

MASSACHUSETTS STATEWIDE GAMBLING
BEHAVIOR, OPINIONS AND NEEDS ASSESSMENT

SUMMER 2013

A study of Gambling and Problem Gambling in Massachusetts

Massachusetts Council on Compulsive Gambling
Massachusetts Partnership for Responsible Gambling

Lead Researcher:

Philip S. Kopel, Research and Data Director

Contents

FIGURES.....4

ABSTRACT5

ACKNOWLEDGEMENTS.....6

FUNDERS.....6

REVIEWERS.....6

SUMMARY OF KEY FINDINGS.....7

SOGS – SOUTH OAKS GAMBLING SCREEN7

DEFINITIONS.....7

SOGS Findings7

SOGS – INDIVIDUAL QUESTIONS AND RESPONSES8

PROBLEM BEHAVIORS ASSOCIATED WITH PATHOLOGICAL GAMBLERS9

PROBLEM BEHAVIORS IN PAST 30 DAYS9

DIFFERENCES IN FINANCIAL LITERACY ACROSS GAMBLER TYPES9

PERCEPTION ABOUT COMPULSIVE GAMBLING.....10

MASSACHUSETTS COUNCIL ON COMPULSIVE GAMBLING - HELPLINE10

PROBLEM GAMBLING TREATMENT OPTIONS.....10

REASONS FOR GAMBLING10

MASSACHUSETTS LOTTERY PLAY BEHAVIOR11

MASSACHUSETTS LOTTERY PLAY BY GAME11

GAMBLING ACTIVITIES (OTHER THAN THE MASSACHUSETTS LOTTERY).....11

INTERNET GAMBLING12

CONCLUSION & RECOMMENDATIONS.....13

CONCLUSION13

RECOMMENDATIONS.....14

Service and Data Infrastructure.....14

Decision-Making14

Outreach, Education and Public Awareness.....15

Debunking myths.....15

INTRODUCTION16

HISTORY OF GAMBLING IN MASSACHUSETTS16

STUDY17

METHODOLOGY AND LIMITATIONS17

Study Parameters17

SOGS – SOUTH OAKS GAMBLING SCREEN.....20

DEFINITIONS.....20

Significance Testing20

SOGS BREAKDOWN21

SOGS by Gender 21

SOGS by Age 21

SOGS by Race or Ethnic Background..... 22

SOGS by Household Income 23

SOGS by Education 23

SOGS by Counties 24

SOGS by Casino Regions 24

SOGS – INDIVIDUAL QUESTIONS AND RESPONSES 25

PROBLEM BEHAVIORS ASSOCIATED WITH PATHOLOGICAL GAMBLERS 29

PROBLEM BEHAVIORS IN PAST 30 DAYS 30

DIFFERENCES IN FINANCIAL LITERACY ACROSS GAMBLER TYPES 31

Living within Means 31

Financial Literacy as a Child..... 32

PERCEPTION ABOUT COMPULSIVE GAMBLING 33

 LEVEL OF AGREEMENT WITH STATEMENTS 33

PROBLEM GAMBLING SUPPORT ORGANIZATIONS 34

 MASSACHUSETTS COUNCIL ON COMPULSIVE GAMBLING - HELPLINE 35

PROBLEM GAMBLING TREATMENT OPTIONS 36

 PERCEPTION OF TREATMENT OPTIONS 36

Non-Gamblers Perception 36

Social Gamblers Perception..... 36

Problem Gamblers Perception..... 37

Probable Pathological Gamblers Perception..... 37

 REASONS FOR GAMBLING 38

MASSACHUSETTS LOTTERY PLAY BEHAVIOR..... 39

 MASS LOTTERY SALES BY SOGS CLASSIFICATION 39

Lottery Expenditure Formula..... 39

 MASSACHUSETTS LOTTERY PLAY BY GAME 40

GAMBLING ACTIVITIES (OTHER THAN THE MASSACHUSETTS LOTTERY) 41

 RACE TRACKS AND CASINOS 41

 INTERNET GAMBLING 43

INTEREST IN SOCIAL AND GAMBLING ACTIVITIES..... 45

APPENDIX..... 46

 QUESTIONNAIRE 46

 CONTACT INFORMATION 64

Figures

Figure 1 – Gender21

Figure 2 – Age21

Figure 3 – Race/Ethnicity22

Figure 4 – Household Income23

Figure 5 – Education23

Figure 6 – Counties24

Figure 7 – Casino Regions24

Figure 8 – Problem Behaviors29

Figure 9 – Sought Treatment.....29

Figure 10 – Problem Behaviors.....30

Figure 11 – Living within Means31

Figure 12 – Financial Literacy32

Figure 13 – Perception of Compulsive Gambling33

Figure 14 – Awareness of Problem Gambling Support Organizations.....34

Figure 15 – Mass. Council Helpline Advertising Awareness.....35

Figure 16 – Awareness of Problem Gambling Treatment Centers.....35

Figure 17 – Perception of Treatment Options36

Figure 18 – Reasons for Gambling.....38

Figure 19 – Actual FY’12 Sales compared with Respondent Perception39

Figure 20 – Lottery Game Play Behavior40

Figure 21 – Non-Lottery Gambling Prevalence.....41

Figure 22 – States Massachusetts Residents Gambled in Past Year41

Figure 23 – Gambling Activities Bet in Past 12 Months.....42

Figure 24 – Bet at an Internet Casino43

Figure 25 – Internet Gambling Perception.....44

Figure 26 – Internet Gambling Use of Credit Cards.....44

Figure 27 – High Interest in Various Activities.....45

Abstract

With the legalization of casinos, large scale legal gambling in the Commonwealth of Massachusetts is about to radically change. The introduction of up to four casino-resorts in Massachusetts, a state which has the most lucrative lottery system in the country, will likely generate significant social and economic changes. In order to mitigate any negative effects in the future, it is necessary to understand the current level of gambling behavior within the Commonwealth.

Using the South Oaks Gambling Screen (SOGS), the Council used a statewide representative web-based survey to categorize Massachusetts residents who gamble as being either Social, Problem, or Probable Pathological gamblers. This study examines current gambling behavior and attitudes towards a variety of legal and illegal gambling activities across these gambler groups, will identify problem gambling issues, and serves as a needs assessment.

The information will be used by the Massachusetts Council on Compulsive Gambling to grow capacity, specifically: identify needs, and help guide program development, education efforts, treatment, referral, family support, marketing, and advocacy.

Acknowledgements

FUNDERS

Thank you to the following for helping to fund the study:

- Massachusetts Department of Public Health, Bureau of Substance Abuse Services
- Massachusetts Partnership for Responsible Gambling

REVIEWERS

Thank you to the following for your insight and review of this study:

- Debi LaPlante, Ph.D., Director of Research & Academic Affairs, and Sarah Nelson, Ph.D., Associate Director of Research, Division on Addiction, Cambridge Health Alliance
- Sarah Ruiz, Assistant Director, Planning & Development Unit, Massachusetts Department of Public Health, Bureau of Substance Abuse Services
- Rachel Volberg, Ph.D., Epidemiology, School of Public Health and Health Sciences, University of Massachusetts, Amherst
- Massachusetts Partnership for Responsible Gambling

Summary of Key Findings

SOGS – SOUTH OAKS GAMBLING SCREEN

Embedded within the survey was the South Oaks Gambling Screen (SOGS). For those who had played the Massachusetts Lottery or gambled in any activity in the past 12 months, they answered the SOGS screen as part of the questionnaire, and were subsequently categorized in the analysis based on whether they had a possible gambling problem as defined in SOGS.

DEFINITIONS

The SOGS screen scoring is based on how many responses out of 20 possible questions the gambler answers in the affirmative, and focuses on the respondents “at-risk” factors over their lifetime.

- **“Probable Pathological” gambler** – having 5 or more “at-risk” factors, indicating a severe gambling disorder that may meet the clinical threshold for a pathological gambling disorder, which indicates a chronic inability to resist the impulse to gamble.
- **“Problem” gambler** – having 3-4 “at-risk” factors, sometimes referred to as problem gambling, as it causes difficulty for the individual, but does not meet the standards for pathological gambling.
- **“Social” gambler** – having 0-2 “at-risk” factors in the screen, and exhibits few or none of the difficulties associated with problem or pathological gambling. Social gamblers gamble for entertainment, typically will not risk more than they can afford, often gamble with friends, chase losses briefly, gamble for limited periods of time, and are not preoccupied with gambling.
- **Non-gambler** – This person was not asked the SOGS screen because he/she did not play the lottery nor bet on any activity in the past 12 months.

SOGS Findings

- Males are significantly more likely to be Problem and Probable Pathological gamblers than females.
- Those in the 25 to 34 age group appear more likely to be higher-risk gamblers, 50 -64 years olds are more likely to be social gamblers and those 65+ are the least likely to be Probable Pathological gamblers and tend to stop gambling.
- White non-Hispanic and Black populations appear to have similar prevalence by gambler types.
- Asians are significantly less likely to gamble in comparison to the general population. However, among those who do, they are significantly more likely to be Probable Pathological gamblers in comparison to the state average. (The Asian population is very diverse across nationalities, language, geography and education).
- The Latino population appears to have a significantly lower rate of gamblers, and those who do gamble appear more likely to be Social gamblers than the general population. (This study obtained a relatively small sample of the Latino population (6.0% surveyed identified as Hispanic vs. 16.1% Census in Massachusetts).

- Problem and Probable Pathological gamblers show no significant household income distribution differences than Social gamblers.
- Probable Pathological Gamblers are somewhat more likely to have a high school education or less. Non-gamblers are more likely to have a graduate degree than the state average.
- Worcester County has significantly higher and Norfolk County has significantly lower prevalence of Probable Pathological gamblers. These callouts are based on significance testing which factors in the sample size within each County.

SOGS – INDIVIDUAL QUESTIONS AND RESPONSES

- Those with more problems gambling are more likely to spend more within a day.
- Approximately 4% of those classified as Social gamblers stated that they never gambled, indicating that they do not see playing the lottery as gambling.
- As many as 69% of Probable Pathological gamblers and 47% of Problem gamblers have at least one other person in their life who has had a gambling problem. Comparatively, about 26% of Social gamblers have at least one other person in their life who has had a gambling problem.
- Problem gamblers often want to try to recover their losses.
- Problem gamblers, especially Probable Pathological gamblers, are more likely to lie about winning.
- By the time they reach the Pathological level, 80% recognize they have a problem.
- Probable Pathological gamblers often have a variety of self-destructive behaviors. Problem gamblers have far fewer self-destructive factors than Probable Pathological gamblers, but some behaviors are common. As many as 75% of Problem gamblers stated that they have gambled more than intended, and 69% felt guilty about their gambling on occasion.
- As many as 48% of Probable Pathological gamblers and 13% of Problem gamblers have borrowed money to pay gambling debts, compared with 0% of those classified as Social gamblers.
- Those borrowing money to pay gambling debts most often borrow from relatives, followed by taking household money, borrowing from spouses, and using credit cards.

PROBLEM BEHAVIORS ASSOCIATED WITH PATHOLOGICAL GAMBLERS

- More than one-half of Probable Pathological gamblers identified having at least one other problem behavior. 31% have had a drug problem, 24% have had an alcohol problem, 17% have had a sex addiction problem, 6% have had a problem stealing, and 4% shoplifting. All of these problem behaviors are significantly higher than the other gambling classifications.
- Problem gamblers and Social gamblers exhibit a significantly higher level of alcohol problems than Non-gamblers, but otherwise are similar with respect to other problem behaviors.
- Among Probable Pathological and Social gamblers who also had an alcohol or drug problem, the majority have sought treatment for those disorders.

PROBLEM BEHAVIORS IN PAST 30 DAYS

- A majority of Probable Pathological gamblers are late paying bills, smoke cigarettes, feel depressed or hopeless, lack self-confidence or feel bad about themselves, and are generally dissatisfied with life. In addition, many of them also have difficulties managing their responsibilities at home, drink alcohol to excess, regularly speed when driving, and abuse drugs.
- Problem gamblers also show significant increased signs of problem behavior in the past 30 days, in comparison to Social and Non-gamblers including: difficulty managing responsibilities at home, being generally dissatisfied with life, depressed and hopeless, abusing drugs and alcohol.
- Social gamblers have a higher prevalence of cigarette smoking than Non-gamblers. However, they have a lower prevalence of depression and dissatisfaction with life and a higher rate of self-confidence than Non-gamblers.

DIFFERENCES IN FINANCIAL LITERACY ACROSS GAMBLER TYPES

- A higher percent of Probable Pathological gamblers indicated that they had a strong education with respect to owning a bank account compared with Social gamblers. However, just 62% of Probable Pathological gamblers say they generally live within their means. This is significantly lower than the 78% of Problem gamblers, 87% of Social gamblers and 84% of Non-gamblers who say they generally live within their means.
- A higher percentage of Probable Pathological gamblers indicated receiving more education about the likelihood of losing money at a casino compared with Social and Problem gamblers. However, there appears to be a high correlation between Problem gamblers, and their loved ones, with problem gambling behavior and comorbidity issues as more prominent factors than just financial literacy.

PERCEPTION ABOUT COMPULSIVE GAMBLING

- Overall, 60% of respondents consider compulsive or pathological gambling a somewhat serious to very serious problem. More than 80% of those who are Probable Pathological gamblers consider it a somewhat to very serious problem.
- More than 90% of respondents consider compulsive gambling a serious addiction just like addiction to drugs or alcohol and as many as 85% recognize problem gambling is a health issue that affects people of all ages, races, ethnic and economic backgrounds.
- Approximately 84% of respondents believe that as long as the state benefits from legal gambling, it should continue to fund education and treatment programs.
- Approximately 60% of respondents believe that the benefits the state receives from gambling more than offset the social and economic costs compared with 40% who feel that it is not worth the risks.

MASSACHUSETTS COUNCIL ON COMPULSIVE GAMBLING - HELPLINE

- All gamblers become most aware of the Mass. Council's Helpline via the Massachusetts Lottery website, lottery tickets, Point-of-Sale stickers on lottery machines, and media advertising.
- Non-gamblers, such as concerned families and friends, may not see lottery material; however, the research shows that mass media advertising, billboards, and other ubiquitous locations can successfully reach these people.

PROBLEM GAMBLING TREATMENT OPTIONS

- Among Problem gamblers, only 4% are aware of Treatment Centers in their area.
- Even among Probable Pathological gamblers, just 29% are aware of Treatment Centers in their area.

REASONS FOR GAMBLING

- Approximately 76% of Probable Pathological gamblers and 58% of Problem gamblers say an important reason why they gamble is because it is a habit or addiction. Just 15% of Social gamblers feel it is an addiction or habit for them.
- As many as 72% of Probable Pathological gamblers and 55% of Problem gamblers say winning money to pay bills is an important reason why they gamble, whereas only 34% of Social gamblers play hoping to win money to pay bills.
- Approximately 68% of Probable Pathological gamblers and 64% of Problem gamblers say an important reason why they gamble is that it is a distraction from everyday problems, compared to just 33% of Social gamblers.

MASSACHUSETTS LOTTERY PLAY BEHAVIOR

In FY'12 the Massachusetts Lottery generated \$4.7 Billion in lottery sales, or about \$721 annually per capita for every man, woman and child. Among the adult population, this represents \$940 annually per capita. However, the survey shows that there is a large variance in lottery sales between Social, Problem and Probable Pathological gamblers.

- Approximately 18 in 20 Mass Lottery players are Social gamblers, and they annually spend approximately \$713 on the Lottery.
- Approximately 1 in 20 Mass Lottery players are Problem gamblers, and they annually spend approximately \$2,157 on the Lottery.
- Approximately 1 in 20 Mass Lottery players are Probable Pathological gamblers, and they annually spend approximately \$5,269 on the Lottery.

MASSACHUSETTS LOTTERY PLAY BY GAME

- Overall, about 9 in 10 play the Instant Scratch games and about 7 in 10 players play Powerball and Mega Millions. About 3 in 10 lottery players play Mass Cash, Keno, Numbers, NE Lucky for Life and about 2 in 10 play Megabucks Doubler.
- Social Gamblers concentrate most of their game play on the top 3 games. About 3 in 10 Social gamblers also play Mass Cash, Keno, Numbers, NE Lucky for Life and Megabucks Doubler.
- The Problem and Probable Pathological Gamblers are also more likely to play many of the other games in comparison to the Social gamblers. More than 5 in 10 play Mass Cash, Keno, and Numbers. This is an important distinction because these daily games generate much more frequent play behavior than the Lotto style games drawn twice per week. The research also indicates Probable Pathological gamblers are significantly more likely to play higher price point scratch tickets, play Keno regularly, and play significantly more times per seating (each time they play).

GAMBLING ACTIVITIES (OTHER THAN THE MASSACHUSETTS LOTTERY)

- About 9 in 10 Probable Pathological gamblers have gambled on activities other than the Lottery in the past 12 months, compared with about 5 in 10 Problem gamblers, and 4 in 10 Social gamblers.
- Overall, about 25% of the adult population in Massachusetts have bet at casinos, racetracks and/or OTB facilities in the past year.
- About 26% of Social Gamblers, 38% of Problem gamblers, and about 72% of Probable Pathological gamblers have been to gambling facilities in the past year.
- In the past 12 months, 4% of all Massachusetts adults (37% of Probable Pathological gamblers, 14% of Problem gamblers, and 2% of Social gamblers) have bet on illegal gambling activities in fraternal clubs not sanctioned by the Commonwealth of Massachusetts. Among Probable Pathological gamblers that gamble in these clubs, about half of them gamble on these activities at least once per week or greater.

INTERNET GAMBLING

- Approximately 45% of all Probable Pathological Gamblers have bet money in the past 12 months in an Internet casino – 30% bet once per week or greater.
- About 15% of all Problem Gamblers have bet money in the past 12 months in an Internet casino – 12% bet once per week or greater.
- Only 3% of Social gamblers have bet money in the past 12 months in an Internet casino – almost all of them have played it just a few times per year.
- In addition to Internet Casinos, many gamblers use the Internet to bet money on Sportsbook.

CONCLUSION & RECOMMENDATIONS

CONCLUSION

Who is the Probable Pathological gambler?

An important focus for the Mass. Council will be increasing education and protective factors to different groups that the survey indicated were more likely to have gambling problems such as:

- Men (Fig. 1),
- People between 25-50 (Fig. 2),
- Asian Americans (more likely to be pathological gamblers Fig. 3),
- Those who have problems with alcohol, drugs, sex, stealing and shoplifting (Fig. 8)
- Those who have problems with depression (Fig. 10)
- Those without a lot of hobbies, or social supports in their lives (Fig. 27)

Does lack of financial education cause disordered gambling behaviors?

