

Gambling in Texas:

1995 Surveys of
Adult and
Adolescent
Gambling Behavior



Texas Commission on
Alcohol and Drug Abuse

BRINGING TEXAS A NEW VIEW OF HUMAN POTENTIAL.



Gambling in Texas: 1995 Surveys of Adult and Adolescent Gambling Behavior

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***Texas Commission on Alcohol and Drug Abuse
Austin, Texas
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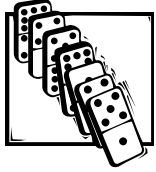
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PART 1
Introduction and Methodology

Chapter 1. Introduction

In spring 1992, under a mandate from the Texas Legislature to “conduct studies to identify adults and juveniles in the state who are, or who are at risk of becoming, problem or compulsive gamblers,” the Texas Commission on Alcohol and Drug Abuse (TCADA) carried out a baseline survey of the gambling behavior of Texas adults and adolescents. That first survey was conducted in the few months before the Texas Lottery began. The results were intended to provide information on the prevalence of betting in Texas before a state lottery was in place, patterns of gambling, expenditures on gambling, and the prevalence of problem or compulsive gambling at that time.

The potential impact of the State Lottery on gambling patterns and problems was a source of concern for some. The purpose of this follow-up study was to assess prevalence and patterns of betting after the lottery

had been in existence for several years and, especially, to determine whether gambling problems have increased since the lottery began.

Historical Changes in Gambling Availability Since 1992

This study is one of only four statewide “follow-up” studies of gambling that have been completed to date (others were in Iowa, Minnesota, and South Dakota).¹ In none of the other states was there perhaps as dramatic a difference in the availability of gambling between their two surveys as the advent of a state-sponsored lottery has represented in Texas. The lottery has been immensely popular, with daily and twice-weekly on-line games as well as instant scratch-off tickets, and has generated more revenues than any other state lottery in a similar period of time.

The other major commercial forms of gambling in the

state—charitable bingo and horse and greyhound racing—have seen modest changes in availability during the three-year period since the first TCADA survey. There has been little change in the number or location of bingo sessions. The fortunes of horse and greyhound racing have been more mixed, with some tracks going out of business while new ones have opened. One development has been the introduction of simulcasting races from other states. Betting on simulcasts now represents over 60 percent of the total money spent on horse racing in Texas. The last few years have also brought the offering of limited-scope gaming on the Tigua Indian reservation near El Paso, including high-stakes bingo and gaming machines.

Finally, the expansion of casino gaming in neighboring Louisiana has also had an important impact on gambling in Texas. Since 1992, Louisiana has opened 12 riverboat casinos, half of which are located

near the Texas border. Observers have noted that more than half of the cars parked at some of these casinos bear Texas license plates. The availability of slot and video-poker machines at truck stops and arcades in that state has also increased substantially over the last three years. Gambling opportunities in other Texas border states have increased only moderately or remained essentially stable during this period.

Changes in Resources for Problem Gamblers Since 1992

In addition to increased gambling availability, there have been changes in public knowledge and awareness of the potential consequences of gambling when it becomes problem behavior. The desire of the gaming industry to legalize and establish casino

gambling in Texas led to a debate in the legislature and in the media about the pros and cons of such an action. An important force in educating the public about problem gambling has been the establishment of the Texas Council on Problem and Compulsive Gambling and its telephone helpline. The helpline was inaugurated the very day the Texas Lottery began. Since then, it has received over 12,000 calls from problem gamblers out of more than 230,000 total calls. Trained counselors provide crisis intervention, counseling and referrals to individuals with gambling problems and their concerned family members and friends. In addition to operating the helpline, the Council has also provided educational workshops and literature about compulsive gambling to schools and community groups, and has conducted numerous professional training sessions for gambling treatment counselors.

Another historical development was the provision of state funds for gambling treatment during the first two years of the lottery's operation. During this time, start-up funding was available to substance abuse treatment

facilities that wished to expand their services to include gambling treatment. Some 766 gamblers with problems were served under this two-year provision.

These developments form the backdrop against which changes in gambling since 1992 should be assessed.

Endnotes

- ¹ See R. A. Volberg, *Gambling and Problem Gambling in Iowa: A Replication Survey* (Roaring Spring, Penn.: Gemini Research, 1995); R.M.O. Emerson, J.C. Laun-dergaran and J.M. Schaefer, *Adult Survey of Minnesota Problem Gambling Behavior; A Needs Assessment: Changes 1990 to 1994* (Duluth, Minn.: Center for Addiction Studies, University of Minnesota, 1994); R.A. Volberg and R.M. Stuefen, *Gambling and Problem Gambling in South Dakota: A Follow-Up Survey* (Northampton, Mass.: Gemini Research, 1994).

The helpline, which was started by the Texas Council on Problem and Compulsive Gambling on the day the Texas Lottery began, has received nearly 12,000 calls from problem gamblers out of a total of over 230,000 calls.

Chapter 2. Methodology

Sampling Issues

The present study is based upon a telephone survey of a representative sample of 7,015 adults aged 18 and over and 3,079 adolescents aged 14 through 17. The survey instrument and methodology were similar to those used in 1992.¹

The survey instrument and design were developed by TCADA in collaboration with the Public Policy Research Institute (PPRI) at Texas A&M University. PPRI selected the sample and completed the interviews. Adult interviewing took place between March and August 1995, and youth interviews between July and October of that year. Interviews were conducted in Spanish in 5 percent of the cases, at the respondent's request.

The surveys were conducted using computer-assisted telephone interviewing software, which minimizes interviewer error by ensuring that respondents are

In order to analyze results within each Texas region, the sample was drawn so there were a minimum of 400 adults and 200 adolescents from each of the 11 regions.

asked the appropriate questions and that keyed-in responses are not outside the range of allowable codes.

In order to analyze results within each Texas region, the sample was drawn so that there were a minimum of 400 adults and 200 adolescents from each of the 11 Texas Department of Health and Human Services planning regions. In addition, certain age groups and racial/ethnic groups were oversampled in order to provide adequate numbers for analysis of these groups separately. In analysis, the

data were then reweighted so that each population subgroup would be proportional to its size in the overall population of Texas. Weighting ensures that although certain subgroups may have been oversampled, their data are not overrepresented in results for the entire state. Therefore, the results presented here are those that would be found if the interviewed sample had the same gender, age, racial/ethnic and regional distribution as the Texas population.

The adult sample was chosen through a random selection of telephone numbers provided by Survey Sampling, Inc. of Fairfield, Connecticut. Listed and unlisted telephone numbers were included. Random selection helps to ensure that the sample will be closely representative of the state population of adults who have telephones.

