GAMBLING AND PROBLEM GAMBLING AMONG OLDER ADULTS IN ONTARIO

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EXECUTIVE SUMMARY

The following report presents the results of a survey regarding the nature and extent of gambling and gambling problems among adults 60 years and over in Ontario. The survey was part of a larger prevalence study with individuals 18 years and older under a grant from the Ontario Problem Gambling Research Centre. The study is intended to determine the characteristics and prevalence of gambling and problem gambling among older Ontario adults, examine factors related to problem gambling, and discuss the implications of these findings for addressing gambling problems among older adults.

Design and Methodology: The research is based on a sub-sample (N=1500) of adults 60 years and over taken from a study (N=5000) examining people aged 18 or older living in Ontario households that have a telephone from March to May, 2001 (Wiebe et al., 2001). Respondents were asked a series of questions regarding their involvement in various gambling activities, problem gambling behaviour, adverse consequences resulting from gambling, and socio-demographic and other characteristics related to problem gambling. The Canadian Problem Gambling Index (CPGI) (Ferris and Wynne, 2001) was used to assess problem gambling.

Gambling Prevalence and Patterns: Overall, a significant majority of older adults (73.5%) had participated in some type of gambling activity in the past 12 months. The most popular activities were lottery (58.0%) and raffle tickets (47.9%), electronic machines in casinos (23.0%), and scratch tickets (19.7%). Participation then fell dramatically to below 10% in all other gambling formats. Surprisingly, relatively few respondents reported playing bingo (8.1%). Participation in sports (e.g., Sports Select, bookie) and computer/electronic related (e.g., internet, arcade or video games) were the least popular activities. With the exception of lotteries (27.8%), weekly participation rates for all the activities were below 3% of the sample. These patterns suggest that older adults tend to gravitate towards forms of gambling based on pure chance that have relatively low personal engagement but high potential payouts. Moreover, low participation activities such as speculative investments, betting with a bookie and playing casino table games involved much greater expenditures, suggesting that the higher costs of involvement associated

with these activities might be a factor to some demographic groups. Higher income adults were more likely to gamble in these types of activities for example.

The importance of the economic cost of gambling to respondents is further reflected in the finding that winning money (33.9%) was the most common benefit attributed to gambling, followed by excitement or fun (30.7%), and the opportunity to socialize (20.9%). Interestingly, a significant proportion (29.0%) also indicated no benefit to gambling. While economics appears to play a significant role in shaping participation, gambling also appears to serve an important social function, particularly as respondents age and become more isolated (e.g., widowed).

Gender seems to be the most significant factor associated with participation activities. Men tend to lean towards formats with more of a perceived skill component (e.g., casino table games, speculative investments) while women showed greater preference towards bingo and electronic gaming machines. This might reflect broader societal differences in cultural ideas of masculinity and femininity, as well as differences in economic status as men's preferences tend to require more money, particularly if participation is regular.

Problem Gambling: The vast majority (93.6%) of the sample did not experience any gambling-related problems. Of the total sample, 2.1% had moderate or severe problems. The most commonly endorsed CPGI items were feeling guilty about gambling (50%), chasing losses (48.1%), and being criticized for gambling (42.9%) among moderate and severe problem gamblers. Unfortunately due to these extremely low percentages in addition to the generally low participation rates in most activities, it was difficult to assess with any statistical certainty the gaming activities related to problem gambling.

Socio-demographic and health-related characteristics: The socio-demographic factors of age, income, marital status, and religious affinity were related to gambling behaviour. It appears that in our sample single adults between the ages of 60 and 65, with lower incomes were at the highest risk for experiencing moderate and severe problem gambling. One protective factor against having problems with gambling is a strong religious belief system. Generally, there was little relation between gambling and the health variables of self-reported health status,

being under doctor's care, thoughts of suicide, and social support.   Low incidences undermined any statistical conclusions about the higher rates of depression, using gambling to cope with painful events, and alcohol and nicotine consumption found among gamblers.

     Conclusion: The results of the current study suggest that gambling and subsequently, problem gambling is less prevalent among adults over 60 in Ontario compared to the general population. This is consistent with the few studies found in the literature. The most common forms of gambling among older adults include lottery and raffle tickets. While these general findings are certainly encouraging, there are reasons to remain cautious of future generations who pass into the latter stages of their life. With increased exposure to legalized gambling, they may have different views, values, and practices towards gambling that make them qualitatively different from the current population. Continuous monitoring of older adults therefore remains necessary and the current study provides a basis for baseline comparison.

INTRODUCTION

Over the past few decades, many new forms of gambling have been introduced in Canada and the United States. Today, in many communities people can gamble in casinos, as well as in bingo halls and racetracks. Other opportunities include sports betting, lotteries and scratch cards. From 1992 to 2002, net revenue in Canada from lotteries, video lottery terminals and casinos increased from $2.7 billion to $11.3 billion (Statistics Canada, 2003). In Ontario, during the 2002/2003 fiscal year, over 16 million patrons visited Commercial Casinos, generating over $1.7 billion in revenues; Ontario's Charity Casinos saw more than 7 million patrons, with revenues topping $435 million; and the province's 15 Slots-at-Racetracks venues had revenues over $1.4 billion from the more than 17 million visitors (OLGC, 2003).

Gamblers cover a range of population demographics, but the ever-growing older-adult population is an emerging source for new gaming industry clientele. In 1981, adults over 65 years old comprised only 10% of the entire population. By contrast, Ontario's 4 million seniors in 2002 comprised approximately 12.7% of the population. By 2026, this older age group is expected to account for more than 21.5% of the Canadian population (Statistics Canada, 2003). This cohort holds potential value as gaming industry clientele in that they possess a large amount of free time, and have increasing disposable income (Health Canada, 2003).

This possibility has not been lost on the gaming industry. Casino promotions regularly include "Senior Days," hotel and meal discounts, free transportation and group tours (Council on Compulsive Gambling of New Jersey, 1998; Gosker, 1999; Higgins, 2001; McNeilly & Burke, 2002; Nicol, 2000). Some slot-club player membership card programs mimic airline frequent flyer programs in offering bonus points toward free flu shots, as well for prescriptions, vitamins, medical supplies and other over-the-counter items (McNeilly, 2002).

Increasingly, gambling is a form of recreation for older adults. The National Opinion Research Centre at the University of Chicago (NORC, 1999) examined changes in gambling patterns from 1975 to 1998 and found substantial changes over the period. Adults 65 years and older had the most dramatic increase in gambling behaviour with the proportion who had ever gambled more than doubling from 35% in 1975 to 80% in 1998. Studies from Canada have

observed similar participation rates. For instance, 80% of New Brunswick adults age 55 and above reported at least one gambling experience in the past year (Focal Research, 2001); 79% and 70% of British Columbians and Albertans, respectively, 65 and over had gambled in the past year (Ipsos-Reid & Gemini Research, 2003; Smith & Wynne, 2002); while in Manitoba, 77.5% of those 60 and over gambled in the past year (Wiebe, 2000).

Concerns have been voiced that older adults may be vulnerable to problem gambling (Fessler, 1996; Glazer, 1998; Korn and Shaffer, 1999; McNeilly and Burke, 1998). Older adults may use gambling to escape life stresses such as loss of spouse or increased health problems (Diffendal, 1998; Fessler, 1996). If problems do develop, older adults who live on a fixed income are less able to recoup serious financial losses. Also, new retirees may have access to large "lump-sum" pensions, which creates an opportunity for a problem gambler to completely deplete savings.

Nonetheless, in the relatively few studies that have been conducted, the findings show that older adults are the least likely age group to experience gambling problems. For example, a study of Manitoban adults 60 years of age and older (Wiebe and Cox, 2003) found that 1.6% had gambling problems, and a further 1.2% were probable pathological gamblers. A study conducted with the general population of adults in Manitoba observed a 3% rate of problem gambling and a 2.6% rate of probable pathological gambling (Cox et al., 2000). A BC prevalence study (Ipsos-Reid & Gemini Research, 2003) found 3.2% of adults 65 years and older were gambling at moderate to severe problem levels, compared to a 4.6% problem rate for the overall population of adults.

This study seeks to improve understanding of the extent and nature of gambling among the older adult (age 60+) population in the province of Ontario. The specific objectives are to determine the extent of participation and problems; probe risk factors related to problem gambling; and discuss the implications of the findings. .

DESIGN AND METHODOLOGY

A telephone survey was conducted with a sample of 1,500 older adults 60 years of age and older from Ontario. This sample is a subset of a larger study of 5,000 individuals, 18 years of age or older, that examined the prevalence of gambling and problem gambling in Ontario (Wiebe, Single, & Falkowski-Ham, 2001).

Sampling Strategy

A stratified, random sample of 1,500 Ontario residents aged 60 years and older was contacted by telephone. The sample was stratified by region, age and gender to ensure adequate representation on these variables. Stratification by region was conducted according to the seven provincial District Health Councils (DHC).

The quotas for the sample are presented in Table 2.1. As shown, the sample has fairly accurate regional, age and gender distribution.

Table 2.1: Sample Description

	Total Population 60 yrs+		Sample	
	Frequency	**Per cent**	**Frequency**	**Per cent**
Region*				
East	250,257	14.1%	210	14.0%
Central East	248,272	14.0%	210	14.0%
Toronto	426,700	24.0%	360	24.0%
Central West	232,619	13.6%	195	13.0%
Central South	210,093	11.8%	180	12.0%
South West	259,486	14.6%	225	15.0%
North	152,639	8.6%	120	8.0%
Total	1,780,066	100.0%	1,500	100.0%
Age**				
60-65	569,570	29.1%	515	34.3%
66-70	424,995	21.8%	396	26.4%
71-75	373,220	19.1%	256	17.1%
76+	583,893	29.9%	324	21.6%
Refused/missing	N/A	N/A	9	0.6%
Total	1,951,680	100.0%	1,500	100.0%
Gender**				
Male	863,625	44.2%	659	43.9%

Female	1,088,080	55.8%	841	56.1%
Total	1,951,680	100.0%	1,500	100.0%

*Based on the 1996 Census Data
** Based on the 2001 Census Data

Data Collection

Data collection was conducted by Viewpoints Research Inc. Telephone numbers were selected from a database based on a random selection of live residential numbers from the Ontario regions. This sample selection technique ensures that both listed numbers, numbers listed after directories have been published, and unlisted numbers are included in the sample. Potential households were selected though the use of Random Digit Dialling (RDD), and within each household, the closest birthday method was used to select a respondent. The telephone script for consent is contained in Appendix B.

Using a computer assisted telephone-interviewing system (CATI), survey responses were entered in real time by trained telephone interviewers. The CATI system is designed to ensure that data are entered accurately within the guidelines set out in the questionnaire, eliminating data entry errors. Additionally, ongoing monitoring by supervisors helped to ensure that surveys were entered in a precise and consistent manner. Supervisors verified 10% of all completions.

Participants for this study represented a sub-sample of participants for the larger gambling prevalence study conducted with individuals 18 years and older in Ontario. The response rate for that study was 37%, the refusal rate 62%, and 1% resulted in incomplete interviews. Response rates specifically for individuals 60 years and older is not available. [1] Survey research professionals in the United States and Canada have found that response rates for telephone surveys in the general population have declined in recent years as individuals in the general population become more reluctant to participate in this type of research (Gemini Research, 1994). The over-sampling of older adults may have also contributed to the low response rate. That is, older adults may be more suspicious of telephone solicitations and as such, less likely to

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[1] See Appendix A for complete breakdown of response rates taken from Wiebe et al. (2001).

participate in a study. Unfortunately, demographic information from those who refused to participate was not collected.

Measurement Instrument and Gambling Classification

The core of the questionnaire was the Canadian Problem Gambling Index (CPGI), which consists of four main sections: gambling involvement, problem gambling behaviour, consequences of problem gambling behaviour, and correlates of problem gambling behaviour (Ferris & Wynne, 2001). As well, a number of substance use questions were added to the questionnaire. A copy of the questionnaire is contained in Appendix C.

Problem gambling is defined as "gambling behaviour that creates negative consequences for the gambler, others in his or her social network, or for the community" (Ferris & Wynne, 2001:3). The problem gambling severity index has nine items, which include: chasing losses, escalating to maintain excitement, feeling one might have a problem with gambling, borrowing/selling to get gambling money, betting more than one can afford, feeling guilty, being criticized by others, harm to health and financial difficulties to one's household. The first five items are behavioural items; the last four are consequences of gambling. Most of the items are adapted from SOGS or DSM. The exceptions are harm to health and financial difficulties to one's household, which are original to the CPGI.

Each of the nine of the items are scored between 0 and 3 with 0 being "never" and 3 being "almost always", to produce a scale ranging from 0 to 27. Respondents are placed at one of four levels. Level 1, which consists of a score of 0, constitutes the problem-free gambling group. Level 4, a score of 8 or greater, represents the most severe problem gambling group. The creators of the CPGI labelled Levels 1 to 4 as non-problem gambling, low-risk gambling, moderate-risk gambling and problem gambling (Ferris & Wynne, 2001). However, we were uncomfortable with these labels, particularly low risk and moderate risk. There is very limited information on the progression of gambling problems. Until more is learned, through longitudinal studies, a decision was made to use the following labels: non-problem gamblers, at risk, moderate problems and severe problems (see Table 2.2).

Table 2.2: CPGI Scoring and Labels

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

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

Analytical Strategy

The SPSS computer statistical software package was used to provide frequency distributions, cross-tabulations, analyses of variance, and non-parametric (Kruskal-Wallis; Mann Whitney) procedures to determine levels of association. All reported tests of significance were set at probability levels equal to or less than 0.05. Post hoc testing was completed on select variables to determine which gambling categories differed from one another. This procedure was followed to avoid excessive error rates. For cross-tabulations, the Pearson chi-square is reported for any significant differences between groups while the Mantel-Haenszel is reported for general linear associations between variables, particularly age, income, and education. Further, for significant chi-squares, the adjusted standard residuals for each cell were assessed to identify which groups specifically differed from the others (std. residual $> |2|$). Due to the relatively low incidence of gambling and problem gambling for many activities, a large number of the chi-square analyses had cells with expected counts of less than five. If a chi-square result was

significant in these cases, the overall number of cells had to be greater than 9 to be still considered for interpretation.

Many of the analyses contained in this report examine differences associated with non-problem and problem gambling. Non-gamblers are those who indicated that they had not gambled on any of a list of 17 gambling activities in the past year. The scored questions on the CPGI, the ones that assess gambling level, were not asked if individuals indicated that they had not participated in any of the gambling activities in the past year, or if an individual stated that "I do not gamble" twice.

A total of 1500 participants were available for the present study. In the first section pertaining to gambling prevalence and patterns the total sample was analyzed where possible. The second part examining problem gambling is based on a smaller sample of only those who gambled, with or without any problems (N=991). The final section analyzing the differences between gambler types is based on participants who could be categorized into one of the four CPGI categories (i.e., non-problem gamblers, at-risk gamblers, and moderate and severe problem gamblers). Because some participants could not be classified due to missing data, the sub-sample for this section is N=1349. All totals reported in the tables are based on the largest sample size used among the variables presented in the table.

Study Limitations

A major restriction of any cross-sectional design is that, strictly speaking, causal inferences are not possible with data from only one point in time. Observed statistical relationships only signify associations between variables. In order to infer a causal relationship, a longitudinal research design is required. An important limitation associated with telephone surveys is that the results may not be generalizable to the population at large, particularly those who do not have access to a telephone or refuse to participate. This is particularly a concern given the low response rate associated with this study. However, as indicated above, the demographic characteristics of the sample compare well with the demographic characteristics of the general population of Ontario. .

GAMBLING PREVALENCE AND PATTERNS IN ONTARIO

This section provides an overview of the socio-demographic characteristics and gambling patterns of older adults in Ontario regarding type of gambling activity participation and consequent expenditure, subsequent money won and lost, and perceived benefits associated with gambling.

