

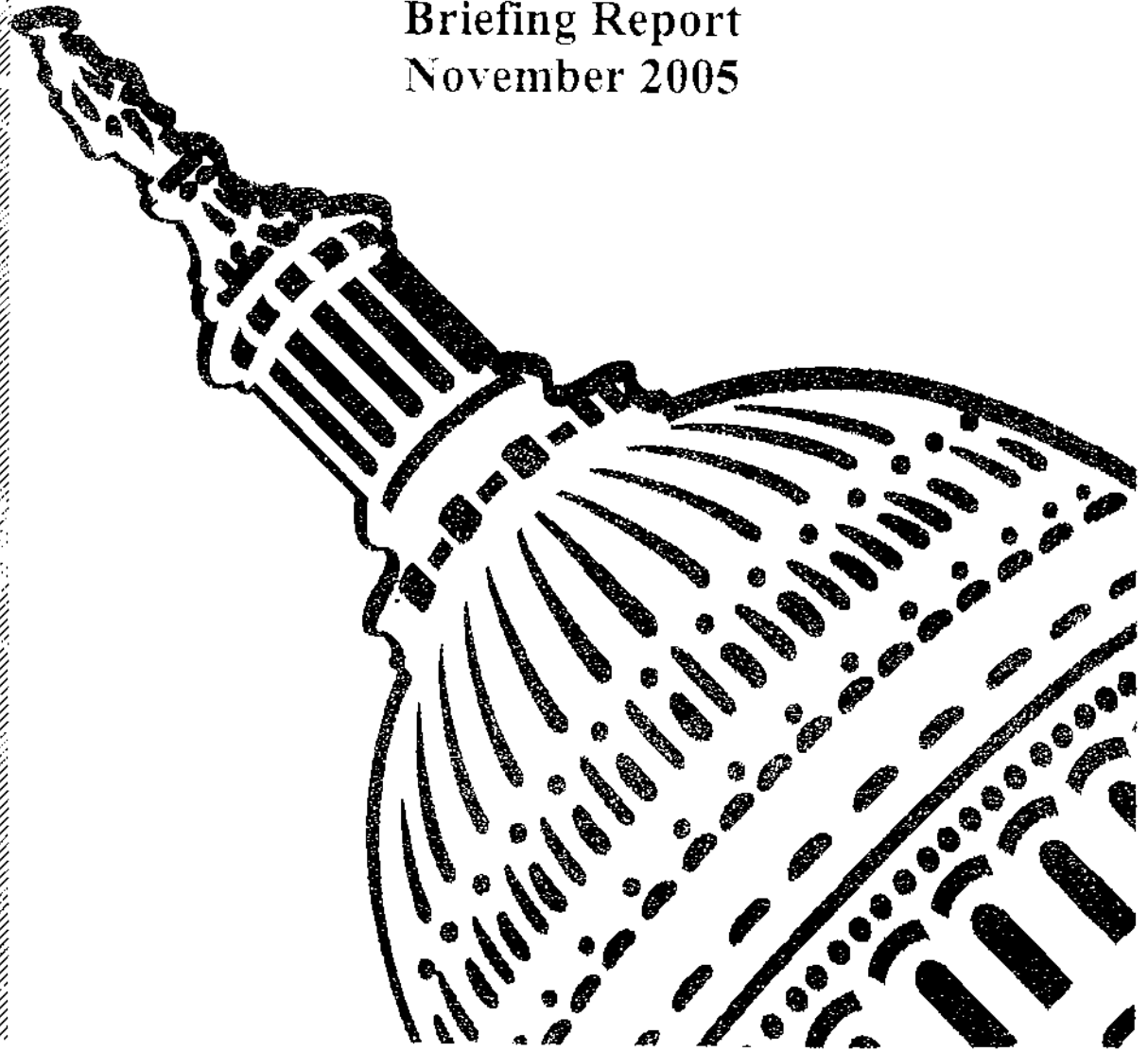
Family Impact Seminars



Indiana

Gambling: What Are the Odds for Indiana Families?

Briefing Report
November 2005



Gambling: What Are the Odds for Indiana Families?

Indiana Family Impact Seminars

November 21, 2005

Sponsoring Organizations

Center for Families, Purdue University

The Department of Family Relations, Ball State University

Family Service Council of Indiana

Indiana Association of Family and Consumer Sciences

The Institute for Family and Social Responsibility, Indiana University

Indiana Association for Marriage and Family Therapy

Indiana Extension Homemakers Association®

Purdue Extension, Consumer and Family Sciences

For a description of the organizations see pages 9 & 10.

Purpose, Presenters and Publications

Family Impact Seminars have been well received by federal policymakers in Washington, DC, and Indiana is one of several states to sponsor such seminars for state policymakers. Family Impact Seminars provide state-of-the-art research on current family issues for state legislators and their aides, Governor's Office staff, state agency representatives, educators, and service providers. One of the best ways to help individuals is by strengthening their families. Therefore, the Family Impact Seminars speakers analyze the consequences an issue, policy or program may have for families.

The seminars provide objective, nonpartisan information on current issues and do not lobby for particular policies. Seminar participants discuss policy options and identify common ground where it exists.

Gambling: What Are the Odds for Indiana Families is the eighth in a continuing series designed to bring a family focus to policymaking. The topic was chosen by the very legislators these seminars are intended to inform. This year's topic focuses on two policy approaches – The Impact of Gambling on Budgets: Households and Beyond and Exploring Gambling as a Public Health Matter. This eighth seminar features the following speakers:

Jennifer Reynolds, M.Ed.
Mgr, Public Health Gambling Project
Dept. of Public Health Sciences
Faculty of Medicine
Univ. of Toronto
Toronto, Canada
(416) 978-8498
Fax (416) 946-0096
jennifer.reynolds@utoronto.ca

Larry DeBoer, Ph.D.
Professor, Agricultural Economics
Purdue University
Krannert Building, Rm. 618
403 W. State Street
West Lafayette, IN 47906
(765) 494-4314
Fax (765) 494-9176
ldeboer@purdue.edu

For further information on the seminar contact coordinator Karen DeZarn, Purdue Extension Administration, Purdue University, 812 West State Street, Matthews Hall 110, West Lafayette, IN 47907-2060

Phone: (765) 494-8252 FAX: (765) 496-1947 e-mail: kdezarn@purdue.edu

We hope that this information is useful to you in your deliberations, and we look forward to continuing to provide educational seminars and briefing reports in the future.

Gambling Links

(Taken from the Center for Families website <http://www.cfs.purdue.edu/CFF>)

1. National Gambling Impact Study (<http://govinfo.library.unt.edu/ngisc/>)

National report released in 1999 that discusses the major issues, such as regulating gambling, problem and pathological gambling, Native American Tribal gambling, Internet gambling, impact on people and places, and future research needs.

2. Gambling Impact and Behavior Study (<http://www.norc.uchicago.edu/new/gamb-fin.htm>)

The National Opinion Research Center at the University of Chicago, in collaboration with a team of consultants, analyzed five new data sets on gambling behavior, problems, and attitudes. Nationally representative surveys were conducted in 1999 with adults and adolescents, and ten community case studies were conducted to study the effects of casino openings. This data was also highlighted in the National Gambling Impact Study.

3. Impact on Gambling: Economic Effects More Measurable than Social Effects (www.gao.gov/new.items/gg00078.pdf)

This report, released in 2000, examined the National Gambling Impact Study and conducted a case study in Atlantic City, NJ from issues raised in the national report. The GAO report focused on four areas:

- the economic effects of gambling, particularly on employment, bankruptcy, and tax revenues and community investment;
- the social effects of gambling;
- the prevalence of pathological gambling, and
- whether communities offer incentives to attract gambling establishments.

Some of the overall findings indicate that there is no direct link between gambling and bankruptcy and it is difficult to clearly identify the social effects of gambling.

4. Center for Urban Policy and the Environment (http://www.urbancenter.iupui.edu/WhatWeDo/WhatWeDo_Projects.asp?subcategoryID=17)

This site provides links to reports that the Center has produced, such as an evaluation of various aspects of Indiana riverboat gambling, needs assessments and market analysis surrounding gambling in Indiana communities. In addition, the Center led the 1999 Indiana Gambling Impact Study Commission and produced a report on the economic and social impacts of gambling in Indiana communities. This report is available by calling the Center at 317-261-3000.

5. Harvard Medical School Institute for Research on Pathological Gambling and Related Disorders

<http://www.divisiononaddictions.org/institute/index.htm>

This site provides links to research, curriculum, and guides that address pathological gambling in adults and adolescents.

6. Public Health Gambling Project, University of Toronto
(<http://www.phgp.org/about.htm>)

The Public Health Gambling project provides links to peer-reviewed research in the areas of gambling and public health. It also provides links to other Canadian and international websites on problem gambling and adolescent gambling.

7. The Centre for Gambling Studies, The University of Auckland
(<http://www.health.auckland.ac.nz/population-health/gambling-studies/>)

Through the Medical and Health Sciences division, this website offers links to international research and researchers on gambling, particularly continuous forms of gambling such as electronic gambling machines.

8. Gambling in America ((<http://www.baylor.edu/provost/index.php?id=28260>))

This book, written by Dr. Earl Grinols, establishes a framework for a cost-benefit analysis to evaluate the social and economic costs of casinos in American communities. Dr. Grinols was one of the first academics to call for a national gambling impact study commission, and was instrumental in bringing attention to the social and economic costs of gambling in America. This link is to his faculty website at Baylor University. The book may be ordered through Amazon.com.



A Checklist for Assessing the Impact of Policies and Programs on Families

The first step in developing family-friendly policies is to ask the right questions:

- ❖ What can government and community institutions do to enhance the family's capacity to help itself and others?
- ❖ What effect does (or will) this policy (or proposed program) have for families? Will it help or hurt, strengthen or weaken family life?

These questions sound simple, but they can be difficult to answer.

The Family Criteria (Ad Hoc) Task Force of the Consortium of Family Organizations (COFO) developed a checklist to assess the intended and unintended consequences of policies and programs on family stability, family relationships, and family responsibilities. The checklist includes six basic principles. These principles serve as the criteria for evaluating policies and programs for sensitivity to and support of families. Each principle is accompanied by a series of family impact questions.