- Those who do not understand disordered gambling may believe the problem is rooted in unrealistic expectations of winning and a poor understanding of mathematical probabilities. However, the research clearly shows that Probable Pathological gamblers are as financially literate as the rest of the population.

Do Massachusetts residents recognize the seriousness of the problem?

- More than 8 in 10 respondents recognize that Compulsive Gambling in Massachusetts, like substance abuse and alcohol addiction, is a serious problem that affects people of all ages, races, and economic backgrounds.

Are Massachusetts residents aware of problem gambling resources available to them?

- Among Probable Pathological gamblers, 7 in 10 have heard of or used the Mass. Council's Helpline. However, only about 1 in 10 Social Gamblers and only 3 in 10 Problem gamblers have heard of, or used, the Mass. Council's Helpline. In comparison, even among Non-gamblers in Massachusetts, the majority have heard of Gamblers Anonymous (GA), a 12 step program which received a high level of both positive and negative ratings in our research.
- Whereas GA is one treatment program available, during a Mass. Council Helpline call, the needs of the gambler, family member, or loved one are assessed and the Mass. Council provides the caller with a variety of information that is tailored to their needs. Our research validated that this approach is important, as there are a variety of treatment options available and the survey indicated that significant differences in satisfaction exists across treatment and support options.

Do many Massachusetts residents currently gamble?

- This study indicated that as many as 9 in 10 gamblers of all gambler types (Social, Problem and Probable Pathological) have played the Massachusetts Lottery in Massachusetts in the past 12 months. Aside from the Lottery, the level of gambling on many other gambling activities in Massachusetts (including illegal activities such as Internet casinos and dog and cock fighting in fraternal clubs) is significantly higher among Probable Pathological gamblers.

RECOMMENDATIONS

The Massachusetts Council on Compulsive Gambling successfully advocated for an increase in FY'13's budget in line item 4512-0225 for problem gambling services. One of the services promised with an increase was a Massachusetts-based survey that details the needs and outcomes related to gambling behavior and problem gambling programs prior to expanded gambling.

It was with this charge that the survey was conducted and the data set reviewed. The following recommendations will be used to further the development of a continuum of services from prevention to intervention and treatment through recovery support, and to continue the advocacy on this issue.

Service and Data Infrastructure

- While there was better awareness of the Mass. Council, the 24-hour helpline, and 12-step programs among people with gambling problems than others, there still is a broad based need to raise the public awareness of the available services, and resources, and treatment options (Fig. 16), particularly through Massachusetts Lottery products.
- People with gambling problems reported playing at casinos and racetracks (combined) in Connecticut and Rhode Island more than Massachusetts (Fig. 22)—this indicates more of a need for New England-wide efforts with the other Councils addressing problem gambling, and the gambling industry members and vendors.

Decision-Making

- People with gambling problems reported unhealthy abilities to control money and time spent on gambling (SOGS Fig. A & C). This indicates an opportunity to implement programs using informed decision making models. This is an effort already underway with the Mass. Gaming Commission. The Mass. Council will promote their efforts to support “healthy” gambling guidelines for individuals
- People know they have a problem, but also reported lying about it, suffering guilt from it, and arguing with loved ones (SOGS Fig. D & F). This requires the Mass. Council to determine how to access individuals, through various methods and opportunities, at the point when they are interested and willing to change

Outreach, Education and Public Awareness

- More outreach to families is needed because many people recognize that there are problems in their families (SOGS Fig. B), and people with problems report that is one of the most effective solutions to helping people recover (Fig. 17). The Mass. Council has had past success with “Avon style home-based” parties to disseminate information and empower family members that can be updated and used across the Commonwealth.
- The Mass. Council needs to continue to support multiple solutions to gambling problems, including abstinence, willpower, and faith-based community supports as reported by people with gambling problems (Fig. 17).
- A new outreach option for the Mass. Council may be to outreach to banks, credit card companies and family members about the signs/symptoms of gambling problems, and the risks of lending money to people with gambling problems (SOGS Fig. G).
- Increasing education and protective factors to groups more likely to have gambling problems, such as men (Fig. 1), people between 25-50 (Fig. 2), Asian (more likely to be pathological gamblers Fig. 3), comorbidity with alcohol, drug, sex, stealing and shoplifting (Fig. 8) and financial problems, depression, and driving recklessly (Fig. 10), and people without lots of activities, hobbies, or social supports in their lives (Fig. 27), will be an important focus for the Mass. Council.
- Level of education is a protective factor (Fig. 5). The Mass. Council can use prevention programs to encourage people to receive their GED through our Nick Irvine Scholarship, and go on to college through promotion of community programs.
- Worcester County appears to be overrepresented in this sample for Probable Pathological problems. While addressing all issues in all 14 counties in Massachusetts, particular emphasis will be placed on securing services and providers within this geographic area (Fig. 6).
- While education through Lottery products seems to be reported as effective (Fig. 15), it appears that paying particular attention to the Lottery’s following games may allow us to best reach people with gambling problems: Mass Cash, Keno, Numbers Game, Lucky for Life, and Megabucks Doubler (Fig. 20).
- People with gambling problems played in traditional and legal games (casino, lottery, racetrack, bingo), but also reported higher rate of playing in office pools, online, sports betting with a bookie, and a number of games in fraternal clubs (Fig. 23).

Debunking myths

- Household income is not a predictor of problems, so no need to pay particular attention to specific socio-economic groups (Fig. 4).
- Financial literacy, particularly in childhood, is neither a risk nor a protective factor for gambling problems (Fig. 14).

Introduction

HISTORY OF GAMBLING IN MASSACHUSETTS

In 1906, Rockingham Park, a thoroughbred track, opened just north of Massachusetts in Salem, NH¹. Although it was located in New Hampshire, it drew many of its customers from Massachusetts. Aside from this track, prior to 1935, gambling in Massachusetts primarily consisted of the illegal “Numbers game”. Gamblers typically placed bets with a bookie at a tavern or other semiprivate place that acted as a betting parlor.

In 1934, the Massachusetts Legislature created the Massachusetts State Racing Commission, legalizing pari-mutuel wagering². In 1935, Suffolk Downs, a thoroughbred horse track, and Wonderland Greyhound Park³, a dog racing park, were constructed and opened in Revere, MA. Foxboro’s Bay State Raceway⁴, which offered harness racing, was established in 1947 (closed in 1997). During this time period Raynham and Taunton Greyhound tracks were also established in Eastern Massachusetts.

In 1964, the New Hampshire legislature approved a “New Hampshire Sweepstakes” game. This was similar to a lottery game but was tied to horse races at Rockingham Park, rather than picking randomized numbers from ping pong balls, effectively skirting the US anti-lottery statutes. Sweepstakes tickets were sold mostly in the New Hampshire state liquor stores, often frequented by Massachusetts residents.

In 1972, the Massachusetts Lottery was formed⁵. In its 41 year history, it started with one weekly draw game to a multitude of game designs, price points, and payout structures. The Lottery’s annual gross revenue is now almost \$5billion, achieved with the help of over 7,400 retail lottery agents around the State.

In addition, there are now many other gambling activities easily available to Massachusetts residents, from slot machines and table games at casinos in neighboring states, to Internet casinos, Sportsbook betting, office pools, and a variety of illegal and unlicensed games. People gamble at many different levels and frequencies and for a myriad of reasons. Most people view gambling as entertainment, while others develop risky behaviors and a small percentage play pathologically, and are not able to stop.

The purpose of this research is to provide a current snapshot of Massachusetts adults gambling perceptions and behaviors as a function of gambler type using a national screen for gambling addiction. This study will be used to help inform programs and is an important benchmark in time, captured prior to casino gambling expansion and legalized intra-state Internet gambling, both expected to be available in Massachusetts over the next few years.

¹ Rockingham Park Website <http://www.rockinghampark.com/history.html>

² Suffolk Downs Website: <http://friendsofsuffolkdowns.com/see-our-history>

³ Wonderland Greyhound Park Wikipedia: http://en.wikipedia.org/wiki/Wonderland_Greyhound_Park

⁴ Foxboro Raceway Wikipedia: http://en.wikipedia.org/wiki/Foxboro_Raceway

⁵ Massachusetts Lottery Website: <http://www.masslottery.com/about/history.html>

Study

This survey was conducted with the main purpose to help inform the Mass. Council about baseline problem gambling behaviors and opinions in Massachusetts. Information gleaned from this study will be used to help grow capacity, specifically: identify needs, and help guide program development, education efforts, helpline improvements, treatment referral, family support, marketing and advocacy.

METHODOLOGY AND LIMITATIONS

This study was conducted as a web-based survey utilizing a multi-sourced online blended Survey Sampling International (SSI) sample. The sample simulates a representative sample demographically, and geographically to that of the Commonwealth of Massachusetts. However, because it uses an opt-in web-based sample, it is not a true probability sample, in that, not all adults in Massachusetts have equal probability of being chosen.

For that purpose, the Massachusetts Gaming Commission recently contracted with the University of Massachusetts Amherst, also known as (SEIGMA: Social and Economic Impacts of Gambling in Massachusetts) in a large scale statewide survey using an address based sampling (ABS) methodology. Their study is due in mid to late 2014.

Study Parameters

- The Mass. Council conducted a statewide survey of 1,054 Massachusetts adults (18+) from January, 16 through January 23, 2013.
- In order to ensure a demographically representative sample to that of the total adult population, several criteria and quotas were established as follows:
- In the 2010 US Census, there were 6.4 million Massachusetts residents, of whom 5.02 million people were 18 years and older.
- The 18+ (adult) population was categorized into 12 unique demographics cells in order to achieve demographic representation by age groups, gender and race.
- SSI sent invitations to prospective respondents throughout Massachusetts and they were screened into taking the survey upon meeting each criteria set and quota. As quotas were filled, they were closed, until the survey was completed. There was a small sample variance allowed, followed by a slight weighting to achieve an exact demographic match for analysis.
- Respondents identified the city or town in which they lived. Since many respondents in Massachusetts may not know their county of residence, our research accurately placed each of the 351 cities or towns in their appropriate county. The SSI sample proved to be very accurate geographically and there was no need to correct for geographic distribution.

The following charts show that the weighted and un-weighted sample are very similar and accurate both demographically and geographically to the actual adult Massachusetts population distribution.

Demographic Group	Mass. Adult Population 18+	Mass. 18+ Population Percent	Weighted Sample n=1054	Un-Weighted Sample n=1042	County	Total Population	Population Percent	Weighted Sample n=1054	Un-Weighted Sample n=1042
Total Adult pop 18+	5,020,438	100%	100%	100%	TOTAL	6,437,193	100%	100%	100%
18-34 Male White	600,428	12%	12%	13%	Middlesex	1,467,016	23%	21%	21%
35-64 Male White	1,053,966	21%	21%	21%	Worcester	784,992	12%	13%	13%
65+ Male White	302,646	6%	6%	6%	Essex	735,958	11%	10%	10%
18-34 Female White	537,040	11%	11%	11%	Suffolk	687,610	11%	12%	11%
35-64 Female White	1,119,208	23%	23%	23%	Norfolk	654,753	10%	10%	10%
65+ Female White	423,144	8%	8%	8%	Bristol	545,379	8%	10%	10%
18-34 Male Non-White	146,373	3%	3%	3%	Plymouth	493,623	8%	8%	8%
35-64 Male Non-White	256,937	5%	5%	5%	Hampden	460,520	7%	7%	8%
65+ Male Non-White	73,779	1%	1%	0.4%	Barnstable	224,816	3%	4%	4%
18-34 Female Non-White	130,920	3%	3%	3%	Hampshire	153,471	2%	2%	1%
35-64 Female Non-White	272,842	5%	5%	6%	Berkshire	131,117	2%	3%	3%
65+ Female Non-White	103,155	2%	2%	1%	Franklin	72,183	1%	1%	1%
Geo-Demographic Survey Accuracy					Dukes & Nantucket	25,755	0%	0.3%	0.3%

AGE	Mass Adults 18+	Respondents Surveyed
18-24	13%	12%
25-34	17%	17%
35-49	28%	26%
50-64	25%	29%
65+	18%	17%
TOTAL 18+	100%	100%

EDUCATION (Census based on Age 25+)	Mass Adults 18+	Respondents Surveyed
Less than 12 years	11%	4%
HS diploma	26%	23%
Tech/Assoc/Some Coll.	24%	33%
Bachelor's Degree	22%	28%
Graduate Degree	17%	12%
TOTAL	100%	100%

RACE/ETHNICITY**	Mass Adults 18+*	Respondents Surveyed
White, Not Hispanic	77%	81%
African American, Black	8%	9%
Asian	5%	3%
Latino, Hispanic	9%	6%
Other	1%	2%
	100%	100%

HOUSEHOLD INCOME (Interpolated from Census)	Mass Adults 18+	Respondents Surveyed
Less than \$30,000	24%	29%
\$30K to \$74,999	32%	34%
\$75K +	45%	27%
Refused	-	10%
TOTAL	100%	100%

*Race/ethnicity survey sample skewed slightly lower for Asian and Latino populations

Figure A – Demographic Comparison MA Census to Survey

Survey Limitations

- The SSI sample is a non-probability sample comprised of a pre-recruited group of individuals or households who have agreed to take part in online market research surveys for money. It excludes people who do not have access to the Internet and those people who do not wish to join a research panel, or respond to requests by other means to take part. This “frame error” is large and cannot be proven to be non-systematic. Response rates to survey invitations are also low and also cannot be proven to be non-systematic. In business applications online samples have been demonstrated time and time again to “work” in replicating known population parameters or being close enough such that the right business decision would be made, however, they are not accurate as representative samples of large defined universes.

- While this study ensured demographic representativeness, there may be bias based on other phenomenological traits, such as whether those who were invited to take the survey are different in their gambling behavior and attitudes from those who were not invited to take the survey based on the initial makeup of the panels.⁶
- While the total sample was over 1,000 respondents, sub-samples can become small, providing limitations on analysis.
- As part of this detailed survey, respondents that gambled in the past 12 months completed the embedded South Oaks Gambling Screen which is a 20-item questionnaire based on DSM-III criteria for pathological gambling⁷. This screen is a lifetime measurement and was used in this study to categorize respondents as either Probable Pathological, Problem or Social gamblers. It was the chosen screen as it is the most widely used measure of gambling problems in the literature, including clinical and general populations. However, it is not a substitute for clinical assessment and there has been criticism that it can result in false positives⁸ in the general population.

⁶ Review and comments from Debi LaPlante, Division on Addiction, Cambridge Health Alliance

⁷ Lesieur, Henry R., and Sheila B. Blume. "The South Oaks Gambling Screen (SOGS): A New Instrument for the Identification of Pathological Gamblers" *Am J Psychiatry* 144:9 (September 1987): 1184-88.

⁸ (Culleton, 1989), (Shaffer et al., 1997; Volberg, 1998b)

SOGS – South Oaks Gambling Screen

Embedded within the survey was the South Oaks Gambling Screen (SOGS). For those who had played the Massachusetts Lottery or gambled in any activity in the past 12 months, they answered the SOGS screen as a part of the questionnaire and were subsequently categorized in the analysis based on whether they had a possible gambling problem as defined in SOGS.

DEFINITIONS

The SOGS screen scoring is based on how many responses out of 20 possible questions the gambler answers in the affirmative, and focuses on the respondents “at-risk” factors over their lifetime.

- **“Probable Pathological” gambler** -- having 5 or more “at-risk” factors, indicating a severe gambling disorder that may meet the clinical threshold for a pathological gambling disorder, which indicates a chronic inability to resist the impulse to gamble.
- **“Problem” gambler** – having 3-4 “at-risk” factors, sometimes referred to as problem gambling, as it causes difficulty for the individual but does not meet the standards for pathological gambling.
- **“Social” gambler** – having 0-2 “at-risk” factors in the screen, and exhibits few or none of the difficulties associated with problem or pathological gambling. Social gamblers gamble for entertainment, typically will not risk more than they can afford, often gamble with friends, chase losses briefly, gamble for limited periods of time, and are not preoccupied with gambling.
- **Non-gambler** – This person was not asked the SOGS screen because he/she did not play the lottery nor bet on any activity in the past 12 months.

The analysis in this report focuses on the demographic composition, gambling behavior, opinions, activities, and attitudes for each of these gambler types in Massachusetts.

Significance Testing

All of the charts are significance tested using the “z” test. This equation compares for significant differences across columns within each row based on sample size, and indicates if comparable cells are significantly different at 95% confidence and 99% confidence intervals. Cells that may appear significantly different but are not called out did not exceed the threshold above pure randomness.

SOGS BREAKDOWN

SOGS by Gender

Whereas the overall gender ratio among Massachusetts adults is 48% male and 52% female, Figure 1 shows that males are significantly more likely to be Problem and Probable Pathological gamblers than females.

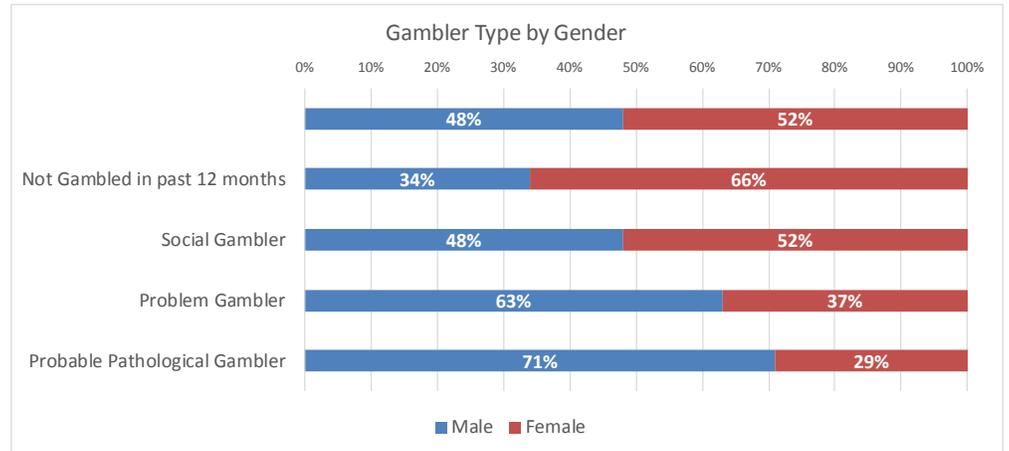


Figure 1 – Gender

SOGS by Age

Figure 2 shows that there are a few significant age distribution differences across gambler types.