Gambling Activities

Overall, 73.5% of respondents had participated in some type of gambling activity in the past 12 months. Table 3.1 presents participation percentages and frequencies for various gambling activities during this period. The highest proportions of respondents purchased lottery (58.0%) and raffle tickets (47.9%) and played electronic gaming machines in casinos (23.0%). Interestingly, only 8.1% of the sample reported playing bingo, while very few gambled through a bookie (0.3%) or on the Internet (0.1%).

The most frequent activity was the purchase of lottery tickets with 27.8% of seniors buying tickets at least once a week. Participation in other types of gambling generally occurred less than once a month. In terms of the average annual number of occasions each person engaged in a particular activity among gamblers, those who purchased lottery tickets reported doing so approximately 29 times. When the entire sample was examined (including non-gamblers), the average number of occasions was reduced to 16. Caution needs to be exercised, however, when interpreting some of these numbers. For instance, although those who gambled on the Internet did so an average of 183 times in the past year, only two individuals gambled in this way.

Table 3.1: Frequency of participation in gambling activities

Gambling Activity	Overall Participation in past year (%)	Daily (%)	At least once a week (%)	At least once a month (%)	Less than once a month (%)	Never (%)	Mean # of occasions annually per participating gambler*	Overall mean # of occasions annually per person (Including Non Gamblers)*	Total (N)
Lottery tickets	58.0	0.2	27.6	11.9	18.2	42.0	28.81	16.70	1496
Raffle tickets	47.9	0.1	1.0	5.9	40.9	52.1	4.44	2.13	1494
Slot machines or VLTs	23.0	0.1	0.9	3.3	18.7	77.0	6.74	1.55	1498
Scratch tickets	19.7	0.1	2.5	6.3	10.8	80.3	12.31	2.43	1500
Casinos out of the province	8.5	0	0	0.3	8.2	91.5	1.43	0.12	1498
Bingo	8.1	0.1	2.6	1.4	4.1	91.8	22.18	1.80	1500
Card or board games with friends, etc.	5.5	0.1	1.5	1.5	2.4	94.5	26.34	1.46	1499
Horse races	5.2	0.1	0.5	0.4	4.3	94.8	11.09	0.58	1500
Outcome of sporting event	5.1	0	0.3	0.7	4.1	94.9	5.13	0.26	1499
Speculative investments	3.7	0.1	0.3	0.7	2.7	96.3	13.11	0.49	1497
Casino table games	2.8	0.1	0.2	0.3	2.3	97.2	14.36	0.40	1500
Games of skill	1.7	0	0.5	0.2	0.9	98.3	18.64	0.31	1500
Slot machines /VLTs other than at casinos	1.2	0	0.1	0.1	0.9	98.8	7.89	0.09	1500
Sport Select	0.8	0	0.1	0.1	0.5	99.2	11.33	0.09	1499
Arcade or video games	0.5	0	0	0	0.5	99.5	1.0	0.01	1500
Sports with bookie	0.3	0	0.1	0	0.2	99.7	13.75	0.04	1500
Internet	0.1	0.1	0	0	0.1	99.8	183.00	0.24	1500

* In order to compute the mean number of occasions per year for each type of gambling, the answer categories were scaled according to the minimum number of occasions; thus, "daily" was scored as 365, "at least once a week" was scored as 52, "at least once a month" was scored as 12, "less than once a month" was scored as 1.

Questions were posed about the amount of money spent, won, and lost on each gambling activity in the past year. Due to the fact that particularly large expenditures, wins or losses can skew the results, the median, or middle number, is provided rather than the mean to more accurately reflect the experiences of the typical gambler. As shown on Table 3.2, the activity associated with the most amount of money spent was speculative investments ($3000), followed by betting on sports with a bookie ($125), and casino table games ($100). The general trend across most activities was to have lost more money than won, with the exceptions of gambling in investment speculation, with a bookie, on horse races, in cards or board games with friends, and over the Internet.

Given the role that skill can play in successful investment speculation and betting on card or board games with friends, it is possible that some persons lose disproportionately and the majority win more than they lose. While statistically possible, there is an alternate explanation that cannot be immediately discounted. Gamblers may overestimate winnings and/or underestimate losses.

Table 3.2: Gambling activities by median amount of money spent, won, and lost in past year

Gambling Activity	Median money spent on activity ($)	Median reported winnings ($)	Median reported losses ($)	(N)
Speculative investments	3 000.00	300.00	1.00	36
Sports with bookie	125.00	203.00	1.00	4
Casino table games	100.00	22.50	30.00	36
Lottery tickets	60.00	0.00	52.00	727
Slot machines or VLTs	40.00	11.50	20.00	298
Casinos out of the province	40.00	5.00	30.00	112
Bingo	40.00	3.00	20.00	100
Card or board games with friends, etc…	24.00	15.0	3.00	71
Games of skill	24.00	2.00	5.00	11
Horse races	23.00	18.00	8.00	69
Slot machines or VLTs other than at casinos	20.00	5.00	15.00	14
Sport Select	17.50	0.00	17.00	8
Raffle tickets	10.00	0.00	5.00	571
Outcome of sporting event	10.00	0.00	5.00	64
Scratch tickets	8.00	3.00	5.00	251
Arcade or video games	6.00	0.00	4.50	8
Internet	2.50	182.50	2.50	(2)

Characteristics of persons engaging in different types of gambling

This section examines the relationship between selected socio-demographic characteristics[2] and participation in various forms of gambling in the past year. The description below highlights some of the more striking differences based on the results presented in Tables 3.3 to 3.10.

Gambling tickets

Of the total sample, 58.0% of older adults indicated they had bought lottery tickets in the past year and participation varied according to gender, age and education (see Table 3.3). Males (61.4%) were more likely than females (55.3%) to purchase lottery tickets ($X^2 = 5.71$, df=1, p<.05) and general participation declined with age (X^2=28.765 df=1, p<.001). Well over half (65.7%) of respondents 60-65 years of age purchased lottery tickets in the past year, whereas only 47.7% of individuals over 76 did so. Lastly, as education increased, the likelihood of buying lottery tickets generally decreased (X^2=12.831 df=1, p<.001).

Just under half of the respondents (47.9%) reported buying raffle tickets in the past year. With the exception of gender, significant differences emerged in all the socio-demographic indicators. For example, similar to lotteries, raffle participation declined with age (X^2=26.529, df=1, p<.001). There appears to be a general positive correlation, however, in income and education with those with higher incomes (X^2=22.979 df=1, p<.001) and education (X^2=12.844 df=1, p<.001) indicating a greater tendency towards raffle tickets.

Lastly, gambling with scratch tickets was negatively associated with age and education. Approximately one-fifth (19.7%) of the overall sample purchased such tickets and generally, the younger (X^2=10.464 df=1, p<.001), particularly the 60-65 age group, had a significantly higher rate of participation than the other age groups (Std. residual = 3.0) and less educated (X^2=15.911 df=1, p<.001), the more likely they were to gamble in this way.

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[2] 401(26.7%) subjects did not know their income or refused to report their household income and thus reduced sample sizes for income-related analyses.

Table 3.3: Buying gambling tickets by demographic characteristics

Demographic Characteristics	Gambling Activity		
	Lottery (%)	Scratch (%)	Raffles (%)
All participants	58.0	19.7	47.9
	N=1496	N=1500	N=1494
Gender	*		
Male	61.4	19.1	46.7
Female	55.3	20.2	48.9
Age	***	**	***
60-65	65.7	24.1	54.7
66-70	59.3	20.2	50.4
71-75	53.7	15.6	43.7
76+	47.7	16.0	37.3
Marital Status			*
Married/living with partner	58.7	20.0	51.2
Widowed	55.1	17.0	41.9
Divorced/separated	62.6	23.2	47.0
Single, never married	55.3	23.2	44.7
Educational attainment	**	****	***
Some high school	60.8	25.1	38.5
Completed high school	63.2	22.8	50.1
Some post secondary	58.2	15.3	50.6
Completed post secondary	54.2	18.3	48.8
Completed post graduate	49.0	12.9	55.6
Job Status	*		**
Employed	64.1	19.1	55.8
Unemployed	56.4	19.6	45.9
Income			***
<$20,000	59.4	26.6	38.4
20,000-39,999	58.5	20.5	48.1
40,000-59,999	64.2	21.4	56.3
60,000+	60.0	19.5	59.3
Region			**
East	55.0	21.9	49.0
Central east	62.4	22.4	55.2
Toronto	60.1	15.3	47.1
Central west	52.3	17.9	42.6
Central south	61.1	21.7	38.2
South west	52.2	21.8	48.2
North	64.2	20.8	58.3

Note: * p<0.05, ** p<0.01, *** p<0.001

Electronic games

Almost one-quarter (23.0%) of all survey respondents reported playing slot machines or VLTs in casinos in the past year (see Table 3.4). Participation varied significantly only by gender with females (25.6%) more likely than males (19.7%) to play these machines (X^2=7.245 df=1, p<.01). In terms of gambling at slot machines/VLTs outside of a casino, approximately one percent (1.2%) of respondents reported doing so but participation did not significantly vary according to any of the socio-demographic indicators. Even fewer participants reported playing arcade/video games (0.5%) and gambling on the Internet (0.1%). Similarly, none of the socio-demographic characteristics were significantly related to participation in these activities.

Table 3.4: Betting on slots/VLTs in and out of casinos, casino table games, and casinos out of the province by demographic characteristics

Demographic Characteristics	Gambling Activity			
	Slots/VLTs in casinos (%)	Slots/VLTs out of casino (%)	Arcade/Video games (%)	Internet (%)
All participants	23.0 N=1498	1.2 N=1500	0.5 N=1500	0.1 N=1500
Gender	**			
Male	19.7	0.9	0.5	0.3
Female	25.6	1.4	0.6	0
Age				
60-65	25.5	1.9	1.0	0.2
66-70	24.2	1.0	0.3	0
71-75	22.3	0.8	0.4	0.4
76+	18.5	0.6	0.3	0
Marital Status				
Married/living with partner	23.5	1.4	0.7	0.2
Widowed	24.7	0.5	0.3	0
Divorced/separated	20.4	2.4	0	0
Single, never married	16.8	0	1.1	0
Educational attainment				
Some high school	25.4	0.6	0.6	0
Completed high school	25.6	1.0	0.8	0.3
Some post secondary	23.1	2.4	0	0.6
Completed post secondary	21.4	1.9	0	0
Completed post graduate	16.9	0.8	1.2	0
Job Status				
Employed	21.5	1.7	0	0
Unemployed	23.2	1.1	.7	.2
Income				
<$20,000	19.8	1.6	0.5	0
20,000-39,999	21.3	.8	1.1	0.3
40,000-59,999	27.9	1.3	0	0.4
60,000+	25.6	1.7	0.3	0
Region				
East	19.1	1.0	0.5	0
Central east	27.1	1.9	0.5	0.5
Toronto	20.3	0.8	1.1	0
Central west	21.0	1.0	0	0
Central south	25.0	1.1	0	0
South west	22.2	1.8	0.4	0
North	32.5	0.8	0.8	0.8

Note: * $p<0.05$, ** $p<0.01$, *** $p<0.001$

Casinos

Less than five percent (2.8%) of older adults reported playing casino table games (excluding slots and video gambling) with significant differences emerging with regards to gender, age and income (see Table 3.5). More males (4.9%) than females (1.2%) participated in casino table games (X^2=18.253 df=1, p<.001) while the older respondents played less frequently than the younger ones (X^2=12.514 df=1, p<.001). Lastly, higher income was associated with a higher rate of playing these types of games (X^2=8.765 df=1, p<.01), with those reporting over $60,000 having the highest proportion (6.0% Std. Residual = 3.4) of people playing casino table games, compared to the other income bracket groups.

Almost one in ten (8.5%) respondents reported gambling in casinos outside of the province (includes table games and slots) with rates of participation generally associated with age and income. The younger the individual, the more likely they were to gamble at these casinos (X^2=9.009 df=1, p<.005). Conversely, the more income reported, the greater the likelihood of gambling in this way (X^2=16.184 df=1, p<.001) with those with incomes greater than $60,000 having a significantly higher percentage (14.0% Std. Residual = 3.7) than the other groups.

Lastly, those residing in the northern region (18.3%) had the highest proportion whereas those living in Toronto (5.0%) had the lowest prevalence of out of province casino gamblers compared to the other regions of Ontario (X^2=24.706 df=6, p=.001).

Table 3.5: Gambling at casinos by demographic characteristics

Demographic Characteristics	Gambling Activity	
	Casino table games (%)	Casinos out of the province (%)
All participants	2.8 N=1500	8.5 N=1498
Gender	***	
Male	4.9	7.9
Female	1.2	9.0
Age	**	*
60-65	4.5	11.3
66-70	3.0	8.4
71-75	2.3	7.0
76+	0.3	5.6
Marital Status		
Married/living with partner	3.1	9.7
Widowed	2.4	7.7
Divorced/separated	3.0	5.5
Single, never married	1.1	7.4
Educational attainment		
Some high school	1.7	6.2
Completed high school	3.1	8.7
Some post secondary	2.4	9.4
Completed post secondary	2.8	9.3
Completed post graduate	4.4	10.5
Job Status		
Employed	3.8	7.0
Unemployed	2.5	8.8
Income	**	**
<$20,000	1.6	5.2
20,000-39,999	2.1	5.9
40,000-59,999	2.2	10.0
60,000 +	6.0	14.0
Region		***
East	1.4	10.5
Central east	3.8	9.0
Toronto	3.3	5.0
Central west	2.6	9.7
Central south	3.3	5.0
South west	1.8	8.4
North	3.3	18.3

Note: * $p<0.05$, ** $p<0.01$, *** $p<0.001$

Gambling with friends or family

In the past year, approximately five percent (5.5%) of older adults reported having played cards or board games with friends while only 1.7% bet on games of skill such as darts, bowling, or pool. Only gender and income were significantly associated with these activities (see Table 3.6). More males (2.7%) bet on games of skill than females (0.8%) (X^2=8.131 df=1, p<.01) and the higher the reported income, the greater the participation in card or board games with friends (X^2=14.729 df=1, p<.001), particularly for those who have incomes greater than $60,000 (9.6% Std. Residual = 3.2).

Table 3.6: Gambling with friends by demographic characteristics

Demographic Characteristics	Gambling Activity	
	Card/board games with friends (%)	Games of skill (%)
All participants	5.5 N=1499	1.7 N=1500
Gender		**
Male	4.9	2.7
Female	6.1	0.8
Age		
60-65	7.0	2.3
66-70	5.1	1.0
71-75	3.9	2.0
76+	5.0	1.2
Marital Status		
Married/living with partner	5.9	1.9
Widowed	5.3	1.6
Divorced/separated	4.9	1.2
Single, never married	4.2	1.1
Educational attainment		
Some high school	3.4	2.3
Completed high school	6.7	1.3
Some post secondary	5.9	0.6
Completed post secondary	5.9	1.5
Completed post graduate	6.5	2.0
Job Status		
Employed	5.6	1.0
Unemployed	5.5	1.8
Income	**	
<$20,000	2.6	1.0
20,000-39,999	3.7	1.6
40,000-59,999	7.4	2.6
60,000 +	9.6	2.0
Region		
East	4.3	1.4
Central east	5.2	1.0
Toronto	6.4	2.8
Central west	5.2	1.5
Central south	4.4	1.7
South west	5.8	1.8
North	7.5	0

Note: * p<0.05, ** p<0.01, *** p<0.001

Bingo

Eight percent (8.1%) of older adults confirmed playing bingo in the past year and participation varied significantly according to gender, marital status, educational attainment, and income (see Table 3.7). Females (10.9%) were more than twice as likely than males (4.6%) to partake in this activity (X^2=20.172 df=1, p<.001). Widowed (13.8% Std residual=4.6) respondents were most likely to play bingo, while married individuals were the least likely (5.3% Std. residual=-4.6) (X^2=26.190 df=3, p<.001). Also, lower education was generally related to greater participation (X^2=24.888 df=1, p<.001). Those with less than high school education had the highest participation rate compared to the other levels (13.5% Std. Residual = 4.2), particularly postgraduates, who had the fewest participants amongst the groups (3.2% Std. Residual = -3.1). Lastly, a similar trend was found for income as lower incomes were significantly associated with higher rates of involvement (X^2=25.266 df=1, p<.001).