The principles are not rank ordered and sometimes they conflict with each other, requiring trade-offs. Cost effectiveness also must be considered. Some questions are value-neutral and others incorporate specific values. People may not always agree on these values, so sometimes the questions will require rephrasing. This tool, however, reflects a broad nonpartisan consensus, and it can be useful to people across the political spectrum.

For the questions that apply to your policy or program, record the impact on family well-being.

Principle 1. Family support and responsibilities.

Policies and programs should aim to support and supplement family functioning and provide substitute services only as a last resort.

Does the proposal or program:

- ❖ support and supplement parents' and other family members' ability to carry out their responsibilities?
- ❖ provide incentives for other persons to take over family functioning when doing so may not be necessary?
- ❖ set unrealistic expectations for families to assume financial and/or caregiving responsibilities for dependent, seriously ill, or disabled family members?
- ❖ enforce absent parents' obligations to provide financial support for their children?

Principle 2. Family membership and stability.

Whenever possible, policies and programs should encourage and reinforce marital, parental, and family commitment and stability, especially when children are involved. Intervention in family membership and living arrangements is usually justified only to protect family members from serious harm or at the request of the family itself.

Does the policy or program:

- ❖ provide incentives or disincentives to marry, separate, or divorce?
- ❖ provide incentives or disincentives to give birth to, foster, or adopt children?
- ❖ strengthen marital commitment or parental obligations?
- ❖ use appropriate criteria to justify removal of a child or adult from the family?
- ❖ allocate resources to help keep the marriage or family together when this is the appropriate goal?
- ❖ recognize that major changes in family relationships such as divorce or adoption are processes that extend over time and require continuing support and attention?

Principle 3. Family involvement and interdependence.

Policies and programs must recognize the interdependence of family relationships, the strength and persistence of family ties and obligations, and the wealth of resources that families can mobilize to help their members.

To what extent does the policy or program:

- ❖ recognize the reciprocal influence of family needs on individual needs, and the influence of individual needs on family needs?
- ❖ recognize the complexity and responsibilities involved in caring for family members with special needs (e.g., physically or mentally disabled, or chronically ill)?
- ❖ involve immediate and extended family members in working toward a solution?
- ❖ acknowledge the power and persistence of family ties, even when they are problematic or destructive?
- ❖ build on informal social support networks (such as community/neighborhood organizations, religious communities) that are essential to families' lives?
- ❖ respect family decisions about the division of labor?
- ❖ address issues of power inequity in families?
- ❖ ensure perspectives of all family members are represented?
- ❖ assess and balance the competing needs, rights, and interests of various family members?
- ❖ protect the rights and safety of families while respecting parents' rights and family integrity?

Principle 4. Family partnership and empowerment.

Policies and programs must encourage individuals and their close family members to collaborate as partners with program professionals in delivery of services to an individual. In addition, parent and family representatives are an essential resource in policy development, program planning, and evaluation.

In what specific ways does the policy or program:

- ❖ provide full information and a range of choices to families?
- ❖ respect family autonomy and allow families to make their own decisions?
On what principles are family autonomy breached and program staff allowed to intervene and make decisions?
- ❖ encourage professionals to work in collaboration with the families of their clients, patients, or students?
- ❖ take into account the family's need to coordinate the multiple services they may require and integrate well with other programs and services that the families use?
- ❖ make services easily accessible to families in terms of location, operating hours, and easy-to-use application and intake forms?
- ❖ prevent participating families from being devalued, stigmatized, or subjected to humiliating circumstances?
- ❖ involve parents and family representatives in policy and program development, implementation, and evaluation?

Principle 5. Family diversity.

Families come in many forms and configurations, and policies and programs must take into account their varying effects on different types of families. Policies and programs must acknowledge and value the diversity of family life and not discriminate against or penalize families solely for reasons of structure, roles, cultural values, or life stage.

How does the policy or program:

- ❖ affect various types of families?
- ❖ acknowledge intergenerational relationships and responsibilities among family members?
- ❖ provide good justification for targeting only certain family types, for example, only employed parents or single parents? Does it discriminate against or penalize other types of families for insufficient reason?
- ❖ identify and respect the different values, attitudes, and behavior of families from various racial, ethnic, religious, cultural, and geographic backgrounds that are relevant to program effectiveness?

Principle 6. Support of vulnerable families.

Families in greatest economic and social need, as well as those determined to be most vulnerable to breakdown, should be included in government policies and programs.

Does the policy or program:

- ❖ identify and publicly support services for families in the most extreme economic or social need?
- ❖ give support to families who are most vulnerable to breakdown and have the fewest resources?
- ❖ target efforts and resources toward preventing family problems before they become serious crises or chronic situations?

Adapted from Ooms, T. (1995). Taking families seriously as an essential policy tool. Paper prepared for an expert meeting on Family Impact in Leuven, Belgium.

The first version of this checklist was published by Ooms, T., & Preister, S. (Eds., 1988). A strategy for strengthening families: Using family criteria in policymaking and program evaluation. Washington DC: Family Impact Seminar.

The checklist and the papers are available from Karen Bogenschneider and Jessica Mills of the Policy Institute for Family Impact Seminars at the University of Wisconsin-Madison/Extension, 120 Human Ecology, 1300 Linden Drive, Madison, WI, 53706; phone (608) 263-2353; FAX (608) 262-5335; <http://sohe.wisc.edu/familyimpact>.

Sponsoring Organizations and Descriptions

The Center for Families at Purdue University focuses on improving the quality of life for families and strengthening the capacity of families to provide nurturing environments for their members. To accomplish this, the center works with four important groups whose efforts directly impact quality of life for families: extension educators, human service providers, employers, and policymakers. With informed sensitivity to family issues, these groups have the power to improve the quality of life for families in Indiana and beyond.

The Department of Family Relations at Ball State University includes a variety of majors from interior design and residential property management to nutrition and marriage and family relations. We offer courses in family relations, infant/toddler, child development, marriage, life-work management, family stress and family policy. Students are also required to take interdisciplinary coursework. In addition, students are required to complete a 400 hour internship at a family or child related facility which also includes government internships. Our curriculum has been designed to fulfill the academic requirements to become a Certified Family Life Educator (CFLE). CFLEs have received academic training in ten substantive areas related to the family, one of which is family policy, and are certified by the National Council of Family Relations, a professional organization.

The purpose of the Family Service Council of Indiana is to represent families and respond to their needs by strengthening member agencies and creating alliances to promote excellence in advocacy and service for families throughout Indiana. With 12 member agencies, the Family Service Council serves the citizens of nearly 60 Hoosier counties. FSCI member agencies offer a wide variety of programs, including counseling, sexual abuse assessment, homemaker services, children's programs, services for victims of domestic violence, as well as many other diverse programs for over 90,000 individuals, approximately 80 percent of whom are low income. These services are offered regardless of race, creed, or color on a sliding fee scale supported by local United Ways and governmental grants. Statewide, FSCI members employ approximately 1,000 people with various professional degrees and specific skills to assist clients in resolving their life issues. The total operating budgets for these member agencies range from \$220,000 to \$3.5 million.

The members of the Indiana Association of Family and Consumer Sciences focus on an integrative approach to the relationships among individuals, families and communities as well as the environments in which they function. The association supports the profession as it provides leadership in: improving individual, family and community well being; impacting the development, delivery and evaluation of consumer goods and services; influencing the creation of public policy; and shaping social change.

The Indiana Association of Marriage and Family Therapy is part of the American Association of Marriage and Family Therapy. Since the founding of AAMFT in 1942, they have been involved with the problems, needs and changing patterns of couples and family relationships. The association leads the way to increasing understanding, research and education in the field of marriage and family therapy, and ensuring that the public's needs are met by trained practitioners. The AAMFT provides individuals with the tools and resources they need to succeed as marriage and family therapists.

The Institute for Family and Social Responsibility is a joint venture of the Schools of Social Work and Public and Environmental Affairs designed to bring the resources of Indiana University researchers to the assistance of public policy makers on issues impacting Hoosier families. The Institute's mission is to bring together the resources of citizens, governments, communities and Indiana University to better the lives of children and families. Ongoing research projects have examined the impacts of welfare reforms, the efficiency of the township system of government, the adequacy of child support guidelines, community responses to the Temporary Assistance to Needy Families legislation, performance contracting for intensive family preservation services, and AIDS education for incarcerated youth. The Institute serves as the National Child Support Enforcement Research Clearinghouse.

It is the mission of the Indiana Extension Homemakers Association® to strengthen families through continuing education, leadership development, and volunteer community support. We share information on new knowledge and research with our members and communities, promote programs on developing skills and family issues, and we support projects which help children and families in today's world.

Purdue Extension Consumer and Family Sciences provides informal educational programs that increase knowledge, influence attitudes, teach skills, and inspire aspirations. Through the adoption and application of these practices, the quality of individual, family, and community life is improved. Consumer and Family Sciences Extension is a part of the mission of the College of Consumer and Family Sciences at Purdue University and the Purdue Extension Service