	Total Adults	Not Gambled in past 12 months	Social Gambler	Problem Gambler	Probable Pathological Gambler
Base	1054	161	788	52	53
18-24	12%	17%	10%	13%	17%
25-34	17%	16%	16%	23%	31%
35-49	26%	22%	26%	21%	32%
50-64	29%	21%	31%	29%	15%
65+	17%	24%	17%	14%	6%

Figure 2 – Age

- Those in the 25 to 34 age group appears more likely to be higher-risk gamblers than the average.
- Conversely, those who are 50 -64 years old are more likely to be Social gamblers, and those 65+ are least likely to be Probable Pathological gamblers and tend to stop gambling.

SOGS by Race or Ethnic Background

Figure 3 identifies few significant race/ethnic distribution differences across gambler types.

	Total Adults	Not Gambled in past 12 months	Social Gambler	Problem Gambler	Probable Pathological Gambler
	1054	161	788	52	53
White, Not Hispanic	81%	73%	83%	83%	81%
African American, Black	9%	9%	8%	10%	9%
Asian	3%	6%	2%	2%	7%
Latino, Hispanic	6%	10%	6%	2%	3%
Other	2%	2%	2%	4%	-

Figure 3 – Race/Ethnicity

- The White non-Hispanic and Black populations appear to have similar prevalence by gambler types.
- Asians are significantly less likely to gamble in comparison to the general population. However, among those who do, they are significantly more likely to be Probable Pathological gamblers in comparison to the state average.
 - This study obtained a relatively small sample of the Asian population (2.7% surveyed identified as Asians vs. 4.7% Census – includes Asian Indian, Chinese, Filipino, Japanese, Korean, Vietnamese and other Asian). Given that the Asian population is very diverse across nationalities, language, geography and education, broad generalities are not appropriate. To better understand the Asian population in detail, a separate study should be done that factors in the many components that comprise the Asian population in Massachusetts.
- Overall, the Latino population has a significantly lower rate of gamblers, and those who do gamble appear more likely to be Social gamblers than the general population.
 - This study obtained a relatively small sample of the Latino population (6.0% surveyed identified as Hispanic vs. 16.1% Census – 10.4% Mexican, 1.5% Puerto Rican and 4.2% other). To better understand issues facing the Latino population in detail, a separate study should be done that factors in components that comprise the Hispanic population in Massachusetts.

SOGS by Household Income

Figure 4 indicates that overall, there are slight household income distribution differences across gambler types.

Household Income	Total Adults	Not Gambled in past 12 months	Social Gambler	Problem Gambler	Probable Pathological Gambler
BASE	1054	161	788	52	53
Less than \$30,000	29%	38%	27%	31%	32%
\$30K to \$74,999	34%	27%	36%	24%	28%
\$75K +	27%	23%	27%	27%	33%
Refused	10%	12%	9%	18%	7%
TOTAL	100%	100%	99%	100%	100%

Figure 4 – Household Income

- Problem and Probable Pathological gamblers show no significant household income differences than Social gamblers.
- However, those who are not gamblers have a lower household income distribution than social gamblers.

SOGS by Education

Figure 5 shows the distribution of gambler types by education level.

Education	Total Adults	Not Gambled in past 12 months	Social Gambler	Problem Gambler	Probable Pathological Gambler
	1054	161	788	52	53
Less than 12 years	4%	6%	4%	8%	9%
HS diploma	23%	21%	21%	28%	30%
Tech School	3%	4%	3%	4%	7%
Some College	30%	26%	31%	31%	23%
College Degree	28%	25%	29%	21%	26%
Graduate Degree	12%	18%	12%	8%	5%
TOTAL	100%	100%	100%	100%	100%

Figure 5 – Education

- Probable Pathological Gamblers are somewhat more likely to have a high school education or less
- Non-gamblers are more likely to have a graduate degree than the state average.

SOGS by Counties

For each SOGS gambler type, figure 6 shows the distribution by county across the Commonwealth.

Counties	Sample n	Not Gambled in past 12 months	Social Gambler	Problem Gambler	Probable Pathological Gambler
	1054	161	788	52	53
Middlesex	21%	22%	20%	31%	20%
Worcester	13%	11%	13%	13%	24%
Suffolk	11%	11%	12%	10%	7%
Norfolk	10%	9%	11%	11%	2%
Bristol	10%	14%	10%	6%	11%
Essex	10%	9%	10%	6%	15%
Plymouth	8%	7%	8%	12%	7%
Hampden	7%	8%	8%	4%	4%
Barnstable	4%	2%	4%	6%	4%
Berkshire	3%	3%	2%	-	6%
Hampshire	1%	1%	2%	2%	-
Franklin	1%	2%	1%	-	-
Dukes & Nantucket	0%	1%	0%	-	-

Note: “-“indicates cell too small to measure

Figure 6 – Counties

- Worcester County has significantly higher and Norfolk County has significantly lower prevalence of Probable Pathological gamblers in comparison to the Counties representation to the state. These callouts are based on significance testing which factors in the sample size within each county.

SOGS by Casino Regions

As figure 7 shows, there are no significant differences in the prevalence of Probable Pathological gamblers across Massachusetts Gaming Commission casino regions.

Casino Regions	Sample n	Not Gambled in past 12 months	Social Gambler	Problem Gambler	Probable Pathological Gambler
	1054	161	788	52	53
Boston Region	65%	62%	65%	71%	68%
Southeastern Region	22%	23%	22%	23%	22%
Western Region	12%	15%	12%	6%	9%

Figure 7 – Casino Regions

- While no significant differences exist, the Western Region appears to have a lower prevalence of problem gamblers than the other regions.

SOGS – INDIVIDUAL QUESTIONS AND RESPONSES

There are a series of questions in SOGS. Some questions are for information but do not count and there are 20 questions that count (as noted) toward the scoring for a SOGS gambling categorization. It is important to note that the respondents were later classified into gambler categories after the fielding of the survey was completed. Therefore, as respondents answered the questions, they did not know that the purpose of the questions was to classify them or what gambler category they were subsequently placed into.

What is the largest amount of money you have ever gambled with on any one day?	Total	Social Gambler	Problem Gambler	Probable Pathological Gambler	
	893	788	52	53	(not counted)
Never gambled	4%	4%	-	-	(not counted)
\$1 or less	2%	1%	4%	4%	(not counted)
\$1 to \$9	11%	12%	8%	4%	(not counted)
\$10 to \$99	43%	45%	28%	31%	(not counted)
\$100 to \$999	35%	33%	47%	43%	(not counted)
\$1,000 to \$10,000	5%	4%	12%	17%	(not counted)
\$10,000 or more	1%	0%	2%	2%	(not counted)

SOGS Fig. A

- Those with more problems gambling are more likely to spend more within a day.
- Interestingly, 4% of those classified as Social gamblers stated that they never gambled, indicating that they do not see playing the lottery as gambling.

Have any of the following people in your life had a gambling problem?	Total	Social Gambler	Problem Gambler	Probable Pathological Gambler	
Base	893	788	52	53	(not counted)
Father	6%	5%	8%	24%	(not counted)
Mother	3%	2%	12%	15%	(not counted)
Brother/Sister	4%	3%	12%	15%	(not counted)
My Spouse/partner	3%	2%	8%	18%	(not counted)
My Child(ren)	1%	1%	0%	7%	(not counted)
Another relative	8%	8%	8%	19%	(not counted)
A friend or someone important in my life	13%	12%	19%	19%	(not counted)
NONE	71%	74%	53%	31%	(not counted)

SOGS Fig. B

- As many as 69% of Probable Pathological gamblers and 47% of Problem gamblers have at least one other person in their life who has had a gambling problem.
- Comparatively, about 26% of Social gamblers have at least one other person in their life who has had a gambling problem.

When you gamble, how often do you go back another day to win back money you lost?	Total	Social Gambler	Problem Gambler	Probable Pathological Gambler
Base	893	788	52	53
Never	72%	79%	32%	11%
Some of the time	24%	20%	52%	59%
Most of the time	3%	1%	12%	26%
Every time I lose	1%	0%	4%	4%

(not counted)
(not counted)
count }
count }

SOGS Fig. C

- Problem gamblers often want to try to recover their losses.

Have you ever claimed to be winning money gambling but weren't really?	Total	Social Gambler	Problem Gambler	Probable Pathological Gambler
Base	893	788	52	53
Never	89%	95%	64%	32%
Yes, less than half the time I lost	9%	4%	29%	61%
Yes, most of the time	2%	1%	8%	7%

count }
count }

SOGS Fig. D

- Problem gamblers, especially Probable Pathological gamblers, are more likely to lie about winning.

Do you feel you have ever had a problem with betting money or gambling?	Total	Social Gambler	Problem Gambler	Probable Pathological Gambler
Base	893	788	52	53
No	91%	98%	53%	20%
Yes, in the past, but not now	7%	2%	37%	54%
Yes	3%	1%	10%	26%

count }
count }

SOGS Fig. E

- By the time they reach the Pathological level, 80% recognize they have a problem.

Percent Answering in the Affirmative	Total	Social Gambler	Problem Gambler	Probable Pathological Gambler	
Base	893	788	52	53	
Did you ever gamble more than you intend to?	30%	24%	75%	84%	count
Have people criticized your betting or told you that you had a gambling problem, regardless of whether or not you thought it was true?	6%	1%	27%	61%	count
Have you ever felt guilty about the way you gamble or what happens when you gamble?	15%	6%	69%	95%	count
Have you ever felt like you would like to stop betting money or gambling but didn't think you could?	7%	1%	29%	74%	count
Have you ever hidden betting slips, lottery tickets, gambling money, IOUs or other signs of betting or gambling from your spouse, children or other important people in your life?	5%	1%	19%	50%	count
Have you ever argued with people you live with over how you handle money?	16%	13%	24%	56%	(not counted)
(yes to Q56) Have money arguments ever centered on your gambling?	15%	1%	8%	63%	count
Have you ever borrowed from someone and not paid them back as a result of your gambling?	3%	0%	4%	44%	count
Have you ever lost time from work (or school) due to betting money or gambling?	3%	0%	4%	38%	count

SOGS Fig. F

- Probable Pathological gamblers often have a variety of self-destructive behaviors as shown in these charts.
- Problem gamblers have far fewer self-destructive factors, but some behaviors are common. As many as 75% of Problem gamblers stated that they have gambled more than intended, and 69% felt guilty about their gambling on occasion.

Percent Answering in the Affirmative	Total	Social Gambler	Problem Gambler	Probable Pathological Gambler	
Base	893	788	52	53	
Have you ever borrowed money to gamble or to pay gambling debts?	4%	0%	13%	48%	(not counted)
From whom or where did you borrow from?					
household money	1%	0%	6%	13%	count
your spouse	1%	0%	0%	13%	count
other relatives or in-laws	2%	0%	8%	22%	count
banks, loan companies or credit unions	1%	0%	0%	9%	count
credit cards	1%	0%	0%	13%	count
loan sharks	0%	0%	0%	7%	count
you cashed in stocks, bonds, or other securities	0%	0%	0%	2%	count
you sold personal or family property	0%	0%	0%	4%	count
you borrowed on your checking account (passed bad checks)	0%	0%	0%	4%	count
you have (had) a credit line with a bookie	0%	0%	0%	4%	(not counted)
you have (had) a credit line with a casino	0%	0%	0%	4%	(not counted)

SOGS Fig. G

- As many as 48% of Probable Pathological gamblers and 13% of Problem gamblers have borrowed money to pay gambling debts, compared with 0% of those classified as Social gamblers.
- Those borrowing money to pay gambling debts most often borrow from relatives, followed by taking household money, borrowing from spouses, and using credit cards.

PROBLEM BEHAVIORS ASSOCIATED WITH PATHOLOGICAL GAMBLERS

It has been documented in other research that Pathological gamblers often have co-occurring disorders⁹. To capture that information in this study, respondents were asked whether they had other disorders. Figure 8 presents the percent of those with co-occurring disorders by gambler type.

Ever felt that you had any of the following problems?	Total	Not Gambled in past 12 months	Social Gambler	Problem Gambler	Probable Pathological Gambler
	1054	161	788	52	53
Alcohol problem	9%	4%	9%	18%	24%
Drug problem	6%	5%	5%	6%	31%
Sex Addiction	4%	4%	4%	4%	17%
Stealing	1%	-	1%	2%	6%
Shoplifting	1%	1%	1%	0%	4%
No	83%	89%	85%	78%	48%

Note: These problems were meant to be at parallel levels. In reviewing these after the fact, “sex addiction” may be misconstrued in severity as it is mentioned as an addiction while others are problems.

Figure 8 – Problem Behaviors

- More than one-half of Probable Pathological gamblers identified having at least one other problem behavior. 31% have had a drug problem, 24% have had an alcohol problem, 17% have had a sex addiction problem, 6% have had a problem stealing, and 4% shoplifting. All of these problem behaviors are significantly higher than the other gambling classifications.
- Problem gamblers and Social gamblers exhibit a significantly higher level of alcohol problems than non-gamblers, but otherwise are similar with respect to other problem behaviors.

Among those acknowledging that they had a problem, Figure 9 identifies the percent that have sought treatment for that problem.

Those that acknowledged that they had a problem for that disorder:	Total	Not Gambled in past 12 months	Social Gambler	Problem Gambler	Probable Pathological Gambler
Have you ever sought treatment for your alcohol problem?	65%	50%	72%	31%	61%
Have you ever sought treatment for your drug problem?	64%	0%	73%	31%	76%
Have you ever sought treatment for your sex addiction problem?	17%	17%	7%	50%	43%
Have you ever sought treatment for your stealing or shoplifting?	24%	50%	20%	0%	25%

Figure 9 – Sought Treatment

- Among Probable Pathological and Social gamblers who also had an alcohol or drug problem, the majority have sought treatment for those disorders. However, Problem gamblers who also had alcohol or drug problems, appear to have been less likely to seek treatment.

⁹ R. C. Kessler, I. Hwang, R. LaBrie, M. Petukhova, N. A. Sampson, K. C. Winters and H. J. Shaffer (2008). DSM-IV pathological gambling in the National Comorbidity Survey Replication. Psychological Medicine, 38, pp 1351-1360. doi:10.1017/S0033291708002900.

PROBLEM BEHAVIORS IN PAST 30 DAYS

Respondents were also asked about their current situations. Figure 10 shows that there are significant disparities between Probable Pathological gamblers and the rest of the adult population in Massachusetts with respect to psychological issues and/or demonstrating problem behavior in the past 30 days.

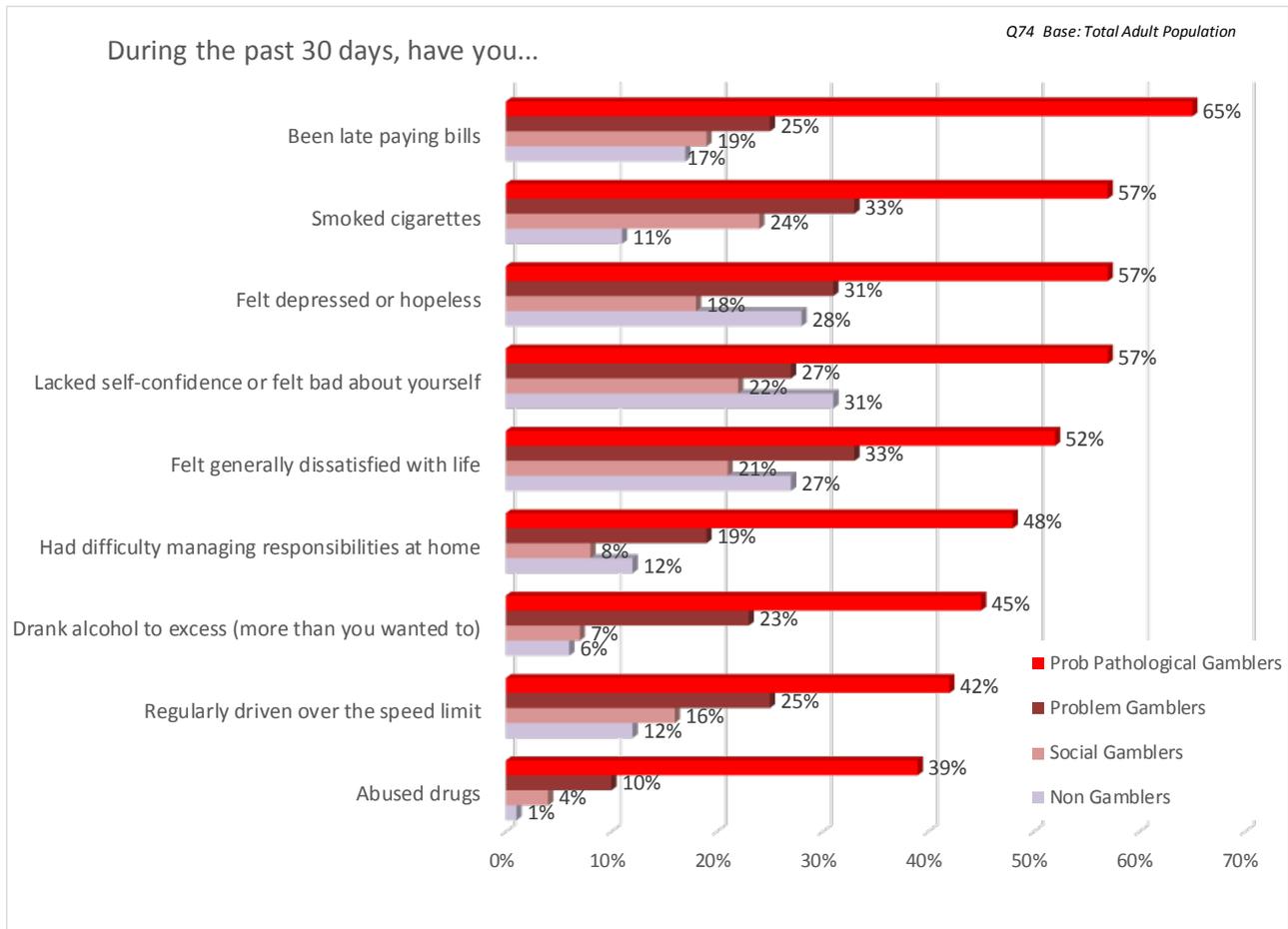


Figure 10 – Problem Behaviors

- A majority of Probable Pathological gamblers are late paying bills, smoke cigarettes, feel depressed or hopeless, lack self-confidence or feel bad about themselves, and are generally dissatisfied with life. In addition, many of them also have difficulties managing their responsibilities at home, drink alcohol to excess, regularly speed when driving, and abuse drugs.
- Problem gamblers also show significant increased signs of problem behavior in the past 30 days in comparison to Social and Non-gamblers including, difficulty managing responsibilities at home, being generally dissatisfied with life, depressed and hopeless, abusing drugs, and alcohol.
- Social gamblers have a higher prevalence of cigarette smoking than Non-gamblers. However, they have a lower prevalence of depression and dissatisfaction with life, and a higher rate of self-confidence than non-gamblers.