Table 3.7: Bingo playing by demographic characteristics

Demographic Characteristics	Gambling Activity Bingo (%)
All participants	8.1 N=1500
Gender	***
Male	4.6
Female	10.9
Age	
60-65	9.5
66-70	9.3
71-75	5.1
76+	7.1
Marital Status	***
Married/living with partner	5.3
Widowed	13.8
Divorced/separated	10.4
Single, never married	7.4
Educational attainment	***
Some high school	13.5
Completed high school	9.2
Some post secondary	7.6
Completed post secondary	5.3
Completed post graduate	3.2
Job Status	
Employed	5.6
Unemployed	8.8
Income	***
<$20,000	18.8
20,000-39,999	8.0
40,000-59,999	6.6
60,000+	4.3
Region	
East	8.6
Central east	8.1
Toronto	6.1
Central west	6.2
Central south	8.9
South west	10.7
North	10.8

Note: * p<0.05, ** p<0.01, *** p<0.001

Betting on sporting events

Small proportions of older adults wagered in some way on sporting events. Roughly five percent reported betting on the outcome of sporting events (5.1%) and horse races (5.2%), while even fewer bet through a sports bookie (0.3%) or played Sport Select (0.8%). While no significant relationships were found between the socio-demographic indicators and the latter two types of sports betting, significant differences emerged in relation to gender, age, education and job status for gambling on sporting event outcomes (see Table 3.8). Significantly more males (8.2%) than females (2.6%) gambled in this way (X^2=23.849 df=1, p<.001). Age was negatively associated with participation (X^2=9.992 df=1, p<.001) with significantly more respondents between 60 and 65 years of age gambling in this way (7.8% Std. Residual = 3.4) compared to the other cohorts. Those with a postgraduate education (10.1% Std. Residual =10.1) were most likely to bet on the outcome of sporting events while completing post-secondary school was associated with the lowest rate (2.8% Std. Residual=-2.1) of participation (X^2=18.936 df=4, p<.01). Lastly, a higher proportion of employed respondents (8.7%) wagered on such outcomes compared to the unemployed (4.2%) (X^2=9.806 df=1, p<.01).

Table 3.8: Betting on the outcome of sporting events, Sport Select, and sports with bookie by demographic characteristics

Demographic Characteristics	Gambling Activity			
	Outcome of sporting events (%)	Sport Select (%)	Sports with bookie (%)	Horse Racing (%)
All participants	5.1 N=1499	0.8 N=1499	0.3 N=1500	5.2 N=1500
Gender	***			
Male	8.2	1.1	0.3	5.0
Female	2.6	0.6	0.2	5.4
Age	**			
60-65	7.8	1.2	0.6	5.4
66-70	4.6	0.5	0.3	5.8
71-75	2.7	0.8	0	6.6
76+	3.4	0.6	0	3.1
Marital Status				
Married/living with partner	5.7	0.6	0.3	5.8
Widowed	3.7	1.3	0	3.7
Divorced/separated	4.9	1.2	0.6	5.5
Single, never married	5.3	0	0	5.3
Educational attainment	***			
Some high school	4.5	1.4	0.3	3.9
Completed high school	3.6	0.8	0	6.7
Some post secondary	5.9	1.8	0.6	5.9
Completed post secondary	2.8	0	0.3	3.7
Completed post graduate	10.1	0.4	0.4	6.0
Job Status	**			
Employed	8.7	0.3	0.7	4.5
Unemployed	4.2	.9	.2	5.3
Income	**			
<$20,000	1.6	1.0	0	4.2
20,000-39,999	4.3	0.8	0	3.2
40,000-59,999	4.8	1.3	0.4	7.4
60,000+	9.6	0.3	0.7	6.3
Region				
East	4.3	1.0	0	3.8
Central east	5.3	1.4	0.5	7.1
Toronto	4.4	1.4	0.3	6.9
Central west	5.1	0	0.5	4.6
Central south	6.1	0.6	0.6	6.7
South west	3.1	0	0	2.7
North	10.0	0.8	0	2.5

Note: * $p<0.05$, ** $p<0.01$, *** $p<0.001$

Speculative investments

When asked about making speculative investments in the past year, 3.7% of older adults reported doing so. Responses varied by gender, education, job status, and household income (see Table 3.9). Males (5.6%) compared to females (2.3%) (X^2=11.478 df=1, p<.01) and the employed (6.3%) compared to the unemployed (3.1%) (X^2=6.336 df=1, p<.05) were more likely to make speculative investments. Participation generally increased with education (X^2=22.845 df=1, p<.001) and reported income (X^2=32.090 df=1, p<.001) with those with post graduate degrees (8.9% Std. Residual=4.6) and over $60,000 income (11.3% Std. Residual = 6.6) indicating much greater involvement than the other respective groups.

Table 3.9: Making speculative investments by demographic characteristics

Demographic Characteristics	Gambling Activity Speculative Investments (%)
All participants	3.7 N=1497
Gender	***
Male	5.6
Female	2.3
Age	
60-65	5.1
66-70	4.6
71-75	2.0
76+	2.2
Marital Status	
Married/living with partner	4.7
Widowed	2.9
Divorced/separated	3.0
Single, never married	0
Educational attainment	***
Some high school	1.1
Completed high school	2.3
Some post secondary	4.7
Completed post secondary	4.0
Completed post graduate	8.9
Job Status	*
Employed	6.3
Unemployed	3.1
Income	***
<$20, 000	1.0
20-39999	2.4
40, 000-59999	2.2
$60, 000+	11.3
Region	
East	5.7
Central east	4.8
Toronto	3.3
Central west	2.6
Central south	2.2
South west	3.1
North	5.0

Note: * $p<0.05$, ** $p<0.01$, *** $p<0.001$

Perceived benefits and reasons for gambling

Survey respondents indicated many benefits of gambling (see Table 3.10) but winning money (33.9%), excitement or fun (30.7%), and the opportunity to socialize (20.9%) were the most common benefits given. Interestingly, a substantial proportion (29.0%) indicated no benefits to gambling.

Table 3.10: Perceived benefits of gambling

Perceived Benefits	Proportion of gamblers
Can win money	33.9
It's exciting/fun	30.7
None	29.0
An opportunity to socialize	20.9
Get to be around others/decreases isolation	8.9
Decreases boredom	8.8
Forget about problems	4.5
Charity support	3.3
Other (charity, variety, fantasy to dream)	6.4
(N)	**(991)**

Table 3.11 presents these various benefits by socio-demographic characteristics among those who have gambled in the past year. Male and female participants differed significantly in their belief that relief of isolation and winning money were benefits to gambling. Whereas females were more likely to indicate that gambling decreases isolation (f:11.5% m:5.8%) (X^2=9.665 df=1, p<.01), males were more likely to report winning money as a benefit (f: 30.9% m: 37.4%) (X^2=4.477 df=1 p<.05).

Age was significantly associated with three benefits. The older the participant the more likely they would cite reducing isolation as a benefit (X^2=5.881 df=1, p<.05) and the less probable would fun and excitement (X^2=7.48 df=1, p<.01) and winning money (X^2=7.375 df=1, p<.01) be reported as a gambling perk. Lastly, as participants age, they were more likely to indicate that gambling had no benefits (X^2=6.528 df=1, p<.05).

Widowed respondents were the most likely marital status group to indicate the opportunity to socialize (27.9% Std. Residual = 2.9) as a benefit while those married or living with their partner were the least likely to feel the same way (18.7% Std. Residual = -2.0) (X^2=9.048 df=3, p<.05)[3]. Widowed and partnered respondents exhibited a similar trend with respect to forgetting problems (X^2=8.101 df=3, p<.05), though this association should be considered with caution.[4]

Education was related to two benefits. More education was significantly associated with less frequent reporting of gambling's reduced isolation benefit (X^2=11.895 df=1, p=.001). In addition, while there were no general trends for viewing socializing as a benefit, participants with high school education were the most likely to report this benefit (26.1% Std. Residual = 2.3) while those with a post secondary education were the least likely to do so (15.6% Std. Residual = -2.1) (X^2=10.221 df=4, p<.05).

Lastly, the belief that gambling provides an opportunity to be around other people was associated with employment status and income. That is, employed participants (3.3%) were less likely to agree with this benefit than those who were not employed (10.4%) (X^2=10.057 df=1, p<.01).   Similarly, individuals who reported over $60,000 income (4.5% Std. Residual = -2.4) were the least likely income group to indicate this benefit while, those with less than $20,000 (14.0% Std. Residual = 2.4) were the most likely (X^2=10.479 df=3, p<.05). These figures correspond to a negative mild correlation between income and reduced isolation (X^2=6.076 df=1, p<.05).

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[3] Although single never been married participants had a lower proportion at 15.9% it was not statistically significantly different (Std Residual = -1). This may be due to the much lower overall number (n=63) found in this group compared to the others.
[4] Two cells (25.0%) had an expected count < 5.

Table 3.11: Benefits of gambling by demographic characteristics (excluding non-gamblers)

Demographic Characteristics	N	Benefits of Gambling							
		Socialize (%)	Less isolation (%)	Forget problems (%)	Fun, exciting (%)	Less boredom (%)	Win money (%)	None (%)	Other (%)
Gender			**				*		
Male	434	18.7	5.8	3.2	29.3	8.1	37.4	27.0	6.9
Female	520	22.7	11.5	5.6	31.9	9.4	30.9	30.6	6.0
Age			*		*		*	*	
60-65	375	20.0	7.5	5.9	35.2	9.9	38.1	24.3	6.4
66-70	257	20.3	6.6	1.6	30.1	7.4	35.4	29.7	5.4
71-75	153	20.3	11.1	5.9	30.1	10.5	28.1	32.0	7.2
76+	164	24.8	13.4	4.9	23.0	7.3	28.0	34.1	7.3
Marital Status		*		*					
Married or living with partner	562	18.7	7.0	3.2	31.0	7.5	34.0	29.2	6.8
Widowed	219	27.9	11.0	7.8	29.7	10.0	30.1	29.7	5.0
Divorced/Separated	108	21.3	13.9	5.6	33.3	13.0	40.7	25.9	7.4
Single, never married	63	15.9	11.1	3.2	28.6	9.5	34.9	27.0	6.3
Education		*	*						
< High school	218	19.7	14.2	6.4	27.5	13.8	35.6	28.9	6.8
High school	245	26.1	9.8	4.1	32.7	6.5	35.5	25.3	4.9
Some post secondary	108	25.9	7.5	4.7	37.0	9.3	30.8	27.1	6.5
Completed post secondary	211	15.6	7.1	4.3	29.4	8.1	32.7	32.7	6.6
Completed post graduate	161	18.0	4.3	2.5	29.8	6.8	32.9	29.8	8.1
Employment Status			**						
Employed	209	16.7	3.3	4.3	29.7	7.2	38.8	27.8	8.1
Unemployed	741	22.0	10.4	4.5	30.8	9.2	32.4	29.5	5.9
Household Income			*						
<$20,000	114	21.1	14.0	4.4	30.7	13.2	36.0	22.8	8.8
20,000-39,999	230	20.4	7.4	5.7	29.6	7.9	35.7	30.1	5.2
40, 000-59,999	161	22.4	10.6	6.8	31.7	9.3	41.0	25.5	6.2
60, 000+	222	19.4	4.5	2.3	34.7	7.7	34.7	24.3	8.6

Region									
East	128	17.2	5.5	2.4	25.0	6.3	27.6	34.6	8.7
Central East	139	24.5	12.2	7.2	33.8	13.7	37.4	26.6	2.9
Toronto	231	24.7	7.8	3.9	31.6	7.4	39.8	27.3	3.0
Central West	120	13.3	9.2	1.7	36.7	8.3	31.7	26.7	7.5
Central South	113	22.1	8.0	3.5	34.5	9.7	33.3	27.4	8.8
South West	133	18.0	7.5	6.0	23.3	7.5	31.6	30.8	9.8
North	90	23.3	14.4	7.8	30.0	10.0	28.9	31.1	7.8

Note: * $p<0.05$, ** $p<0.01$, *** $p<0.001$

Survey respondents who had been to a casino in the past 12 months were asked to indicate their reasons for going and the most popular responses were to watch other people gamble (31.6%) and the enjoyment of gambling (27.5%) (see Table 3.12). Other common reasons were to win money (19.1%), for the musical entertainment (17.8%), and to socialize (17.4%). Approximately 29% of these older adults indicated "other" reasons not given in the survey, which were comprised mostly of a sub-group pertaining to curiosity/something to do (40.9%), fun/entertainment (31.1%) and tourism (12.9%). On the other hand, going to a casino to drink or eat was the least common given reason (6.0%).

Table 3.12: Reasons for going to a casino among those who visited a casino in the past year

Reasons	Percent
To watch others gamble	31.6
Other (curiosity, fun/entertainment, tourist attraction)	28.6
Enjoyment of gambling	27.5
To win money	19.1
Musical entertainment	17.8
Socialize	17.4
To drink alcohol/eat	6.0
Don't know	2.6
(N)	**(465)**

Summary

Among the general adult population a large majority (83.2%) gamble (Wiebe et al. 2001), which is consistent with participation rates in other provinces ranging from 82% in Alberta (Smith & Wynne, 2002) to 89% in New Brunswick (Focal Research Consultants Ltd, 2001). Ontarians over 60 years, however, gambled less as 73.5% reported engaging in some kind of gambling activity in the past year.

Forms of gambling based on pure chance, which have relatively low personal engagement but high potential payouts appear to be the most common type among older adults. The most prevalent activities by far were lottery and raffle tickets, followed from a distance by slot machines, and scratch tickets. Though a lot less common than the above types of gambling, activities with a social or leisure aspect such as out-of-province casinos, bingo and card/board games with friends were still somewhat popular overall. On the other hand, gambling requiring computer or sports knowledge and relatively high personal involvement appear to be the least attractive (e.g., Sports Select, betting with a bookie, arcade video games, and Internet). A relatively lower interest in sports generally as well as a lack of accessibility/connection to, and the illegal ramifications associated with bookie betting in the elder generation might account for the low involvement in these sports-based activities. Likewise, fear, unfamiliarity or disinterest in computer technology might explain the low participation rates for video, electronic and online style wagering.

Low participation activities such as speculative investments, betting with a bookie and playing casino table games involved much greater expenditures, suggesting that the higher costs of involvement associated with these activities might be discouraging to some demographic groups. In particular, investment speculation was more common among those with higher education and incomes who probably understood it as a "business" rather than recreational activity. The popularity of lottery tickets, raffles, scratch tickets and casino electronic gaming machines then may be due to their comparatively low price barrier coupled with potentially high rewards.

In general, the most common benefits cited by older adult gamblers were winning money, fun and excitement, and to a lesser degree, the opportunity to socialize. Interestingly, 29% of gamblers reported no benefits from the activity and this was particularly more prevalent in the older age cohorts. Moreover, with the advancement of age, gambling's aspects of fun and excitement and an opportunity to win money become less pronounced and its reducing isolation effect appears to gain greater significance for the gambler. Considering that one-fifth of the sample concurred that gambling allows them to socialize, these findings imply that gambling has a social function, providing an opportunity for direct interaction with others and more simply, to be in their company. Combating loneliness might explain in part why widowed participants were the most likely marital status group to see gambling for its socializing opportunities and that the most common reason for visiting a casino was to watch other people gamble.

There is also some evidence to suggest an economic dimension to older adults' gambling choices as participation varied with reported household income in a number of activities. Higher income adults were more likely to gamble in activities that typically require more money such as investment speculation, betting on sporting event outcomes, playing casino table games, visiting out of province casinos, and buying raffle tickets. The only form in which the lower income groups were more prevalent was bingo. Not surprisingly, the positive correlation trends found in raffle tickets, sporting events, investment speculation and bingo were also observed with education, which was moderately correlated with income ($r=.420$ $p<.0001$ $N=1090$).