Obtaining a sample of youths by telephone was not a straightforward procedure, as most telephones are regis-

tered to adults and it was not known in advance whether a young person resided in the household. Based on high school data, drivers license applications and voter registration lists, Survey Sampling, Inc. developed a sample of telephone numbers with an increased probability of representing households with children aged 14 to 17. Using this sample still required a large number of screening calls, as ultimately only about 22 percent of the households contacted had children in the required age group.

A parent's permission to interview was obtained before the interview with the youth began. The ages of the children in the household were obtained from the parent and one child in the 14-17 age group was randomly picked to be interviewed. Both parents and youths were assured that the respondent's answers would remain anonymous and confidential. The majority of refusals were due to the parents' denying permission for the interviews. Almost all of the teens for whom parental permission was granted agreed to be interviewed.

Interviewing took place during weekdays, evenings, and weekends. In order to

reach a possible respondent, a call was made during each of five different shifts throughout the week, concentrating on evening and weekend hours. Numbers that were apparently disconnected were tried twice. Busy numbers were tried twice during the same shift, with repeated attempts during five different shifts. When a household had been reached but the correct respondent was not available, as many as five more tries were made to reach the correct respondent. In addition, concerted attempts were made to convert refusals and terminations, using specially trained interviewers. All respondents were assured of confidentiality and anonymity. Because of bad telephone numbers, no answers, and the need to oversample certain age, regions and race/ethnic groups, a total of 46,842 calls had to be made in order to obtain the required sample size and stratification for the adult survey and 34,414 calls had to be made for the adolescent survey. The cooperation rate was 70 percent for adults and 92 percent for youths.²

At the completion of each adult interview, the interviewer was instructed to rate the respondent on a scale of

1 (highest) to 7 (lowest) for cooperation, truthfulness, and general understanding of the questions. Respondents who were rated as not very cooperative, not very truthful, or not having a good understanding of the questions (i.e., having a score of 6 or 7 on any of the three measures) were eliminated from further analysis. This reduced the adult sample size by 94 cases, from 7,109 to 7,015.

For the adolescent study, at the conclusion of the interview the respondent was asked how truthful his or her answers to the gambling and drug and alcohol questions had been.³ Thirty-nine respondents said their answers had been "mostly untrue." These teens were on average younger (i.e., 14 and 15) than the rest of the sample and, as far as the interviewer could ascertain, their parents were more likely to be listening in. They were also more likely to be African American and male. These 39 were eliminated from the initial sample of 3,118, making the effective sample size for this study 3,079.

Description of the Samples

Demographic characteristics of the survey samples in 1995 and 1992 are presented in Tables 2.1 and 2.2. At both times, the percentages were weighted so that the samples reflected the actual racial/ethnic, age and regional distribution of the state population based on the 1990 census. The following categories were used for weighting the adult sample: gender (male, female), race/ethnicity (Anglo, African American and Hispanic), age (18-24, 25-34, and 35+), and region (a map of these 11 regions and the counties included in them is attached in Appendix C). The adolescent sample was similarly weighted except that the categories for age were 14, 15, 16, and 17.

Because the 1992 and 1995 samples were both weighted to reflect the actual composition of the state population in 1990, the effect of any differences between the two samples with regard to gender, race/ethnicity, age and region is adjusted for automatically. Therefore, changes in gambling patterns between the two periods should not be ascribed to any demo-

Table 2.1. Demographic Description of Adult Samples, 1992 and 1995

	1992	1995
Age		
18-24	16%	15%
25-34	26%	23%
35+	58%	62%
Gender		
Male	47%	48%
Female	53%	52%
Race/Ethnicity		
Anglo	64%	65%
African American	11%	11%
Hispanic	23%	22%
Other	2%	2%
Region		
1 High Plains	na	4%
2 Northwest Texas	na	3%
3 Metroplex	na	26%
4 Upper East Texas	na	5%
5 Southeast Texas	na	4%
6 Gulf Coast	na	23%
7 Central Texas	na	11%
8 Upper South Texas	na	10%
9 West Texas	na	3%
10 Upper Rio Grande	na	4%
11 Lower South Texas	na	7%
Education		
Less than high school	19%	15%
High school diploma	29%	29%
More than high school	52%	57%
Household Income		
Less than \$20,000	34%	28%
\$20,000-\$40,000	33%	34%
More than \$40,000	33%	38%

Percentages are weighted.

graphic differences in the samples. The 1995 adult sample does have somewhat higher education and income levels, factors that were not controlled in the weighting. To the extent that education

and income may be associated in some way with gambling prevalence or problems, the higher education and income levels of 1995 should be kept in mind when interpreting differences in gambling behav-

Table 2.2. Demographic Description of Adolescent Samples, 1992 and 1995

	1992	1995
Age		
14	24%	25%
15	25%	25%
16	25%	25%
17	25%	26%
Gender		
Male	51%	49%
Female	49%	51%
Race/Ethnicity		
Anglo	50%	51%
African American	14%	13%
Hispanic	34%	34%
Other	2%	3%
Regions		
1 High Plains	na	4%
2 Northwest Texas	na	3%
3 Metroplex	na	23%
4 Upper East Texas	na	5%
5 Southeast Texas	na	4%
6 Gulf Coast	na	23%
7 Central Texas	na	9%
8 Upper South Texas	na	11%
9 West Texas	na	3%
10 Upper Rio Grande	na	5%
11 Lower South Texas	na	11%

ior between 1992 and 1995.

Limitations of the Study

This report provides estimated rates of gambling, substance use, and mental health problems among Texas adults and teens. Though this information is useful for purposes of assessing changes in these rates over time and the current need for prevention and treatment programs, there are limitations which should be kept in mind when general-

izing these results to the population of Texas.

Coverage

The data were collected among Texans living in households with telephones. Therefore, those without telephone were not sampled. Also not sampled were non-household populations such as the homeless and institutionalized. It is possible that these populations have different patterns of gambling than the population that responds to telephone surveys.

However, since these populations represent a very small component of the general population, even large differences in the gambling, substance use or mental health patterns of these groups would produce little change in estimates for the overall population.

Because parental permission was required for the adolescent study, not only were teens living in households without telephones and teens living in institutions excluded from the sample, but teens living by themselves were also excluded. As has been discussed, the number of households without telephones is relatively low and the number of teens living in institutions or by themselves represent a very small component of all teens aged 14-17. Therefore exclusion of these segments of the population probably did not affect the results by more than a small fraction. The fact that parental permission was required for the survey may have introduced some bias if parents of teens who gambled more than average or, alternatively, less than average, were more likely to refuse permission. It is not known whether this was the case, and if so, what the direction of the bias was.