DIFFERENCES IN FINANCIAL LITERACY ACROSS GAMBLER TYPES

There is a common assumption that problem gamblers are less educated about money and do not know how to balance their budgets. Therefore, as shown in Figures 11 and 12, questions were asked to all respondents about their ability to manage money and their levels of financial literacy.

Living within Means

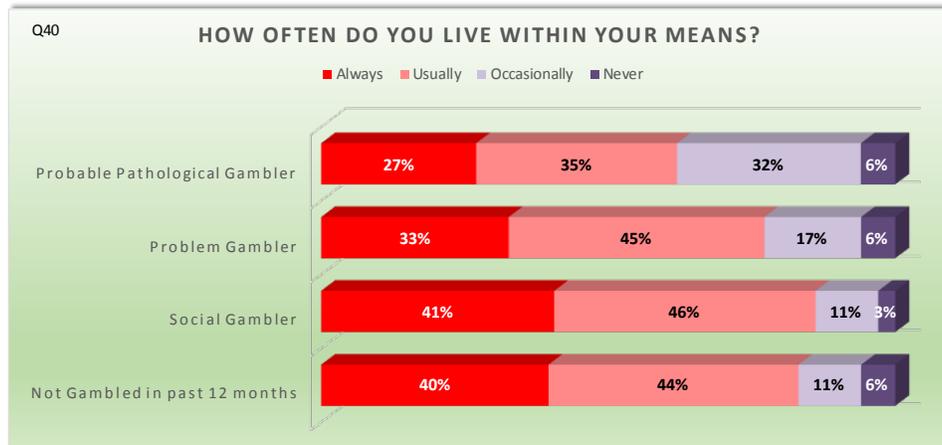


Figure 11 - Living within Means

When asked how often they live within their means:

- Among those that are Probable Pathological gamblers, 62% generally live within their means
 - 27% always and 35% usually live within their means.
 - About 38% only occasionally or never live within their means.
- Among those that are Problem gamblers, 78% generally live within their means
 - 33% always and 45% usually live within their means.
 - About 23% only occasionally or never live within their means.
- Among those that are Social gamblers, 87% generally live within their means
 - 41% always and 46% usually live within their means.
 - About 14% only occasionally or never live within their means.
- Among those that have never gambled, 84% generally live within their means
 - 40% always and 44% usually live within their means.
 - About 17% only occasionally or never live within their means.

Financial Literacy as a Child

Respondents were also asked about financial education they received when they were children. Figure 12 shows fairly similar patterns among gambler groups regardless as to whether they are classified as Social gamblers, Problem gamblers or Probable Pathological gamblers.

- A higher percent of Probable Pathological gamblers indicated that they had a strong education with respect to owning a bank account compared with Social gamblers.
- A higher percentage of Probable Pathological gamblers indicated receiving more education about the likelihood of losing money at a casino compared with Social and Problem gamblers.
- These results may point to the high correlation between problem gamblers and their loved ones with problem gambling behavior and comorbidity issues as more prominent factors than just financial literacy.

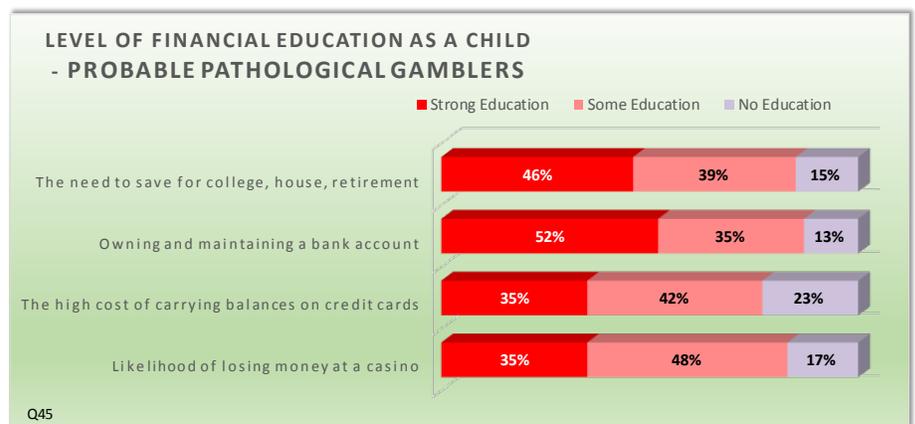
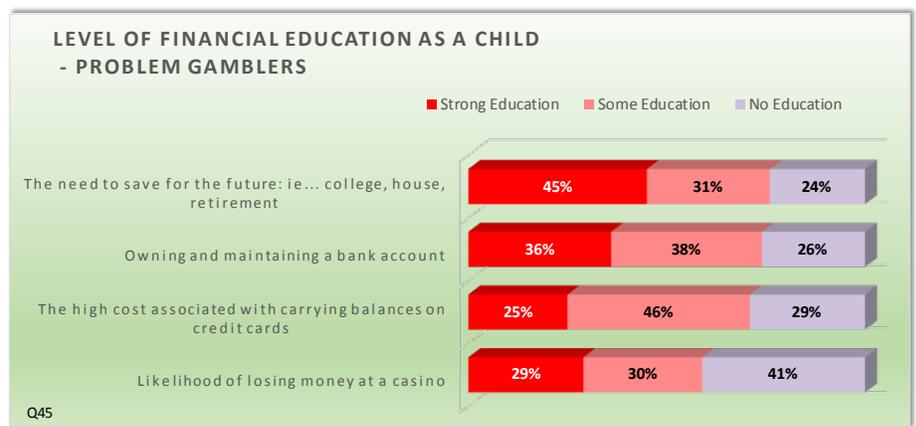
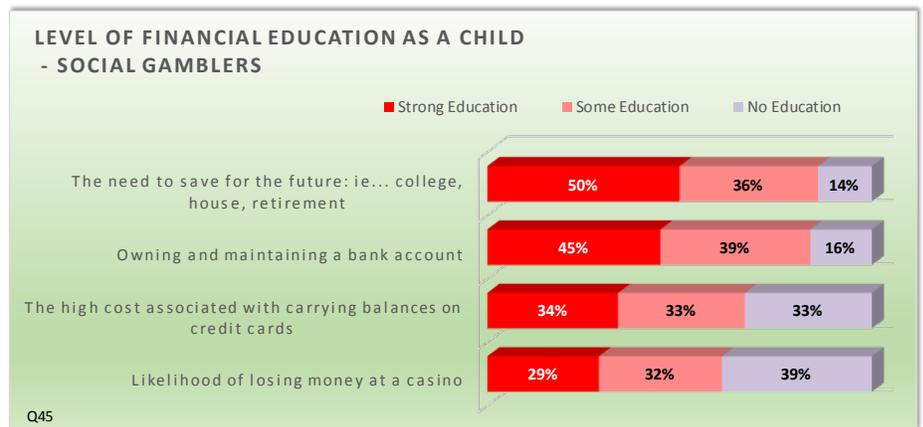


Figure 12 – Financial Literacy

Perception about Compulsive Gambling

Figure 13 shows that the majority of Massachusetts residents recognize compulsive gambling is a serious problem.

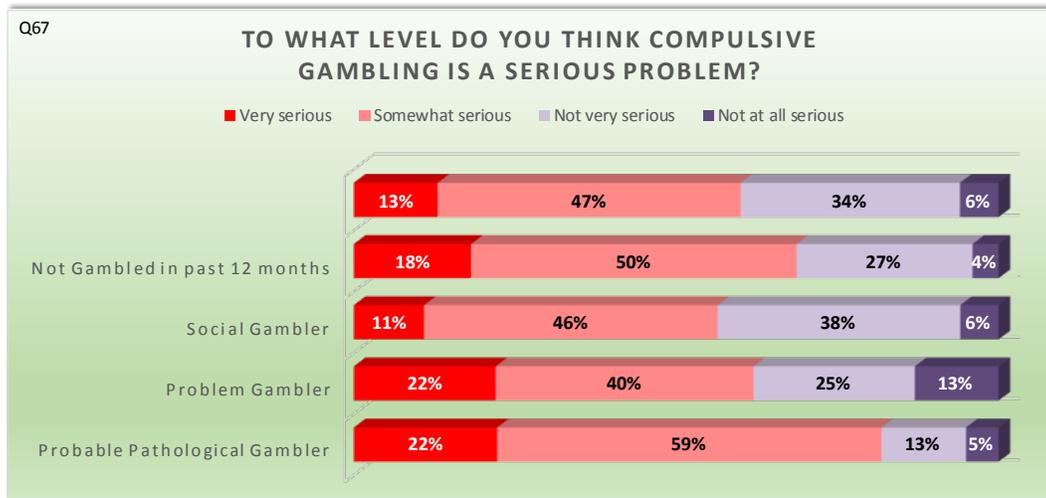


Figure 13 – Perception of Compulsive Gambling

- Overall, 60% of respondents consider it a somewhat serious to very serious problem
- More than 80% of Probable Pathological gamblers consider it a somewhat serious to very serious problem.

LEVEL OF AGREEMENT WITH STATEMENTS

All respondents were asked to what level they agreed with the following statements:

- Compulsive gambling is a serious addiction just like addiction to drugs or alcohol - **91% agree** (57% strongly agree and 34% somewhat agree)
- Problem gambling is a health issue that affects people of all ages, races, ethnic and economic backgrounds - **85% agree** (50% strongly agree and 35% somewhat agree)
- As long as the state benefits from legal gambling, it should continue to fund education and treatment programs - **84% agree** (47% strongly agree and 37% somewhat agree).
- The benefits the state receives from gambling more than offset the social and economic costs – **59% agree** (19% strongly agree and 50% somewhat agree).
 - With that said, 21% of non-gamblers strongly disagree that the benefits to the State offset the social and economic costs, a significant variance in sentiment from the other groups.

Problem Gambling Support Organizations

Figure 14 identifies the level of knowledge and use of problem gambling support organizations by all Massachusetts adults categorized by gambler type:

NON-GAMBLERS	Base: Non Gamblers	Have Used It	Familiar with it	Have heard of it	Never heard of it
Gambler's Anonymous	161	1%	3%	58%	38%
Gam Anon	161	1%	1%	8%	90%
Bettor's Anonymous	161	1%	3%	4%	93%
Massachusetts Council on Compulsive Gambling	161	0%	3%	13%	84%
Mass Council's 24 hour helpline 1-800-GAM-1234	161	0%	1%	10%	89%
SOCIAL GAMBLERS	Base: Social Gamblers	Have Used It	Familiar with it	Have heard of it	Never heard of it
Gambler's Anonymous	788	1%	12%	66%	21%
Gam Anon	788	0%	4%	17%	78%
Bettor's Anonymous	788	-	4%	14%	83%
Massachusetts Council on Compulsive Gambling	788	0%	6%	29%	64%
Mass Council's 24 hour helpline 1-800-GAM-1234	788	0%	5%	21%	73%
PROBLEM GAMBLERS	Base: At Risk Gamblers	Have Used It	Familiar with it	Have heard of it	Never heard of it
Gambler's Anonymous	52	4%	14%	65%	17%
Gam Anon	52	2%	6%	21%	71%
Bettor's Anonymous	52	2%	2%	23%	73%
Massachusetts Council on Compulsive Gambling	52	4%	14%	38%	44%
Mass Council's 24 hour helpline 1-800-GAM-1234	52	2%	12%	21%	65%
PROBABLE PATHOLOGICAL GAMBLERS	Base: Probable Pathological	Have Used It	Familiar with it	Have heard of it	Never heard of it
Gambler's Anonymous	53	22%	37%	32%	9%
Gam Anon	53	11%	33%	17%	39%
Bettor's Anonymous	53	17%	27%	19%	37%
Massachusetts Council on Compulsive Gambling	53	13%	26%	33%	28%
Mass Council's 24 hour helpline 1-800-GAM-1234	53	13%	28%	32%	28%

Figure 14 – Awareness of Problem Gambling Support Organizations

- Non-gamblers are generally not very familiar with any of the organizations, as they generally have little reason to know about them.
- Social and Problem Gamblers are more aware of these organizations than Non-gamblers, and about 1 in 10 are familiar with them but few have used them.
- Probable Pathological gamblers are significantly more familiar with these organizations and significantly more have used these organizations.

MASSACHUSETTS COUNCIL ON COMPULSIVE GAMBLING - HELPLINE

Among respondents who heard of, were familiar with or have used the Massachusetts Council on Compulsive Gambling Helpline, they were asked to identify where they remember seeing or hearing about it.

Where do you remember seeing or hearing about the Massachusetts Council on compulsive Gambling? (multiple responses)	Total	Not Gambled in past 12 months	Social Gambler	Problem Gambler	Probable Pathological Gambler
	284	18	209	18	38
Massachusetts Lottery Website	31%	-	33%	35%	31%
Massachusetts Lottery Tickets	21%	-	22%	27%	25%
Don't Know	21%	48%	22%	22%	5%
TV advertising	19%	19%	18%	16%	26%
Keno/Lottery machine stickers	18%	6%	19%	11%	18%
Billboards	17%	19%	17%	10%	23%
Radio advertising	16%	6%	14%	21%	28%
Newspaper / Magazine	12%	-	14%	-	10%
Word of mouth (family, friends, or co-worker)	10%	6%	12%	10%	5%
Casino/Racetrack	7%	-	6%	-	15%
Yellow pages	5%	-	6%	-	3%
Transit posters	5%	6%	5%	-	3%
Mass Council on Compulsive Gambling website	4%	11%	3%	-	5%

Figure 15 – Mass. Council Helpline Advertising Awareness

- All gamblers become most aware of the Mass. Council’s Helpline via the Massachusetts Lottery website, lottery tickets, Point-of-Sale stickers on lottery machines and media advertising.
- As the chart suggests, Non-gamblers, such as concerned families and friends, may not see lottery material, however, mass media advertising, billboards and other ubiquitous locations can successfully reach these people.

Figure 16 indicates that awareness of Problem Gambling Treatment centers in Massachusetts is quite low.

Are you personally aware of any Problem Gambling Treatment Centers in your area?	Total	Not Gambled in past 12 months	Social Gambler	Problem Gambler	Probable Pathological Gambler
	1054	161	788	52	53
Yes	4%	2%	3%	4%	29%
No	96%	98%	97%	96%	71%

Figure 16 – Awareness of Problem Gambling Treatment Centers

- Among Problem gamblers, only 4% are aware of Treatment Centers in their area.
- Even among Probable Pathological gamblers, just 29% are aware of Treatment Centers in their area.

Problem Gambling Treatment Options

PERCEPTION OF TREATMENT OPTIONS

There are a variety of paths gamblers can take to try to recover from their gambling disorder. All of the respondents in the survey, including those who do not gamble, were asked to rate how successful they believe each of the paths tend to be.

These four charts (Figure 17) present the perception of success for each of these paths in descending order of overall success (combined “very successful and “somewhat successful”) among Non-gamblers, Social gamblers, Problem gamblers, and Probable Pathological gamblers.

Figure 17 – Perception of Treatment Options

Non-Gamblers Perception

About 75% of Non-gamblers believe family support and professional treatment can be successful at helping problem gamblers recover.

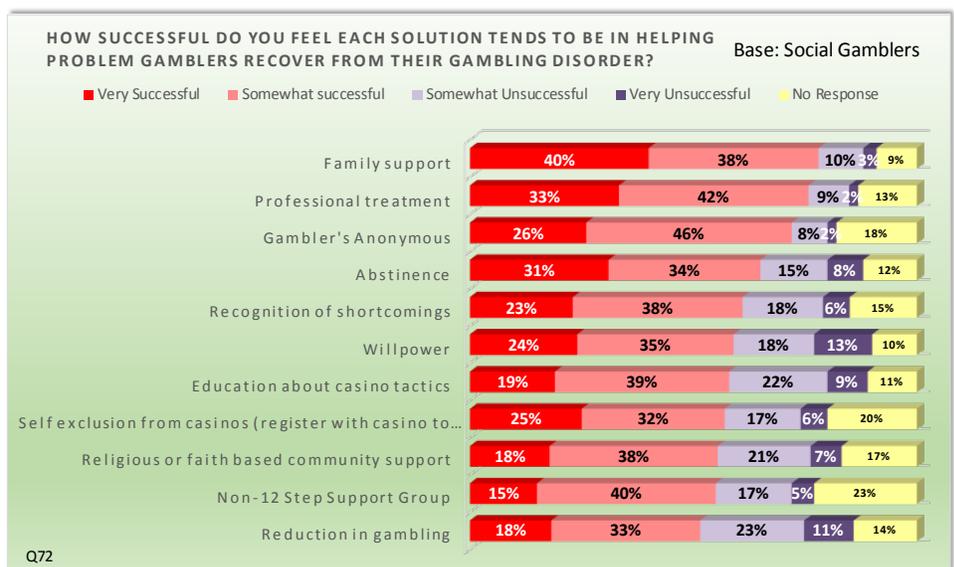
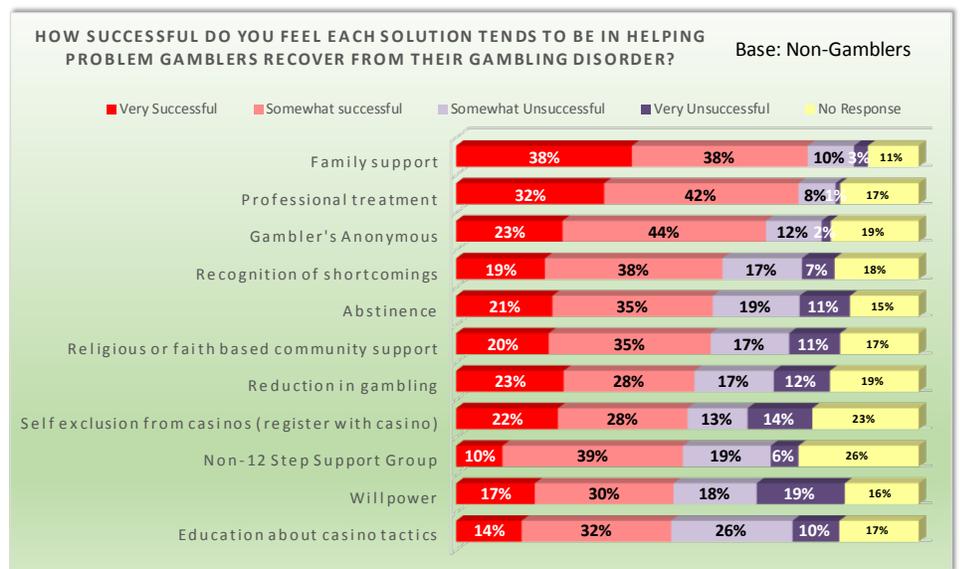
Between 50% and 65% of Non-gamblers believe Gambler’s Anonymous, Recognition of shortcomings, Abstinence, Religious or faith based community support, Reduction in gambling, Self exclusion from casinos (register with casino), Non-12 Step Support Group, Willpower, Reduction on Gambling and Self exclusion can be successful.