**The Impact of
Gambling on Budgets:
Households and Beyond**

**Larry DeBoer
Purdue University**

Table 1
Demographic Characteristics of Samples

	Single Adult, Low Income		Single Adult, High Income		Two Adults, Low Income		Two Adults, High Income		Households with Children, Low Income		Children, High Income	
	Less Gaming	More Gaming	Less Gaming	More Gaming	Less Gaming	More Gaming	Less Gaming	More Gaming	Less Gaming	More Gaming	Less Gaming	More Gaming
Sample Size	6,898	148	1,855	42	4,447	89	3,987	172	6,665	69	7,443	149
Mean Numbers of People												
Persons in household	4.10	4.00	4.00	4.00	2.00	2.00	2.00	2.00	3.82	3.84	3.94	3.78
Children under 18	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1.77	1.38	1.51	0.89
Persons 65 and over	0.35	0.33	0.11	0.16	0.99	0.92	0.34	0.33	0.10	0.18	0.57	0.17
Female	0.57	0.54	0.54	0.51	0.50	0.54	1.01	1.00	1.58	1.58	2.10	2.55
Mean Age of reference person	52.17	54.40	47.02	50.19	51.67	54.07	52.99	58.55	40.09	44.95	42.70	48.31
Percent of Households												
Male	42.19	39.80	55.55	49.15	39.55	41.73	55.24	32.55	42.33	34.19	57.49	70.12
Female	57.81	59.20	44.45	29.87	59.45	28.27	34.76	37.45	57.67	35.81	42.51	29.88
Black or African American	12.63	9.33	7.53	19.33	8.35	1.75	3.41	4.71	18.15	26.29	7.88	10.78
White, Asian, and A. Other Races	87.37	90.67	92.47	50.64	91.65	98.25	96.59	95.29	81.85	73.71	92.12	89.21
Hispanic or Latino	5.99	10.00	3.78	1.00	5.00	5.88	3.42	0.83	10.00	12.25	7.80	11.74
Percent Homeowner/Renter												
Homeowner	45.96	49.38	37.93	58.40	32.92	32.89	68.04	65.19	59.09	72.12	63.74	61.16
Renter	54.04	50.62	62.07	33.60	17.08	7.41	11.96	11.91	41.01	27.88	11.26	38.84
Mean Number of Vehicles Owned	0.93	1.12	1.41	1.79	2.13	2.35	2.75	2.90	1.91	2.59	2.91	3.54
Percent Educational Attainment												
Elementary (1-8)	9.73	14.01	1.52	0.00	9.09	8.19	1.13	0.83	7.88	5.08	1.50	1.37
High school (9-12)	37.66	45.23	14.22	29.70	42.98	54.71	24.94	38.47	46.76	46.31	23.16	45.07
College	53.25	40.76	84.36	70.30	47.94	37.10	73.94	60.22	45.36	48.40	72.29	52.95
Mean Income and Spending (dollars)												
Income before taxes	13,643	20,314	72,203	70,521	16,582	19,510	84,143	77,969	18,739	14,612	62,973	55,153
Total expenditures	19,627	28,950	44,124	51,199	33,813	37,604	80,963	58,205	32,454	49,270	64,647	59,067
Lotteries and charitable losses	10	1,508	19	241	16	1,304	22	1,042	10	1,579	19	1,119

Source: Calculated from Bureau of Labor Statistics, Consumer Expenditure Survey, Interview microdata, 2003.

Table 2

Mean Incomes and Budgets of Households With Less and More Gaming Expenditures

Single Adult, Low Income	Dollars			Percentage		
	Less	More	Difference	Less	More	Difference
				Percentage of Income		
Income before taxes	13,543	20,314	6,770	100.0%	100.0%	0.0%
Wages and salaries	8,071	11,385	3,314	57.9%	58.5%	0.6%
Self-employment income	216	1,217	1,011	1.6%	6.0%	4.5%
Social Security, private and governmental	4,597	6,717	1,749	32.9%	30.7%	1.8%
Interest, dividends, rental income	395	488	93	2.8%	2.4%	0.4%
Unemployment and workers' comp	140	169	29	1.0%	0.8%	0.2%
Public assistance	176	176	(0)	1.3%	0.6%	0.7%
Respite contributions for support	198	49	(149)	1.4%	0.2%	1.2%
Other income	205	128	(77)	1.5%	0.6%	0.8%
Total Expenditures	18,627	28,960	10,333	134.6%	142.6%	8.0%
Implied Saving (+) or Dis-saving/Debt (-)	(4,784)	(8,646)	(3,862)	-34.6%	-42.6%	-8.0%
				Percentage of Expenditures		
Total Expenditures	18,627	28,960	10,333	100.0%	100.0%	0.0%
Food	2,686	3,518	932	14.4%	12.5%	1.9%
Food at home	1,968	2,358	382	10.6%	8.1%	2.5%
Food away from home	718	1,268	550	3.9%	4.4%	0.5%
Alcoholic beverages	297	737	575	1.1%	2.5%	1.4%
At home	101	251	150	0.5%	0.9%	0.5%
Away from home	196	481	375	0.6%	1.7%	1.1%
Housing	7,101	8,995	1,795	38.1%	30.7%	7.4%
Owned Dwellings	1,945	3,037	1,093	10.4%	10.5%	0.1%
Rented Dwellings	2,619	2,929	310	14.0%	10.1%	3.9%
Other Dwellings	195	218	63	0.8%	0.8%	0.1%
Utilities, fuels, and public services	1,620	1,953	333	8.7%	6.7%	2.0%
Household operations	346	234	(82)	1.7%	0.8%	0.9%
Household furnishings and equipment	457	535	78	2.5%	1.8%	0.6%
Apparel and services	501	876	375	2.7%	3.0%	0.3%
Apparel	436	778	342	2.3%	2.7%	0.3%
Services	65	98	32	0.4%	0.3%	0.0%
Transportation	3,162	4,975	1,873	16.7%	17.2%	0.5%
Vehicle purchases	1,438	2,590	1,252	7.2%	8.9%	1.7%
Gasoline and motor oil	606	712	106	3.3%	2.5%	0.8%
Vehicle license charges	171	187	16	0.9%	0.6%	0.0%
Maintenance and repairs	308	512	204	1.6%	1.1%	0.5%
Vehicle insurance	427	591	163	2.3%	2.0%	0.3%
Vehicle rental, limousine, other charges	151	299	148	0.8%	1.0%	0.2%
Public transportation	179	283	104	0.9%	1.0%	0.1%

Table 2

Mean Incomes and Budgets of Households With Less and More Gaming Expenditures

Single Adult, Low Income	Dollars			Percentage of Expenditures		
	Gaming: Less	More	Difference	Gaming: Less	More	Difference
Health care	1,395	1,758	363	7.5%	6.1%	-1.4%
Health insurance	760	1,121	361	4.1%	3.9%	-0.2%
Medical services	315	278	(37)	1.7%	1.0%	-0.7%
Prescription drugs	280	323	43	1.5%	1.1%	-0.4%
Medical supplies	40	35	(5)	0.2%	0.1%	-0.1%
Entertainment	781	1,950	1,168	4.2%	6.7%	2.5%
Fees and admissions	174	372	198	0.9%	1.3%	0.3%
Television, radios, sound equipment	404	820	416	2.2%	2.8%	0.7%
Pets, toys and playground equipment	122	130	8	0.7%	0.5%	-0.2%
Other entertainment	81	627	546	0.4%	2.2%	1.7%
Personal care	139	176	37	0.7%	0.6%	-0.1%
Products	3	2	(1)	0.0%	0.0%	0.0%
Services	136	175	38	0.7%	0.6%	-0.1%
Reading	78	116	38	0.4%	0.4%	0.0%
Newspapers and magazines	48	82	35	0.3%	0.3%	0.0%
Books	30	34	4	0.2%	0.1%	0.0%
Education	490	18	(472)	2.6%	0.1%	-2.6%
College tuition	395	-	(395)	2.1%	0.0%	-2.1%
Elementary and high school tuition	3	-	(3)	0.0%	0.0%	0.0%
Other schools tuition	7	-	(7)	0.0%	0.0%	0.0%
Other expenses and supplies	85	18	(67)	0.5%	0.1%	-0.4%
Tobacco products/smoking supplies	181	332	151	1.0%	1.1%	0.2%
Miscellaneous	313	432	119	1.7%	1.5%	-0.2%
Legal and Accounting fees	79	229	150	0.4%	0.8%	0.4%
Funeral and Cemetery expenses	51	60	9	0.3%	0.2%	-0.1%
Finance, bank, interest charges	146	108	(38)	0.8%	0.4%	-0.4%
Other miscellaneous	36	35	(1)	0.2%	0.1%	-0.1%
Lotteries and parimutuel losses	10	1,506	1,496	0.1%	5.2%	5.1%
Cash contributions	706	1,676	970	3.8%	5.8%	2.0%
Charity and political contributions	304	177	(126)	1.6%	0.6%	-1.0%
Alimony and child support	155	631	476	0.8%	2.2%	1.3%
Cash gifts	247	867	621	1.3%	3.0%	1.7%
Personal insurance and pensions	934	1,896	962	5.0%	6.5%	1.5%
Life and other personal insurance	123	252	129	0.7%	0.9%	0.2%
Pensions	159	547	387	0.9%	1.9%	1.0%
Deductions for Social Security	652	1,097	445	3.5%	3.8%	0.3%

Table 3

Mean Incomes and Budgets of Households With Less and More Gaming Expenditures

Single Adult, High Income	Dollars			Percentage of Income		
	Gaming: Less	More	Difference	Gaming: Less	More	Difference
income before taxes	72,233	70,821	(1,413)	100.0%	100.0%	0.0%
Wages and salaries	58,496	52,974	(5,521)	81.0%	74.8%	-6.2%
Self-employment income	5,696	7,206	1,511	7.9%	10.2%	2.3%
Social Security, private and government	4,420	8,604	4,184	6.1%	12.1%	6.0%
Interest, dividends, rental income	2,695	1,982	(713)	3.7%	2.8%	-0.9%
Unemployment and workers' comp.	83	54	(29)	0.1%	0.1%	0.0%
Public assistance	-	-	-	0.0%	0.0%	0.0%
Regular contributions for support	619	-	(619)	0.9%	0.0%	-0.9%
Other income	225	-	(225)	0.3%	0.0%	-0.3%
Total Expenditures	44,124	51,198	7,075	61.1%	72.3%	11.2%
Implied Saving (+) or Dis-saving/Debt (-)	28,109	19,622	(8,487)	38.9%	27.7%	-11.2%
				Percentage of Expenditures		
Total Expenditures	44,124	51,198	7,075	100.0%	100.0%	0.0%
Food	4,595	5,117	522	10.4%	10.0%	-0.4%
Food at home	2,713	2,795	82	6.1%	5.5%	-0.7%
Food away from home	1,882	2,322	439	4.3%	4.5%	0.3%
Alcoholic beverages	617	1,000	383	1.4%	2.0%	0.6%
At home	254	527	273	0.6%	1.0%	0.5%
Away from home	363	473	110	0.8%	0.9%	0.1%
Housing	14,780	14,613	(167)	33.5%	28.5%	-5.0%
Owned Dwellings	6,587	5,857	(730)	14.9%	11.4%	-3.5%
Rented Dwellings	2,967	2,713	(254)	6.7%	5.3%	-1.4%
Other Lodging	710	645	(65)	1.6%	1.3%	-0.3%
Utilities, fuels, and public services	2,451	2,909	457	5.6%	5.7%	0.1%
Household operations	494	504	10	1.1%	1.0%	-0.1%
Household furnishings and equipment	1,570	1,985	415	3.6%	3.9%	0.3%
Apparel and services	1,297	2,003	706	2.9%	3.9%	1.0%
Apparel	1,123	1,724	601	2.5%	3.4%	0.8%
Services	174	279	106	0.4%	0.5%	0.2%
Transportation	7,344	9,300	1,956	16.6%	18.2%	1.5%
Vehicle purchases	3,412	3,550	138	7.7%	6.9%	-0.8%
Gasoline and motor oil	1,015	1,355	340	2.3%	2.6%	0.3%
Vehicle finance charges	303	566	263	0.7%	1.1%	0.4%
Maintenance and repairs	591	881	290	1.3%	1.7%	0.4%
Vehicle insurance	846	1,086	240	1.9%	2.1%	0.2%
Vehicle rental, licenses, other charges	526	980	454	1.2%	1.9%	0.7%
Public transportation	651	882	231	1.5%	1.7%	0.2%