Several gender differences also emerged among a number of activities. Men participated more in lotteries, casino table games, speculative investments, betting on sporting event outcomes while women showed greater preference towards bingo and electronic gaming machines. Males also showed a greater attraction to betting on games of skill and were more likely to cite winning money as a general benefit of gambling. With the exception of lotteries, these differences might reflect cultural notions of masculinity and femininity as well as differential economic accessibility.   Further, the finding that females reported mitigating isolation more often than males as a benefit of gambling might also explain their overrepresentation in bingo involvement. It will be interesting to see whether some of these age and gender patterns will remain in the future given that this particular generational senior cohort is more likely to reflect a more

conservative thinking with traditional notions of masculinity and femininity, as well as of gambling in general.

Geography also appears to be related to casino gambling. Not surprisingly, individuals residing close to any of Ontario's three commerical casinos visited casinos out of the province less frequently while conversely, those living furthest away (i.e., the north) frequented casinos outside of Ontario the most.

PROBLEM GAMBLING IN ONTARIO

Some of the problematic features of older adults who gamble are discussed in this section by comparing CPGI indicated at-risk and moderate/severe problem gamblers as well as non-problem gamblers in terms of their gambling activities, time and money expenditures, and attitudes, beliefs and experiences of gambling.

CPGI Levels

Just over one-quarter (26.5%) of the total sample did not participate in any type of gambling activity in the past 12 months (see Figure 1). The majority of respondents who gambled during this period did not experience any subsequent problems (67.0%). A further 4.3% of the total sample was at risk, 2.0% indicated moderate problems and 0.1% reported severe gambling problems. Due to the low number of severe problem gamblers, moderate and severe categories were collapsed for analysis in this section

Figure 1: Gambling Levels
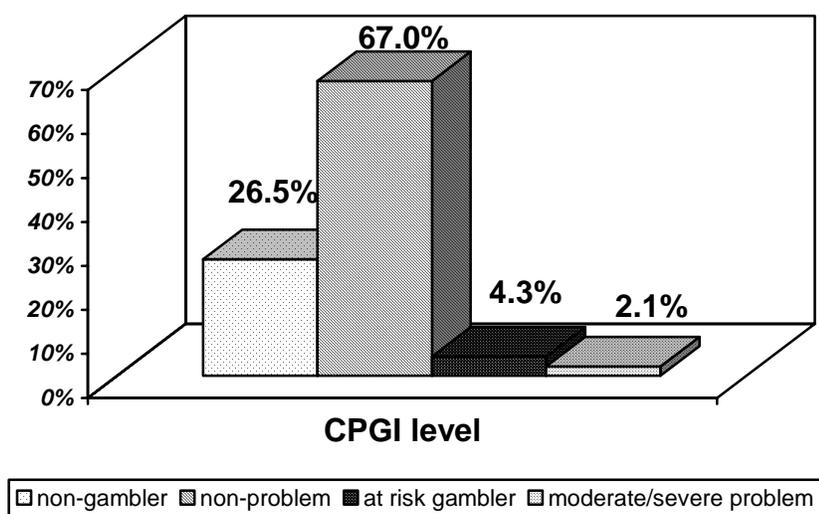
Endorsement of CPGI items for at-risk and moderate/severe problem gamblers

The nine scored items on the CPGI pertain to problematic thoughts and behaviours related to gambling. They were assessed on only those who reported gambling in the past 12 months. Table 4.1 shows affirmative responses (sometimes, most of the time, almost always) to the nine items on the CPGI screen among at-risk and moderate/severe problem gamblers to provide insight into the problematic characteristics associated with increasing levels of gambling problems.

The most commonly endorsed items were feeling guilty about gambling (50.0%), chasing losses (48.1%), and being criticized for gambling (42.9%) among moderate/severe problem gamblers. The least endorsed items were borrowing money from others to gamble (3.6%) and feeling that gambling had caused them financial problems (17.9%). Similar ranking trends emerged with at-risk gamblers although the need to wager larger amounts of money for excitement received greater relative endorsement (3rd highest proportion) than in the moderate/severe problem group (6th highest proportion). Conversely, betting more than one could afford ranked much lower (6th highest proportion) in comparison to its ranking in the more severe problematic group (4th highest proportion).

It is not surprising that the groups differed on most of the CPGI items as the moderate/severe problem group was significantly more likely to report more of the characteristics. In particular, the problems of betting more than one can afford (X^2=11.066 df=1, p=.001) and being criticized for gambling (X^2=10.40 df=1, p=.001) were much more prevalent among the moderate/severe group.[5] Interestingly though, there were no significant differences in the endorsement of needing larger amounts of money to gamble, feeling gambling has caused financial problems, and borrowing money or selling things to gamble (p>.05).

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[5] A similar large difference was found in participants' feeling that gambling had caused them health problems. However, because one cell (25%) had an expected count < 5, such a conclusion must be discounted according to the current data.

Table 4.1: Endorsement of CPGI scale items for at-risk and moderate/severe gamblers

CPGI Item	At risk (%)	Moderate/severe problem (%)
Feel guilty about gambling*	28.1	50.0
Chasing losses*	26.3	48.1
People criticized your gambling***	12.1	42.9
Bet more than could afford to lose ***	8.6	37.9
Feel that might have problem with gambling**	10.3	35.7
Need to gamble with larger amont of money to get feeling of excitement	14.0	25.0
Feel gambling has caused you any health problems	6.9	25.9
Feel gambling has caused financial problems	8.6	17.9
Borrow money or sold things to gamble	0	3.6
(N)	**(58)**	**(29)**

Note: * $p<0.05$, ** $p<0.01$, ***$p<0.001$

Gambling activities

When comparing non-problem to moderate and severe problem gamblers, non-problem gamblers (mean=2.51) engaged in significantly less gambling activities overall than those at risk (mean=3.76) or experiencing moderate or severe gambling problems (mean=3.97) (F $\{2,988\}=30.95$, $p<0.001$).[6] According to Table 4.2, which charts the absolute participation levels of these gamblers in the past year for each specific activity, the groups did not differ among the activities with the highest rates (i.e., lottery and raffle tickets) ($p>.05$). In addition, there was no significant variation with respect to gambling in cards/board games, sporting events, games of skill, sports select, arcade or video games, and games of skill; activities with very low participation rates ($p>.05$).

There was a much lower prevalence of participants in casino slots/vlts among non-problem gamblers (30.4%) compared to at-risk (60.3%) and moderate/severe problem (65.5%) gamblers ($X^2=33.501$ df=1, $p<.001$). Similar trends were found for out of province casino

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[6] Given the unequal variances, the non-parametric Kruskal Wallis test was also performed and indicated that non-problem gamblers engaged in significantly less gambling activities than gamblers reporting problems $X^2=40.50$ df=2 $p<.001$.

gambling (11.2%) and horse racing (6.2%). Moreover, there does not appear to be significant differences among these activities between those at-risk and with moderate/severe problems, indicating not surprisingly that non-problem gamblers engage in these activities less than those who endorse at least one CPGI item.[7] Where there is some indication of a difference between these latter two groups is in bingo, speculative investments, casino table games and slots/vlts outside of a casino. Not surprisingly, among those with moderate or severe problems, there were higher rates of participation in casino table games (17.2%) and slots/vlts outside of casinos (10.3%). Less expected though were the higher rates of at-risk gamblers for bingo (36.2%) and speculative investments (19.0%).

When considering more frequent involvement in these activities, it appears weekly participation in slot machine/vlts, scratch tickets, and card and board games is higher among the moderate/severe groups and least prevalent in non-problem gamblers (see Table 4.2). Further, the moderate/severe group had more participants buying raffle tickets (6.9%), playing casino table games (13.8%), and playing slot machines outside of casinos (3.4%) than the other two groups.

With the exception of the significant association found between problem gambling and playing casino slots and vlts, while the indicated percentages point to certain gambling activities being related to problematic gambling behaviour, we cannot be certain because in all "significant" outcomes, there was an inadequate number of cells that met the minimum expected count of 5. This is likely due to the general low prevalence of gambling activity found in the sample and particularly, those who gamble weekly.

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[7] For these activities, cross-tabulations based on 3 CPGI categories (i.e., non-problem, at-risk, and moderate/severe) produced insufficient cells with expected values < 5. However, when combining the at-risk and moderate/severe groups, the cell counts were sufficient for chi-square analyses.

Table 4.2: Gambling activities by CPGI levels

% Participating ingambling activities:	Gamblers			Total
	Non-problem	At risk	Moderate/sev ere problem	
Lottery tickets				
Activity in the past year	77.5	79.3	93.1	78.0
Weekly activity	37.0	44.8	44.8	37.7
Raffle tickets				
Activity in the past year	64.3	63.2	44.8	63.7
Weekly activity*	1.1	1.8	6.9	1.3
Slot machines or VLTs				
Activity in the past year***	30.4	60.3	65.5	33.2
Weekly activity***	0.4	8.6	24.1	1.6
Scratch tickets				
Activity in the past year***	25.4	43.1	51.7	27.2
Weekly activity***	3.0	10.3	20.7	3.9
Casinos out of province				
Activity in the past year***	11.2	25.0	27.6	12.4
Weekly activity	0	0	0	0
Bingo				
Activity in the past year***	9.4	36.2	17.2	11.2
Weekly activity**	3.0	10.3	10.3	3.6
Cards or board games with friends, etc.				
Activity in the past year	7.8	8.6	10.3	7.9
Weekly activity*	2.0	3.4	10.3	2.3
Horse races				
Activity in the past year***	6.2	19.0	24.1	7.5
Weekly activity*	0.6	3.4	3.4	0.8
Outcome of sporting event				
Activity in the past year	6.6	8.6	17.2	7.1
Weekly activity**	0.2	0	3.4	0.3
Short-term speculative investments				
Activity in the past year***	4.3	19.0	3.4	5.2
Weekly activity*	0.3	1.7	3.4	0.5
Casino table games				
Activity in the past year***	3.5	8.6	17.2	4.2
Weekly activity***	0	0	13.8	0.4
Games of skill				
Activity in the past year	2.0	1.7	6.9	2.1
Weekly activity	0.4	1.7	0	0.5
Slot machines or VLTs other than at casinos				
Activity in the past year***	1.3	1.7	10.3	1.6
Weekly activity***	0	0	3.4	0.1
Sport Select				
Activity in the past year	1.0	0	3.4	1.0
Weekly activity***	0.1	0	3.4	0.2
Arcade or video games				
Activity in the past year	0.9	0	0	0.8
Weekly activity	0	0	0	0
Sports with bookie				

Activity in the past year***	0.1	3.4	3.4	0.4
Weekly activity***	0	1.7	0	0.1
Internet				
Activity in the past year	0.2	0	0	0.2
Weekly activity	0.1	0	0	0.1
(N)	**(904)**	**(58)**	**(29)**	**(991)**

Note: * p<0.05, ** p<0.01, ***p<0.001, All "significant" results had at least one cell with an expected count < 5.

Money and time spent

Gamblers were asked about their expenditures on each type of gambling in the past year. Generally, the more problematic their gambling behaviour the more money they spent on gambling (F {2, 936}=21.049, p<0.001).[8] While non-problem gamblers spent on average $22.69 per month on all their gambling activities, at-risk gamblers spent $209.97, and those experiencing moderate or severe problems gambled $1 240.71. However, these numbers need to be viewed with extreme caution given the small number of moderate/severe problem gamblers and the wide range of expenditures. For instance, in terms of median gambling expenditures, non-problem gamblers spent $6/month, at-risk $25.50/month and moderate/severe problem gamblers $31.25/month.

Similar trends emerged in their time expenditure where non-problem gamblers spent on average 1.48 hours while individuals at risk and with moderate or severe gambling problems spent 9.32 and 10.95 hours per month, respectively on gambling activities (F {2, 920}=44.562, p<0.001).[9]

In terms of the average amount of money won per month, non-problem gamblers reported winning significantly less ($17.22) compared to those at risk ($229.42) or with moderate or

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[8] Due to unequal variances, non-parametric Kruskal Wallis tests were performed and revealed that though at-risk and moderate/severe problem gamblers did not differ in their average gambling expenditures per month, non-problem gamblers gambled significantly less X^2=39.616 df=2, p<.001.
[9] Due to unequal variances, non-parametric Kruskal Wallis tests were performed and revealed that though at-risk and moderate/severe problem gamblers did not differ in their average total amount of time spent gambling per month, non-problem gamblers spent significantly less time than the other two groups X^2=56.957 df=2, p<.001.

severe gambling problems ($268.10) (F {2, 931}=37.794, p<0.001).[10] According to ANOVA analysis, no significant difference was found between CPGI gambler types in their reported amounts of money lost through gambling in the past year (F {2, 919}=1.776, p = N.S). However, given the groups' unequal variances, non-parametric Kruskal Wallis tests were performed and revealed that though at-risk and moderate/severe problem gamblers did not differ in their reported average amounts lost per month (p.>05), non-problem gamblers lost significantly less than the other two groups (X^2=26.214 df=2, p<.001).

Perceived benefits of gambling and reasons for going to casino

Gambling participants saw a number of different general benefits to gambling (see Table 4.3). Winning money (33.9%), excitement and fun (30.3%), and an opportunity to socialize (29.0%) were the most frequently cited benefits. On the other hand, a large percentage (29.0%) of gamblers also believed that gambling does not bring any benefits and non-problem gamblers (31.1%) were more likely to believe this (X^2=20.468 df=2, p<.001).

Generally, the higher the degree of problem gambling the higher the incidence of individuals reporting these benefits. The more problematic the gambler, the more likely he or she would believe that winning money (X^2=8.765 df=1, p<.01), excitement and fun (X^2=43.231 df=1, p<.001), and opportunity to socialize (X^2=7.210 df=1, p<.01) were advantages of gambling. Though a similar trend emerged with the other benefits such conclusions are premature given the presence of one or more cells with an expected value less than 5 in their analyses.

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[10] Due to unequal variances, non-parametric Kruskal Wallis tests were performed and revealed that though at-risk and moderate/severe problem gamblers did not differ in their reported average amounts won and lost per month, non-problem gamblers won (X^2=41.492 df=2, p<.001) significantly less.

Table 4.3: Perceived benefits of gambling by gambler

Benefits from gambling (%)	Gamblers			Total
	Non-problem	At risk	Moderate/severe problem	
Can win money**	32.8	36.2	62.1	33.9
Exciting, fun***	27.4	55.2	72.4	30.3
None***	31.1	6.9	10.3	29.0
An opportunity to socialize*	19.7	31.0	34.5	20.9
To be around others, decreases isolation	7.9	15.5	27.6	8.9
Decrease boredom	7.5	17.2	31.0	8.5
Forget about problems	3.5	12.1	20.7	4.4
Other	6.7	3.4	3.4	6.4
(N)	**(867)**	**(58)**	**(29)**	**(954)**

Note: * p<0.05, **p<0.01, ***p<0.001

With respect to casino gambling specifically, the most common reasons reported by gamblers who visited a casino in the past year were watching others gamble (32.9%), the enjoyment of gambling (30.6%), "other" reasons (27.1%), and winning money (20.6%) (see Table 4.4). Only in the first two reasons, however, did CPGI gamblers vary significantly. Non-problem gamblers (26.0% Std. Residual = -4.8) were less likely to visit a casino for the enjoyment of gambling compared to the other two groups (X^2=22.649 df=2, p<.001). On the other hand, they were more likely do it for "other" reasons (29.5% Std. Residual = 2.6), such as curiosity/something to do, fun and entertainment, and tourism (X^2=7.950 df=2, p<.05).