Less than 50% of Non-gamblers believe that Non-12 step programs, Willpower and Education about casino tactics to be successful.

Social Gamblers Perception

Approximately 75% of Social gamblers believe family support, professional treatment and Gambler’s Anonymous can be successful at helping problem gamblers recover.

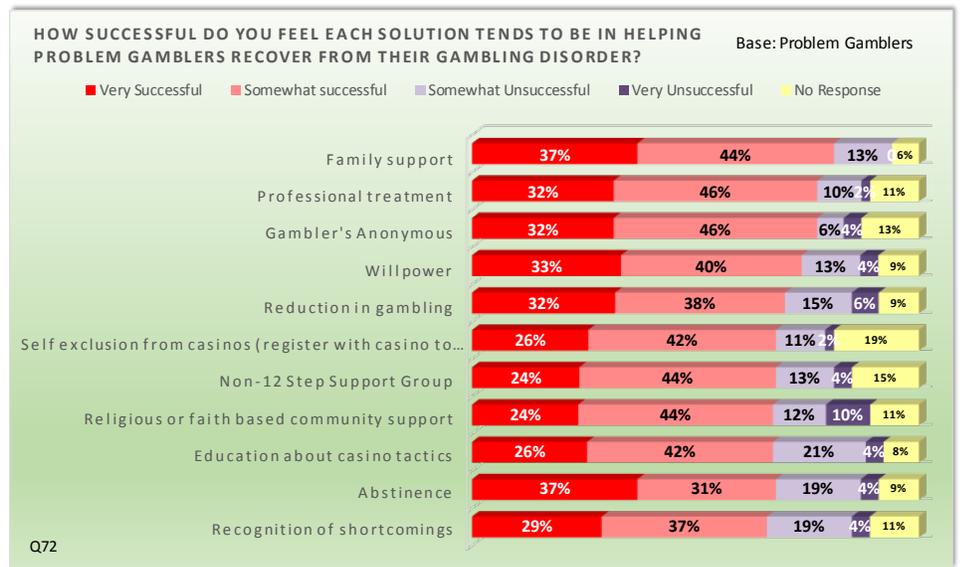
Between 50% and 65% of Social gamblers believe all of the other treatment options can have the ability to be successful.



Problem Gamblers Perception

About 80% of Problem gamblers believe family support, professional treatment and Gambler’s Anonymous can be successful at helping problem gamblers recover.

Between 66% and 75% of Problem gamblers believe all of the other treatment options can have the ability to be successful.



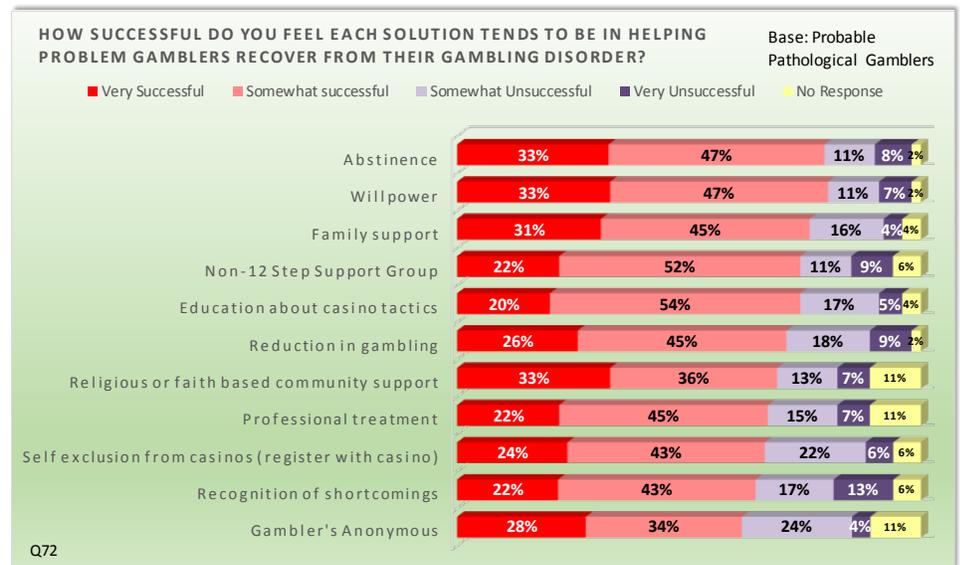
Probable Pathological Gamblers Perception

The Probable Pathological gamblers, those who likely have a gambling disorder, differ dramatically in their perception of treatment options from the Social and Problem gamblers.

About 80% feel that abstinence and willpower are the most successful treatment options, followed closely by family support.

Religious or faith based community support and Gambler’s Anonymous are considered to be very successful by their faithful, however, they also have more detractors than most other solutions.

Overall, over 60% believe all of the solutions have the potential to be successful.



REASONS FOR GAMBLING

Respondents identify the variability of reasons as to why they gamble (Figure 18), compared by gambler type.

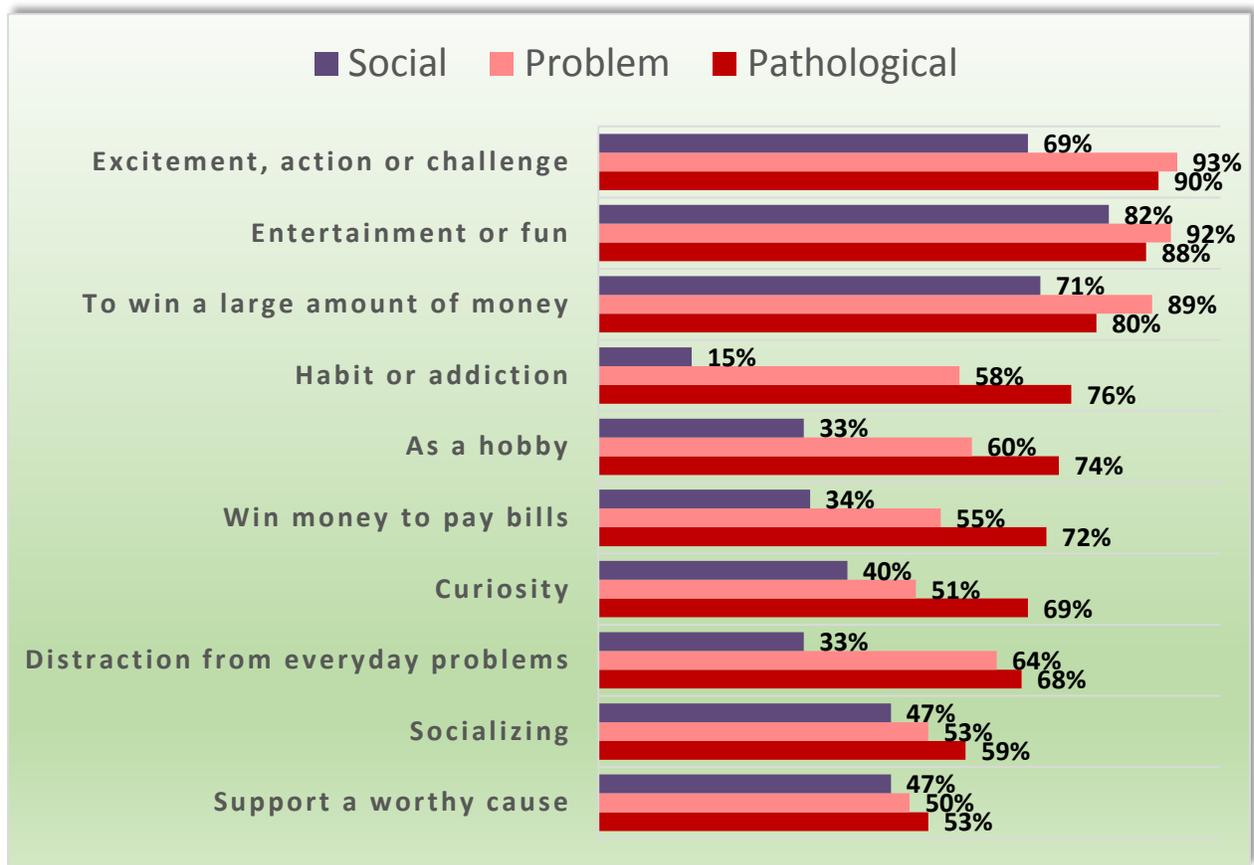


Figure 18 – Reasons for Gambling

In addition to excitement and entertainment value, there are a number of reasons why Probable Pathological and Problem gamblers wager that are relatively low reasons among Social gamblers.

- Approximately 76% of Probable Pathological gamblers and 58% of Problem gamblers say an important reason why they gamble is because it is a habit or addiction. Just 15% of Social gamblers feel it is an addiction or habit for them.
- As many as 72% of Probable Pathological gamblers and 55% of Problem gamblers say winning money to pay bills is an important reason why they gamble, whereas only 34% of Social gamblers play hoping to win money to pay bills.
- Approximately 68% of Probable Pathological gamblers and 64% of Problem gamblers say an important reason why they gamble is that it is a distraction from everyday problems, compared to just 33% of Social gamblers.

Massachusetts Lottery Play Behavior

MASS LOTTERY SALES BY SOGS CLASSIFICATION

The survey asked each respondent which Massachusetts Lottery games they played in the past 12 months.

For each lottery game played in the past 12 months, they identified:

- The frequency of game play.
- The amount they typically spend on the game each time they play it.

Calculations were then performed to identify annual sales for each game played. The game expenditure ratios as calculated in the survey were then applied to the actual FY'12 Massachusetts Lottery \$4.7 billion sales for each game and then cross-tabulated by the SOGS results as defined for each survey respondent.

Lottery Expenditure Formula

Where the annual expenditure per game is calculated as follows:

- The variable (x) is a multiplier based on monthly frequency,
- Times the amount the player spends each time he/she plays(y),
- Times 12 months.

$$\text{Total Lottery Sales} = \text{SUM of } (x * y) * 12 \text{ for each game played for each respondent}$$

Figure 19 reinforces that these formulaic survey results based on respondent recollections of their lottery play behavior compare fairly reliably with the actual FY'12 Massachusetts Lottery sales. The chart also breaks down Annual expenditure by gambler type.

Mass Lottery Sales	Actual FY2012	Survey (Calc.)
Instant Scratch Tickets	69%	52%
Mega Millions	2%	5%
Powerball	2%	5%
NE LfL (+WF)	1%	3%
Megabucks Doubler	1%	2%
Mass Cash	2%	8%
Numbers Game	7%	9%
Keno	17%	16%
TOTAL	100%	100%

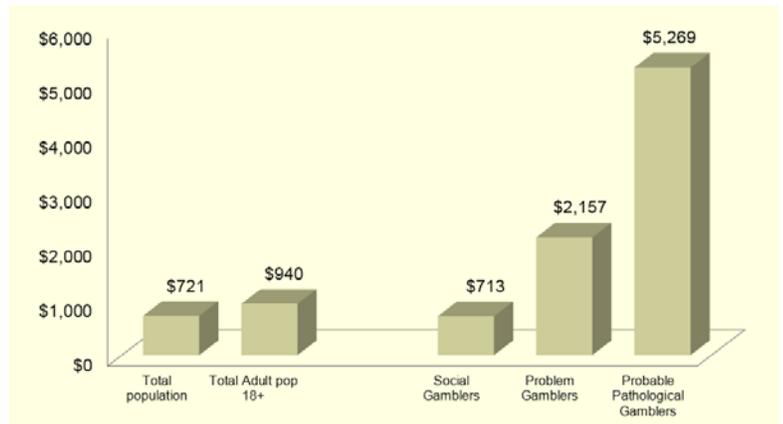


Figure 19 – Actual FY'12 Sales compared with Respondent Perception

In FY'12 the Massachusetts Lottery generated \$4.7 Billion in lottery sales, or about \$721 annually per capita for every man, woman and child. Among the adult population, this represents \$940 annually per capita. However, the survey shows that there is a large variance in lottery sales between Social, Problem and Probable Pathological gamblers.

- Approximately 18 in 20 Mass Lottery players are Social gamblers, and they annually spend approximately \$713 on the Lottery.
- Approximately 1 in 20 Mass Lottery players are Problem gamblers, and they annually spend approximately \$2,157 on the Lottery.
- Approximately 1 in 20 Mass Lottery players are Probable Pathological gamblers, and they annually spend approximately \$5,269 on the Lottery.

MASSACHUSETTS LOTTERY PLAY BY GAME

The Massachusetts Lottery is comprised of a complement of games with varying price points, play styles, odds, payout structures, drawing frequencies, colors, themes and add-on features. All respondents were asked if they had ever played the Massachusetts Lottery, and if so, had they played it in the past 12 months. Approximately 85% of adults had played the Massachusetts Lottery in the past 12 months.

Among those who have gambled in the past 12 months, Figure 20 shows, the percent that have played each lottery game sorted in descending total player order.

Percent of those that played the Mass Lottery in the past 12 months	Total Pop played Lottery past year	Social Gambler	Problem Gambler	Probable Pathological Gambler
Played Lottery in past 12 Mo.	100%	100%	100%	100%
Instant Scratch Tickets	87%	86%	94%	94%
Powerball	74%	74%	84%	70%
Mega Millions	70%	69%	86%	80%
Mass Cash	38%	36%	65%	54%
Keno	33%	30%	51%	56%
Numbers Game	32%	29%	63%	54%
NE LfL	30%	28%	47%	40%
Megabucks Doubler	24%	23%	35%	42%

Figure 20 – Lottery Game Play Behavior

- Overall, about 9 in 10 play the Instant Scratch games and about 7 in 10 players play Powerball and Mega Millions. About 3 in 10 lottery players play Mass Cash, Keno, Numbers, NE Lucky for Life and about 2 in 10 play Megabucks Doubler.
- Social Gamblers concentrate most of their game play on the top 3 games. About 3 in 10 Social gamblers also play Mass Cash, Keno, Numbers, NE Lucky for Life and Megabucks Doubler.
- The Problem and Probable Pathological Gamblers are also more likely to play many of the other games in comparison to the Social gamblers. More than 5 in 10 play Mass Cash, Keno, and Numbers, This is an important distinction because these daily games generate much more frequent play behavior than the Lotto style games drawn twice per week. The research also indicates Probable Pathological gamblers are significantly more likely to play higher price point scratch tickets, play Keno regularly and play significantly more times per seating (each time they play).

Gambling Activities (Other than the Massachusetts Lottery)

Besides the Mass Lottery, respondents were asked if they had bet on any activities such as Bingo, raffle, card games with friends, racetrack, casino, office pools, Internet casino or Sportsbook in the past 12 months.

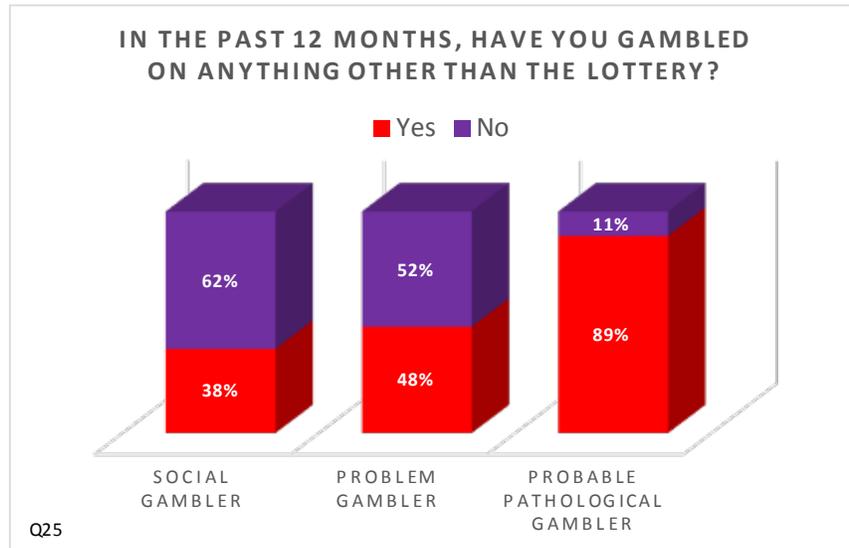


Figure 21 – Non-Lottery Gambling Prevalence

About 9 in 10 Probable Pathological gamblers have gambled on activities other than the Lottery in the past 12 months, compared with about 5 in 10 Problem gamblers and 4 in 10 Social gamblers.

RACE TRACKS AND CASINOS

Overall, about 25% of the adult population in Massachusetts have bet at casinos, racetracks and/or OTB facilities in the past year.

Figure 22 presents the breakdown by state/region:

In the past year, have you bet at casinos, racetracks or OTB in the following states?	Social Gambler	Problem Gambler	Probable Pathological Gambler
BASE	788	52	53
Connecticut and/or Rhode Island	22%	31%	43%
Massachusetts	5%	12%	37%
Las Vegas or Reno Nevada	4%	4%	9%
Atlantic City, NJ	2%	4%	8%
Pennsylvania or New York	2%	0%	11%
Maine or New Hampshire	1%	4%	13%
NONE	74%	62%	28%

Figure 22 – States Massachusetts Residents Gambled in Past Year

- About 26% of Social Gamblers, 38% of Problem gamblers, and about 72% of Probable Pathological gamblers have been to gambling facilities in the past year.

Figure 23 shows the percent of each gambler type that have participated in a variety of gambling activities in descending order of prevalence.