Self-Reported Information

A potential source of bias in any survey is understatement or overstatement of actual behavior. While a number of studies have established the utility of self-reported information in estimating the incidence and prevalence of potentially sensitive behaviors such as gambling and substance use, the validity of such data ultimately depends on the truthfulness, recall and comprehension of the respondents. This study was carefully designed and administered to minimize these potential sources of error. Nevertheless, some under- or overreporting of gambling, substance use or mental health problems may have occurred. Despite its inherent problems, the survey process appears to be the only practical method available for estimating the prevalence of these kinds of behaviors in the general population.

It is generally assumed that, out of concern for privacy or social desirability, or for fear of repercussion, people tend to underreport behavior which they perceive as sensitive or deviant. In the case of teenagers, however, the opposite may be true, as some teens may instead brag about behav-

ior that they consider “adult” or even “risqué.” The completed interviews were screened for faked responses or exaggeration. Claiming to have bet on an excessively large number of activities, for instance, to have first placed money bets at impossibly early ages or to have used every one of the drugs asked about could be considered evidence of braggadocio. Once the 39 respondents who said their answers had been mostly untrue were excluded, there were no other respondents whose pattern of responses suggested across-the-board faking or exaggeration.

Another possible source of bias in surveys is the effect of someone else’s presence during the interview. This was a particular possibility in the case of interviews with teenagers where the parents’ permission was sought beforehand. Interviewers were asked to indicate if there was evidence that a parent was or was not listening in the same room or on an extension phone. Interviewers indicated that a parent was definitely listening in 6 percent of the interviews and that a parent was definitely *not* listening in 44 percent of the interviews. In the other 50 percent of the inter-

views, it was not known whether or not a parent was within earshot.

From the limited analysis that could be done with this information, there appeared to be a small restrictive effect of parental presence. If a parent was definitely listening in, the adolescent was slightly less likely to report having ever bet or used alcohol or illicit drugs than if the parent was definitely not listening in. There was no difference between teens whose parents were or were not listening in whether they reported having any gambling problems.

Sampling Error

The data presented in this report are based on a sample drawn such that confidence intervals for all estimates can be ascertained, and results can be generalized to the adult household population of Texas within certain probabilistic limits. Maximum confidence limits (the “margin of error” inherent in any survey) are shown as part of tabular presentations in Appendices A and B. Although for editorial convenience findings are sometimes presented as if they applied to the entire adult or teen population, the reader should remember that all estimates in this report are based on a sample and are therefore subject to sampling error

when generalizing to the population. Because of the large sample size of this survey, the overall maximum margin of error for findings based on the entire sample is only $\pm 1.4\%$ for adults and $\pm 2.2\%$ for teens. It will be somewhat larger for subpopulations. Additional information on the computational procedures utilized to estimate sampling error can be obtained from TCADA on request.

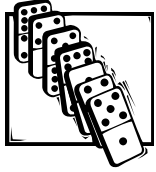
Endnotes

¹ For details of the 1992 instrument and methodology, consult L. S. Wallisch, *Gambling in Texas: 1992 Survey of Adult Gambling Behavior* (Austin, Tx: Texas Commission on Alcohol and Drug Abuse, 1993).

² The cooperation rate for the adult sample was calculated as the number of completed interviews plus calls screened but found ineligible divided by the number of completed interviews, the number of refusals, and the number screened but not eligible. This makes an assumption that the majority of those screened would have completed the interview. Since most actual refusals hang up before they can be

screened, there is some basis to believing that cooperation with a screen would often have resulted in an actual interview, had the respondent been eligible. Survey research professionals in the USA and Canada are reporting that response rates for telephone surveys in the general population have declined in recent years, perhaps due to increased telephone solicitation and the use of answering machines to screen calls.

³ Adolescent respondents were asked, "Sometimes it is hard to be totally honest about behavior such as gambling or alcohol and drug use. Would you say in this survey that your answers to the gambling and drug and alcohol questions were all true, that they were mostly true, that they were about half true and half not true, or that they were mostly not true?"



PART 2
Gambling Among Texas Adults

Chapter 3: Gambling Prevalence Among Adults in Texas 1995

For each of 12 specific types of gambling, plus an “other types” category, the adults surveyed were asked whether they had ever bet or spent money on that activity, whether they had done so within the past year, and whether they had gambled regularly (once a week or more) on that activity within the past year. These were the 12 specific gambling activities asked about:

1. The Texas Lottery or other lottery games, such as instant scratch-off tickets or on-line games, where you pick the numbers, such as Lotto, daily numbers, or video lottery games;
2. Card or dice games at a casino, including riverboat casinos;
3. Slot machines or video poker machines at a casino, truck stop, arcade or elsewhere;
4. Card or dice games, mah jong, dominoes or monopoly with family or friends;
5. Bingo, including pull-tabs or instant bingo;
6. Investments such as speculative real estate, high-risk stocks, stock options or futures;
7. Horse or greyhound racing;
8. Playing and betting on games of skill such as bowling, pool or golf;
9. Outcome of sports or some other event with friends or coworkers;
10. Dog or cock fights;
11. Card or dice games, mah jong or dominoes but not at a casino and not with close friends (for instance at a card parlor or card shack);
12. Sports bets such as football, baseball, hockey, basketball, golf, or boxing placed with a bookie.

In addition, respondents were asked if they had bet money on “any other gambling activities,” and if so, to specify the activities and report the recency, frequency and amount spent

on them. Appendix A compares the types of gambling asked about in the 1995 survey with those asked about in the 1992 survey. There were some small differences in wording and in some specific activities asked about.

At the time of the 1995 survey, the only commercial gambling activities that were legal in Texas were the Texas Lottery, state-regulated charitable bingo, and limited parimutuel horse and greyhound racing. Informal betting among friends or coworkers and playing and betting on games of skill were widespread and probably not believed to be outside the law by many of the participants as these activities generally have not been prosecuted when carried out within the privacy of a person’s home. In fact, sports betting and other types of gambling, such as poker or billiards, are illegal in Texas only if wagering is done in a public place and if someone besides the players makes money from the operation.

Speculative investing is also usually legal and is not considered gambling by some, although it can be a source of serious addiction for some people.¹

Tables A1-A12 in Appendix A show the prevalence and recency of gambling for each of the 12 categories and an “any of the above” category, for the general population by age category and for various subgroups. The following discussion summarizes and highlights the information presented in these tables and compares it, where appropriate, with findings from the 1992 Texas survey of gambling.

Between spring 1992 and spring 1995, adult gambling

in Texas increased dramatically. In 1992, about 49 percent of adults had placed a bet during the past year, whereas by 1995, about 68 percent had done so. This increase reflects a combination of increases in betting on some activities and decreases in others.