Table 3

Mean Incomes and Budgets of Households With Less and More Gaming Expenditures

Single Adult, High Income	Dollars			Percentage of Expenditures		
	Gaming: Less	More	Difference	Gaming: Less	More	Difference
Health care	1,767	1,899	132	4.0%	3.7%	-0.3%
Health insurance	834	1,154	319	1.9%	2.3%	0.4%
Medical services	676	492	(184)	1.5%	1.0%	-0.6%
Prescription drugs	208	231	25	0.5%	0.5%	0.0%
Medical supplies	51	23	(28)	0.1%	0.0%	-0.1%
Entertainment	1,991	3,676	1,684	4.5%	7.2%	2.7%
Fees and admissions	639	1,028	389	1.4%	2.0%	0.6%
Television, radios, sound equipment	816	1,063	267	1.9%	2.1%	0.3%
Pets, toys and playground equipment	275	256	(19)	0.6%	0.5%	-0.1%
Other entertainment	261	1,308	1,047	0.6%	2.6%	2.0%
Personal care	240	231	(8)	0.5%	0.5%	-0.1%
Products	6	-	(6)	0.0%	0.0%	0.0%
Services	234	231	(2)	0.5%	0.5%	-0.1%
Reading	168	239	71	0.4%	0.5%	0.1%
Newspapers and magazines	83	144	60	0.2%	0.3%	0.1%
Books	85	95	11	0.2%	0.2%	0.0%
Education	473	69	(404)	1.1%	0.1%	-0.9%
College tuition	362	11	(351)	0.8%	0.0%	-0.8%
Elementary and high school tuition	47	-	(47)	0.1%	0.0%	-0.1%
Other schools tuition	11	2	(9)	0.0%	0.0%	0.0%
Other expenses and supplies	52	56	3	0.1%	0.1%	0.0%
Tobacco products/smoking supplies	222	832	609	0.5%	1.6%	1.1%
Miscellaneous	745	408	(336)	1.7%	0.8%	-0.9%
Legal and Accounting fees	301	23	(278)	0.7%	0.0%	-0.6%
Funeral and Cemetery expenses	51	25	(26)	0.1%	0.0%	-0.1%
Finance, bank, interest charges	268	277	9	0.6%	0.5%	-0.1%
Other miscellaneous	125	83	(42)	0.3%	0.2%	-0.1%
Lotteries and parimutuel losses	19	941	923	0.0%	1.8%	1.8%
Cash contributions	2,653	3,418	765	6.0%	6.7%	0.7%
Charity and political contributions	1,148	761	(386)	2.6%	1.5%	-1.1%
Alimony and child support	1,128	2,198	1,070	2.6%	4.3%	1.7%
Cash gifts	378	459	81	0.9%	0.9%	0.0%
Personal insurance and pensions	7,213	7,453	240	16.3%	14.6%	-1.6%
Life and other personal insurance	336	442	106	0.8%	0.9%	0.1%
Pensions	2,312	2,582	269	5.2%	5.0%	-0.2%
Deductions for Social Security	4,565	4,429	(136)	10.4%	8.7%	-1.7%

Table 4

Mean Incomes and Budgets of Households With Less and More Gaming Expenditures

Two Adults, Low Income	Dollars			Gaming:		
	Gaming: Less	More	Difference	Less	More	Difference
				Percentage of Income		
Income before taxes	16,582	19,500	2,918	100.0%	100.0%	0.0%
Wages and salaries	6,690	6,031	(658)	40.3%	30.9%	-9.4%
Self-employment income	59	(646)	(705)	0.4%	-3.3%	-3.7%
Social Security, private and government	8,933	12,899	3,966	53.9%	66.1%	12.3%
Interest, dividends, rental income	485	880	395	2.9%	4.5%	1.6%
Unemployment and workers' comp.	137	208	71	0.8%	1.1%	0.2%
Public assistance	208	89	(119)	1.3%	0.5%	-0.8%
Regular contributions for support	33	31	(2)	0.2%	0.2%	0.0%
Other income	38	7	(31)	0.2%	0.0%	-0.2%
Total Expenditures	30,813	37,604	6,791	185.8%	192.8%	7.0%
Implied Saving (+) or Dis-saving/Debt (-)	(14,231)	(18,104)	(3,873)	-85.8%	-92.8%	-7.0%
				Percentage of Expenditures		
Total Expenditures	30,813	37,604	6,791	100.0%	100.0%	0.0%
Food	4,758	5,554	796	15.4%	14.8%	-0.7%
Food at home	3,620	3,933	312	11.7%	10.5%	-1.3%
Food away from home	1,138	1,621	483	3.7%	4.3%	0.6%
Alcoholic beverages	186	367	181	0.6%	1.0%	0.4%
At home	112	178	66	0.4%	0.5%	0.1%
Away from home	74	189	115	0.2%	0.5%	0.3%
Housing	9,924	9,235	(690)	32.2%	24.6%	-7.7%
Owned Dwellings	4,152	3,680	(472)	13.5%	9.8%	-3.7%
Rented Dwellings	1,224	844	(380)	4.0%	2.2%	-1.7%
Other Lodging	395	471	77	1.3%	1.3%	0.0%
Utilities, fuels, and public services	2,696	2,709	13	8.8%	7.2%	-1.5%
Household operations	402	462	60	1.3%	1.2%	-0.1%
Household furnishings and equipment	1,055	1,069	14	3.4%	2.8%	-0.6%
Apparel and services	738	1,036	298	2.4%	2.8%	0.4%
Apparel	674	988	314	2.2%	2.6%	0.4%
Services	64	48	(16)	0.2%	0.1%	-0.1%
Transportation	6,377	9,481	3,103	20.7%	25.2%	4.5%
Vehicle purchases	2,945	5,578	2,634	9.6%	14.8%	5.3%
Gasoline and motor oil	1,186	1,384	198	3.8%	3.7%	-0.2%
Vehicle finance charges	272	194	(78)	0.9%	0.5%	-0.4%
Maintenance and repairs	482	676	194	1.6%	1.8%	0.2%
Vehicle insurance	799	986	187	2.6%	2.6%	0.0%
Vehicle rental, licenses, other charges	363	459	96	1.2%	1.2%	0.0%
Public transportation	331	203	(129)	1.1%	0.5%	-0.5%

Table 4

Mean Incomes and Budgets of Households With Less and More Gaming Expenditures

Two Adults, Low Income	Dollars			Gaming:		
	Less	More	Difference	Less	More	Difference
				Percentage of Expenditures		
Health care	3,526	4,712	1,186	11.4%	12.5%	1.1%
Health insurance	1,997	2,453	456	6.5%	6.5%	0.0%
Medical services	753	798	45	2.4%	2.1%	-0.3%
Prescription drugs	675	1,038	363	2.2%	2.8%	0.6%
Medical supplies	101	423	322	0.3%	1.1%	0.8%
Entertainment	1,610	2,168	558	5.2%	5.8%	0.5%
Fees and admissions	328	671	343	1.1%	1.8%	0.7%
Television, radios, sound equipment	590	877	287	1.9%	2.3%	0.4%
Pets, toys and playground equipment	223	285	62	0.7%	0.8%	0.0%
Other entertainment	470	336	(134)	1.5%	0.9%	-0.6%
Personal care	256	292	36	0.8%	0.8%	-0.1%
Products	4	11	6	0.0%	0.0%	0.0%
Services	252	282	30	0.8%	0.7%	-0.1%
Reading	142	173	31	0.5%	0.5%	0.0%
Newspapers and magazines	94	137	43	0.3%	0.4%	0.1%
Books	47	35	(12)	0.2%	0.1%	-0.1%
Education	243	18	(225)	0.8%	0.0%	-0.7%
College tuition	194	18	(176)	0.6%	0.0%	-0.6%
Elementary and high school tuition	1	-	(1)	0.0%	0.0%	0.0%
Other schools tuition	17	-	(17)	0.1%	0.0%	-0.1%
Other expenses and supplies	31	-	(31)	0.1%	0.0%	-0.1%
Tobacco products/smoking supplies	233	268	35	0.8%	0.7%	0.0%
Miscellaneous	428	525	97	1.4%	1.4%	0.0%
Legal and Accounting fees	100	113	13	0.3%	0.3%	0.0%
Funeral and Cemetery expenses	147	148	1	0.5%	0.4%	-0.1%
Finance, bank, interest charges	111	205	94	0.4%	0.5%	0.2%
Other miscellaneous	70	59	(10)	0.2%	0.2%	-0.1%
Lotteries and parimutuel losses	16	1,304	1,289	0.1%	3.5%	3.4%
Cash contributions	1,235	1,515	281	4.0%	4.0%	0.0%
Charity and political contributions	744	566	(178)	2.4%	1.5%	-0.9%
Alimony and child support	85	-	(85)	0.3%	0.0%	-0.3%
Cash gifts	406	949	544	1.3%	2.5%	1.2%
Personal insurance and pensions	1,143	957	(185)	3.7%	2.5%	-1.2%
Life and other personal insurance	415	333	(82)	1.3%	0.9%	-0.5%
Pensions	157	102	(55)	0.5%	0.3%	-0.2%
Deductions for Social Security	570	523	(47)	1.9%	1.4%	-0.5%