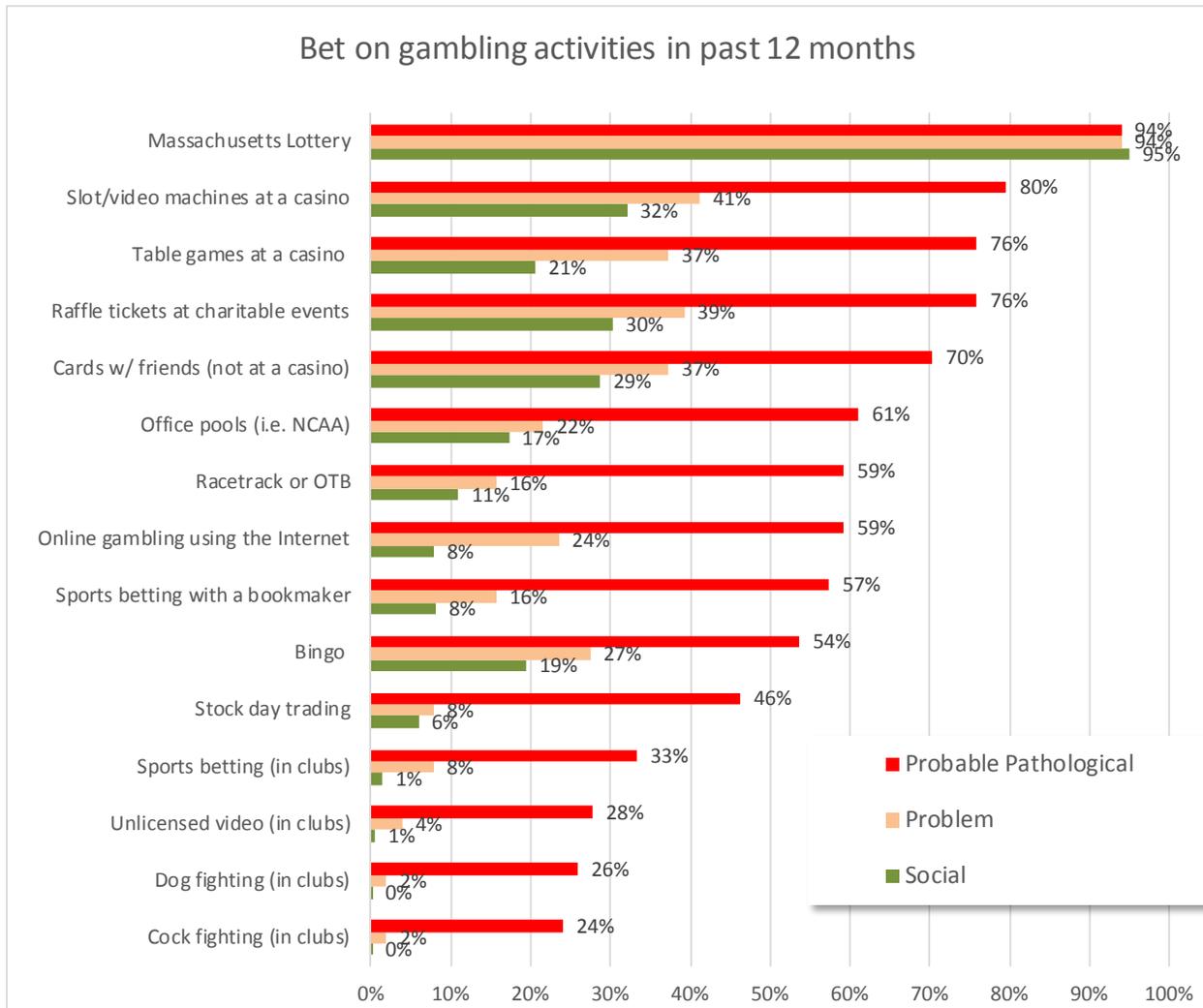


Figure 23 – Gambling Activities Bet in Past 12 Months

- The Massachusetts Lottery is the one gambling activity that is played by almost all gambler types.
- Probable Pathological gamblers provide strong visual evidence of their significantly higher prevalence of all gambling activity in comparison to the Problem and Social gamblers.
- In the past 12 months, 4% of all Massachusetts adults (37% of Probable Pathological gamblers, 14% of problem gamblers and 2% of Social gamblers) have bet on illegal gambling activities in fraternal clubs not sanctioned by the Commonwealth of Massachusetts. Among Probable Pathological gamblers that gamble in these clubs, about half of them gamble on these activities at least once per week or greater.

Internet Gambling

Figure 24 shows the percent of Massachusetts residents broken down by frequency that have bet money in Internet casinos within the past year. While not part of the scope of this study, it would be informative to follow up with additional research to identify in which Internet casino sites they bet money and how they set up their accounts, since the US government has made it illegal to use credit cards in off-shore casinos.

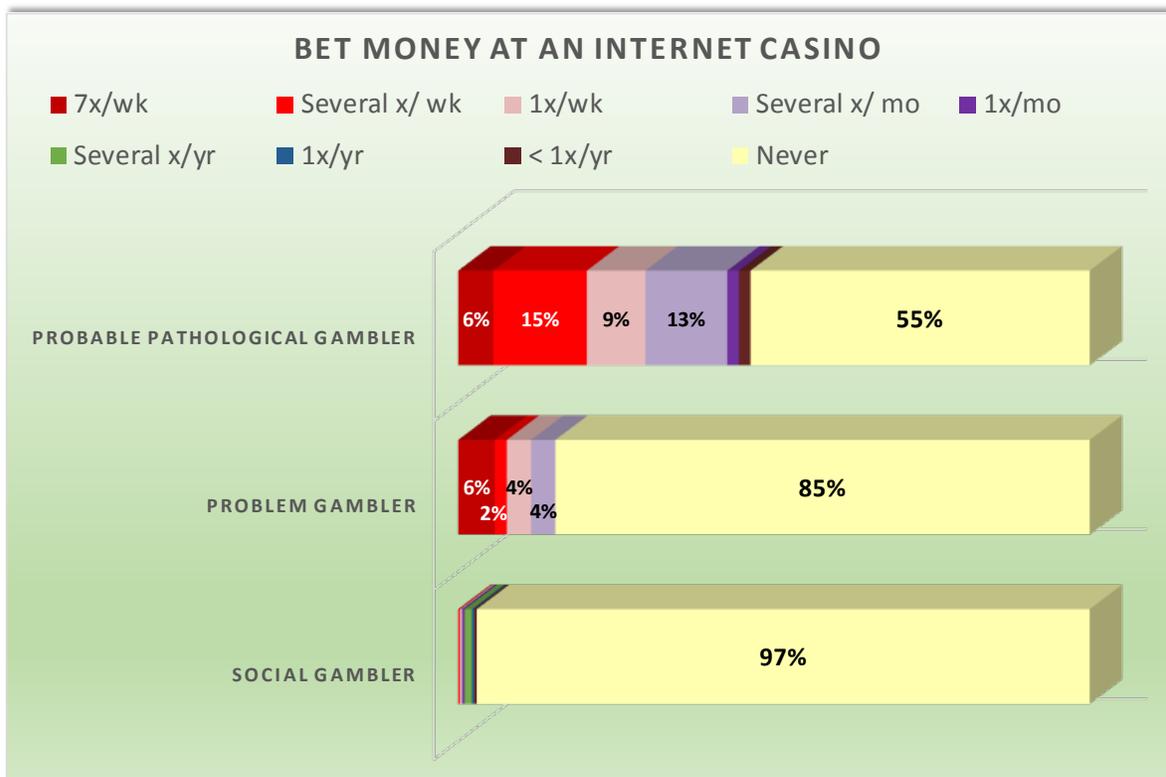


Figure 24 – Bet at an Internet Casino

- Approximately 45% of all Probable Pathological Gamblers have bet money in the past 12 months in an Internet casino – 30% bet once per week or greater.
- About 15% of all Problem Gamblers have bet money in the past 12 months in an Internet casino – 12% bet once per week or greater.
- Only 3% of Social gamblers have bet money in the past 12 months in an Internet casino – almost all of them have played it just a few times per year.
- In addition to Internet Casinos, many gamblers use the Internet to bet money on Sportsbook.

Internet gambling is currently an important issue in Massachusetts now that the federal government has reversed their position against legalized Internet gambling on an intra-state basis.

Therefore, respondents were asked a series of questions about their thoughts on Internet gambling in Massachusetts.

The charts to the right (Figure 25 and 26) identify interest in legislation that would allow Lottery play using the Internet, and placing wagers with credit cards.

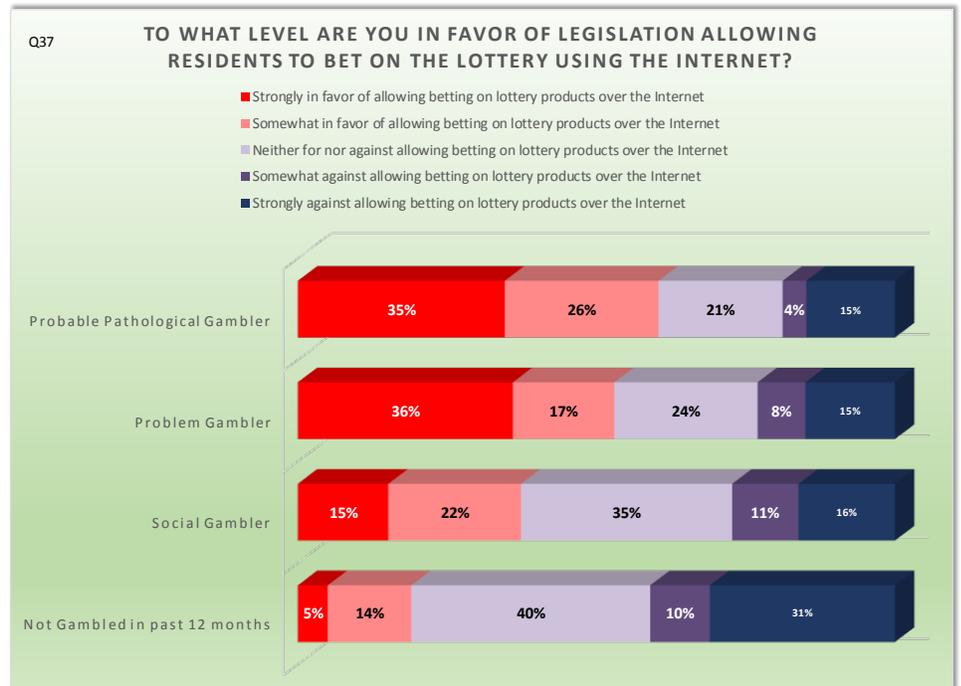


Figure 25 – Internet Gambling Perception

Approximately 71% of Probable Pathological gamblers are in favor of betting on lottery products using the Internet, 52% are in favor of placing bets with credit cards.

Around 53% of Problem gamblers are in favor of legislation that would allow them to bet on lottery products using the Internet, 36% are in favor of being able to place bets with credit cards.

About 37% of Social gamblers are in favor of being able to bet on lottery products using the Internet and 24% are in favor of placing bets with credit cards.

Only 19% of Non-gamblers are in favor of legislation allowing betting on lottery products using the Internet, just 14% are in favor of legislation allowing placing bets with credit cards.

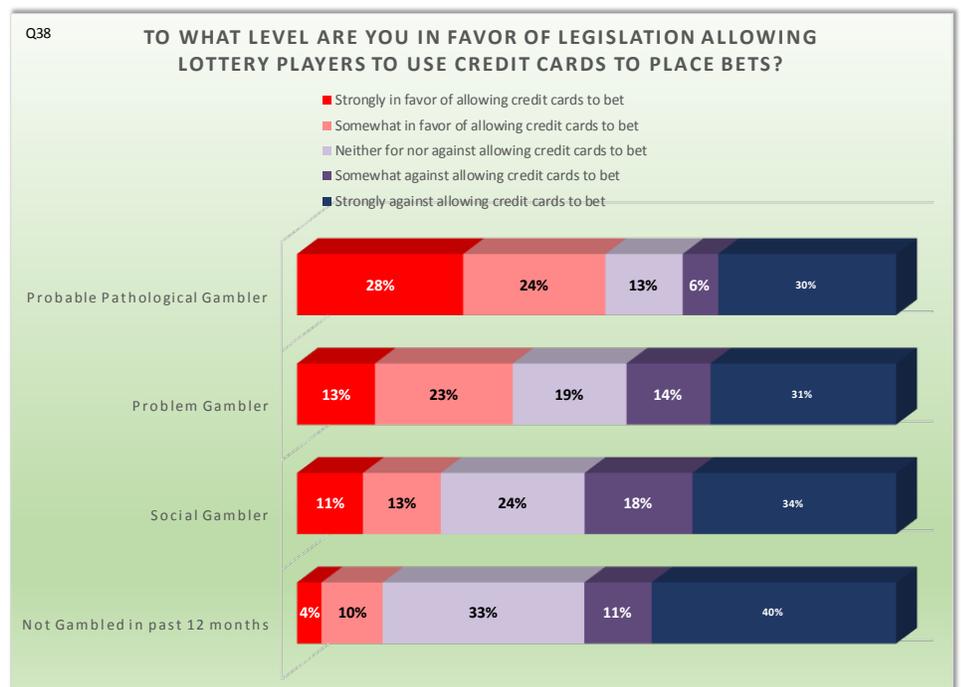


Figure 26 – Internet Gambling Use of Credit Cards

Interest in Social and Gambling Activities

Figure 27 compares the rate of “high” interest in gambling activities with a variety of everyday activities across gambler types sorted in descending order by Probable Pathological gamblers.

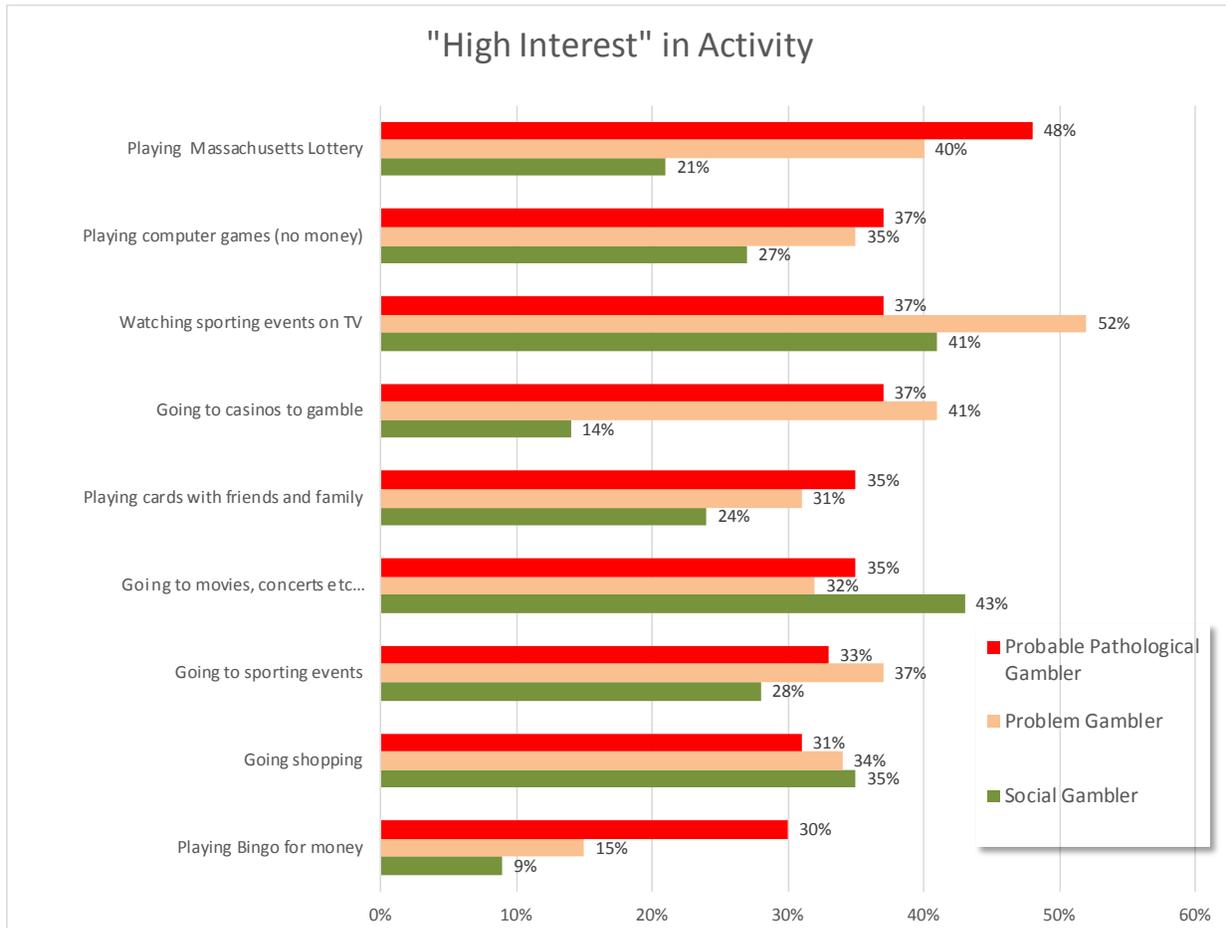


Figure 27 – High Interest in Various Activities

- Probable Pathological gamblers** have a very high interest in playing the Mass Lottery, and significantly higher than the other gambler types. They also have a high interest in playing computer games, going to casinos to gamble, playing cards with friends, going to sporting events and playing Bingo.
- Problem gamblers** have a significantly higher interest in watching sports on TV than the other gambler types. They also have a high interest in playing the Lottery, playing computer games going to casinos to gamble, and playing cards with friends in comparison to Social gamblers.
- Social Gamblers** are significantly more interested in going to movies, shopping or attending sporting events compared to gambling activities, such as going to a casino or playing Bingo for money.

Appendix

QUESTIONNAIRE

COMMONWEALTH OF MASSACHUSETTS
Gambling Opinions and Play Behavior Survey

The following publicly funded study is being conducted by a private, non-profit Massachusetts health agency.

The purposes of this study are to understand current gambling behavior and opinions of residents in Massachusetts.

Your responses are completely anonymous and the results will only be reported statistically.

Therefore, it is very important that you answer all questions honestly. Thank you!

Q1 Sex

- Male
- Female

Q2 How would you describe your racial or ethnic background?

- White, Not Hispanic
- African American, Black
- Asian
- Latino, Hispanic
- Other

Other:

Q3 In which age category are you?

- < 18
- 18-24
- 25-34
- 35-49
- 50-64
- 65+

Q4 Have you ever played a Massachusetts Lottery game?

- Yes
- No

Q5 (Base: Ever played the Mass Lottery) Have you played a Massachusetts Lottery game within the past 12 months?

