looking for an approximate amount, rounded to the nearest 5 dollars or so.
[000,000]

57. Did you bet on office pools or 50/50 raffles at least once a week?
Yes
No
Don't know/Refused
58. For the stock or commodities markets, can you give me an estimate of the amount you spend in a typical month? [If needed, say] I am only looking for an approximate amount, rounded to the nearest 5 dollars or so.
[000,000]
59. Did you play the stock or commodities markets at least once a week?
Yes
No
Don't know/Refused
60. For other types of gambling, can you give me an estimate of the amount you spend in a typical month? [If needed, say] I am only looking for an approximate amount, rounded to the nearest 5 dollars or so.
[000,000]
61. Did you bet on other forms of gambling at least once a week?
Yes
No
Don't know/Refused
62. Which type of gambling is the one you would find most difficult to give up?

B. History and Treatment

63. How old were you when you first gambled?
IF RESPONDENT REFUSES TO ANSWER, RECORD 99 AND SKIP TO Q67.
64. What type of gambling was that?

CODE SAME AS TYPES OF GAMBLING (SECTION 1)

65. Was there any time when the amount you were gambling made you nervous?
Yes
No
Don't know/Refused
66. How old were you when that happened?
IF RESPONDENT REFUSES TO ANSWER, RECORD 99 AND SKIP TO Q70.

67. What type of gambling were you doing when that happened?

CODE SAME AS TYPES OF GAMBLING (SECTION 1)

68. Have you ever desired help to stop gambling?

Yes

No

Don't know/Refused

69. Have you ever sought help to stop gambling?

Yes

No

Don't know/Refused

70. IF YES, ASK: What type of help was that? (DO NOT READ?)

Family member

Friend

Family doctor

Gamblers Anonymous

Problem gambling treatment program in Michigan

Problem gambling treatment program outside Michigan

Veterans Administration

Employee assistance program (EAP)

Psychologist or psychiatrist

Other counselor

Minister/priest/rabbi

Alcohol or drug abuse treatment program

Other

Refused

C. Cross-Addictions

71. Have you ever experienced or been treated for an alcohol or other drug abuse problem?

Yes

No

72. Have you ever experienced or been treated for a mental health problem?

Yes

No

SECTION 4: DEMOGRAPHICS

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

73. Are you currently married, widowed, divorced, separated, or have you never been married?
Married, common-law, co-habitation
Widowed
Divorced
Separated
Never married
Refused
74. Including yourself, how many people aged 18 and over live in your household?
75. What is the last grade of school you completed?
(CODE INTO FOLLOWING CATEGORIES)
Elementary or some high school
High school graduate or G.E.D.
Some college or Associates degree (vocational, technical or trade school)
Bachelors degree
Graduated study or degree
Refused
76. Last week, were you working full-time, part-time, going to school, keeping house, or something else?
Working full-time
Working part-time
Going to school
Keeping house
Disabled
Retired
Unemployed
Refused
77. How old are you?
ALTERNATE WORDING: What is your age?
78. Do you consider yourself Hispanic?
Yes
No
Refused

79. Which of the following best describes your racial or ethnic group?
White/Caucasian
Black
Native American
Asian
Other
No opinion/Refused
80. What was your total household income last year?
Under \$15,000
\$15,001 to \$25,000
\$25,001 to \$35,000
\$35,001 to \$50,000
\$50,000 to \$75,000
\$75,000 to \$100,000
\$100,000 to \$125,000
Over \$125,000
No opinion/Refused
81. In what county do you live?
82. RESPONDENT SEX (DON'T ASK)
Male
Female
Cannot tell

That was the last question. Thank you very much for your time and cooperation.

APPENDIX C
COUNTIES IN GEOGRAPHIC REGIONS

Counties in Geographic Regions

1 = Upper Peninsula

Delta	Schoolcraft
Mackinac	Chippewa
Luce	Alger
Menominee	Dickinson
Marquette	Iron
Braga	Houghton
Keweenaw	Ontonagon
Gogebic	

2 = Wayne County

3 = Detroit Metro Area excluding Wayne County

St. Clair
Lapeer
Macomb
Oakland
Livingston
Washtenaw
Monroe

4 = East region of the state

Cheboygan	Bay
Presque Isle	Huron
Otsego	Sanilac
Montgomery	Tuscola
Alpena	Saginaw
Crawford	Gratiot
Oscoda	Clinton
Alcona	Shiawassee
Roscommon	Genesee
Ogemaw	Eaton
Iosco	Ingham
Clare	Jackson
Gladwin	Hillsdale
Arenac	Lenawee
Isabella	Midland

5 = West region of the state

Emmet	St. Joseph
Charlevoix	Cass
Antrim	Berrien
Leelanau	Van Buren
Benzie	Kalamazoo
Grand Traverse	Kalkaska
Manistee	Wexford
Missaukee	Mason
Lake	Osceola
Oceana	Newaygo
Mecosta	Montcalm
Ionia	Kent
Ottawa	Muskegon
Allegan	Barry
Calhoun	Branch