Table 5

Mean Incomes and Budgets of Households With Less and More Gaming Expenditures

Two Adults, High Income	Dollars			Gaming:		
	Less	More	Difference	Less	More	Difference
				Percentage of Income		
Income before taxes	84,143	77,966	(6,175)	100.0%	100.0%	0.0%
Wages and salaries	73,416	69,404	(4,011)	78.0%	76.2%	-1.6%
Self-employment income	5,056	2,477	(2,581)	5.4%	3.2%	-2.2%
Social Security, private and government	11,713	13,947	2,233	12.4%	17.9%	5.4%
Interest, dividends, rental income	3,266	1,428	(1,858)	3.6%	1.8%	-1.7%
Unemployment and workers' comp.	357	670	313	0.4%	0.9%	0.5%
Public assistance	52	25	(27)	0.1%	0.0%	0.0%
Regular contributions for support	133	17	(117)	0.1%	0.0%	-0.1%
Other income	128	1	(127)	0.1%	0.0%	-0.1%
Total Expenditures	60,963	58,205	(2,757)	64.8%	74.7%	9.9%
Implied Saving (+) or Dis-saving/Debt (-)	33,181	19,763	(13,418)	35.2%	25.3%	-9.9%
				Percentage of Expenditures		
Total Expenditures	60,963	58,205	(2,757)	100.0%	100.0%	0.0%
Food	6,687	6,367	(300)	10.9%	10.9%	0.0%
Food at home	4,290	4,164	(126)	7.0%	7.2%	0.1%
Food away from home	2,377	2,203	(174)	3.9%	3.8%	-0.1%
Alcoholic beverages	610	649	139	0.8%	1.1%	0.3%
At home	268	249	(19)	0.4%	0.4%	0.0%
Away from home	241	400	159	0.4%	0.7%	0.3%
Housing	17,217	14,313	(2,903)	28.2%	24.6%	-3.7%
Owned Dwellings	6,080	6,649	(1,411)	13.2%	11.4%	-1.8%
Rented Dwellings	1,353	964	(389)	2.2%	1.7%	-0.6%
Other Lodging	1,146	857	(290)	1.9%	1.5%	-0.4%
Utilities, fuels, and public services	3,503	3,289	(214)	5.7%	5.7%	-0.1%
Household operations	804	667	(137)	1.3%	1.1%	-0.2%
Household furnishings and equipment	2,349	1,887	(463)	3.9%	3.2%	-0.6%
Apparel and services	1,712	1,618	(94)	2.8%	2.8%	0.0%
Apparel	1,545	1,480	(65)	2.5%	2.5%	0.0%
Services	167	138	(29)	0.3%	0.2%	0.0%
Transportation	12,589	17,595	5,006	20.7%	30.2%	9.5%
Vehicle purchases	6,621	11,706	4,885	11.2%	20.1%	8.9%
Gasoline and motor oil	1,752	1,972	220	2.9%	3.4%	0.5%
Vehicle finance charges	537	639	102	0.9%	1.1%	0.2%
Maintenance and repairs	856	924	66	1.4%	1.6%	0.2%
Vehicle insurance	1,198	1,284	116	1.9%	2.2%	0.3%
Vehicle rental, licenses, other charges	664	664	0	1.1%	1.1%	0.1%
Public transportation	799	405	(384)	1.3%	0.7%	-0.6%

Table 5

Mean Incomes and Budgets of Households With Less and More Gaming Expenditures

Two Adults, High Income	Dollars			Percentage of Expenditures		
	Gaming Less	More	Difference	Gaming Less	More	Difference
Health care	3,456	2,736	(720)	5.7%	4.7%	-1.0%
Health insurance	1,819	1,328	(492)	3.0%	2.3%	-0.7%
Medical services	931	816	(116)	1.5%	1.4%	-0.1%
Prescription drugs	561	520	(41)	0.9%	0.9%	0.0%
Medical supplies	144	72	(72)	0.2%	0.1%	-0.1%
Entertainment	3,400	2,831	(569)	5.6%	4.9%	-0.7%
Fees and admissions	862	850	(1)	1.4%	1.5%	0.1%
Television, radios, sound equipment	910	918	9	1.5%	1.6%	0.1%
Pets, toys and playground equipment	475	490	14	0.8%	0.8%	0.1%
Other entertainment	1,153	563	(590)	1.9%	1.0%	-0.9%
Personal care	434	388	(46)	0.7%	0.7%	0.0%
Products	10	11	1	0.0%	0.0%	0.0%
Services	424	377	(47)	0.7%	0.6%	-0.0%
Reading	239	221	(18)	0.4%	0.4%	0.0%
Newspapers and magazines	134	147	13	0.2%	0.3%	0.0%
Books	102	74	(28)	0.2%	0.1%	-0.0%
Education	986	259	(727)	1.6%	0.4%	-1.2%
College tuition	741	242	(499)	1.2%	0.4%	-0.8%
Elementary and high school tuition	47	-	(47)	0.1%	0.0%	-0.1%
Other schools tuition	16	-	(16)	0.0%	0.0%	0.0%
Other expenses and supplies	181	17	(165)	0.3%	0.0%	-0.3%
Tobacco products/smoking supplies	297	695	398	0.5%	1.2%	0.7%
Miscellaneous	707	753	56	1.2%	1.3%	0.2%
Legal and Accounting fees	148	157	10	0.2%	0.3%	0.0%
Funeral and Cemetery expenses	105	10	(96)	0.2%	0.0%	-0.2%
Finance, bank interest charges	235	364	130	0.4%	0.6%	0.2%
Other miscellaneous	219	231	12	0.4%	0.4%	0.0%
Lotteries and parimutuel losses	10	1,579	1,569	0.0%	2.7%	2.7%
Cash contributions	3,303	1,217	(2,086)	5.4%	2.1%	-3.3%
Charity and political contributions	1,951	767	(1,183)	3.2%	1.3%	-1.9%
Alimony and child support	316	64	(253)	0.5%	0.1%	-0.4%
Cash gifts	1,036	386	(650)	1.7%	0.7%	-1.0%
Personal insurance and pensions	9,427	6,912	(2,515)	15.5%	11.9%	-3.6%
Life and other personal insurance	871	616	(255)	1.4%	1.1%	-0.4%
Pensions	2,883	1,574	(1,309)	4.7%	2.7%	-2.0%
Deductions for Social Security	5,673	4,721	(952)	9.3%	8.1%	-1.2%

Table 6

Mean Incomes and Budgets of Households With Less and More Gaming Expenditures

Households with Children, Low Income	Dollars			Gaming:		
	Gaming: Less	More	Difference	Less	More	Difference
				Percentage of Income		
Income before taxes	16,739	14,612	(2,127)	100.0%	100.0%	0.0%
Wages and salaries	13,715	11,887	(1,828)	81.9%	81.3%	-0.6%
Self-employment income	215	166	(49)	1.3%	1.1%	-0.2%
Social Security, private and government	1,360	1,603	243	8.1%	11.0%	2.8%
Interest, dividends, rental income	76	(162)	(238)	0.5%	-1.1%	-1.6%
Unemployment and workers' comp.	245	563	317	1.5%	3.8%	2.4%
Public assistance	585	239	(346)	3.5%	1.6%	-1.9%
Regular contributions for support	421	143	(278)	2.5%	1.0%	-1.5%
Other income	122	174	52	0.7%	1.2%	0.5%
Total Expenditures	32,454	49,270	16,816	193.9%	337.2%	143.3%
Implied Saving (+) or Dis-saving/Debt (-)	(15,715)	(34,657)	(18,943)	-93.9%	-237.2%	-143.3%
				Percentage of Expenditures		
Total Expenditures	32,454	49,270	16,816	100.0%	100.0%	0.0%
Food	5,654	7,486	1,831	17.4%	15.2%	-2.2%
Food at home	4,607	5,798	1,191	14.2%	11.8%	-2.4%
Food away from home	1,047	1,688	640	3.2%	3.4%	0.2%
Alcoholic beverages	139	442	303	0.4%	0.9%	0.5%
At home	92	324	232	0.3%	0.7%	0.4%
Away from home	47	118	71	0.1%	0.2%	0.1%
Housing	11,776	14,015	2,239	36.3%	28.4%	-7.8%
Owned Dwellings	4,426	5,632	1,206	13.6%	11.4%	-2.2%
Rented Dwellings	2,706	1,807	(899)	8.3%	3.7%	-4.7%
Other Lodging	230	1,039	808	0.7%	2.1%	1.4%
Utilities, fuels, and public services	2,964	3,738	774	9.1%	7.6%	-1.5%
Household operations	609	688	79	1.9%	1.4%	-0.5%
Household furnishings and equipment	841	1,112	271	2.6%	2.3%	-0.3%
Apparel and services	1,185	2,996	1,811	3.7%	6.1%	2.4%
Apparel	1,088	2,850	1,762	3.4%	5.8%	2.4%
Services	96	145	49	0.3%	0.3%	0.0%
Transportation	6,857	13,464	6,607	21.1%	27.3%	6.2%
Vehicle purchases	3,224	6,410	3,186	9.9%	13.0%	3.1%
Gasoline and motor oil	1,390	1,983	593	4.3%	4.0%	-0.3%
Vehicle finance charges	356	399	43	1.1%	0.8%	-0.3%
Maintenance and repairs	479	907	428	1.5%	1.8%	0.4%
Vehicle insurance	850	1,334	483	2.6%	2.7%	0.1%
Vehicle rental, licenses, other charges	315	1,818	1,503	1.0%	3.7%	2.7%
Public transportation	243	613	370	0.7%	1.2%	0.5%