- Yes
- No

Q6 (BASE: Played the Mass Lottery in the past 12 months) In the past 12 months, have you played the following Massachusetts Lottery games?

		Yes	No
Q6a	Instant Scratch Tickets	<input type="checkbox"/>	<input type="checkbox"/>
Q6b	Mega Millions	<input type="checkbox"/>	<input type="checkbox"/>
Q6c	Powerball	<input type="checkbox"/>	<input type="checkbox"/>
Q6d	New England Lucky for Life	<input type="checkbox"/>	<input type="checkbox"/>
Q6e	Megabucks Doubler	<input type="checkbox"/>	<input type="checkbox"/>
Q6f	Mass Cash	<input type="checkbox"/>	<input type="checkbox"/>
Q6g	Numbers Game	<input type="checkbox"/>	<input type="checkbox"/>
Q6h	Keno	<input type="checkbox"/>	<input type="checkbox"/>

SCRATCH

Q7 (BASE: Played Scratch Tickets in the past 12 months) How often do you buy Instant Scratch Tickets?

- Daily
- > once per week
- Once a week
- 2-3 times/ month
- Once a month
- Less than monthly
- Tried it but don't play anymore
- Play gift tickets only

Q8 (BASE: Played Scratch Tickets in the past 12 months) Approximately, how much do you spend on Instant Scratch tickets each time you play? (Whole dollars)

\$ _____

Q9 (BASE: Played Scratch Tickets in the past 12 months) Which priced Instant Scratch tickets have you played in the past 12 months? (check all priced tickets played in past 12 months)

- \$1
- \$2
- \$5
- \$10
- \$20

MEGA MILLIONS

Q10 (Base: Played Mega Millions in past 12 months) How often do you play Mega Millions?

- Every drawing
- One draw/ week
- 2-3 times/ month
- Once a month
- Only when jackpot is high
- A few times/ year
- Tried it, don't play anymore
- Played gift tickets only

Q11 (Base: Played Mega Millions in past 12 months) When you play Mega Millions, approximately how much do you typically spend each time you play?

\$ _____

POWERBALL

Q12 (Base: Played Powerball in past 12 months) How often do you play Powerball?

- Every drawing
- One draw/ week
- 2-3 times/ month
- Once a month
- Only when jackpot is high
- A few times/ year
- Tried it, don't play anymore
- Played gift tickets only

Q13 (Base: Played Powerball in past 12 months) When you play Powerball, approximately how much do you typically spend each time you play?

\$ _____

Lucky for Life

Q14 (Base: Played Lucky 4 Life in past 12 months) How often do you play Lucky for Life?

- Every drawing
- One draw/ week
- 2-3 times/ month
- Once a month
- Only when jackpot is high
- A few times/ year
- Tried it, don't play anymore
- Played gift tickets only

Q15 (Base: Played Lucky 4 Life in past 12 months) When you play Lucky for Life, approximately how much do you typically spend each time you play?

\$ _____

MEGABUCKS DOUBLER

Q16 (Base: Played Megabucks Doubler in past 12 months) How often do you play Megabucks Doubler?

- Every drawing
- One draw/ week
- 2-3 times/ month
- Once a month
- Only when jackpot is high
- A few times/ year
- Tried it, don't play anymore
- Played gift tickets only

Q17 (Base: Played Megabucks Doubler in past 12 months) When you play Megabucks Doubler, approximately how much do you typically spend each time you play?

\$ _____

MASS CASH

Q18 (Base: Played Mass Cash in past 12 months) How often do you play Mass Cash?

- Daily
- Greater than once per week
- Once a week
- 2-3 times a month
- Once a month
- Several times a year
- Tried it, don't play anymore
- Played gift tickets only

Q19 (Base: Played Mass Cash in past 12 months) When you play Mass Cash, approximately how much do you typically spend each time you play?

\$ _____

NUMBERS

Q20 (Base: Played The Numbers Game in past 12 months) How often do you play The Numbers Game?

- Daily
- Greater than once per week
- Once a week
- 2-3 times a month
- Once a month
- Several times a year
- Tried it, don't play anymore
- Played gift tickets only

Q21 (Base: Played The Numbers Game in past 12 months) When you play The Numbers Game, approximately how much do you typically spend each time you play?

\$ _____

KENO

Q22 (Base: Played Keno in past 12 months) How often do you play Keno?

- Every Day
- Several times a week
- One draw a week
- 2-3 times a month
- Once a month
- A few times a year
- Tried it, don't play anymore
- Played gift tickets only

Q23 (Base: Played Keno in past 12 months) When you do play Keno, how many drawings do you typically play in a day?

- 10 or more drawings a day
- 5 to 9 drawings a day
- 2 to 4 drawings a day
- 1 drawing

Q24 (Base: Played Keno in past 12 months) When you play Keno, approximately how much do you typically spend each time you play?

\$ _____

GAMBLING ACTIVITIES (other than the Mass Lottery)

Q25 In the past 12 months, have you bet on any activities such as Bingo, raffle, card games with friends, racetrack, casino, office pools, Internet casino or sportsbook?

- Yes
- No

Q26 (Base: Gambled in past 12 months) How often, do you bet or gamble in the following activities? (Please mark the appropriate response for each response)

		Greater than once a week	About once a week	1-3 times a month	2-11 times a year	About once a year	Less than once a year	Never
Q26a	Slot machines or video machines at a casino	<input type="checkbox"/>						
Q26b	Table games at a casino such as poker, craps, blackjack, roulette...	<input type="checkbox"/>						
Q26c	Card games with friends and family (not at a casino)	<input type="checkbox"/>						
Q26d	Bingo	<input type="checkbox"/>						
Q26e	Racetrack or OTB	<input type="checkbox"/>						
Q26f	Sports betting on individual teams with a bookmaker (not office pool)	<input type="checkbox"/>						
Q26g	Office pools such as college basketball tournament	<input type="checkbox"/>						
Q26h	Raffle tickets at charitable events	<input type="checkbox"/>						
Q26i	Online gambling using the Internet	<input type="checkbox"/>						
Q26j	High risk stock and options trading (day trading)	<input type="checkbox"/>						

(Base: Gambled in past 12 months) OTHER

Q27 (Base: Gambled in past 12 months) In the past 12 months, have you bet on illegal gambling activities in fraternal clubs not legally sanctioned by the Commonwealth of Massachusetts?

- Yes
- No

Q28 (Base: Gambled in past 12 months on illegal activities) How often, do you bet or gamble in the following activities at fraternal clubs? (Please mark the appropriate response for each response)

		Greater than once a week	About once a week	1-3 times a month	2-11 times a year	About once a year	Less than once a year	Never
Q28a	Cock fighting	<input type="checkbox"/>						
Q28b	Dog fighting	<input type="checkbox"/>						
Q28c	Unlicensed video poker machines	<input type="checkbox"/>						
Q28d	Card and casino games	<input type="checkbox"/>						
Q28e	Sports betting	<input type="checkbox"/>						

Q29 (Base: Gambled in past 12 months) In the past year, have you bet at casinos, racetracks or OTB in the following states? (Please check all that apply)

- Massachusetts
- Connecticut and/or Rhode Island
- Maine or New Hampshire
- Pennsylvania or New York
- Atlantic City, NJ
- Las Vegas or Reno Nevada
- NONE

Q30 (BASE: If played in MA) In the past year, how often did you bet at the following Massachusetts racetracks:

		Daily	Severa	Once	Severa	Once	A few	About	Less	Never
			l times	per	l times	per	times	once	than	
			per	week	per	month	per	per	once	
			week		month		year	year	per	
									year	
Q30a	Suffolk Downs (during season) (Revere, MA)	<input type="checkbox"/>								
Q30b	Plainridge (Plainville, MA)	<input type="checkbox"/>								

Q31 (BASE: If played in CT or RI) In the past year, how often did you bet at the following Connecticut or Rhode Island casinos or racetracks:

		Daily	Severa	Once	Severa	Once	A few	About	Less	Never
			l times	per	l times	per	times	once	than	
			per	week	per	month	per	per	once	
			week		month		year	year	per	
									year	
Q31a	Foxwoods Resort Casino (Mashantucket, CT)	<input type="checkbox"/>								
Q31b	Mohegan Sun (Uncasville, CT)	<input type="checkbox"/>								
Q31c	Twin River Casino / Racetrack (Lincoln, RI)	<input type="checkbox"/>								
Q31d	Newport Grand Slots (Newport, RI)	<input type="checkbox"/>								

Q32 (BASE: Played in NH or ME) In the past year, how often did you bet at the following Maine or New Hampshire Casinos or Racetracks:

		Daily	Severa	Once	Severa	Once	A few	About	Less	Never
			l times	per	l times	per	times	once	than	
			per	week	per	month	per	per	once	
			week		month		year	year	per	
									year	
Q32a	Oxford Casino (Oxford, ME)	<input type="checkbox"/>								
Q32b	Hollywood Casino Hotel & Raceway (Bangor, ME)	<input type="checkbox"/>								
Q32c	Hampton Falls Poker Room (Hampton Falls, NH)	<input type="checkbox"/>								
Q32d	Rockingham Park (Rockingham, NH)	<input type="checkbox"/>								
Q32e	Seabrook Poker Room (Seabrook, NH)	<input type="checkbox"/>								

Q33 (BASE: Played casinos or racetracks in NY or PA) In the past year, how often did you bet at the following New York or Pennsylvania Casinos or Racetracks:

		Daily	Severa l times per week	Once per week	Severa l times per month	Once per month	A few times per year	About once per year	Less than once per year	Never
Q33a	Saratoga Casino & Raceway (Saratoga Springs, NY)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Q33b	Monticello Casino & Raceway (Monticello, NY)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Q33c	Empire City Casino at Yonkers Raceway (Yonkers, NY)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Q33d	Harrah's (Chester, PA)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Q33e	Hollywood Casino at Penn National Race Course (Harrisburg, PA)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Q33f	Philadelphia Park Casino and Racetrack (Bensalem, PA)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Q33g	Pocono Downs (Wilkes-Barre, PA)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Q34 (Base: Casinos in NV or NJ) In the past year, how often did you bet at Las Vegas/Reno or Atlantic City Casinos:

		Daily	Severa l times per week	Once per week	Severa l times per month	Once per month	A few times per year	About once per year	Less than once per year	Never
Q34a	Las Vegas or Reno, Nevada	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Q34b	Atlantic City, NJ	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Q34c	Internet Sportsbook (sports betting)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Q35 (Base: Gambled in past 12 months) In the past year, have you visited an Internet Casino or Sportsbook and either bet money or just played for credits? (Please check all that apply)

- Yes
- No

Q36 (Base: Played an Internet Casino or Sportsbook) In the past year, how often did you visit an Internet Casino or Sportsbook website?

		Daily	Severa l times per week	Once per week	Severa l times per month	Once per month	A few times per year	About once per year	Less than once per year	Never
Q36a	Bet money at an Internet Casino?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Q36b	Bet money at a Sportsbook?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Q36c	Played just for credits at an Internet Casino?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Q36d	Played just for credits at a Sportsbook?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Q37 Currently, it is against the law to gamble over the Internet. However, Massachusetts legislators can soon be considering legislation that would allow residents to place bets on lottery games from the Internet. To what level do you favor legislation that would allow residents to place lottery bets using the Internet?

- Strongly in favor of allowing betting on lottery products over the Internet
- Somewhat in favor of allowing betting on lottery products over the Internet
- Neither for nor against allowing betting on lottery products over the Internet
- Somewhat against allowing betting on lottery products over the Internet
- Strongly against allowing betting on lottery products over the Internet

Why? (Please provide comments that support your position)

Q38 In addition to Internet wagering, there is additional legislation being considered that would allow players to place bets using their credit cards. To what level do you support legislation that would allow lottery players to use their credit cards to place bets?

- Strongly in favor of allowing credit cards to bet
- Somewhat in favor of allowing credit cards to bet
- Neither for nor against allowing credit cards to bet
- Somewhat against allowing credit cards to bet
- Strongly against allowing credit cards to bet

Why? (Please provide comments that support your position)

Q39 Whether or not you go regularly, please rate your level of interest in the following activities.

		High Interest	Moderate Interest	Low Interest	No Interest
Q39a	Going to sporting events	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Q39b	Going shopping	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Q39c	Going to movies, concerts or entertainment events	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Q39d	Going to casinos to gamble	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Q39e	Watching sporting events on TV	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Q39f	Playing cards with friends and family	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Q39g	Playing video or computer games (not for money)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Q39h	Playing the Massachusetts Lottery (draw or scratch games)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Q39i	Playing Bingo for money	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Q40 With respect to your finances, how often do you live within your means?

- Always
- Usually
- Occasionally
- Never

Q41 Do you record and track your income and expenses?

- Yes
- No

Q42 Do you create a monthly budget?

- Yes
- No

Do you, or have you ever, felt that you had a gambling problem?

Q43

- Yes
- No

Q44 (Base: Ever felt you had a gambling problem) Have you ever sought treatment for your gambling problem?

- Yes
- No

Q45 When you were a child, to what level did your family educate you about the following financial matters:

		Strong Education	Some Education	No Education
Q45a	Owning and maintaining a bank account	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Q45b	The high cost associated with carrying balances on credit cards	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Q45c	Likelihood of losing money at a casino	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Q45d	The need to save for the future: ie... college, house, retirement	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

(SOGS BASE: Asked of people that have gambled in the past 12 months) The following important questions are for classification purposes only. There is no personally identifiable information. Please respond honestly.

Q46 (SOGS BASE: Asked of people that have gambled in the past 12 months) What is the largest amount of money you have ever gambled with on any one day?

- Never gambled
- \$1 or less
- \$1 to \$9
- \$10 to \$99
- \$100 to \$999
- \$1,000 to \$10,000
- \$10,000 or more

Q47 Have any of the following people in your life had a gambling problem. (Check all that apply, If none, check NONE)

- Father
- Mother
- Brother/Sister
- My Spouse/partner
- My Child(ren)
- Another relative
- A friend or someone important in my life
- NONE

- Q48** When you gamble, how often do you go back another day to win back money you have lost?
- Never
 - Some of the time
 - Most of the time
 - Every time I lose
- Q49** Have you ever claimed to be winning money gambling but weren't really? In fact, you lost?
- Never
 - Yes, less than half the time I lost
 - Yes, most of the time
- Q50** Do you feel you have ever had a problem with betting money or gambling?
- No
 - Yes, in the past, but not now
 - Yes
- Q51** Did you ever gamble more than you intend to?
- Yes
 - No
- Q52** Have people criticized your betting or told you that you had a gambling problem, regardless of whether or not you thought it was true?
- Yes
 - No
- Q53** Have you ever felt guilty about the way you gamble or what happens when you gamble?
- Yes
 - No
- Q54** Have you ever felt like you would like to stop betting money or gambling but didn't think you could?
- Yes
 - No
- Q55** Have you ever hidden betting slips, lottery tickets, gambling money, IOUs or other signs of betting or gambling from your spouse, children or other important people in your life?
- Yes
 - No
- Q56** Have you ever argued with people you live with over how you handle money?
- Yes
 - No
- Q57** (Base: Ever argued with people live with about handling money) Have money arguments ever centered on your gambling?
- Yes
 - No

- Q58** Have you ever borrowed from someone and not paid them back as a result of your gambling?
- Yes
 No
- Q59** Have you ever lost time from work (or school) due to betting money or gambling?
- Yes
 No
- Q60** Have you ever borrowed money to gamble or to pay gambling debts?
- Yes
 No
- Q61** (Base: Ever borrowed money to gamble) From whom or where did you borrow from? (check box for each that is true)
- household money
 your spouse
 other relatives or in-laws
 banks, loan companies or credit unions
 credit cards
 loan sharks
 you cashed in stocks, bonds, or other securities
 you sold personal or family property
 you borrowed on your checking account (passed bad checks)
 you have (had) a credit line with a bookie
 you have (had) a credit line with a casino
- Q62** Do you, or have you ever, felt that you had any of the following problems? (Check all that apply)
- Alcohol problem
 Drug problem
 Sex Addiction
 Stealing
 Shoplifting
 No
- Q63** (Base: Ever felt you had an alcohol problem) Have you ever sought treatment for your alcohol problem?
- Yes
 No
- Q64** (Base: Ever felt you had a drug problem) Have you ever sought treatment for your drug problem?
- Yes
 No
- Q65** (Base: Ever felt you had a sex addiction problem) Have you ever sought treatment for your sex addiction problem?
- Yes
 No
- Q66** (Base: Ever felt you had a stealing or shop lifting problem) Have you ever sought treatment for your stealing or shoplifting problem?
- Yes
 No
- Q67** To what level do you think compulsive gambling is a serious problem in Massachusetts?
- Very serious

- Somewhat serious
- Not very serious
- Not at all serious

Q68 Please rate your level of agreement with the following statements:

		Strongly Agree	Somewhat Agree	Somewhat Disagree	Strongly Disagree
Q68a	The benefits the state receives from gambling more than offset the social and economic costs.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Q68b	Compulsive gambling is a serious addiction just like addiction to drugs or alcohol.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Q68c	Problem gambling is a health issue that affects people of all ages, races, ethnic and economic backgrounds.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Q68d	As long as the state benefits from legal gambling, it should continue to fund education and treatment programs.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Q69 Please indicate how familiar you are with the following:

		Have Used It	Familiar with it	Have heard of it	Never heard of it
Q69a	Gambler's Anonymous	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Q69b	Gam Anon	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Q69c	Bettor's Anonymous	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Q69d	Massachusetts Council on Compulsive Gambling	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Q69e	Mass. Council's 24 hour helpline 1-800-GAM-1234	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Q70 (Base: Those that have seen information about the problem gambling helpline) Where do you remember seeing or hearing about the Massachusetts Council on Compulsive Gambling Helpline? (please check all that apply)

- Massachusetts Lottery Website
- Massachusetts Lottery Tickets
- Keno/Lottery machine stickers
- Billboards
- Radio advertising
- Word of mouth (family, friends, or co-worker)
- Casino/Racetrack
- TV advertising
- Newspaper / Magazine
- Transit posters
- Mass. Council on Compulsive Gambling website
- Yellow pages
- Don't Know

Other:

Q71 Are you personally aware of any Problem Gambling Treatment Centers in your area?

- Yes
- No

Q72 How successful do you feel each solution tends to be in helping problem gamblers recover from their gambling disorder?