Most of the increase in gambling overall can be accounted for by betting on the Texas Lottery. During the past year, about 20 percent of the adult population had gambled on the Texas Lottery only and on no other activity. These gamblers pushed the total past-year gambling prevalence rate up to 68 percent in 1995. If all gambling activities other

than the Lottery are combined, the percentage betting on them remained essentially stable: the percentage of adults who gambled on non-lottery activities in the past year was 45.7 percent in 1992 and 47.3 percent in 1995, a negligible difference. In other words, excluding those who bet only on the lottery and did no other gambling, the prevalence of gambling in the past year was essentially the same in 1995 as it was in 1992.

However, when gambling on non-lottery activities are examined in more detail, some interesting findings emerge. Although the overall prevalence of betting on these activities as a group did

not change significantly between 1992 and 1995, the prevalence of gambling on individual activities changed, in some cases quite notably (see Table 3.1). Consistent with the increased availability of slot machines and videopoker machines in nearby states, the reported gambling on these kinds of activities jumped from 9 percent in 1992 to over 19 percent in 1995. An increase in cards and dice playing at casinos, from

Table 3.1. Prevalence of Past-Year Gambling Activities Among Texas Adults, 1992 and 1995

	1992	1995
Lottery	17%	59%
Cards/dice at a casino	8%	13%
Slot machines/videopoker	9%	19%
Bingo	13%	10%
Speculative investment	7%	7%
Horse/dog racing	11%	10%
Games of skill	12%	11%
Sports with friends	25%	22%
Games with family/friends	N/A	13%
Dog/cock fights	1%	1%
Games at a card parlor	4%	1%
Sports with bookie	2%	2%
Other activity	3%	0%
Any gambling activity	49%	68%
Any activity other than lotteries	46%	47%
Any illegal activity (e.g., dog/card/bookie)	6%	4%

almost 8 percent in 1992 to nearly 13 percent in 1995, is also consistent with the growth of casino gambling in surrounding states, notably Louisiana and, to a lesser extent, Colorado and Mississippi.

On the other hand, gambling within the past year on bingo, horse or greyhound racing, games of skill, card parlor games, and bets on the outcome of events with friends or coworkers all decreased somewhat. Speculative investing, dog or cock fights, and bets on sports through a bookie remained stable over that time.

Among people who had bet at all in the past year, the average number of different activities bet on did not change significantly from 1992 (2.4 activities) to 1995 (2.5 activities). If lotteries are excluded, the average number of different activities bet on in 1995 was 1.6 activities.

One of the questions that motivated this research was "In the presence of a state lottery, will overall gambling increase, decrease, or remain the same?" That is, "Will gambling on a lottery *stimulate other gambling*, will it *replace gambling on other activities*, or will it have *no effect*?" From the analysis

presented above, the answer appears to be that the introduction of a lottery had no effect on the overall amount of gambling on other activities; it neither stimulated other forms of gambling, nor did it replace them, at least in terms of the prevalence of past year betting on these activities. However, it cannot be determined from these data whether increases and decreases in gambling on specific non-lottery activities resulted from the Texas Lottery's stimulating particular activities and displacing others, or whether this was merely an example of a natural equilibrium among all activities.

A later chapter will examine the position of lottery betting relative to other activities in terms of the amounts spent on wagering.

Frequency of Betting

In 1992, about 12 percent of the adult population said they bet regularly, i.e., once a week or more often during the past year. In 1995, this proportion more than doubled to nearly 27 percent. This increase can be explained almost entirely by lottery gambling. Lotto numbers are drawn twice a week, while Pick-3 numbers are drawn daily.² Instant

scratch-off tickets are available seven days a week. Over 40 percent of respondents who gambled on the lottery said they did so weekly or more often. When lotteries are excluded, only about 11 percent of adults who bet on anything else did so regularly, which is similar to the 12 percent found in 1992. For gamblers who had bet both on the lottery and on other activities, almost half (48 percent) had bet weekly or more often.

Patterns of Gambling on Particular Activities *Texas Lottery*

About 55 percent of adults queried in the 1992 survey, a few months before the Texas Lottery began, said that they intended to buy a lottery ticket when they became available. In the first year of the Lottery's operation, about 67 percent of adults actually played the Lottery, according to several sources, including the 1993 TCADA survey of adult substance use, the summer 1992 Texas Poll, and a report issued by the Lottery Commission in December 1992.³ By spring 1995, the percentage of adults who had ever played the Texas Lottery had risen slightly, to almost 70 percent, with about 57 percent having played it during the past year. Another 4 percent

of adults had not played the Texas Lottery but had participated in other lottery games during their lifetimes (2 percent during the past year). Since 95 percent of lifetime lottery players and 97 percent of past-year players had played the Texas Lottery, in the rest of this report all forms of lottery will be combined, and referred to as “the lottery” or “lotteries,” except when the Texas Lottery is specifically referred to.

Who plays the lottery? As shown in Figure 3.1, recent (past-year) lottery players were more likely to be male. Adults were almost equally likely to play at all ages until age 60, when play declined dramatically. Individuals

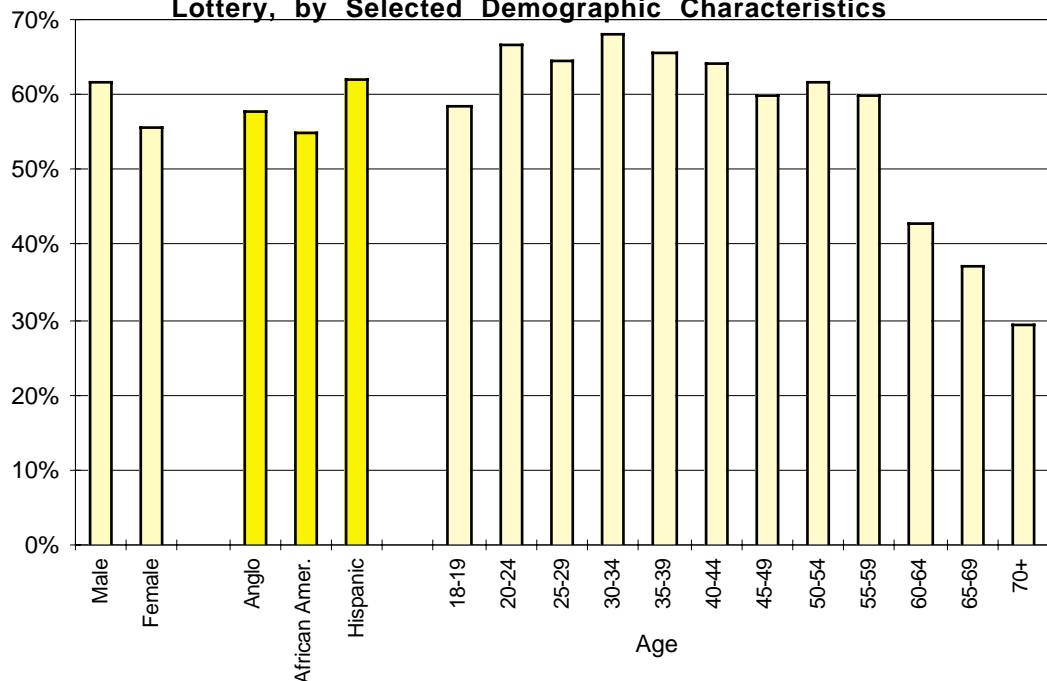
who had not graduated from high school and those in the lowest income categories were the least likely to play. African Americans were less likely to play than either Anglos or Hispanics, but part of this effect may have been due to the fact that African Americans disproportionately have lower incomes. These findings are similar to those reported in a recent Texas Poll, which questioned 1,010 adults in October 1995. That poll also found that individuals whose income was under \$10,000 and African Americans were least likely to be frequent lottery players.