Table 4.4: Gamblers' reasons for going to a casino among those who visited

a casino in the past year

Reasons (%)	Non-problem	At risk	Moderate/severe problem	Total
Enjoyment of gambling***	26.0	56.4	57.1	30.6
To win money**[11]	17.7	33.3	42.9	20.6
Musical entertainment and shows	20.4	7.7	14.3	18.8
To watch others gamble	33.9	25.6	23.8	32.9
To drink/eat	6.8	0	4.8	6.0
Other (e.g., curiosity, tourism)*	29.5	17.9	4.8	27.1
(N)	(339)	(39)	(21)	399

Note: * $p<0.05$, **$p<0.01$, ***$p<0.001$

Beliefs and attitudes of gamblers

Participants were assessed on their general knowledge regarding the statistical realities of gambling activities. When given the statements "After losing many times in a row one is more likely to win" and "One can win more if one uses a system", the majority of the gamblers (87.4% and 87.1%, respectively) disagreed with them (see Table 4.5). Though it appears that as the severity of gambling problems increased so did the likelihood of agreeing with the inaccurate statements, we cannot statistically make this claim due to insufficient cell counts.[12]

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[11] One cell with an expected count value < 5.
[12] For each analysis there was one cell with an expected count less than 5.

Table 4.5: Gamblers who believed in the following inaccurate gambling statements

Statement (%)	Non-problem	At risk	Moderate/severe problem	Total
"After losing many times in a row one is more likely to win".	11.5	19.0	31.0	12.6
(N)	**(850)**	**(58)**	**(29)**	**(937)**
"One can win more if one uses a system".	11.6	21.1	37.0	12.9
(N)	**(831)**	**(57)**	**(27)**	**(915)**

Note: * p<0.05, **p<0.01, ***p<0.001

Early gambling experience

In terms of remembering any big wins or losses when they first started gambling, the majority of gamblers were unable to recall an early big win (76.7%) or loss (94.7%). More people with gambling problems recalled these experiences than non-problem gamblers; although in the case of losses these differences were not statistically significant[13]. Participants at risk or with moderate or severe problems were more than twice as likely to remember an early big win (X^2=33.783, df=2, p<0.001).

Table 4.6: Percentage of gamblers who remembered first big win/loss by CPGI level

Memory (%)	Non-problem	At risk	Moderate/severe problem	Total
Remember big win***	20.8	50.0	44.8	23.3
Remember big loss	3.7	22.4	20.7	5.3
(N)	**(899)**	**(58)**	**(29)**	**(976)**

Note: * p<0.05, **p<0.01, ***p<0.001

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[13] This is likely due to the low numbers of problem gamblers that resulted in 2 cells having expected counts < 5.

Summary

The vast majority (93.6%) of the adults over 60 in this survey did not experience any gambling-related problems. Though 4.3% (n=58) were at risk, 2.1% (n=29) had moderate or severe problems, falling below the proportion (3.8%) found for the general adult population (Wiebe et al. 2001).   The most commonly endorsed CPGI items were feeling guilty about gambling (50%), chasing losses (48.1%), and being criticized for gambling (42.9%) among moderate and severe problem gamblers. Although there does seem to be differential activity patterns and beliefs around their gambling among the three CPGI problem gambler types, statistical certainty is hampered by this low prevalence of problem (i.e., at-risk and moderate/severe problem) gamblers coupled with the generally low participatory rates (i.e., less than 10%), particularly of frequent gamblers, found among the majority of activities. Statistically speaking, we can conclude that while the most common activities of lottery and raffle ticket buying were unrelated to problem gambling, there is evidence to suggest that casino slots and vlts are associated with gambling related problems.

SOCIO-DEMOGRAPHIC AND HEALTH-RELATED CHARACTERISTICS OF DIFFERENT TYPES OF GAMBLERS IN ONTARIO

This section examines the socio-demographic features and health-related issues of Ontarians over 60 in relation to their gambling and problem gambling behaviour.

Socio-demographic characteristics of different types of gamblers

Table 5.1 summarizes the socio-demographic characteristics of the sample according to CPGI gambling behaviour. A significant relationship between age and the levels of gambling reveals that as participants age, they were less likely to gamble and experience subsequent problems ($X^2=35.880$ df=1, p<.001). In particular, the youngest cohort (60-65) was least likely to be non-gamblers (18.2% Std. Residual = -5.1) and most likely to have moderate/severe problems with their gambling (3.6% Std. Residual = 2.7). Interestingly, they also had the highest proportion of non-problem gamblers (74.2% Std. Residual = 4.1) ($X^2=51.481$, df=9, p<0.001).

A significant association was found between marital status and gambling levels ($X^2=21.219$, df=9, p<0.05).[14] Married respondents were least likely to report gambling problems (i.e., possessing the highest ratio of non-problem gamblers and the lowest ratio of moderate/severe problem gamblers), while widowed participants were most likely to be non-gamblers (31.9% Std. Residual = 2.5). Those who were single (never married) were more likely to have experienced moderate/severe gambling problems (6.7% Std. Residual = 3) than the other groups.

With respect to employment, although individuals who were not employed (e.g., retired, unemployed) were less likely to gamble without problems (65.1% Std. Residual = -3.1), it is probably due to the significantly higher rates of non-gamblers in this group (28.8% Std. Residual = 3.6) ($X^2=13.165$ df=3, p<0.01). Significant variation also emerged in reported annual household income levels ($X^2=26.969$, df=9, p<0.001). Respondents with an income of less than $20,000 were most likely to gamble at moderate and severe problematic levels (6.0% Std.

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[14] Three cells (18.8%) had expected counts < 5.

Residual = 3.1) compared to the other higher income cohorts. Conversely, individuals in the highest income bracket (> $60,000) were the least likely to gamble (18.2% Std. Residual = -2.4) and relatedly, exhibit any problems with their gambling (77.5% non-problem gamblers Std. Residual = 3.2).

Finally, gambling behaviour varied significantly with religious attitude (X^2=52.801, df=9, p<0.001).[15] Though there were no differences in religious affinity among the moderate/severe problem gamblers, those who regarded religion as very important gambled the least (35.5% non-gamblers Std. Residual = 6.9) and thus, were least likely to be problem gamblers (58.1% non-problem gamblers Std. Residual = -6.5). In contrast, those who considered religion somewhat or not very important had higher rates of non-problem gamblers (75.6% and 75.7%, respectively) and lower rates of non-gamblers (17.4% and 18.9%, respectively) compared to not only very religious participants but also those who considered religion not at all important.

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[15] Two cells (12.5%) had expected counts < 5.

Table 5.1: Socio-demographic characteristics by CPGI level

Demographiccharacteristics	CPGI Levels			
	Non-gamblers (%)	Non-problem (%)	At risk (%)	Moderate/ severe problem(%)
Total	26.5 N=358	67.0 N=904	4.8 N=58	2.1 N=29
Gender				
Male	24.6	68.2	4.7	2.5
Female	28.1	66.1	4.0	1.9
Age ***				
60-65	18.2	74.2	4.0	3.6
66-70	24.8	68.7	4.8	1.7
71-75	29.1	65.2	4.8	0.9
76+	40.1	54.7	3.8	1.4
Marital Status *				
Married/living with partner	24.5	70.0	3.8	1.7
Widowed	31.9	61.1	5.2	1.8
Divorced/separated	24.0	67.1	6.2	2.7
Single, never married	28.9	62.2	2.2	6.7
Educational attainment				
Some high school	28.5	63.0	5.3	3.1
Completed high school	23.7	69.9	4.7	1.8
Some post secondary	26.8	67.3	2.6	3.3
Completed post secondary	27.7	67.2	3.0	2.0
Completed post graduate	27.0	67.3	4.9	0.9
Employment Status **				
Employed	17.7	75.0	5.0	2.3
Unemployed	28.8	65.1	4.1	2.0
Income ***				
<$20,000	29.3	58.7	6.0	6.0
20,000-39,999	26.4	67.9	4.2	1.5
40,000-59,999	20.1	72.5	4.4	2.9
60,000+	18.2	77.5	2.9	1.4
Region				
East	27.1	70.2	2.8	0
Central east	22.5	71.1	3.7	2.7
Toronto	25.2	68.2	4.1	2.5
Central west	30.9	63.0	3.9	2.2
Central south	27.9	61.2	7.9	3.0
South west	31.7	61.4	5.0	2.0
North	18.3	76.5	2.6	2.6
Religion ***				
Very important	35.5	58.1	4.1	2.3
Somewhat important	17.4	75.6	5.1	1.8
Not very important	18.9	75.7	4.1	1.2
Not at all important	22.2	71.9	3.0	3.0

Note: * p<0.05, ** p<0.01, *** p<0.001

Health and well-being

The large majority of participants reported good or very good health (79.9%) and no significant relationship between health status and CPGI levels was found (p>.05). Similarly, gambling and problem gambling behaviour was unrelated to having been under doctor care due to stress-related physical or emotional problems (p>.05) or to whether they ever seriously contemplated suicide as a result of their gambling (p>.05).

There is some indication that CPGI gambler type differed in their feelings of depression and the need to gamble when something painful happened. In particular, those reporting these feelings appear over-represented among the moderate/severe problem gamblers. However, we cannot ascertain whether these differences were significant due to low expected cell counts.[16]

Table 5.2: Stress indicators by CPGI level

Stress indicators (%)	Non-gambler	Non-problem	At risk	Moderate/severe problem	Total N=1343
eported feeling seriously depressed	9.8	10.3	12.1	27.6	10.6
Felt a need to gamble when something painful happened	N/A	0.3	3.4	6.9	.7

Note: * p<0.05, ** p<0.01, *** p<0.001

Alcohol and nicotine consumption and correlates

Respondents were asked about their consumption of cigarettes and alcohol and the great majority indicated they had at some point in their life drank alcohol (92.7%), or smoked (68.8%) (see Table 5.3). Slightly less (74.5%) had consumed alcohol in the past year while a much lower proportion (15.7%) currently smoked.

Lifetime nicotine consumption varied significantly with gambler type as non-gamblers were least likely to have ever smoked (56.4% Std. Residual = -5.9) (X^2=37.048 df=3, p<.001).

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[16] For depression, 1 cell (12.5%) had an expected count < 5. For the need to gamble when something painful happened , there was 2 cells (33.3%) with expected counts <5.

Non-problem (72.6% Std. Residual = 4.3) and at-risk (81.0% Std. Residual = 2.1) gamblers had significantly larger proportions of people who had smoked in their lifetime. As well, though the proportion of current smokers appears to increase with higher levels of gambling problems, statistical analyses and conclusions were limited by insufficient cells with an expected count of greater than five.

In the past 12 months, non-gamblers were the least likely to have had an alcoholic beverage (60.9% Std. Residual = -6.9) whereas non-problem gamblers were most likely to have done so (80.1% Std. Residual = 6.7) (X^2=50.061, df=3, p<0.001). A weak positive relationship was found between CPGI score and the average number of drinks a respondent had at one time (r (984)=0.136, p<0.001). Non-gamblers reported 1.4 drinks; non-problem gamblers had 1.7; individuals at risk consumed 1.9; and those experiencing moderate or severe gambling problems reported 2.4 drinks (F {3, 980}=5.759, p=0.001). Due to unequal variances of the groups, non-parametric tests were also conducted, revealing an overall significant group difference (Kruskal Wallis X^2=18.314 df=3 p<.001) and two specific group differences: those at-risk (mean rank=452.83) drank significantly more than the non-problem gamblers (mean rank=371.03 (Z=-2.626 p<.01); and non-problem gamblers (mean rank=473.69) in turn, consumed more than non-gamblers (mean rank=423.28) (Z=-2.760 p<.01).

Table 5.3: Alcohol and tobacco use by CPGI level

Alcohol and tobacco consumption (%)	CPGI levels				Total
	Non-gambler	Non-problem	At risk	Moderate/severe problem	
Alcohol					
Consumed alcohol in lifetime***[17]	85.8	95.2	94.8	96.6	92.7
Consumed alcohol in past year ***	60.9	80.1	74.1	69.0	74.5
Mean # drinks per occasion ***	1.4	1.7	1.9	2.4	1.6
Tobacco					
Ever smoked***	56.4	72.6	81.0	79.3	68.8
Current smokers	10.6	16.4	27.6	34.5	15.7
(N)	**(358)**	**(904)**	**(58)**	**(29)**	**(1349)**

Note: * p<0.05, ** p<0.01, *** p<0.001

Respondents were asked if they had used alcohol or drugs while gambling in the past year. A small proportion (7.2%) reported doing so but this was not related to gambling levels (p>.05.). Even fewer (.5%) reported gambling while drunk or high. Such low numbers negated any statistical comparisons between groups although moderate/severe problem gamblers had a higher proportion (6.9%) of those who gambled while intoxicated compared to non-problem (.2%) and at-risk (1.7%) gamblers.

The majority (93.1%) of the sample believed they did not have an alcohol or drug problem and this belief did not vary between gambler type (p>.05). As would be expected then, less than 10% indicated they had an urge to use alcohol or drugs to deal with a painful event in the past 12 months. These coping approaches were not significantly associated with gambling type (p>.05).

Finally, just over a quarter (28.7%) of the participants indicated having had somebody in their family with a history of alcohol or drug problem (see Table 5.4). Those who gambled, particularly with problems, were more likely to have had such a person in their family (X^2=21.220, df=1, p<0.001). Non-gamblers, in particular, were much less likely to have such a family member compared to the other three gambling groups (20.8% Std. Residual = -3.8)

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[17] Two cells (25%) had expected counts < 5.

Table 5.4: Having a family member who ever had an alcohol or drug problem by CPGI level

Anyone in the family has an alcohol or drug problem (%)	CPGI levels				Total
	Non-gamblers	Non-problem	At risk	Moderate/severe problem	
Yes***	20.8	30.5	40.4	48.3	28.7
No	79.2	69.5	59.6	51.7	71.3
(N)	**(355)**	**(893)**	**(57)**	**(29)**	**(1334)**

Note: * p<0.05, ** p<0.01, *** p<0.001

Social support networks

To get insight into the social support networks of older adults, participants were asked to estimate the number of people to which they could turn if they had a serious problem. Just over two-thirds (67.5%) indicated they had more than four individuals for support and non-problem gamblers were most likely to have greater than four people (70.9% Std. Residual = 3.6), while non-gamblers were most likely to have 1-3 people (X^2=14.915, df=6, p=<.05).[18]

As shown in Table 5.5, if faced with personal gambling-related problems, participants indicated they would consult a gambling counsellor (36.4%), family doctor (26.7%), a religious leader (23.6%), or family (19.6%). Gambler type significantly varied only with religious consultation[19] as non-gamblers (34.6% Std. Residual = 5.2) were the most likely group to seek help from their minister, priest or rabbi while non-problem gamblers were the least likely to do so (19.7% Std. Residual = -4.5) (X^2=26.952 df=3, p<.001)[20].

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[18] Two cells (16.7%) had expected counts of less than 5 so results should be interpreted with caution.

[19] Insufficient cells with expected counts of less than 5 for "friend" and "no one" negated any significant findings.

[20] Although at-risk gamblers had a lower proportion at 18.8% it was not statistically significantly different (Std Residual = -.8). This may be due to the much lower overall number (n=48) found in this group compared to the others.

Table 5.5: To whom respondent would turn by CPGI level

To whom the respondent would turn when dealing with personal gambling problems (%)	CPGI Levels				Total
	Non-gamblers	Non-problem	At risk	Moderate/problem problem	
Gambling counsellor	33.6	37.8	31.3	36.0	36.4
Family doctor	23.5	28.3	27.1	16.0	26.7
Minister/ priest/ rabbi***	34.6	19.7	18.8	24.0	23.6
Family	16.4	21.3	18.8	8.0	19.6
Social worker/ psychologist/psychiatrist	13.8	17.2	18.8	12.0	16.3
Friend*	7.4	13.0	20.8	12.0	11.9
Other	5.4	7.1	8.3	16.0	6.9
No one	8.7	5.2	0	4.0	5.9
(N)	**(298)**	**(785)**	**(48)**	**(25)**	**(1156)**

Note: * p<0.05, ** p<0.01, *** p<0.001

Awareness of gambling services

The survey asked a series of questions to determine older persons' awareness of services available for dealing with gambling related problems (see Table 5.6). Just under half (48.6%) were aware of the toll free Problem Gambling Helpline in Ontario but more (62.0%) were aware of gambling counselling services in their community. Awareness of the helpline was significantly greater among those with higher degrees of gambling problems and lowest among non-gamblers (X^2=25.052, df=1, p<0.001). With respect to community counselling services, non-gamblers were least aware of these services (51.7% Std Residual = -3.2) and non-problem gamblers were most aware (65.5% Std. Residual = 2.8) (X^2=10.208, df=3, p<0.05).