Table 6

Mean Incomes and Budgets of Households With Less and More Gaming Expenditures

Households with Children, Low Income	Dollars			Gaming:		
	Less	More	Difference	Less	More	Difference
				Percentage of Expenditures		
Health care	1,696	2,638	943	5.2%	5.4%	0.1%
Health insurance	976	1,294	318	3.0%	2.6%	-0.4%
Medical services	467	917	450	1.4%	1.9%	0.4%
Prescription drugs	195	335	140	0.6%	0.7%	0.1%
Medical supplies	58	93	35	0.2%	0.2%	0.0%
Entertainment	1,438	2,048	610	4.4%	4.2%	-0.3%
Fees and admissions	327	556	228	1.0%	1.1%	0.1%
Television, radios, sound equipment	657	943	286	2.0%	1.9%	-0.1%
Pets, toys and playground equipment	249	361	111	0.8%	0.7%	0.0%
Other entertainment	205	189	(15)	0.6%	0.4%	-0.2%
Personal care	212	325	113	0.7%	0.7%	0.0%
Products	5	16	10	0.0%	0.0%	0.0%
Services	207	309	103	0.6%	0.6%	0.0%
Reading	69	169	100	0.2%	0.3%	0.1%
Newspapers and magazines	39	145	106	0.1%	0.3%	0.2%
Books	30	24	(6)	0.1%	0.0%	0.0%
Education	543	590	47	1.7%	1.2%	-0.5%
College tuition	279	248	(31)	0.9%	0.5%	-0.4%
Elementary and high school tuition	145	132	(13)	0.4%	0.3%	-0.2%
Other schools tuition	18	-	(18)	0.1%	0.0%	-0.1%
Other expenses and supplies	102	210	108	0.3%	0.4%	0.1%
Tobacco products/smoking supplies	286	502	216	0.9%	1.0%	0.1%
Miscellaneous	404	516	112	1.2%	1.0%	-0.2%
Legal and Accounting fees	136	163	27	0.4%	0.3%	-0.1%
Funeral and Cemetery expenses	55	36	(19)	0.2%	0.1%	-0.1%
Finance, bank, interest charges	153	150	(3)	0.5%	0.3%	-0.2%
Other miscellaneous	59	166	107	0.2%	0.3%	0.2%
Lotteries and parimutuel losses	10	1,579	1,569	0.0%	3.2%	3.2%
Cash contributions	646	847	201	2.0%	1.7%	-0.3%
Charity and political contributions	402	728	326	1.2%	1.5%	0.2%
Alimony and child support	143	26	(117)	0.4%	0.1%	-0.4%
Cash gifts	101	93	(8)	0.3%	0.2%	-0.1%
Personal insurance and pensions	1,540	1,653	113	4.7%	3.4%	-1.4%
Life and other personal insurance	281	527	246	0.9%	1.1%	0.2%
Pensions	140	142	2	0.4%	0.3%	-0.1%
Deductions for Social Security	1,119	984	(135)	3.4%	2.0%	-1.4%

Table 7

Mean Incomes and Budgets of Households With Less and More Gaming Expenditures

Households with Children, High Income	Dollars			Gaming:		
	Less	More	Difference	Less	More	Difference
				Percentage of Income		
Income before taxes	92,973	95,158	2,186	100.0%	100.0%	0.0%
Wages and salaries	84,220	87,079	2,858	90.6%	91.5%	0.9%
Self-employment income	4,438	412	(4,027)	4.8%	0.4%	-4.3%
Social Security, private and government	2,113	5,423	3,310	2.3%	5.7%	3.4%
Interest, dividends, rental income	1,126	430	(696)	1.2%	0.5%	-0.8%
Unemployment and workers' comp.	323	1,363	1,040	0.3%	1.4%	1.1%
Public assistance	93	31	(62)	0.1%	0.0%	-0.1%
Regular contributions for support	499	191	(308)	0.5%	0.2%	-0.3%
Other income	160	230	70	0.2%	0.2%	0.1%
Total Expenditures	64,647	69,067	4,419	69.5%	72.6%	3.0%
Implied Saving (+) or Dis-saving/Debt (-)	28,325	26,092	(2,234)	30.5%	27.4%	-3.0%
				Percentage of Expenditures		
Total Expenditures	64,647	69,067	4,419	100.0%	100.0%	0.0%
Food	7,937	8,965	1,027	12.3%	13.0%	0.7%
Food at home	5,707	6,115	408	8.8%	8.9%	0.0%
Food away from home	2,230	2,849	619	3.4%	4.1%	0.7%
Alcoholic beverages	358	689	331	0.6%	1.0%	0.4%
At home	204	396	193	0.3%	0.6%	0.3%
Away from home	154	292	138	0.2%	0.4%	0.2%
Housing	20,285	18,363	(1,923)	31.4%	26.6%	-4.8%
Owned Dwellings	10,548	9,640	(908)	16.3%	14.0%	-2.4%
Rented Dwellings	1,175	797	(378)	1.8%	1.2%	-0.7%
Other Lodging	734	433	(300)	1.1%	0.6%	-0.5%
Utilities, fuels, and public services	4,026	4,407	381	6.2%	6.4%	0.2%
Household operations	1,675	1,145	(530)	2.6%	1.7%	-0.9%
Household furnishings and equipment	2,128	1,941	(187)	3.3%	2.8%	-0.5%
Apparel and services	2,029	2,561	532	3.1%	3.7%	0.6%
Apparel	1,874	2,378	505	2.9%	3.4%	0.5%
Services	155	183	28	0.2%	0.3%	0.0%
Transportation	13,072	14,949	1,876	20.2%	21.6%	1.4%
Vehicle purchases	6,434	5,800	(633)	10.0%	8.4%	-1.6%
Gasoline and motor oil	2,125	2,602	476	3.3%	3.8%	0.5%
Vehicle finance charges	711	947	236	1.1%	1.4%	0.3%
Maintenance and repairs	949	1,835	885	1.5%	2.7%	1.2%
Vehicle insurance	1,492	2,254	762	2.3%	3.3%	1.0%
Vehicle rental, licenses, other charges	785	738	(46)	1.2%	1.1%	-0.1%
Public transportation	576	772	196	0.9%	1.1%	0.2%

Table 7

Mean Incomes and Budgets of Households With Less and More Gaming Expenditures

Households with Children, High Income	Dollars			Gaming:		
	Less	More	Difference	Less	More	Difference
				Percentage of Expenditures		
Health care	2,994	3,018	23	4.6%	4.4%	-0.3%
Health insurance	1,659	1,712	54	2.6%	2.5%	-0.1%
Medical services	900	692	(208)	1.4%	1.0%	-0.4%
Prescription drugs	326	457	132	0.5%	0.7%	0.2%
Medical supplies	110	156	46	0.2%	0.2%	0.1%
Entertainment	3,445	3,481	36	5.3%	5.0%	-0.3%
Fees and admissions	1,073	982	(91)	1.7%	1.4%	-0.2%
Television, radios, sound equipment	1,152	1,515	363	1.8%	2.2%	0.4%
Pets, toys and playground equipment	525	554	29	0.8%	0.8%	0.0%
Other entertainment	695	429	(266)	1.1%	0.6%	-0.5%
Personal care	404	515	111	0.6%	0.7%	0.1%
Products	13	17	4	0.0%	0.0%	0.0%
Services	391	498	107	0.6%	0.7%	0.1%
Reading	186	200	14	0.3%	0.3%	0.0%
Newspapers and magazines	101	134	34	0.2%	0.2%	0.0%
Books	85	65	(20)	0.1%	0.1%	0.0%
Education	1,670	2,036	365	2.6%	2.9%	0.4%
College tuition	906	1,471	565	1.4%	2.1%	0.7%
Elementary and high school tuition	489	183	(306)	0.8%	0.3%	-0.5%
Other schools tuition	55	120	66	0.1%	0.2%	0.1%
Other expenses and supplies	220	261	41	0.3%	0.4%	0.0%
Tobacco products/smoking supplies	306	689	383	0.5%	1.0%	0.5%
Miscellaneous	842	889	47	1.3%	1.3%	0.0%
Legal and Accounting fees	264	126	(138)	0.4%	0.2%	-0.2%
Funeral and Cemetery expenses	49	77	28	0.1%	0.1%	0.0%
Finance, bank, interest charges	362	508	147	0.6%	0.7%	0.2%
Other miscellaneous	167	177	10	0.3%	0.3%	0.0%
Lotteries and parimutuel losses	19	1,119	1,100	0.0%	1.6%	1.6%
Cash contributions	1,924	1,362	(562)	3.0%	2.0%	-1.0%
Charity and political contributions	1,274	471	(803)	2.0%	0.7%	-1.3%
Alimony and child support	380	634	255	0.6%	0.9%	0.3%
Cash gifts	270	256	(14)	0.4%	0.4%	0.0%
Personal insurance and pensions	9,175	10,234	1,059	14.2%	14.8%	0.6%
Life and other personal insurance	709	1,174	465	1.1%	1.7%	0.6%
Pensions	2,110	2,795	685	3.3%	4.0%	0.8%
Deductions for Social Security	6,356	6,265	(91)	9.8%	9.1%	-0.8%

Table 8
Estimated Sales and Excise Tax Payments by Households
With Less and More Gaming Expenditures

Single Adult, Low Income

Taxes	Gaming:	Estimated Tax Payments			Per \$1000 income		
		Less	More	Difference	Less	More	Difference
Gaming		2.77	436.73	433.96	0.20	21.50	21.30
Motor Fuel		102.93	120.93	18.00	7.44	5.95	(1.48)
Tobacco		38.91	71.24	32.33	2.81	3.51	0.70
Alcohol		16.00	56.46	40.46	1.16	2.78	1.62
General Sales Tax		315.23	516.92	201.69	22.77	25.45	2.68
Total		475.84	1,202.28	726.44	34.37	59.19	24.81

Single Adult, High Income

Taxes	Gaming:	Estimated Tax Payments			Per \$1000 income		
		Less	More	Difference	Less	More	Difference
Gaming		5.37	272.97	267.59	0.07	3.85	3.78
Motor Fuel		172.32	230.13	57.81	2.39	3.25	0.86
Tobacco		47.73	178.57	130.84	0.66	2.52	1.86
Alcohol		47.59	77.11	29.51	0.66	1.09	0.43
General Sales Tax		710.94	922.76	211.82	9.86	13.02	3.16
Total		983.95	1,681.53	697.59	13.64	23.72	10.08