The TCADA survey also found that people in all re-

gions were about equally likely to buy lottery tickets, although adults living in Upper South Texas (region 8) were somewhat more likely than those living in the rest of the state to do so. This may be in part because this region has the lowest proportion of African Americans, who are the least likely to play the lottery.

Because of the complex interplay of demographic variables which appeared to be associated with lottery play, a multivariate logistic regression was performed to try to distinguish which variables were most strongly related to gambling on the lottery after the effect of other variables had been ac-

Figure 3.1. Percentage of Texas Adults Who Played the Lottery, by Selected Demographic Characteristics



counted for. That is, were differences found by ethnicity really due to income differences among Anglos, African Americans and Hispanics? Were differences found by region in fact due to the different ethnicities living in each region? The factors examined were age, gender, race/ethnicity, education, household income, and region of residence.

The results of this analysis (shown in Appendix D) suggested that, net of all other factors, being male, being younger, having a high school education, having a higher income and living in Upper South Texas were all positively associated with having bet on the lottery in the past year, while race/ethnicity was not associated with lottery play once these other factors were taken into account.

The Texas Lottery appears to be somewhat different from other gambling activities, in that there is a fairly large proportion of people (30 percent of all past-year bettors) who bet on the lottery but on nothing else. This is unlike other activities, which are almost never played exclusively. Among people who do bet on other activities, however, 90 per-

The Texas Lottery appears to be somewhat different from other gambling activities in that there is a large percentage of people who bet on the lottery, but on nothing else.

cent also play the lottery.

The mean number of different activities bet on in the past year was 2.6 activities for people who bet on the lottery (this includes those who bet only on the lottery as well as those who bet on the lottery in addition to other activities) and 1.9 for people who bet on other activities only. This suggests that gamblers are adding betting on the lottery to their other activities that they would have bet on anyway, rather than replacing other activities with lottery betting.

Table 3.2 presents a comparative look at betting on the lottery and on other activities in 1995.

Casino Games and Slot/Videopoker Machines

Betting on card or dice games played at casinos and slot or videopoker machines played at casinos, truck stops or arcades increased dramatically between 1992 and

1995. The percentage of adults who had played cards or dice games at casinos during the past year increased from almost 8 percent in 1992 to almost 13 percent in 1995, while the percentage playing slot or videopoker machines jumped from 9 percent to 19 percent in that time.⁴

As for practically all gambling activities except bingo, casino games were more likely to be played by males than females. However, women gambled on slot and video-poker machines almost as much as men (18 percent vs. 20 percent). Anglos, respondents who had had some college education, and respondents in the higher income categories also gambled on these activities more than other individuals. Not surprisingly, respondents who lived in the eastern half of the state, nearest to Louisiana, were the most likely to have played these games. In fact, over 80 percent of adults who had played casino games or gaming machines said they had gambled out of state in the past year. (The other 20 percent may have played games at local casino nights run for charitable purposes or played slot-machine-type games that distribute non-cash prizes, which are legally available in Texas arcades.) Because ca-

**Table 3.2. Characteristics of Texas Gamblers,
by Activity Bet On During Past Year**

	Percent Population Who Played in Past Year	Percent Past-Year Players Who Played Regularly	Percent Who Bet On One Activity Only	Percent Who Said It Was Preferred Activity	Mean Number of Activities Bet On in Past Year	Mean Age
Total population	68%	27%	25%		1.7	42.6
Past-year gamblers	100%	40%	37%		2.5	39.5
Lottery	59%	40%	35%	39%	2.6	39.5
Texas Lottery only	20%	36%	100%	69%	1.0	42.3
Casino	13%	3%	2%	33%	4.5	38.9
Family games	13%	12%	30%	33%	4.3	33.5
Slot machines	19%	3%	4%	33%	3.9	39.5
Bingo	10%	16%	5%	26%	3.7	39.4
Investments	7%	12%	9%	20%	3.9	41.6
Horse/dog racing	10%	4%	2%	31%	4.4	38.9
Games of skill	11%	20%	6%	24%	4.4	32.6
Friends	22%	9%	5%	21%	3.8	35.3
Dog/cock fights	1%	9%	3%	18%	4.6	33.0
Card parlor	1%	16%	6%	11%	5.3	35.9
Bookie	2%	15%	3%	15%	5.3	36.0
Other	0%	11%	7%	8%	5.1	33.1

	Percent African American	Percent Hispanic	Percent Female	Percent Low Income	Percent Low Education	Percent Problem Gamblers
Total population	11%	22%	52%	28%	15%	3%
Past-year gamblers	10%	23%	48%	24%	12%	5%
Lottery	10%	24%	49%	25%	13%	5%
Texas Lottery only	9%	30%	55%	34%	20%	2%
Casino	11%	11%	43%	12%	5%	7%
Family games	10%	21%	40%	22%	9%	10%
Slot machines	12%	14%	49%	15%	6%	6%
Bingo	12%	31%	60%	35%	14%	9%
Investments	9%	10%	36%	7%	4%	6%
Horse/dog racing	6%	17%	43%	13%	7%	6%
Games of skill	7%	21%	25%	21%	11%	9%
Friends	9%	22%	38%	17%	7%	7%
Dog/cock fights	12%	46%	29%	26%	28%	28%
Card parlor	19%	15%	23%	20%	12%	14%
Bookie	11%	24%	25%	18%	12%	16%
Other	7%	39%	51%	26%	15%	8%

sino games often involve large outlays of money and are mostly played out of state, it is not surprising that those with high incomes gamble on these games more often.