Table 5.6: Awareness of free gambling help services by CPGI level

Percentage aware of:	CPGI Levels				Total[21]
	Non-gamblers	Non-problem	Low problem	Moderate/Severe problem	
Toll-free gambling help line***	38.9	50.5	67.9	67.9	46.1 N=1280
Counselling services*	51.7	65.5	64.4	61.9	62.0 N=710

Note: * p<0.05, ** p<0.01, *** p<0.001

Summary

The socio-demographic analysis of adults over 60 in Ontario indicates that age, income, marital status, and religious devotion are related to gambling behaviour.

The youngest cohort of 60-65 years of age had the highest rates of moderate to severe problem gamblers. The findings pertaining to reported household income suggest that a higher income affords these older adults greater opportunity to gamble and do so with fewer problems, whereas lower incomes limits their gambling and may create or exacerbate problems when they do gamble. Older adults who were single and never been married had a higher rate of moderate and severe problems with their gambling, which is worrisome given that problem gambling may further contribute to any social distancing, alienation and isolation. Thus, it appears that single seniors between the ages of 60 to 65, with lower incomes are probably at the highest risk for experiencing moderate or severe gambling problems. One factor, however, that appears to be an inhibiter to gambling and subsequently a protective factor against problem gambling is a conservative, religious belief system. Having not gambled in the past year was associated with a very strong religious affinity and in a related manner, a reliance on religious figures for support and guidance.

Generally, there was little relation between the selected participant health issues and gambling as no significant differences were found between the various gamblers in terms of their self-reported health status, being under doctor care, thoughts of suicide, and social support -

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[21] Those who replied that they did not know if they were aware of the gambling helpline (n=69) and community counselling services (n=639) were excluded.

findings contrary to general population findings in Ontario (Wiebe et al. 2001). There was some indication of problem gambling being linked to reported depression and using gambling as a coping mechanism in response to a painful event but these trends could not be statistically validated due to the low incidences. For similar reasons, it is hard to attach alcohol and drug use to problem gambling in anyway with this population despite some evidence of higher consumption of alcohol and tobacco and having a family member with a drug or alcohol problem amongst gamblers.

CONCLUSION

The results of the current study provide a picture of the nature of gambling among the older adult population in Ontario. Many of them have gambled in some way in the past 12 months and the majority experience no problems. The findings here are consistent with the few other studies on this population (e.g. Wiebe & Cox, 2003; Cox et al., 2000) that contend that older adults are the least likely age group to experience gambling problems. Part of this is likely due to many forms of gambling being outside the realm of their regular leisure consumption choices due to economic, cultural, and/or personal reasons. Some activities, for example, may simply be too expensive to participate in regularly for a demographic on fixed incomes.

Nonetheless, this lower prevalence rate should be considered with caution. First, the low study response rate may have resulted in a selection bias that under-sampled older adults with problems who for many reasons (e.g., shame, stigma, fear) may not have wanted to revisit their gambling behaviour. Besides the potential underreporting, the 2.1% prevalence rate still translates in absolute figures to approximately 41,619[22] who gambled at moderate/severe problematic levels.

Lastly, these older adults may espouse the values and beliefs of a more conservative generation that is less likely to be influenced by the limited exposure to the relatively recent boom in legal gambling opportunities, particularly given their formative years have long past. The finding that 29% of gamblers reported no benefits from gambling might suggest a lingering ambiguous attitude towards gambling held over from a more cautious period in Ontario's history where the acceptance and legitimacy of gambling was less certain, if not outright condemned. Respondents with greater exposure to the current climate of gambling's social, political and legal acceptance may produce quite different results. Thus, while conservative beliefs, particularly of a religious kind, might have been a reductive factor for gambling, and problem gambling specifically, they may be less applicable to future older generations. There are early indications of changing patterns in the present study as younger sub-cohorts were more often involved in

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[22] Based on the Ontario Ministry of Finance census (2002) that reported the population of adults over 60 in the province to be approximately 1,981,900 in 2001.

numerous gambling activities and also showed higher rates of moderate and severe gambling problems.

There should be particular vigilance and commitment in establishing, maintaining, and monitoring problem gambling programs to effectively counter or minimize the problems posed by potentially riskier types of gambling. A number of the older adult gamblers have misconceptions regarding randomness and the probabilities associated with gambling, which may be associated with problems. Furthermore, despite the finding that awareness of services was higher among those with gambling problems, the majority of older adult gamblers were either unaware or unsure of available community problem gambling counselling services. This points to a need for increased awareness and education regarding not only gambling itself but services to minimize problem gambling effects.

Considering that a large cohort of baby boomers will soon be entering the older adult age cohort, it would be prudent to monitor these gambling patterns in the future. And as this cohort is replaced by another aging generation brought up in a different time where gambling and its various forms become more commonplace, the current findings provide a baseline against which further research can measure trends in gambling, problem gambling and the effectiveness of problem gambling programs with respect to older adults in Ontario.

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APPENDIX A: CONTACT SUMMARY

The following table summarizes the number of telephone contacts, and results, for obtaining the total sample for Wiebe et al. (2001), from which this sub-sample of seniors was taken. A total of 30,776 households were successfully contacted and asked if anyone in the household met the age requirement. Of these, 17,067 were either not eligible or their eligibility could not be ascertained, leaving 13,709. Of these, 8,592 refused to participate and a further 106 terminated the survey before completion. Therefore, among the households with a known eligible respondent, the response rate was 37%, the refusal rate was 62%, and 1% resulted in incomplete interviews.

Contact Summary

Total number of attempts	**115,589**
Not in service	2,695
Fax/modem line	507
Business line	516
Total eligible contacts (total number)	**111,871**
Busy	4,977
Answering machine	37,840
No answer	25,615
Communication/language problem	1,719
Illness/Incapable	333
Select person not available	10,611
Total actual contacts	**30,776**
Disqualified or not ascertained	17,067
Respondent refusal	8,592
Terminated prior to completion	106
Completed interview	**5,011**

APPENDIX B: CONSENT FORM

VIEWPOINTS RESEARCH (N =1500)

INTERVIEWER: __ __ __ __   PHONE: (__ __ __) - __ __ __ - __ __ __ __

GENDER: Male........................ 1   Female 2

(1)   Hi, my name is (first & last) and I'm calling from Viewpoints Research. We are a professional public opinion research company and today we're calling a random sample of 5,000 Ontario residents on behalf of the Canadian Centre on Substance Abuse and the Canadian Foundation on Compulsive Gambling. These two organizations are conducting a study on the gambling activities and attitudes of adult Ontarians and we would like to include your views. For the purposes of this study we would like to speak to the person living in your household who is 18 or over, and whose birthday will come next. Would that be you?

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

(2)   Some of the survey questions may be sensitive. The survey will ask you questions about:

- The types of gambling activities you participate in, and the amount of time and money spent on gambling
- Any problems you have experienced from your own or someone else's gambling
- Use of alcohol and other drugs
- Your background such as level of education, marital status
- Your general well-being

(3)   The study will provide important information on the nature of gambling among Ontarians and related service needs. In order to provide more in-depth information on issues related to gambling, a small number of respondents (3%) will be contacted in a couple of months for another telephone interview. If you are one of the respondents who is contacted for another interview, you may choose not to participate at that time.

(4)   If you want further information on this study, you may call a toll free number (1-888-391-1111).

(5)   The survey will take approximately 20 minutes. You can quit the survey at any time, or refuse to answer any question. All of your answers will remain confidential; you will not be identified in any report that may arise from this study. Only the researchers on this project will have access to all of the information collected. If the data is shared with other researchers in the future, all identifiers would be removed.

(6)   Would you be willing to participate?

APPENDIX C:QUESTIONNAIRE

DO NOT ASK Q1. START AT Q2.

Q1   In the past year, have you gambled, for example by buying a lottery or raffle ticket, betting on horse races or bingo, playing a slot machine or video lottery terminal in a casino or elsewhere, playing other games in a casino, betting on a sports event, playing cards or other games for money or bet on the Internet?

Yes	1	
No	2	**GOTO Q964**
Don't know	3	
Refused	4	

Q2   In the past 12 months, how often did you spend money on Lottery tickets like the 649, Super 7, Pick 3 or POGO? Would you say daily, at least once a week (but not daily), at least once a month (but not weekly), less than once a month or never?

Daily	1	
At least once a week	2	
At least once a month	3	
Less than once a month	4	
Never	5	**GOTO Q6**
(DO NOT READ)		
I do not gamble	6	**GOTO Q6**
Don't know	7	
Refused	8	**GOTO Q6**

Q3   On a typical occasion when you spend money on a lottery ticket, how much money do you spend, not including winnings? **ENTER NUMBER OF DOLLARS. ROUND UP TO NEAREST DOLLAR.**

$_____ ...	
Don't know	2
Refused	3

Q4   On a typical occasion when you spend money on a lottery ticket, how much money do you win? **ENTER NUMBER OF DOLLARS. ROUND UP TO NEAREST DOLLAR.**

Wins $_____	
Don't know	2
Refused	3

Q5   On a typical occasion when you spend money on a lottery ticket, how much money do you lose? **ENTER NUMBER OF DOLLARS. ROUND UP TO NEAREST DOLLAR.**

Loses $_____.....	
Don't know	2
Refused	3

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

Daily 1
At least once a week 2
At least once a month 3
Less than once a month 4
Never 5   **GOTO Q10**
(DO NOT READ)
I do not gamble 6   **GOTO Q10**
Don't know 7
Refused 8   **GOTO Q10**

Q7   On a typical occasion when you spend money on such instant win or scratch tickets, how much money do you spend, not including winnings? **ENTER NUMBER OF DOLLARS. ROUND UP TO NEAREST DOLLAR.**

$_____ ...
Don't know 2
Refused 3

Q8   On a typical occasion when you spend money on such instant win or scratch tickets, how much money do you win? **ENTER NUMBER OF DOLLARS. ROUND UP TO NEAREST DOLLAR.**

Wins $_____ ....
Don't know 2
Refused 3

Q9   On a typical occasion when you spend money on such instant win or scratch tickets, how much money do you lose? **ENTER NUMBER OF DOLLARS. ROUND UP TO NEAREST DOLLAR.**

Loses $_____ .....
Don't know 2
Refused 3

Q10   In the past 12 months, how often did you bet or spend money on raffles or fundraising tickets? Would you say daily, at least once a week (but not daily), at least once a month (but not weekly), less than once a month or never?

Daily 1
At least once a week 2
At least once a month 3
Less than once a month 4
Never 5   **GOTO Q14**
(DO NOT READ)
I do not gamble 6   **GOTO Q14**
Don't know 7
Refused 8   **GOTO Q14**

Q11   On a typical occasion when you spend money on raffles or fundraising tickets, how much money do you spend, not including winnings? **ENTER NUMBER OF DOLLARS. ROUND UP TO NEAREST DOLLAR.**

$_____ ...

Don't know 2

Refused 3

Q12 On a typical occasion when you spend money on raffles or fundraising tickets, how much money do you win? **ENTER NUMBER OF DOLLARS. ROUND UP TO NEAREST DOLLAR.**

Wins $_____ ....

Don't know 2

Refused 3

Q13 On a typical occasion when you spend money on raffles or fundraising tickets, how much money do you lose? **ENTER NUMBER OF DOLLARS. ROUND UP TO NEAREST DOLLAR.**

Loses $_____.....

Don't know 2

Refused 3

Q14 In the past 12 months, how often did you bet or spend money on horse races (i.e. live at the track or off track)? Would you say daily, at least once a week (but not daily), at least once a month (but not weekly), less than once a month or never?

Daily 1

At least once a week 2

At least once a month 3

Less than once a month 4

Never 5   **GOTO Q18**

(DO NOT READ)

I do not gamble 6   **GOTO Q18**

Don't know 7

Refused 8   **GOTO Q18**

Q15 On a typical occasion when you spend money on horse races, how much money do you risk (not including winnings)? **ENTER NUMBER OF DOLLARS. ROUND UP TO NEAREST DOLLAR.**

$_____ ...

Don't know 2

Refused 3

Q16 On a typical occasion when you spend money on horse races, how much money do you win? **ENTER NUMBER OF DOLLARS. ROUND UP TO NEAREST DOLLAR.**

Wins $_____ ....

Don't know 2

Refused 3

Q17 On a typical occasion when you spend money on horse races, how much money do you lose? **ENTER NUMBER OF DOLLARS. ROUND UP TO NEAREST DOLLAR.**

Loses $_____.....
Don't know 2
Refused... 3

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

Daily 1
At least once a week 2
At least once a month 3
Less than once a month 4
Never 5   **GOTO PREAMBLE BEFORE Q22**
(DO NOT READ)
I do not gamble.................................... 6   **GOTO PREAMBLE BEFORE Q22**
Don't know 7
Refused.. 8   **GOTO PREAMBLE BEFORE Q22**

Q19   On a typical occasion when you spend money on bingo, how much money do you spend, not including winnings? **ENTER NUMBER OF DOLLARS. ROUND UP TO NEAREST DOLLAR.**

$_____...
Don't know 2
Refused... 3

Q20   On a typical occasion when you spend money on bingo, how much money do you win? **ENTER NUMBER OF DOLLARS. ROUND UP TO NEAREST DOLLAR.**

Wins $_____ ....
Don't know 2
Refused... 3

Q21   On a typical occasion when you spend money on bingo, how much money do you lose? **ENTER NUMBER OF DOLLARS. ROUND UP TO NEAREST DOLLAR.**

Loses $_____.....
Don't know 2
Refused... 3

I would like to ask you whether you have bet on coin slot machines or other electronic gambling machines such as video lottery terminals in casinos. Video Lottery Terminals or "VLTs" refer to gambling machines where coins are not dispersed.

Q22   In the past 12 months, how often did you bet or spend money on coin slot machines or video lottery terminals in a casino? Would you say daily, at least once a week (but not daily), at least once a month (but not weekly), less than once a month or never?

Daily 1
At least once a week.. 2
At least once a month.. 3
Less than once a month 4
Never 5   **GOTO Q26**
(DO NOT READ)
I do not gamble... 6   **GOTO Q26**
Don't know 7
Refused... 8   **GOTO Q26**

Q23   On a typical occasion when you spend money on coin slot machines or video lottery terminals in a casino, how much money do you spend, not including winnings? **ENTER NUMBER OF DOLLARS. ROUND UP TO NEAREST DOLLAR.**

$_____ ...
Don't know 2
Refused... 3

Q24   On a typical occasion when you spend money on coin slot machines or video lottery terminals in a casino, how much money do you win? **ENTER NUMBER OF DOLLARS. ROUND UP TO NEAREST DOLLAR.**

Wins $_____ ....
Don't know 2
Refused... 3

Q25   On a typical occasion when you spend money on coin slot machines or video lottery terminals in a casino, how much money do you lose? **ENTER NUMBER OF DOLLARS. ROUND UP TO NEAREST DOLLAR.**

Loses $_____.....
Don't know 2
Refused... 3

Q26   In the past 12 months, how often did you bet or spend money on games other than slot machines in a casino such as poker, blackjack, roulette or keno? Would you say daily, at least once a week (but not daily), at least once a month (but not weekly), less than once a month or never?

Daily 1
At least once a week.. 2
At least once a month 3
Less than once a month 4
Never 5   **GOTO Q30**
(DO NOT READ)
I do not gamble... 6   **GOTO Q30**
Don't know 7
Refused... 8   **GOTO Q30**

Q27   On a typical occasion when you spend money on games other than slot machines in a casino such as poker, blackjack, roulette or keno, how much money do you spend, not including winnings? **ENTER NUMBER OF DOLLARS. ROUND UP TO NEAREST DOLLAR.**

$_____ ...