		Very Successful	Somewhat successful	Somewhat Unsuccessful	Very Unsuccessful	No Response
Q72a	Willpower	<input type="checkbox"/>				
Q72b	Abstinence	<input type="checkbox"/>				
Q72c	Education about casino tactics	<input type="checkbox"/>				
Q72d	Family support	<input type="checkbox"/>				
Q72e	Gambler's Anonymous	<input type="checkbox"/>				
Q72f	Professional treatment	<input type="checkbox"/>				
Q72g	Recognition of shortcomings	<input type="checkbox"/>				
Q72h	Religious or faith based community support	<input type="checkbox"/>				
Q72i	Reduction in gambling	<input type="checkbox"/>				
Q72j	Non-12 Step Support Group	<input type="checkbox"/>				
Q72k	Self exclusion from casinos (register with casino to be prohibited from collecting winnings)	<input type="checkbox"/>				

Other method you feel would be successful

Q73 (Base: Gambled in past 12 months in any activity) How important are each of the following reasons as to why you gamble?

		Very Important	Somewhat Important	Somewhat Unimportant	Not at all Important
Q73a	Entertainment or fun	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Q73b	Excitement, action or challenge	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Q73c	Habit or addiction	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Q73d	Socializing	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Q73e	Support a worthy cause	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Q73f	To win a large amount of money	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Q73g	As a hobby	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Q73h	Curiosity	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Q73i	Win money to pay bills	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Q73j	Distraction from everyday problems	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Q74 During the past 30 days, have you...

		Yes	No
Q74a	Been late paying bills	<input type="checkbox"/>	<input type="checkbox"/>
Q74b	Had difficulty managing responsibilities at home	<input type="checkbox"/>	<input type="checkbox"/>
Q74c	Lacked self-confidence or felt bad about yourself	<input type="checkbox"/>	<input type="checkbox"/>
Q74d	Felt generally dissatisfied with life	<input type="checkbox"/>	<input type="checkbox"/>
Q74e	Felt depressed or hopeless	<input type="checkbox"/>	<input type="checkbox"/>
Q74f	Abused drugs	<input type="checkbox"/>	<input type="checkbox"/>
Q74g	Smoked cigarettes	<input type="checkbox"/>	<input type="checkbox"/>
Q74h	Drank alcohol to excess (more than you wanted to)	<input type="checkbox"/>	<input type="checkbox"/>
Q74i	Regularly driven over the speed limit	<input type="checkbox"/>	<input type="checkbox"/>

CLASSIFICATION**Q75 Was your annual household income last year... (read list)**

- Less than \$15K
- \$15K to \$29,999
- \$30K to \$49,999
- \$50K to \$74,999
- \$75K to \$99,999
- \$100K to \$124,999
- \$125,000 \$199,000
- \$200,000 to \$499,999
- \$500,000 +
- Refused

Q76 What is your first language - the language you mostly speak at home? (unaided)

- English
- Spanish - which version? Mexican
- Spanish - which version? Puerto Rican
- Spanish - which version? Spain
- Portuguese
- French
- Chinese
- Japanese
- Russian
- Khmer

Other language**Q77 What is the highest grade you completed? (read list)**

- Less than 12 years
- HS diploma
- Tech School
- Some College
- College Degree
- Graduate Degree

Q78 In what Massachusetts city or town do you live?

- | | | |
|--|---|---|
| <input type="checkbox"/> Abington | <input type="checkbox"/> Burlington | <input type="checkbox"/> Falmouth |
| <input type="checkbox"/> Acton | <input type="checkbox"/> Cambridge | <input type="checkbox"/> Fitchburg |
| <input type="checkbox"/> Acushnet | <input type="checkbox"/> Canton | <input type="checkbox"/> Florida |
| <input type="checkbox"/> Adams | <input type="checkbox"/> Carlisle | <input type="checkbox"/> Foxborough |
| <input type="checkbox"/> Agawam | <input type="checkbox"/> Carver | <input type="checkbox"/> Framingham |
| <input type="checkbox"/> Alford | <input type="checkbox"/> Charlemont | <input type="checkbox"/> Franklin |
| <input type="checkbox"/> Amesbury | <input type="checkbox"/> Charlton | <input type="checkbox"/> Freetown |
| <input type="checkbox"/> Amherst | <input type="checkbox"/> Chatham | <input type="checkbox"/> Gardner |
| <input type="checkbox"/> Andover | <input type="checkbox"/> Chelmsford | <input type="checkbox"/> Georgetown |
| <input type="checkbox"/> Aquinnah | <input type="checkbox"/> Chelsea | <input type="checkbox"/> Gill |
| <input type="checkbox"/> Arlington | <input type="checkbox"/> Cheshire | <input type="checkbox"/> Gloucester |
| <input type="checkbox"/> Ashburnham | <input type="checkbox"/> Chester | <input type="checkbox"/> Goshen |
| <input type="checkbox"/> Ashby | <input type="checkbox"/> Chesterfield | <input type="checkbox"/> Gosnold |
| <input type="checkbox"/> Ashfield | <input type="checkbox"/> Chicopee | <input type="checkbox"/> Grafton |
| <input type="checkbox"/> Ashland | <input type="checkbox"/> Chilmark | <input type="checkbox"/> Granby |
| <input type="checkbox"/> Athol | <input type="checkbox"/> Clarksburg | <input type="checkbox"/> Granville |
| <input type="checkbox"/> Attleboro | <input type="checkbox"/> Clinton | <input type="checkbox"/> Great Barrington |
| <input type="checkbox"/> Auburn | <input type="checkbox"/> Cohasset | <input type="checkbox"/> Greenfield |
| <input type="checkbox"/> Avon | <input type="checkbox"/> Colrain | <input type="checkbox"/> Groton |
| <input type="checkbox"/> Ayer | <input type="checkbox"/> Concord | <input type="checkbox"/> Groveland |
| <input type="checkbox"/> Barnstable | <input type="checkbox"/> Conway | <input type="checkbox"/> Hadley |
| <input type="checkbox"/> Barre | <input type="checkbox"/> Cummington | <input type="checkbox"/> Halifax |
| <input type="checkbox"/> Becket | <input type="checkbox"/> Dalton | <input type="checkbox"/> Hamilton |
| <input type="checkbox"/> Bedford | <input type="checkbox"/> Danvers | <input type="checkbox"/> Hampden |
| <input type="checkbox"/> Belchertown | <input type="checkbox"/> Dartmouth | <input type="checkbox"/> Hancock |
| <input type="checkbox"/> Bellingham | <input type="checkbox"/> Dedham | <input type="checkbox"/> Hanover |
| <input type="checkbox"/> Belmont | <input type="checkbox"/> Deerfield | <input type="checkbox"/> Hanson |
| <input type="checkbox"/> Berkley | <input type="checkbox"/> Dennis | <input type="checkbox"/> Hardwick |
| <input type="checkbox"/> Berlin | <input type="checkbox"/> Dighton | <input type="checkbox"/> Harvard |
| <input type="checkbox"/> Bernardston | <input type="checkbox"/> Douglas | <input type="checkbox"/> Harwich |
| <input type="checkbox"/> Beverly | <input type="checkbox"/> Dover | <input type="checkbox"/> Hatfield |
| <input type="checkbox"/> Billerica | <input type="checkbox"/> Dracut | <input type="checkbox"/> Haverhill |
| <input type="checkbox"/> Blackstone | <input type="checkbox"/> Dudley | <input type="checkbox"/> Hawley |
| <input type="checkbox"/> Blandford | <input type="checkbox"/> Dunstable | <input type="checkbox"/> Heath |
| <input type="checkbox"/> Bolton | <input type="checkbox"/> Duxbury | <input type="checkbox"/> Hingham |
| <input type="checkbox"/> Boston (All Sections) | <input type="checkbox"/> East Bridgewater | <input type="checkbox"/> Hinsdale |
| <input type="checkbox"/> Bourne | <input type="checkbox"/> East Brookfield | <input type="checkbox"/> Holbrook |
| <input type="checkbox"/> Boxborough | <input type="checkbox"/> East Longmeadow | <input type="checkbox"/> Holden |
| <input type="checkbox"/> Boxford | <input type="checkbox"/> Eastham | <input type="checkbox"/> Holland |
| <input type="checkbox"/> Boylston | <input type="checkbox"/> Easthampton | <input type="checkbox"/> Holliston |
| <input type="checkbox"/> Braintree | <input type="checkbox"/> Easton | <input type="checkbox"/> Holyoke |
| <input type="checkbox"/> Brewster | <input type="checkbox"/> Edgartown | <input type="checkbox"/> Hopedale |
| <input type="checkbox"/> Bridgewater | <input type="checkbox"/> Egremont | <input type="checkbox"/> Hopkinton |
| <input type="checkbox"/> Brimfield | <input type="checkbox"/> Erving | <input type="checkbox"/> Hubbardston |
| <input type="checkbox"/> Brockton | <input type="checkbox"/> Essex | <input type="checkbox"/> Hudson |
| <input type="checkbox"/> Brookfield | <input type="checkbox"/> Everett | <input type="checkbox"/> Hull |
| <input type="checkbox"/> Brookline | <input type="checkbox"/> Fairhaven | <input type="checkbox"/> Huntington |
| <input type="checkbox"/> Buckland | <input type="checkbox"/> Fall River | <input type="checkbox"/> Hyannis |

- | | | |
|--|---|---------------------------------------|
| <input type="checkbox"/> Ipswich | <input type="checkbox"/> Monson | <input type="checkbox"/> Plainville |
| <input type="checkbox"/> Kingston | <input type="checkbox"/> Montague | <input type="checkbox"/> Plymouth |
| <input type="checkbox"/> Lakeville | <input type="checkbox"/> Monterey | <input type="checkbox"/> Plympton |
| <input type="checkbox"/> Lancaster | <input type="checkbox"/> Montgomery | <input type="checkbox"/> Princeton |
| <input type="checkbox"/> Lanesborough | <input type="checkbox"/> Mount Washington | <input type="checkbox"/> Provincetown |
| <input type="checkbox"/> Lawrence | <input type="checkbox"/> Nahant | <input type="checkbox"/> Quincy |
| <input type="checkbox"/> Lee | <input type="checkbox"/> Nantucket | <input type="checkbox"/> Randolph |
| <input type="checkbox"/> Leicester | <input type="checkbox"/> Natick | <input type="checkbox"/> Raynham |
| <input type="checkbox"/> Lenox | <input type="checkbox"/> Needham | <input type="checkbox"/> Reading |
| <input type="checkbox"/> Leominster | <input type="checkbox"/> New Ashford | <input type="checkbox"/> Rehoboth |
| <input type="checkbox"/> Leverett | <input type="checkbox"/> New Bedford | <input type="checkbox"/> Revere |
| <input type="checkbox"/> Lexington | <input type="checkbox"/> New Braintree | <input type="checkbox"/> Richmond |
| <input type="checkbox"/> Leyden | <input type="checkbox"/> New Marlborough | <input type="checkbox"/> Rochester |
| <input type="checkbox"/> Lincoln | <input type="checkbox"/> New Salem | <input type="checkbox"/> Rockland |
| <input type="checkbox"/> Littleton | <input type="checkbox"/> Newbury | <input type="checkbox"/> Rockport |
| <input type="checkbox"/> Longmeadow | <input type="checkbox"/> Newburyport | <input type="checkbox"/> Rowe |
| <input type="checkbox"/> Lowell | <input type="checkbox"/> Newton | <input type="checkbox"/> Rowley |
| <input type="checkbox"/> Ludlow | <input type="checkbox"/> Norfolk | <input type="checkbox"/> Royalston |
| <input type="checkbox"/> Lunenburg | <input type="checkbox"/> North Adams | <input type="checkbox"/> Russell |
| <input type="checkbox"/> Lynn | <input type="checkbox"/> North Andover | <input type="checkbox"/> Rutland |
| <input type="checkbox"/> Lynnfield | <input type="checkbox"/> North Attleborough | <input type="checkbox"/> Salem |
| <input type="checkbox"/> Malden | <input type="checkbox"/> North Brookfield | <input type="checkbox"/> Salisbury |
| <input type="checkbox"/> Manchester-by-the-Sea | <input type="checkbox"/> North Reading | <input type="checkbox"/> Sandisfield |
| <input type="checkbox"/> Mansfield | <input type="checkbox"/> Northampton | <input type="checkbox"/> Sandwich |
| <input type="checkbox"/> Marblehead | <input type="checkbox"/> Northborough | <input type="checkbox"/> Saugus |
| <input type="checkbox"/> Marion | <input type="checkbox"/> Northbridge | <input type="checkbox"/> Savoy |
| <input type="checkbox"/> Marlborough | <input type="checkbox"/> Northfield | <input type="checkbox"/> Scituate |
| <input type="checkbox"/> Marshfield | <input type="checkbox"/> Norton | <input type="checkbox"/> Seekonk |
| <input type="checkbox"/> Mashpee | <input type="checkbox"/> Norwell | <input type="checkbox"/> Sharon |
| <input type="checkbox"/> Mattapoisett | <input type="checkbox"/> Norwood | <input type="checkbox"/> Sheffield |
| <input type="checkbox"/> Maynard | <input type="checkbox"/> Oak Bluffs | <input type="checkbox"/> Shelburne |
| <input type="checkbox"/> Medfield | <input type="checkbox"/> Oakham | <input type="checkbox"/> Sherborn |
| <input type="checkbox"/> Medford | <input type="checkbox"/> Orange | <input type="checkbox"/> Shirley |
| <input type="checkbox"/> Medway | <input type="checkbox"/> Orleans | <input type="checkbox"/> Shrewsbury |
| <input type="checkbox"/> Melrose | <input type="checkbox"/> Otis | <input type="checkbox"/> Shutesbury |
| <input type="checkbox"/> Mendon | <input type="checkbox"/> Oxford | <input type="checkbox"/> Somerset |
| <input type="checkbox"/> Merrimac | <input type="checkbox"/> Palmer | <input type="checkbox"/> Somerville |
| <input type="checkbox"/> Methuen | <input type="checkbox"/> Paxton | <input type="checkbox"/> South Hadley |
| <input type="checkbox"/> Middleborough | <input type="checkbox"/> Peabody | <input type="checkbox"/> Southampton |
| <input type="checkbox"/> Middlefield | <input type="checkbox"/> Pelham | <input type="checkbox"/> Southborough |
| <input type="checkbox"/> Middleton | <input type="checkbox"/> Pembroke | <input type="checkbox"/> Southbridge |
| <input type="checkbox"/> Milford | <input type="checkbox"/> Pepperell | <input type="checkbox"/> Southwick |
| <input type="checkbox"/> Millbury | <input type="checkbox"/> Peru | <input type="checkbox"/> Spencer |
| <input type="checkbox"/> Millis | <input type="checkbox"/> Petersham | <input type="checkbox"/> Springfield |
| <input type="checkbox"/> Millville | <input type="checkbox"/> Phillipston | <input type="checkbox"/> Sterling |
| <input type="checkbox"/> Milton | <input type="checkbox"/> Pittsfield | <input type="checkbox"/> Stockbridge |
| <input type="checkbox"/> Monroe | <input type="checkbox"/> Plainfield | <input type="checkbox"/> Stoneham |

- | | | |
|---------------------------------------|---|---------------------------------------|
| <input type="checkbox"/> Stoughton | <input type="checkbox"/> Waltham | <input type="checkbox"/> Westhampton |
| <input type="checkbox"/> Stow | <input type="checkbox"/> Ware | <input type="checkbox"/> Westminster |
| <input type="checkbox"/> Sturbridge | <input type="checkbox"/> Wareham | <input type="checkbox"/> Weston |
| <input type="checkbox"/> Sudbury | <input type="checkbox"/> Warren | <input type="checkbox"/> Westport |
| <input type="checkbox"/> Sunderland | <input type="checkbox"/> Warwick | <input type="checkbox"/> Westwood |
| <input type="checkbox"/> Sutton | <input type="checkbox"/> Washington | <input type="checkbox"/> Weymouth |
| <input type="checkbox"/> Swampscott | <input type="checkbox"/> Watertown | <input type="checkbox"/> Whately |
| <input type="checkbox"/> Swansea | <input type="checkbox"/> Wayland | <input type="checkbox"/> Whitman |
| <input type="checkbox"/> Taunton | <input type="checkbox"/> Webster | <input type="checkbox"/> Wilbraham |
| <input type="checkbox"/> Templeton | <input type="checkbox"/> Wellesley | <input type="checkbox"/> Williamsburg |
| <input type="checkbox"/> Tewksbury | <input type="checkbox"/> Wellfleet | <input type="checkbox"/> Williamstown |
| <input type="checkbox"/> Tisbury | <input type="checkbox"/> Wendell | <input type="checkbox"/> Wilmington |
| <input type="checkbox"/> Tolland | <input type="checkbox"/> Wenham | <input type="checkbox"/> Winchendon |
| <input type="checkbox"/> Topsfield | <input type="checkbox"/> West Boylston | <input type="checkbox"/> Winchester |
| <input type="checkbox"/> Townsend | <input type="checkbox"/> West Bridgewater | <input type="checkbox"/> Windsor |
| <input type="checkbox"/> Truro | <input type="checkbox"/> West Brookfield | <input type="checkbox"/> Winthrop |
| <input type="checkbox"/> Tyngsborough | <input type="checkbox"/> West Newbury | <input type="checkbox"/> Woburn |
| <input type="checkbox"/> Tyringham | <input type="checkbox"/> West Springfield | <input type="checkbox"/> Worcester |
| <input type="checkbox"/> Upton | <input type="checkbox"/> West Stockbridge | <input type="checkbox"/> Worthington |
| <input type="checkbox"/> Uxbridge | <input type="checkbox"/> West Tisbury | <input type="checkbox"/> Wrentham |
| <input type="checkbox"/> Wakefield | <input type="checkbox"/> Westborough | <input type="checkbox"/> Yarmouth |
| <input type="checkbox"/> Wales | <input type="checkbox"/> Westfield | |
| <input type="checkbox"/> Walpole | <input type="checkbox"/> Westford | |

Q79 What is your Zip code?

Q80 Do you have any comments you want to share?

Thank you!

CONTACT INFORMATION

MARLENE WARNER
EXECUTIVE DIRECTOR



marlene@masscompulsivegambling.org

MARGOT CAHOON
COMMUNICATIONS DIRECTOR



margot@masscompulsivegambling.org

PHILIP S. KOPEL
RESEARCH AND DATA DIRECTOR



phil@masscompulsivegambling.org

Massachusetts Council on Compulsive Gambling

190 High Street, Suite 5
Boston, Massachusetts 02110

Tel 617-426-4554

Fax 617-426-4555

<http://www.masscompulsivegambling.org>