Bingo

The percentage of adults who played bingo games showed a decline between 1992 and 1995, from a little over 13 percent to slightly under 10 percent. As in 1992, bingo was the one activity that was played by proportionally more women than men. As with almost every other form of gambling, people over the age of 35 were the least likely to play. Hispanics were most likely to play the game, whereas Anglos were least likely. Individuals with incomes below \$20,000 were more likely than those with higher incomes to play. Interestingly, people with a high school diploma were more likely to play than either those with less education or those with education beyond high school. There was some regional variation in play, with residents of Upper South Texas (region 8) and Northwest Texas (region 2) most likely to have played in the last year, and residents of the Metroplex (region 3) and the Gulf Coast (region 6)

least likely. Except in Lower South Texas (region 11), which is predominantly Hispanic, this regional variation in prevalence of bingo play does not seem to be a function of race/ethnicity. It may reflect the different availability of bingo occasions in particular regions.

There is little obvious evidence that increases in lottery play displaced bingo play; in fact, the region highest in lottery participation (Lower South Texas) was also the highest in bingo participation. Overall, roughly the same proportion of past-year lottery players (14.6 percent) as bettors on other activities (12.7 percent) played bingo, so it does not appear lottery players are giving up bingo in favor of lotteries.

Horse and Greyhound Racing

Betting on horse and greyhound racing also decreased very slightly, from a prevalence rate of about 11.5 percent in 1992 to just under 10 percent in 1995. Racetrack bettors were most likely to be male, Anglo, and between the ages of 25 and 34. They were most likely to have some education beyond high school and to have incomes above \$40,000. Residents of the Gulf Coast were over-

whelmingly more likely than residents of other parts of the state to have bet on the races in the last year. This cannot be explained totally by nearby racing availability. In 1994 and 1995, there were one horse track and one greyhound track in this region. However, the state's other horse and greyhound tracks were all located in other regions which did not have a particularly high prevalence of racetrack betting. Horse tracks were located in the Metroplex (region 3), Central Texas (region 7) and Upper South Texas (region 8) and greyhound tracks in Lower South Texas (region 11). It is interesting that the presence of race tracks in a region did not necessarily correlate with residents' betting.

Non-Commercial Betting

Non-commercial or informal betting included wagering money on cards, dice or boardgames with family or friends, or making bets on the outcome of sports or other events with friends and co-workers. Gambling on cards, dice and board games with family or friends was not asked about as a separate category in 1992, so the prevalence of this kind of betting cannot be compared. In 1995, about 13 percent of Texas

adults said they had gambled on games with friends and family in the past year. Betting on the outcome of sports or other events with friends and coworkers was much more prevalent, with about 22 percent of respondents having done so in the past year (down slightly from 24 percent in 1992).

Both of these forms of informal betting were most often engaged in by younger males with a high school education or above and household incomes in the higher ranges. While games betting with friends and family was done equally in all Texas regions and by all racial/ethnic groups, sports or event betting with friends and coworkers was engaged in slightly less often by African Americans and by residents of Upper East Texas (region 4), Southeast (region 5) and Upper South Texas (region 8), and slightly more often by Anglos and residents of the Metroplex (region 3) and the Upper Rio Grande (region 10).

Illegal Forms of Gambling

Respondents who had gambled in the past year on dog or cock fights, in card rooms, or through a bookie were classified in analysis as having engaged in illegal bet-

ting. Past-year illegal gambling declined from 1992 to 1995, from 5.6 percent to 3.7 percent of the population. This was due primarily to a decline in betting at card parlors, since betting on animal fights and through bookies remained essentially stable.⁵

Younger males in the higher income and education categories were most likely to bet illegally. It was reported equally by all racial/ethnic groups and by residents of all Texas regions. However, when the individual activities in this category were examined, certain differences emerged. For instance, Hispanics were more likely than other groups to bet on dog and cock fights, while African Americans were more likely than others to bet in card rooms. Higher income and education were more characteristic of those who had bet on sports through a bookie than of those who had participated in other illegal forms of gambling. Finally, sports bettors through a bookie were also likely to be slightly older than bettors on other illegal activities.

Other Activities

The remaining activities included speculative investments, playing and betting on games of skill, and

The majority of people who bet in the past year (63 percent) had gambled on more than one activity.

“other” activities reported by respondents, which included bike or car racing, outcome of events such as births, elections or the weather, flipping coins, bikini contests, whether or not a “pick-up line” will work in a bar, arm wrestling, losing weight, and catching fish. Speculative investors tended to be slightly older than gamblers on most other kinds of activities, with higher education and incomes as well. Those who played and bet on games of skill and those who bet on “other” activities tended to be among the youngest gamblers. Hispanics and females were underrepresented among investors but overrepresented among “other” bettors.

Betting on Multiple Activities

The majority of people who bet in the past year (63 percent) had gambled on more than one kind of activity, with the average number

being 2.5 activities. This was very similar to 1992, when the average was 2.4.

In 1995, for individuals who had bet on only one kind of activity in the past year, it was overwhelmingly likely to be the Texas Lottery (81 percent of single-activity bettors). For single-activity gamblers in 1992, the activity of choice was more likely to be bets with friends or coworkers (30 percent), followed by bingo, lotteries and racing (about 15 percent each). Excluding lottery-only bettors, individuals who were single-activity bettors in 1995 were most likely to bet with friends or coworkers, as in 1992, followed by slot machines and bingo.

In summary, bettors can be classified into those who bet "in general," that is, on a variety of activities, of which the lottery is usually one; and those who bet exclusively on the lottery and on nothing else.

Out-of-State Gambling

Texas is bordered by four other states (New Mexico, Oklahoma, Arkansas and Louisiana) plus Mexico. Furthermore, Colorado is within only 100 miles from one part of the High Plains region of Texas. Opportunities to gamble exist in all these

places, but only in Louisiana and Colorado (casinos and slot machines) and Mexico (sports books and animal fights) are there special activities that are not legal in Texas and that might attract bettors who cannot find them in-state. Other activities that are available in these states are also available in Texas, but might hold other special attractions, such as conve-

One-third of past-year bettors had gambled out of state, and about 13 percent of all past-year bettors had gone out of state specifically to gamble.

nience, to residents who live near the border of these states.

Respondents were asked whether they had gambled anywhere outside of Texas during the past year and, if so, whether they had gone to these places specifically in order to gamble. Overall, one-third (33 percent) of past-year bettors had gambled out of state, and about two-fifths of them, or 13 percent of all past-year

bettors, had gone out of state specifically in order to gamble. As expected, the most popular states for Texans to gamble in were Louisiana and Nevada. About 14 percent of past-year gamblers had gambled in Louisiana, with about half of them having gone there specifically in order to gamble. Almost as many (12 percent) had gambled in Nevada, with about half of them having gone there in order to gamble. Other states bordering Texas and the country of Mexico accounted for only a very little of out-of-state gambling among Texans.