Don't know 2

Refused.. 3

Q28   On a typical occasion when you spend money on games other than slot machines in a casino such as poker, blackjack, roulette or keno, how much money do you win? **ENTER NUMBER OF DOLLARS. ROUND UP TO NEAREST DOLLAR.**

Wins $_____ ....

Don't know 2

Refused.. 3

Q29   On a typical occasion when you spend money on games other than slot machines in a casino such as poker, blackjack, roulette or keno, how much money do you lose? **ENTER NUMBER OF DOLLARS. ROUND UP TO NEAREST DOLLAR.**

Loses $_____ .....

Don't know 2

Refused.. 3

Q30   In the past 12 months, how often did you bet or spend money on coin slot machines or video lottery terminals <u>other than at casinos</u>? Would you say daily, at least once a week (but not daily), at least once a month (but not weekly), less than once a month or never?

Daily 1

At least once a week... 2

At least once a month 3

Less than once a month 4

Never 5   **GOTO Q34**

(DO NOT READ)

I do not gamble.. 6   **GOTO Q34**

Don't know 7

Refused.. 8   **GOTO Q34**

Q31   On a typical occasion when you spend money on coin slot machines or video lottery terminals <u>other than at casinos</u>, how much money do you spend, not including winnings? **ENTER NUMBER OF DOLLARS. ROUND UP TO NEAREST DOLLAR.**

$_____ ...

Don't know 2

Refused.. 3

Q32   On a typical occasion when you spend money on coin slot machines or video lottery terminals <u>other than at casinos</u>, how much money do you win? **ENTER NUMBER OF DOLLARS. ROUND UP TO NEAREST DOLLAR.**

Wins $_____ ....

Don't know 2

Refused.. 3

Q33   On a typical occasion when you spend money on coin slot machines or video lottery terminals <u>other than at casinos</u>, how much money do you lose? **ENTER NUMBER OF DOLLARS. ROUND UP TO NEAREST DOLLAR.**

Loses $_____.....
Don't know 2
Refused.. 3

Q34   In the past 12 months, how often did you bet or spend money on Sport Select (e.g Pro Line, Over/Under, Point Spread)? Would you say daily, at least once a week (but not daily), at least once a month (but not weekly), less than once a month or never?

Daily 1
At least once a week.. 2
At least once a month.. 3
Less than once a month 4
Never 5   **GOTO Q38**
(DO NOT READ)
I do not gamble.. 6   **GOTO Q38**
Don't know 7
Refused.. 8   **GOTO Q38**

Q35   On a typical occasion when you spend money on Sport Select (e.g Pro Line, Over/Under, Point Spread), how much money do you spend, not including winnings? **ENTER NUMBER OF DOLLARS. ROUND UP TO NEAREST DOLLAR.**

$_____...
Don't know 2
Refused.. 3

Q36   On a typical occasion when you spend money on Sport Select (e.g Pro Line, Over/Under, Point Spread), how much money do you win? **ENTER NUMBER OF DOLLARS. ROUND UP TO NEAREST DOLLAR.**

Wins $_____ ....
Don't know 2
Refused.. 3

Q37   On a typical occasion when you spend money on Sport Select (e.g Pro Line, Over/Under, Point Spread), how much money do you lose? **ENTER NUMBER OF DOLLARS. ROUND UP TO NEAREST DOLLAR.**

Loses $_____.....
Don't know 2
Refused.. 3

Q38   In the past 12 months, how often did you bet or spend money on sports pools or the outcome of sporting events? Would you say daily, at least once a week (but not daily), at least once a month (but not weekly), less than once a month or never?

Daily 1
At least once a week 2
At least once a month 3
Less than once a month 4
Never 5   **GOTO Q42**
(DO NOT READ)
I do not gamble 6   **GOTO Q42**
Don't know 7
Refused 8   **GOTO Q42**

Q39   On a typical occasion when you spend money on sports pools or the outcome of sporting events, how much money do you spend, not including winnings? **ENTER NUMBER OF DOLLARS. ROUND UP TO NEAREST DOLLAR.**

$_____ ...
Don't know 2
Refused 3

Q40   On a typical occasion when you spend money on sports pools or the outcome of sporting events, how much money do you win? **ENTER NUMBER OF DOLLARS. ROUND UP TO NEAREST DOLLAR.**

Wins $_____ ....
Don't know 2
Refused 3

Q41   On a typical occasion when you spend money on sports pools or the outcome of sporting events, how much money do you lose? **ENTER NUMBER OF DOLLARS. ROUND UP TO NEAREST DOLLAR.**

Loses $_____ .....
Don't know 2
Refused 3

Q42   In the past 12 months, how often did you bet or spend money on cards or board games anywhere other than at casinos (at home, friends' homes, work, card rooms, etc.)? Would you say daily, at least once a week (but not daily), at least once a month (but not weekly), less than once a month or never?

Daily 1
At least once a week 2
At least once a month 3
Less than once a month 4
Never 5   **GOTO Q46**
(DO NOT READ)
I do not gamble 6   **GOTO Q46**
Don't know 7
Refused 8   **GOTO Q46**

Q43   On a typical occasion when you spend money on cards or board games anywhere other than at casinos (at home, friends' homes, work, card rooms, etc.), how much money do you

spend, not including winnings? **ENTER NUMBER OF DOLLARS. ROUND UP TO NEAREST DOLLAR.**

$\qquad$ ...

Don't know 2

Refused 3

Q44   On a typical occasion when you spend money on cards or board games anywhere other than at casinos (at home, friends' homes, work, card rooms, etc.), how much money do you win? **ENTER NUMBER OF DOLLARS. ROUND UP TO NEAREST DOLLAR.**

Wins $\qquad$ ....

Don't know 2

Refused 3

Q45   On a typical occasion when you spend money on cards or board games anywhere other than at casinos (at home, friends' homes, work, card rooms, etc.), how much money do you lose? **ENTER NUMBER OF DOLLARS. ROUND UP TO NEAREST DOLLAR.**

Loses $\qquad$ .....

Don't know 2

Refused 3

Q46   In the past 12 months, how often did you bet or spend money on games of skill such as pool, bowling or darts? Would you say daily, at least once a week (but not daily), at least once a month (but not weekly), less than once a month or never?

Daily 1

At least once a week.. 2

At least once a month 3

Less than once a month 4

Never 5   **GOTO Q50**

(DO NOT READ)

I do not gamble... 6   **GOTO Q50**

Don't know 7

Refused.. 8   **GOTO Q50**

Q47   On a typical occasion when you spend money on games of skill such as pool, bowling or darts, how much money do you spend, not including winnings? **ENTER NUMBER OF DOLLARS. ROUND UP TO NEAREST DOLLAR.**

$\qquad$ ...

Don't know 2

Refused 3

Q48   On a typical occasion when you spend money on games of skill such as pool, bowling or darts, how much money do you win? **ENTER NUMBER OF DOLLARS. ROUND UP TO NEAREST DOLLAR.**

Wins $\qquad$ ....

Don't know 2

Refused 3

Q49   On a typical occasion when you spend money on games of skill such as pool, bowling or darts, how much money do you lose? **ENTER NUMBER OF DOLLARS. ROUND UP TO NEAREST DOLLAR.**

            Loses $_____.....
            Don't know 2
            Refused.. 3

Q50   In the past 12 months, how often did you bet or spend money on arcade or video games? Would you say daily, at least once a week (but not daily), at least once a month (but not weekly), less than once a month or never?

            Daily.. 1
            At least once a week... 2
            At least once a month 3
            Less than once a month 4
            Never 5   **GOTO Q54**
            (DO NOT READ)
            I do not gamble.. 6   **GOTO Q54**
            Don't know 7
            Refused.. 8   **GOTO Q54**

Q51   On a typical occasion when you spend money on arcade or video games, how much money do you spend, not including winnings? **ENTER NUMBER OF DOLLARS. ROUND UP TO NEAREST DOLLAR.**

            $_____...
            Don't know 2
            Refused.. 3

Q52   On a typical occasion when you spend money on arcade or video games, how much money do you win? **ENTER NUMBER OF DOLLARS. ROUND UP TO NEAREST DOLLAR.**

            Wins $_____ ....
            Don't know 2
            Refused.. 3

Q53   On a typical occasion when you spend money on arcade or video games, how much money do you lose? **ENTER NUMBER OF DOLLARS. ROUND UP TO NEAREST DOLLAR.**

            Loses $_____.....
            Don't know 2
            Refused.. 3

Q54   In the past 12 months, how often did you bet or spend money gambling on the Internet? Would you say daily, at least once a week (but not daily), at least once a month (but not weekly), less than once a month or never?

Daily 1
At least once a week.. 2
At least once a month 3
Less than once a month 4
Never 5   **GOTO Q58**
(DO NOT READ)
I do not gamble.. 6   **GOTO Q58**
Don't know 7
Refused... 8   **GOTO Q58**

Q55   On a typical occasion when you spend money gambling on the Internet, how much money do you spend, not including winnings? **ENTER NUMBER OF DOLLARS. ROUND UP TO NEAREST DOLLAR.**

$\underline{\hspace{6cm}}$ ...
Don't know 2
Refused... 3

Q56   On a typical occasion when you spend money gambling on the Internet, how much money do you win? **ENTER NUMBER OF DOLLARS. ROUND UP TO NEAREST DOLLAR.**

Wins $\underline{\hspace{5cm}}$ ....
Don't know 2
Refused... 3

Q57   On a typical occasion when you spend money gambling on the Internet, how much money do you lose? **ENTER NUMBER OF DOLLARS. ROUND UP TO NEAREST DOLLAR.**

Loses $\underline{\hspace{5cm}}$ .....
Don't know 2
Refused... 3

Q58   In the past 12 months, how often did you bet or spend money gambling on sports with a bookie? Would you say daily, at least once a week (but not daily), at least once a month (but not weekly), less than once a month or never?

Daily 1
At least once a week.. 2
At least once a month 3
Less than once a month 4
Never 5   **GOTO Q62**
(DO NOT READ)
I do not gamble.. 6   **GOTO Q62**
Don't know 7
Refused... 8   **GOTO Q62**

Q59   On a typical occasion when you spend money gambling on sports with a bookie, how much money do you spend, not including winnings? **ENTER NUMBER OF DOLLARS. ROUND UP TO NEAREST DOLLAR.**

$_____ ...
Don't know 2
Refused 3

Q60   On a typical occasion when you spend money gambling on sports with a bookie, how much money do you win? **ENTER NUMBER OF DOLLARS. ROUND UP TO NEAREST DOLLAR.**

Wins $_____ ....
Don't know 2
Refused 3

Q61   On a typical occasion when you spend money gambling on sports with a bookie, how much money do you lose? **ENTER NUMBER OF DOLLARS. ROUND UP TO NEAREST DOLLAR.**

Loses $_____ .....
Don't know 2
Refused 3

Q62   In the past 12 months, how often have you made short-term speculative stock or commodity purchases such as day trading, not including long-term investments such as mutual funds or RRSPs? Would you say daily, at least once a week (but not daily), at least once a month (but not weekly), less than once a month or never?

Daily 1
At least once a week... 2
At least once a month 3
Less than once a month 4
Never 5   **GOTO Q66**
(DO NOT READ)
I do not gamble... 6   **GOTO Q66**
Don't know 7
Refused.. 8   **GOTO Q66**

Q63   On a typical occasion when you spend money on short-term speculative stock or commodity purchases, how much money do you spend, not including winnings? **ENTER NUMBER OF DOLLARS. ROUND UP TO NEAREST DOLLAR.**

$_____ ...
Don't know 2
Refused 3

Q64   On a typical occasion when you spend money on short-term speculative stock or commodity purchases, how much money do you win? **ENTER NUMBER OF DOLLARS. ROUND UP TO NEAREST DOLLAR.**

Wins $_____ ....
Don't know 2
Refused 3

Q65   On a typical occasion when you spend money on short-term speculative stock or commodity purchases, how much money do you lose? **ENTER NUMBER OF DOLLARS. ROUND UP TO NEAREST DOLLAR.**

Loses $_____.....
Don't know 2
Refused.. 3

Q66   In the past 12 months, how often did you bet or spend money gambling in casinos out of province (e.g. at Las Vegas or Atlantic City or casinos in other Canadian provinces)? Would you say daily, at least once a week (but not daily), at least once a month (but not weekly), less than once a month or never?

Daily 1
At least once a week... 2
At least once a month 3
Less than once a month 4
Never 5   **GOTO Q70**
(DO NOT READ)
I do not gamble.. 6   **GOTO Q70**
Don't know 7
Refused.. 8   **GOTO Q70**

Q67   On a typical occasion when you spend money gambling in casinos out of province, how much money do you spend, not including winnings? **ENTER NUMBER OF DOLLARS. ROUND UP TO NEAREST DOLLAR.**

$_____...
Don't know 2
Refused.. 3

Q68   On a typical occasion when you spend money gambling in casinos out of province, how much money do you win? **ENTER NUMBER OF DOLLARS. ROUND UP TO NEAREST DOLLAR.**

Wins $_____ .....
Don't know 2
Refused.. 3

Q69   On a typical occasion when you spend money gambling in casinos out of province, how much money do you lose? **ENTER NUMBER OF DOLLARS. ROUND UP TO NEAREST DOLLAR.**

Loses $_____.....
Don't know 2
Refused.. 3

IF NEVER TO ALL GAMBLING OR SAID DO NOT GAMBLE TWICE GOTO Q94

Q70   On average, how many hours or minutes do you normally spend each month on all of these gambling activities? Please give the total amount of time spent on gambling in an average month. **IF ONLY MINUTES, ENTER 0 FOR HOURS.**

Hours_____

Minutes_____

More than 8 hours 3

Don't know 4

Refused.. 5

Q71   What, if any, are some of the benefits you receive from gambling? **(READ CATEGORIES, CHECK ALL THAT APPLY)**

It's an opportunity to socialize 01

I get to be around others, decreased isolation 02

I can forget about my problems... 03

It's exciting, it's fun 04

It decreases my boredom.. 05

I can win money 06

Other (**specify below**) 07

(DO NOT READ)

None 08

Don't know 09

Refused.. 10

_____

Q72   In the past 12 months, how much money have you spent on any type of gambling, not including winnings? **(ENTER NUMBER OF DOLLARS). ROUND UP TO NEAREST DOLLAR.**

$_____...

Don't know 2

Refused.. 3

Q73   In the past 12 months, how much money have you won on all types of gambling? **ENTER NUMBER OF DOLLARS. ROUND UP TO NEAREST DOLLAR.**

Wins $_____ ....

Don't know 2

Refused.. 3

Q74   In the past 12 months, how much money have you lost on all types of gambling? **ENTER NUMBER OF DOLLARS. ROUND UP TO NEAREST DOLLAR.**

Loses $_____.....