Two Adults, Low Income

Taxes	Gaming:	Estimated Tax Payments			Per \$1000 income		
		Less	More	Difference	Less	More	Difference
Gaming		4.59	378.30	373.71	0.28	19.37	19.10
Motor Fuel		201.35	235.05	33.70	12.14	12.04	(0.11)
Tobacco		49.98	57.50	7.53	3.01	2.94	(0.07)
Alcohol		14.31	28.30	13.99	0.86	1.45	0.59
General Sales Tax		589.57	804.77	215.20	35.55	41.21	5.66
Total		859.79	1,503.92	644.13	51.85	77.01	25.17

Two Adults, High Income

Taxes	Gaming:	Estimated Tax Payments			Per \$1000 income		
		Less	More	Difference	Less	More	Difference
Gaming		6.49	476.05	469.57	0.07	6.12	6.05
Motor Fuel		297.50	334.93	37.43	3.16	4.31	1.15
Tobacco		63.87	149.28	85.41	0.68	1.92	1.24
Alcohol		39.32	50.05	10.73	0.42	0.64	0.23
General Sales Tax		1,149.46	1,330.73	181.27	12.20	17.12	4.91
Total		1,556.63	2,341.05	784.41	16.53	30.11	13.58

Households with Children, Low Income

Taxes	Gaming:	Estimated Tax Payments			Per \$1000 income		
		Less	More	Difference	Less	More	Difference
Gaming		2.86	458.02	455.14	0.17	31.34	31.17
Motor Fuel		236.05	336.77	100.72	14.10	23.05	8.94
Tobacco		61.40	107.81	46.41	3.67	7.38	3.71
Alcohol		10.70	34.06	23.36	0.64	2.33	1.69
General Sales Tax		614.54	1,075.08	460.54	36.71	73.57	36.86
Total		925.57	2,011.73	1,086.17	55.29	137.67	82.38

Households with Children, High Income

Taxes	Gaming:	Estimated Tax Payments			Per \$1000 income		
		Less	More	Difference	Less	More	Difference
Gaming		5.39	324.43	319.04	0.06	3.41	3.35
Motor Fuel		360.92	441.83	80.91	3.88	4.64	0.76
Tobacco		65.73	147.98	82.24	0.71	1.55	0.85
Alcohol		27.50	53.11	25.51	0.30	0.56	0.26
General Sales Tax		1,150.38	1,223.22	72.84	12.38	12.85	0.48
Total		1,610.03	2,190.58	580.55	17.32	23.01	5.69

The Impact of Gambling on
Budgets: Households and
Beyond

Larry DeBoer
Shelley MacDermid

Family Impact Seminar
November 21, 2005

Consumer Expenditure Survey

- Conducted by the Census for the Bureau of Labor Statistics
- Data for 34,883 households which kept diaries or submitted to interviews
- Information on demographics, incomes and expenditures

Research Design

- Divide sample into 6 demographic groups
- Low and high income, divided at median (\$42,946)
- Single adult households, Two adult households, Households with children
- Divide each group into low and high gaming losses, less than and greater than \$100
- Compare characteristics, income and spending for each low/high gaming pair

Twelve Sample Groups

- 666 high gaming households; 34,214 low gaming households
- Incomes for some pairs don't match as well as hoped
- Compare shares of income, shares of expenditures
- Big differences in average gaming expenditures
 - Low gaming: \$10 to \$22
 - High gaming: \$941 to \$1,642

Demographics (table 1)

- On average, High Gaming Households
 - Are older
 - Have fewer children
 - Are more likely to be male
 - Own more cars
 - Are less likely to be college educated
 - Spend more, save less or borrow more
- Than Low Gaming Households.

Spenders vs. Savers (tables 2-7)

- For all six pairs, the high gaming households spent more out of income (or beyond income) than the low gaming households
- The amount of extra spending exceeded the added gaming spending
- Added gaming spending one part of overall preferences?
- Or are there lots of complements to gaming spending?

Complementary Spending

- On average, High Gaming Households also spend more on
 - Food away from home (5 of 6 pairs)
 - Alcoholic beverages away from home
 - Transportation
 - Tobacco products (5 of 6 pairs)
- Than Low Gaming Households.

Consumers vs. Investors

- On average, High Gaming Households also spend less on
 - Housing
 - Owned dwellings (5 of 6 pairs)
 - Rented dwellings (6 of 6 pairs)
 - Automobiles (5 of 6 pairs)
 - Education (5 of 6 pairs)
 - Charitable contributions (5 of 6 pairs)
- Than Low Gaming Households.

Gaming and Education Spending

- High Gaming Households with low incomes and children
 - Have fewer children and spend less on education
- High Gaming Households with high incomes and children
 - Have fewer children but spend more on education
- High Gaming Households without children
 - Spend less on post-secondary education for themselves

Sales and Excise Taxes (Table 8)

- Estimate the average sales and excise taxes per \$1,000 of income paid by each group
- **Indiana sales tax rate, 6%: tax base:**
 - Tangible goods (except food and medicine)
 - Utilities
 - Rentals
- **Gasoline (18 cents/gal)**
- **Alcohol**
 - Beer 11.5 cents/gal
 - Wine 47 cents/gal
 - Liquor \$2.68/gal
- **Tobacco (cigarettes 55.5 cents/ pack)**
- **Gaming (lottery tickets, 29 cents/dollar state revenue)**

Sales and Excise Taxes

- **High Gaming Households pay more sales and excise taxes than Low Gaming Households**
- They spend more on excise taxable goods (fuel, tobacco, alcohol)
- They spend less on non-taxable spending (housing, education, charity)
- They spend more and save less generally

Cause and Effect?

- When gaming opportunities increased, did some Low Gaming Households become High Gaming Households?
 - Spending more on gaming, tobacco, alcohol, restaurants
 - Spending less on housing, education, charity
- Or is gaming part of a preference for spending on entertainment, so that gaming spending came at the expense of even more tobacco, alcohol and restaurant spending?

Exploring Gambling as a Public Health Matter

**Jennifer Reynolds
University of Toronto
Canada**

Exploring Gambling as a
Public Health Matter

Jeanelle Reynolds M.Ed.
David A. Korn MD CAS
Public Health Gambling Project
Department of Public Health Sciences
University of Toronto, Canada

Gambling, What are the Odds for Indiana Families?
Center for Families, Purdue University
November 21, 2005

*"Looking Out for More Efforts to
Expand Gambling"*

The Indianapolis Star – July 31, 2005

The Gambling Landscape
PUBLIC HEALTH PERSPECTIVE
A Broad Overview

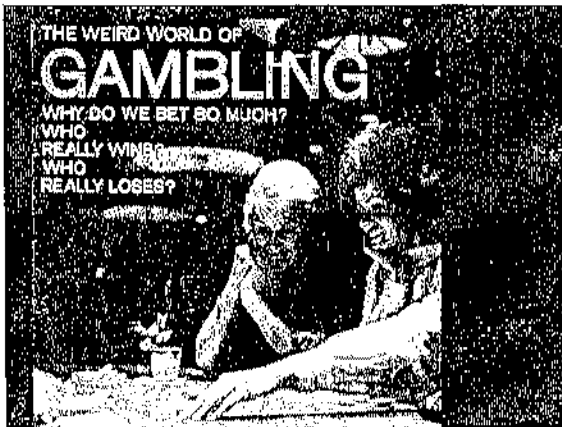


Acknowledgements

- David Korn
- Lorne Tepperman
- Harvey Skinner

Outline of Presentation

- Gambling expansion
- A public health perspective
- Family focus on gambling



Problem Gambling

An addictive illness in which the subject is driven by an overwhelming, uncontrollable, impulse to gamble. The impulse progresses in intensity and urgency, consuming more and more of the individual's time, energy, and emotions, and material resources. Ultimately, it invades, undermines and often destroys everything that is meaningful in his life.

Robert Custer & Harry Miller
Addiction: Evolutionary and Psychological
Gambling and Therapeutic 1999

Gambling Expansion

**Worldwide
\$900 billion revenue
to governments from citizens
through wagering losses**

The Collapse of Globalism—
John Ransford Saw, 2003

Definition of Gambling

Gambling is . . .

Risking money or something of value on an outcome of an event involving chance when the probability of winning or losing is less than certain.

Gambling Occurs in . . .

- School yards
- Casinos
- Corner Stores
- Race tracks
- Internet
- Homes
- All age groups
- All socio-economic groups
- All cultural backgrounds

Forms of Gambling

- Lotteries
- Casinos
- Scratch tickets
- Nevada tickets
- Raffles
- Games of Skill
- Sports Betting
- Cards
- Bingo
- VLTs
- Slots
- Stock speculation
- Internet
- Pari-mutuel betting

Factors Driving Gambling Expansion

- Revenue: Financial needs facilitated through public policy, enabling legislation & venue expansion
- Technology: VLT/EGM, Web, TV
- Economic Growth: Local community development
- Demand: Advertising, marketing & media exposure



*At any one time,
more people are playing poker on the
internet than in all the USA casinos
combined*

*The Costs & Benefits
Of Gambling Expansion*

Benefits

- Socialization & leisure activity
- Hopefulness
- Stress management
- Local jobs
- Government revenue
- Charity & local community revenue
- Aboriginal economic development

Costs

- Gambling addiction / problem gambling
- Family dysfunction
- Substance abuse
- Mental disorders
- Suicide
- Financial difficulties & poverty
- Criminal behavior

Canadian Tax Foundation
Economic Study of Gambling

COSTS = 3.6
BENEFITS = 9.1

NET BENEFIT: = 5.5
(Billions of dollars/year)

© Gambling & Tax Commission of Canada, 1993-2001
Reprinted with permission of CTF

Canadian Tax Foundation
Economic Study of Gambling

Costs:

- Crime related
- Health related
- Family related
- Job related

Benefits

- Employment related
- Government revenues
- Consumer surplus associated with gambling demands & activities

**Conclusion of study found that the benefits of gambling in Canada greatly outweigh the costs.*

Summary

PEOPLE OF
CANADA
WANT TO
ENJOY THE
BENEFITS OF
GAMBLING
WHILE
MINIMIZING
THE COSTS
TO THEMSELVES
AND TO SOCIETY



AND A SENSE OF GAMBLING WITHOUT OVERTAKING THEMSELVES

**Public Health Perspective
On
Gambling**

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"The way you define a problem
will determine what you do about it."