Although it is not known which activities respondents gambled on while out of state, almost 90 percent of people who had bet on casino games and over 80 percent of those who had gambled on slot or videopoker machines said they had gambled out of state, and it is reasonable to assume that they had bet on those activities there. (Although Texas has no casinos outside of the Tigua reservation near El Paso, it is legal to hold private "casino night" parties if winnings are non-monetary prizes. There are also slot-machine-type games at some video arcades that pay off in prize coupons not redeemable for money). Slightly over half

of respondents who had gambled on activities that are illegal in Texas, such as card parlors, animal fights and sports through a bookie, also said they had gambled out of state during the past year.

Reasons for Gambling

Survey respondents were read nine reasons commonly given for gambling and asked how important or unimportant each one was for them. These reasons were: to make money or get rich; for fun and recreation; to socialize with friends; to feel prestigious and important; to escape from pressures and problems; to challenge their decision-making skills; for action and excitement; for new experiences or out of curiosity; and because one is a lucky person or has a “system” to beat the odds. Respondents were asked for each to indicate whether it was a “very important reason,” an “important reason,” a “minor reason,” or “not a reason at all” for their gambling. Since respondents could espouse more than one reason, they were also asked which reason was the one most important for them.

Table 3.3 shows the percentage who said each reason for gambling was an impor-

The most frequent reason given for gambling was for recreation or to have fun.

tant or very important one for them, and the percentage who said that it was the one most important reason.

The overwhelmingly most frequent reason given for gambling was for recreation or to have fun. Fifty percent of the sample said this was an important or very important reason why they gambled, and almost 40 percent said it was the most important reason.⁶ Roughly one-third of respondents said that socialization with friends was an important reason and one-third also said that “action and excitement” were im-

portant reasons for their gambling.

Only slightly over one-quarter of the sample said that making money or

the prospect of getting rich was an important reason for them to gamble, about the same proportion who said they gam-bled out of curiosity or for new experiences. On the other hand, when respondents were asked to rank their reasons for gambling, money came in second, after fun and recreation. Relatively few respondents cited prestige, gambling because they felt lucky, or gambling to escape from problems as important reasons for gambling.

About one-quarter of all adults who had ever bet did not have any “important” reasons for gambling; that is, they said that each of the reasons listed was only a minor reason or not a reason at all for them to gamble. Adults who did not list any important reasons were more likely

Table 3.3. Percentages Endorsing Each Reason for Gambling

	Important or Very Important Reason	Most Important Reason
Fun	50%	29%
Money	28%	18%
Socialize	33%	11%
Action	35%	5%
Curiosity	25%	5%
Challenge	16%	3%
Escape	9%	2%
Lucky	8%	1%
Prestige	4%	0%
No reason is important	na	25%

to have bet in the far past but not during the last year.

The importance of different reasons varied somewhat. For instance, younger adults tended to gamble more for social reasons, for the challenge of it, for action and excitement, out of curiosity, or because they had a lucky system, whereas older adults cited money more often as the motivation for their gambling. Men were more likely to say they gambled for social reasons, for the challenge, or for action, while women said they gambled primarily for fun. Anglos were relatively more likely than other racial/ethnic groups to cite recreation and less likely to say that challenge, escape, prestige, luck or curiosity were their most important reasons for gambling. African Americans were relatively more likely than others to say they gambled to make money, although Hispanics also gave this reason more often than Anglos. People from "other" racial/ethnic groups (primarily Asians) were relatively more likely to gamble for the challenge or action, and were the group most likely to say they gambled mainly because it afforded them prestige or a feeling of importance. Not surprisingly, re-

spondents with household incomes less than \$40,000 were more likely than those with higher incomes to say they bet for the money. Finally, respondents who were lottery-only bettors were more likely to say they gambled for economic reasons than those who bet on other activities.

Gambling Preferences: Which Activity Do You Enjoy Most?

Respondents who had ever gambled on more than one activity were asked which gambling activity they most enjoyed. Those who had gambled on only one activity were coded as preferring that activity.

The lottery was far-and-away the favorite activity of most bettors, with about one-third of respondents endorsing it as their preferred gam-

12 percent of pathological gamblers said they had obtained money for gambling or gambling debts from an illicit source, such as shoplifting, writing bad checks, selling drugs, etc.

bling activity. The next most favorite was slot and video-poker machines, with about 14 percent saying they preferred this form of gambling. Between 5 and 10 percent of respondents each said they preferred casino games, bingo, horse and greyhound racing, and bets with friends or family. Fewer than 5 percent said their favorite activities were speculative investments, games of skill, animal fights, card parlor games, or betting on sports with a bookie.

Age at First Bet

On average, adults who had ever gambled had made their first bet for money at age 25. Adults who had ever gambled regularly had made their first bets slightly earlier, at 23 years old on average, and began regular betting at about age 33. These ages are somewhat higher than those reported in the 1992 survey, and may be due in part to the fact that individuals who only bet on the Texas Lottery had begun betting at a later age than those who bet on other activities.

Illegal Activities Related to Gambling

Respondents who had gambled at all within the past year or who had ever gambled

regularly, even if not within the past year, were asked if they had “ever been in trouble with the law because of activities relating to gambling.” Less than 0.5 percent of the sample said that this had occurred. However, 4 percent of those classified as pathological gamblers (see definition in Chapter 5) said that they had had such an experience. In addition, another 12 percent of pathological gamblers said that they had obtained money for gambling or gambling debts from an illicit source, such as shoplifting, writing bad checks, embezzling from work, robbing people, selling drugs, or carrying out welfare, tax, or insurance fraud.

People Who Have Gambled in the Past

Almost one-fifth of the respondents said they had gambled in their lifetimes but had not done so during the past year. They gave the following reasons for giving up gambling: economics (30 percent), religious or moral scruples (15 percent), loss of interest (36 percent), and lack of opportunity (5 percent). About 13 percent gave a variety of other unclassifiable reasons. In 1992, over one quarter of those who had given up gambling cited lack

of opportunity as the reason, while by 1995, with the widespread availability of the lottery, only 5 percent gave this reason, and a larger percentage than in 1992 gave economic reasons (22 percent in 1992).

Since the percentage of those who first began betting within the past three years is the same for those who have and those who have not played the lottery, it is not likely that the Texas Lottery created an “excess” of gamblers (i.e., gamblers who would not have otherwise bet on other things).

Adults Who Have Never Gambled

While this report focuses on characteristics of gamblers, there is a small population of adults who have never gambled. About 13 percent of Texas adults said they had never bet money on any activity. Compared to people who had gambled in their lifetimes, people who had never bet were more

likely to be female, older than 35, African American, to have less than a high school education and a household income of less than \$20,000, to come from Northwest Texas, Upper East Texas or Southeast Texas, and to say that religion is very important in their lives. These characteristics are almost identical to those found among non-gamblers in 1992.