Don't know 2

Refused.. 3

Some of the next questions may not apply to you, but please try to be as accurate as possible. Thinking about the last 12 months, would you say you never, sometimes, most of the time or almost always … **ROTATE.**

		Never	Some-times	Most of the time	Almost always	DK	REF
Q75	Bet more than you could really afford to lose?	1	2	3	4	5	6
Q76	Need to gamble with larger amounts of money to get the same feeling of excitement?	1	2	3	4	5	6
Q77	Go back another day to try to win back the money you lost?	1	2	3	4	5	6
Q78	Borrow money or sold anything to get money to gamble?	1	2	3	4	5	6
Q79	Feel that you might have a problem with gambling?	1	2	3	4	5	6
Q80	Feel gambling has caused you any health problems, including stress or anxiety?	1	2	3	4	5	6
Q81	Have people criticizing your betting or telling you that you have a gambling problem, regardless of whether or not you think it is true?	1	2	3	4	5	6
Q82	Feel your gambling has caused financial problems for you or your household?	1	2	3	4	5	6
Q83	Feel guilty about the way you gamble or what happens when you gamble?	1	2	3	4	5	6

Next, we explore some of your beliefs about gambling, as well as any early experiences you have had with gambling or betting money. For each of the following, please tell me if you strongly agree, agree, disagree or strongly disagree? **ROTATE.**

		Str Agree	Agree	Dis-agree	Str Dis-agree	DK	REF
Q84	After losing many times in a row, you are more likely to win. Do you strongly agree, agree, disagree or strongly disagree?	1	2	3	4	5	6
Q85	You could win more if you used a certain system or strategy.	1	2	3	4	5	6

Q86   Do you remember a big win when you first started gambling?
        Yes... 1
        No 2
        Don't know 3
        Refused... 4

Q87   What, if any, are some of the problems you have experienced from gambling? **READ CATEGORIES AND CHECK ALL THAT APPLY**

                    Income loss / debt... 1
                    Relationship problems... 2
                    Health problems 3
                    Work problems 4
                    Loneliness / increased isolation........................... 5
                    Other **(specify below)** 6
                    (DO NOT READ)
                    None 7
                    Don't know 8
                    Refused.. 9

                    _____

Q88   Do you remember a big loss when you first started gambling?
                    Yes... 1
                    No 2
                    Don't know 3
                    Refused.. 4

Q89   In the last 12 months, have you used alcohol or drugs while gambling?
                    Yes... 1
                    No 2
                    Don't know 3
                    Refused.. 4

Q90   In the last 12 months, have you gambled while drunk or high?
                    Yes... 1
                    No 2
                    Don't know 3
                    Refused.. 4

Q91   Have you ever engaged in petty crime or other criminal activities to support your gambling?
                    Yes... 1
                    No 2
                    Don't know 3
                    Refused.. 4

Q92   In the last 12 months, if something painful happened in your life, did you have the urge to gamble?
                    Yes (did gamble, had the urge to gamble) 1
                    No 2
                    Nothing painful has happened............................ 3
                    Don't know 4
                    Refused.. 5

Q93   Have you seriously thought about or attempted suicide as a result of your gambling?

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

RESUME FOR NON GAMBLERS. GAMBLERS CONTINUE

Q94   Have you been to a casino in the last year?

Yes... 1
No 2   **GOTO Q96**
Don't know 3   **GOTO Q96**
Refused.. 4   **GOTO Q96**

Q95   And what are the main reasons you go to a casino? **READ LIST. CIRCLE ALL MENTIONS.**

Enjoyment of gambling... 1
To win money... 2
To watch others gamble 3
Musical entertainment and shows 4
To drink alcohol 5
Other (**specify below**) 6
(**DO NOT READ**)
Don't know 7
Refused.. 8

_____

Q96   Has anyone in your family ever had a gambling problem?

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

Q97   I'd like to ask you some questions about cigarette smoking. Have you ever smoked cigarettes?

Yes... 1
No 2   **GOTO Q101**
Don't know 3   **GOTO Q101**
Refused.. 4   **GOTO Q101**

Q98   At the present time, do you smoke cigarettes daily, occasionally or not at all?

Daily 1
Occasionally 2
Not at all 3   **GOTO Q101**
Don't know 4   **GOTO Q101**
Refused.. 5   **GOTO Q101**

Q99   Have you smoked at least 100 cigarettes in your life?
>   Yes..1
>   No...2
>   Don't know 3
>   Refused...4

Q100   How many cigarettes do you usually smoke each day? (One pack = 25 cigarettes, 1 small pack=20 cigarettes.)
>   Less than one a day 1
>   Enter number of cigarettes/ day _____ 2
>   Don't know 3
>   Refused...4

Q101   Now I would like to ask you some questions about drinking alcohol. In these questions, when we use the word "drink" it means one 12 ounce bottle of beer or glass of draft, one five once glass of wine or one straight or mixed drink with one and a half ounces of hard liquor. During the past 12 months, have you had a drink of any alcoholic beverage?
>   Yes..1   **GOTO Q103**
>   No...2
>   Don't know 3
>   Refused...4   **GOTO Q103**

Q102   Did you <u>ever</u> have a drink of any alcoholic beverage?
>   Yes..1   **GOTO Q106**
>   No...2   **GOTO Q106**
>   Don't know 3   **GOTO Q106**
>   Refused...4   **GOTO Q106**

Q103   How often, if ever, did you drink alcoholic beverages during the past twelve months: Would you say it was more than once a day, about every day, four to five times a week, two to three times a week, once a week, two to three times a month, once a month or less than once a month?
>   More than once a day 01
>   About everyday 02
>   4 to 5 times a week...03
>   2 to 3 times a week...04
>   Once a week 05
>   2 to 3 times a month 06
>   Once a month 07
>   Less than once a month 08
>   Don't know 09
>   Refused...10

Q104   On those days when you drank, approximately how many drinks did you have?
>   Number of drinks/ day _____.....................................1
>   Don't know 2
>   Refused...3

Q105   About how often during the past twelve months would you say you had five or more drinks at the same sitting or occasion: Would you say it was everyday, about everyday, 3 or 4 times a week, once or twice a week, 2 or 3 times a month, about once a month, 6 to 11 times a year, 1 to 5 times a year or never in the past year?

Everyday... 01
About everyday 02
3 or 4 times a week.. 03
Once or twice a week 04
2 or 3 times a month.. 05
About once a month 06
6 to 11 times a year 07
1 to 5 times a year 08
Never in the past year.. 09
Don't know 10
Refused.. 11

Q106   Some people use marijuana or hash in private, with friends or in other situations. Have you ever in your lifetime used marijuana or hash?

Yes.. 1
No 2   **GOTO Q109**
Don't know 3   **GOTO Q109**
Refused... 4   **GOTO Q109**

Q107   Have you used marijuana or hash in the past twelve months?

Yes.. 1
No 2   **GOTO Q109**
Don't know 3   **GOTO Q109**
Refused... 4   **GOTO Q109**

Q108   How many times, if any, have you used marijuana or hash during the past twelve months: would you say more than once a day, about everyday, four to five times a week, two to three times a week, once a week, two to three times a month, once a month, less than once a month or never?

More than once a day 01
About everyday 02
4 to 5 times a week.. 03
2 to 3 times a week.. 04
Once a week 05
2 to 3 times a month 06
Once a month 07
Less than once a month 08
Never 09
Don't know 10
Refused... 11

Q109   Some people use cocaine in private, with friends or in other situations. Have you ever in your lifetime used cocaine?

Yes.. 1
No.. 2 **GOTO Q112**
Don't know .... 3 **GOTO Q112**
Refused.. 4 **GOTO Q112**

Q110   Have you used cocaine in the past twelve months?
Yes.. 1
No.. 2 **GOTO Q112**
Don't know .... 3 **GOTO Q112**
Refused.. 4 **GOTO Q112**

Q111   How many times, if any, have you used cocaine during the past twelve months: would you say more than once a day, about everyday, four to five times a week, two to three times a week, once a week, two to three times a month, once a month, less than once a month or never?
More than once a day 01
About everyday 02
4 to 5 times a week.. 03
2 to 3 times a week.. 04
Once a week 05
2 to 3 times a month 06
Once a month 07
Less than once a month 08
Never 09
Don't know 10
Refused.. 11

Q112   Some people use the drug MDMA, more commonly known as "Ecstasy". Have you ever in your lifetime used the drug MDMA, more commonly known as "Ecstasy"?
Yes.. 1
No.. 2 **GOTO Q115**
Don't know .... 3 **GOTO Q115**
Refused.. 4 **GOTO Q115**

Q113   Have you used the drug MDMA, more commonly known as "Ecstasy"in the past twelve months?
Yes.. 1
No.. 2 **GOTO Q115**
Don't know .... 3 **GOTO Q115**
Refused.. 4 **GOTO Q115**

Q114   How many times, if any, have you used the drug MDMA, more commonly known as "Ecstasy" during the past twelve months: would you say more than once a day, about everyday, four to five times a week, two to three times a week, once a week, two to three times a month, once a month, less than once a month or never?

More than once a day 01
About everyday 02
4 to 5 times a week 03
2 to 3 times a week... 04
Once a week 05
2 to 3 times a month.. 06
Once a month 07
Less than once a month 08
Never 09
Don't know 10
Refused.. 11

Q115   Some people use heroin, LSD or other psychodelics. Have you ever in your lifetime used heroin, LSD or other psychodelics?

Yes.. 1
No... 2   **GOTO Q118**
Don't know 3   **GOTO Q118**
Refused.. 4   **GOTO Q118**

Q116   Have you used heroin, LSD or other psychodelics in the past twelve months?

Yes.. 1
No... 2   **GOTO Q118**
Don't know 3   **GOTO Q118**
Refused.. 4   **GOTO Q118**

Q117   How many times, if any, have you used heroin, LSD or other psychodelics during the past twelve months: would you say more than once a day, about everyday, four to five times a week, two to three times a week, once a week, two to three times a month, once a month, less than once a month or never?

More than once a day 01
About everyday 02
4 to 5 times a week... 03
2 to 3 times a week... 04
Once a week 05
2 to 3 times a month 06
Once a month 07
Less than once a month 08
Never 09
Don't know 10
Refused.. 11

Q118   Has anyone in your family ever had an alcohol or drug problem?

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

Q119 Have you ever felt you might have an alcohol or drug problem?

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

Q120 If you or someone close to you had a gambling problem, who might you go to for help?
READ CATEGORIES AND CIRCLE ALL THAT APPLY

Family... 01
Friend 02
Family doctor 03
Minister / priest / rabbi 04
Social worker / psychologist / psychiatrist...................... 05
Gambling counselor 06
Other... 07
(DO NOT READ)
No one 08
Don't know 09
Refused... 10

Q121 Are you aware that there is a toll free gambling help line in Ontario?

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

Q122 To your knowledge, are there gambling counseling services available in your community?

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

Q123 How would you rate your current health status. **READ RESPONSES**

Very good.. 1
Good.. 2
Fair 3
Poor 4
Very poor... 5
(DO NOT READ)
Other **(specify below)** 6
Don't know 7
Refused.. 8

_____

Q124 In the past 12 months, if something painful happened in your life, did you have the urge to have a drink of alcohol?

Yes (did have a drink, had an urge to drink) 1
No 2
Nothing painful has happened 3
Don't know 4
Refused 5

Q125   In the past 12 months, if something painful happened in your life, did you have the urge to use drugs or medication?
Yes (did use/ had an urge to use drugs/ medication) 1
No 2
Nothing painful has happened 3
Don't know 4
Refused 5

Q126   In the past 12 months, have you been under a doctor's care because of physical or emotional problems brought on by stress?
Yes 1
No 2
Don't know 3
Refused 4

Q127   In the past 12 months, have you felt seriously depressed?
Yes 1
No 2
Don't know 3
Refused 4

Q128   Have you ever experienced problems as a result of someone else's gambling?
Yes 1
No 2
Don't know 3
Refused 4

Q129   How many people, if any, could you turn to for support or help if you had a serious personal problem? **ENTER NUMBER OF PEOPLE**
Number of people _____ 1
Don't know 2
Refused 3

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

Z1   **RECORD GENDER (DO NOT READ**)
Male 1
Female 2

Z2   In what year were you born? **ENTER THE YEAR**

__ __ __ __ (before 1981) 1	**GOTO Z4**
1981 and after 2	**GOTO Z4**
Don't know 3	
Refused.. 4	

Z3   Instead of giving us your exact year of birth, could you please tell us to which of the following age categories you belong? **READ LIST.**
IF RESPONDENT STILL DK/ REFUSES: I understand that your age is a private matter, but could you tell me if you are 60 years or older, or if you are younger than 60. **IF SAYS 60 OR OLDER CODE AS A '5'. IF SAYS UNDER 60, CODE AS '8'**.

            18 to 24.. 1
            25 to 34.. 2
            35 to 49.. 3
            50 to 59.. 4
            60 or over 5
            Don't know 6
            Refused.. 7
            Under 60 8

Z4   Currently are you married, living with a partner, widowed, divorced, separated or have you never been married?

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

Z5To what ethnic or cultural group did you or your ancestors belong on first coming to this country? **IF RESPONDENT IS NOT CLEAR SAY** "Are you Scottish, Chinese, Greek or something else?" **IF RESPONDENT SAYS CANADIAN ASK** "In addition to being Canadian, to what ethnic or cultural group did you or your ancestors belong on first coming to this country?" **CIRCLE ALL THAT APPLY.**

            Native Indian, Inuit 01
            Australian 02
            Austrian 03
            Bahamian.. 04
            Bangladeshi 05
            Black / African 06
            Dutch / Netherlands / Holland........................... 07
            English / British... 08
            Canadian.. 09
            Chilean 10
            Chinese... 11
            Croatian 12

Czech 13
Danish 14
East Indian 15
El Salvadorian 16
Ethiopian 17
Finnish 18
French 19
German 20
Greek 21
Guyanese 22
Haitian 23
Hungarian 24
Inuit 25
Irish 26
Israeli 27
Italian 28
Jamaican 29
Japanese 30
Jewish 31
Korean 32
Lebanese 33
Macedonian 34
Metis 35
New Zealander 36
Nigerian 37
Norwegian 38
Pakistani 39
Philipino 40
Polish 41
Portugese 42
Russian 43
Scottish 44
Serbian 45
Sikh 46
Slovakian 47
Somalian 48
Spanish 49
Sri Lankan 50
Swedish 51
Tamil 52
Trinidadian 53
Ukrainian 54
Vietnamese 55
Welsh 56
Yugoslavian 57
Other **(specify below)** 58

Don't know... 59
Refused.. 60

_____

Z6   What is the highest level of education you have completed?
Some high school / junior high or less 1
Completed high school... 2
Some post secondary school 3
Completed post secondary school 4
Completed post graduate education 5
Don't know 6
Refused.. 7

Z7   What is your present job status? Are you employed full time, employed part time, unemployed, a student, retired or a homemaker? **IF RESPONDENT GIVES MORE THAN ONE ANSWER, RECORD THE ONE THAT APPEARS FIRST ON THE LIST.**
Employed full time (30 or more hrs/wk)........................... 01
Employed part time (less than 30 hrs/wk)......................... 02
Unemployed 03
Student – employed part or full time................................ 04
Student – not employed... 05
Retired 06   **GO TO Z9**
Homemaker 07   **GO TO Z9**
Other (**specify**)_____ 08   **GO TO Z9**
Don't know 09   **GO TO Z9**
Refused.. 10   **GO TO Z9**

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

_____

Z9   Could you please tell me how much income you and other members of your household received in the year ending December 31st 1999. Please include income form all sources such as savings, pensions, rent and employment insurance as well as wages? We don't need the exact amount: could you tell me which of these broad categories it falls into.. **READ LIST.**

Less than $20,000.. 01
Less than $30,000.. 02
Less than $40,000.. 03
Less than $50,000.. 04
Less than $60,000.. 05
Less than $70,000.. 06
Less than $80,000.. 07
Less than $90,000.. 08
Less than $100,000.. 09
Less than $120,000.. 10
Less than $150,000.. 11
$150,000 or more 12
Don't know / Refused 13

Z10 How many people under the age of 18 live with you?

None 01
One 02
Two.. 03
Three.. 04
Four 05
Five.. 06
Six.. 07
Seven or more... 08
Don't know 09
Refused... 10

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

Z12 How important is religion in your life? Would you say it is very important, somewhat important, not very important or not important at all?

Very important 1
Somewhat important 2
Not very important 3
Not at all important 4
Don't know 5
Refused... 6

Z13 We hope to speak to some people again. May we call you for a short follow up?

Yes.. 1
No... 2 **GOTO Z15**
Don't know / Refused .... 3 **GOTO Z15**

Z14 (**IF YES**) Can I have your first name or initials so that I make sure that it is you I speak to when I call back?

_____

_____

Z15   May I just confirm that your phone number is **(READ NUMBER DIALED)**

(__ __ __) __ __ __ - __ __ __ __

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