*Dr. Jonathan Blumenthal
of CBPH, AIDS Research
Walter de Gruyter Foundation*

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Public Health

*Public health looks at the **factors and forces (determinants)** that cause illness and injury at the **level of the community.***

To make a real difference in public health, you have to **change the culture** of modern society.

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University of North Carolina

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GAMBLING connotes...

Problem
Epidemic
Compulsor
Public Health Issue / Hazard
Disaster / Disaster
Entertainment
Revenue
?

Gambling and Public Health

Study of the distribution & determinants of **gambling-related health problems** in a defined population and the organized public measures to **prevent, eliminate or control** its occurrence, spread and impact

"The enduring value of a public health perspective is that it applies **different 'lenses'** for *understanding* gambling behavior, *analyzing* its benefits and costs, as well as *identifying* strategies for action."

Harvey Skinner, *Chair,
Department of Public Health Sciences,
University of Toronto
Journal of Gambling Studies, 2000*

Public Health "Lenses" on Gambling

Multidisciplinary & interdisciplinary sciences

- Epidemiology & biostatistics (distribution)
- Population health/social epidemiology (determinants)
- Community health/development (actions)

- Environmental health/health ecology
- Workplace health
- Behavioral health (risks/problems)

- Health economics (money)
- Behavioral neurology (neuro-imaging)
- Health Promotion (communication/social marketing)

Value of a Public Health Perspective on Gambling

- Addresses gambling as a whole not solely problem gambling
- Upstream emphasis
- Strategic orientation
- Commitment to partnerships
- Stakeholder engagement
- Multiple interventions
- Balances costs and benefits

Presented at the 2014 National Responsible Gaming Conference, Las Vegas, NV

The Gambling Continuum

A horizontal line representing the 'Gambling Continuum'. From left to right, it has five stages: 'Non-Gambler' (text), 'Tipsy (Recreational)' (text), a circular icon with a pattern, a diamond icon with a pattern, and a rectangular icon with a pattern.

Determinants of Problem Gambling

A pyramid diagram with 'Advertising', 'Money', and 'Mental Health' as determinants. The pyramid is black and has three boxes connected to it by dashed lines. The top box is labeled 'Mental Health', the middle-left box is labeled 'Advertising', and the middle-right box is labeled 'Money'.

Pathways into Gambling Addiction

- Biogenetic Predisposition
- Maladaptive Coping
- Mental Illness & Addiction
- Social Exposure

Public Health Strategy for Gambling

Gambling Strategic Goals

- **Promote:** informed, balanced attitudes & behaviors towards gambling & gamblers
- **Prevent:** gambling related health problems
- **Protect:** vulnerable & at risks populations

From: D. & She (ed.) (1996). *Charting the Health of the Nation: A Strategy for Public Health Programs to Reduce Gambling-Related Risks*. (pp. 2-3-6).

Guiding Principles for Gambling Action

- Primacy of Prevention
- Healthy Public Policy
- Shared Responsibility

Framework for Public Health Action

The diagram illustrates a continuum of behaviors and interventions. On the left, a vertical bar is labeled 'Range of Behaviors'. The top of this bar is labeled 'Healthy Gambling', and the bottom is labeled 'Severe'. To the right, a horizontal bar is labeled 'Range of Interventions'. The left end of this bar is labeled 'Prevention', and the right end is labeled 'Treatment/Recovery'. A central point is labeled 'Moderate'. The diagram shows that as behaviors become more severe, the interventions shift from prevention to treatment and recovery.

Epidemiology and Social Ecology

International Prevalence Estimates Pathological Gambling - Past Year

COUNTRY	% of P.Y.
United States	1.8
Canada	1.4
Japan	1.1
Australia	1.0
New Zealand	1.0
UK	0.7
South Africa	0.6
Norway	0.5
Switzerland	0.4

Source: Shaffer et al. (2004) The Economic Burden of Gambling: Prevalence Estimates
to Support the Study of Gambling Economics. *Journal of Gambling Studies* 20:
203-222.

Prevalence Estimates: Special Populations

■ Pathological Gambling (past year)

- Adult 1.6
- Adolescent 4.8
- College 5.5
- Native American 8.8
- Treatment/Prison 15.4

Source: Journal of Canadian Journal of Psychiatry, 2004

UNITED STATES Commercial Gaming Revenue (2003)

**\$72.9 billion
(US)**

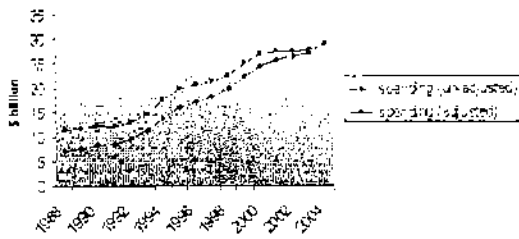
Source: B. Beaudry, Professor of Economics, Institute for the Study of Gambling
and Commercial Gaming, University of Regina, 2006.

UNITED STATES The Gambling Economy

In 1996 gross gambling revenues in the USA were \$47.6 billion.

Greater than combined revenues of film box office, recorded music, cruise ships, spectator sports & live entertainment.

Figure 1. U.S. Consumer Spending on Commercial Casino Gaming, 1989-2004 (Adapted from the AGA's "State of the States" report, 1999, 2006)



Indiana State Gaming Statistics

- 10 operating casinos (riverboat)
- 16,555 casino employees
- Gross casino gaming revenue = \$2.36 billion
- Gaming tax revenue = \$702.7 million

Source: Gaming Control Commission, Indiana State Gaming Association
http://www.indianagaming.org/pressroom/press040504.htm

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Family Focus on Gambling

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www.familyfocus.com

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The Literature: Role of Family Influences

- Parental gambling is a risk factor for problem gambling
- Parental modeling, tolerance, encouragement, participation
- Problem gambling prevalent only through gambling with parents
- Even parental gambling, child gambling, are also risk factors

Brisbane City Council, 1990, p. 195. www.familyfocus.com

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23 The Literature: Effects of Gambling on Marriage

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- 25 ■ Some positive effects:
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- 28 ■ Many negative effects:
- 29 - Causes financial problems
- 30 - Reduces cohesion, satisfaction
- 31 - Increases marital conflict
- 32 - Harms health of gambler, spouse

33 The Journal of Gambling Studies, 1999, 19, 1-10

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38 @ Home with Gambling Study

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40 **Lorne Tepperman, PhD**

41 **David Korn, MD**

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43 *Funded by the Ontario Problem Gambling Research Centre*

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47 Research Purpose

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- 49 ■ To explore patterns of gambling within families and within ethnic or racial groups in the Greater Toronto area
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- 51 ■ Ethnic/cultural groups included in the study are:
- 52 - Aboriginal
- 53 - British Isles
- 54 - Chinese
- 55 - European
- 56 - East American
- 57 - Australian

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Participants

- Sample: convenience, snowball, self-selection in Greater Toronto area
- 360 = 6 groups X 60 respondents
- Face to face in respondent's language
- Finding the sample:
 - Community partners (e.g. family service agencies)
 - 16 interviewers
 - Advertisements, posters, flyers

The Interview Schedule

- Open- & closed-ended items
- SOGS to measure gambling
- Demographics
- Ethno-cultural identification
- Family patterns
- Gambling perceptions, practices

Findings – Intergenerational Transfer

- Children learn gambling practices and attitudes at home
- Children learn from parents, grandparents, siblings, uncles and aunts
- Pass these practices and attitudes to their children and grandchildren

Findings - Family Communication in Childhood

- Problem gamblers were more likely to have witnessed or heard about their parents gambling than non-problem gamblers
- Problem gamblers were more likely than non-problem gamblers to have witnessed or heard about their grandparents gambling
- Respondents who discussed their gambling with their children were more likely than other respondents to have children who gamble

Findings - The Beginnings of Problem Gambling

- Problem gamblers started gambling earlier than non-problem youth gamblers
 - more likely to remember their first game
 - more likely to remember having won it
- Problem gamblers gambled when they were growing up
 - with friends, co-workers, siblings, non-family members, and others

Extent of Problem Gambling, by Ethnicity

Percentage of Ontario sample with problem or moderate risk gambling

- Aboriginal 9.4
- Latin American 8.6
- Chinese 7.9
- Russian 6.0
- Caribbean 2.8
- British Isles 2.7

Limitations of Study

- sample unrepresentative
- small numbers in each group
- need more information about
 - gambling practices
 - beliefs about gambling
 - financial and class position
 - quality of parenting, family life

Partner Influences on Gambling: An Exploratory Study

*Lorne Tepperman, PhD
David Korn, MD
Jennifer Reynolds, MEd*

Funded by the Ontario Problem Gambling Research Centre

Research Question

"In what ways, and with what degree of success, do Ontario adults attempt to regulate their partner's gambling behavior?"

- Do partners influence the problem gambling of their spouses?
- Can they influence their spouses to get treatment?

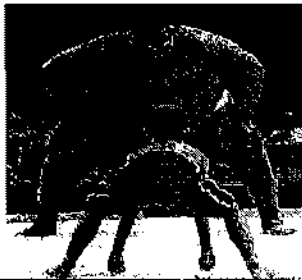
Participants

- 60 problem gamblers
- 60 spouses of problem gamblers
- 10+ couples
- self-selected in response to advertisement

Interview Schedule

- Administer 9-item CPGI problem gambling severity index
- Gambling/partner behavior
- Marital relations
- Network embeddedness
- Stages of Change
- Openness to treatment
- Financial decision making

TO ACHIEVE THE RIGHT BALANCE
ONE HAS TO BE NIMBLE, SMART &
STRATEGIC



Counterforce – Youthbet.net



Concluding Thoughts

- Gambling is a public health issue based on the evidence related to epidemiology, health and social costs and quality of life concerns
- Advances in the biological, behavioral and computer sciences will shape the gambling field
- Ontario has enormous talent, diverse programs, credible institutions and significant financial support to build upon
- Gambling represents a central and challenging opportunity for innovative public health interventions, strategic partnerships & new knowledge

“Everything should be made as simple as possible, but not one bit simpler.”

— Albert Einstein

Contact Information

Contact Information:
Public Health Gambling Project
University of Toronto
jennifer.reynolds@utoronto.ca
david.korn@utoronto.ca
Tel: (416) 978-8498

THE END