Respondents who had never gambled in their lives were asked why they did not bet money or gamble. Almost half (46 percent) gave religious, moral or personal scruples as the major reason such as “I think it’s wrong,” “I don’t like the gambling scene,” “The Bible says I shouldn’t.” Almost 20 percent gave economic reasons such as, “It’s a waste of money” or “I don’t believe in taking risks with my money,” and another 20 percent said they just weren’t interested in this kind of activity or had no time or inclination. A small number (5 percent) said they did not bet because of lack of opportunity or because they believed it was illegal or addictive.

Did the Texas Lottery Create New Bettors?

When comparing the percentages of those who had never bet in 1995 and 1992, it is interesting to note that in 1992, 24 percent of respondents said they had never bet in their lifetimes, whereas in 1995, only 13 percent had never done so. Although the proportion of people who only began betting when the Texas Lottery began is unknown, it is reasonable to speculate that some part of the increase in lifetime betting is attributable to people who first started to gamble with the lottery.

However, a majority of individuals (72 percent) had begun betting before the lottery ever began, and people who had ever played the Texas Lottery began betting, on average, even longer ago than those who had never played the lottery. Respondents were asked at what age they placed their first bet. This age was compared to their current age, in order to calculate how many years ago they had first gambled. The 1995 survey was conducted approximately three years after the lottery had begun, so individuals who had first bet more than three years ago could not have be-

gun betting with the Texas Lottery. Only about 28 percent of lifetime gamblers said that they began betting within the past three years, and there was little difference between those who had ever bet on the Texas Lottery (29 percent began within the past three years) and those who had only participated in other forms of gambling but had not played the lottery (26 percent).

There is a small percentage of Texas adults who probably did first begin betting with the Texas Lottery and who are lottery-only bettors. Although this question was not asked directly, it can be surmised that individuals who have gambled only on lotteries, and who said they first began gambling within the past three years, are probably new gamblers attracted by the Texas Lottery. This represents about 8.7 percent of the state's adult population. There may also be a certain percentage who first began betting with the Texas Lottery but who subsequently have bet on other activities and are not exclusive lottery gamblers. Since the percentage of those who first began betting within the past three years is the same for those who have and those who have not played the lot-

tery, it is not likely that the Texas Lottery created a large "excess" of gamblers, i.e. gamblers who would not have otherwise bet on other things.

Endnotes

- ¹ In the weeks following Black Monday, the day there was a precipitous drop in the stock market in October 1987, stock market gambling calls represented 44 percent of all calls to the New Jersey state gambling help-line.
- ² Pick 3 is a game played similarly to lotto numbers, except players choose three numbers between one and nine.
- ³ L. S. Wallisch, *1993 Texas Survey of Substance Use Among Adults* (Austin, Tx.: Texas Commission on Alcohol and Drug Abuse, 1994); unpublished tables from the "1992 Texas Poll" conducted by the Public Policy Research Institute, Texas A&M University.
- ⁴ A very small part of the increase may be due to the expanded wording of the questions used in 1995, in which respondents were asked if they had played these games not only at casinos (as asked in 1992) but also at riverboat casinos, truck stops, arcades or elsewhere. However, it is unlikely that respondents in

1992 underreported these games just because they did not include riverboats or truck stops in their thinking, since riverboats and truck-stop gambling were almost nonexistent in 1992. The expanded wording reflects essentially the expansion of gambling venues and opportunities.

⁵ It is possible that reported betting at card parlors declined because of a slight change in the wording of the question. In 1995, the question specifically mentioned card parlors, while in 1992 it was more vague. This may have caused some over-reporting of this activity in 1992.

⁶ Percentages given for “most important reason” are based on those respondents who said that at least one of the nine reasons asked about was an “important” or “very important” reason why they gambled, that is, they exclude the 25 percent of respondents who said there were no important reasons and that all reasons were minor.

Chapter 4. Expenditures on Gambling

People who had gambled on an activity during the last twelve months were asked how much money they had spent on that activity during the past month. The monthly gambling expenditures must be analyzed cautiously for several reasons. First, such information is based on recollection and amounts remembered may not be exact. The research team believed that asking respondents about their past-month expenditures would produce more accurate recall than asking about a “typical” month. Indeed, only about 1 percent of past-year bettors on an activity were unable or unwilling to estimate the amount they had spent, as compared to 7 percent in 1992, when questions were asked about a “typical” month. On the other hand, amounts reported for the previous month may not produce good estimates of average monthly spending. Respondents who reported unusually high past-month

Only three respondents reported spending over \$5,000 on more than one activity and none reported spending that much on more than two activities.

gambling expenditures were probed to find out whether this was a typical month for them, but some may have exaggerated nevertheless. Another possible ambiguity arises from the fact that some respondents may have reported the net amount they spent (expenses minus winnings) while others may have reported the total amount of money they gambled, regardless of whether they won it back or lost it all.

A few respondents said that they had spent very large amounts of money per month. Even though interviewers were supposed to as-

certain whether these amounts were typical of their monthly expenditures on gambling, it is possible that respondents exaggerated, or that the past month was not typical for them. For instance, respondents who had visited a casino during the last month may have reported the amount spent during that trip, which may not have been typical of their monthly betting patterns. There did not seem to be generalized overreporting, as only three respondents reported spending a lot of money (over \$5000) on more than one activity and none reported spending that much on more than two activities. For comparing mean expenditures between 1992 and 1995, or among different demographic categories in 1995, a standard convention was adopted of recoding all amounts greater than \$5000 to exactly \$5000. Since this was done for all activities and for both years, relative means can be compared.¹ Where means are reported, they should be con-

sidered only in a relative way, since the actual amount will be influenced by the ceiling established. Some gamblers do, however, spend large monthly sums of money on gambling, so it is unwise to assume that all large amounts are overreports. In one sample of 71 pathological gamblers in treatment, for example, the mean amount spent per week on gambling before treatment was over \$3,800.²

Finally, amounts spent on speculative investments reflect very large amounts of money spent by a small number of respondents and seriously inflate averages and totals. Furthermore, such investments are not universally regarded as a gambling activity. Therefore, speculative in-

vestments were excluded from calculations of total gambling expenditures.

For these reasons, data on reported expenditures are best suited for analyzing the relative importance of different types of gambling and the relative spending of demographic groups, rather than for ascertaining absolute spending levels.

Figure 4.1 shows, for each gambling activity, the percentage of past-year bettors on that activity who said that they spent less than \$10, \$11 - \$20, \$21 - \$50, \$51 - \$100, and over \$100 on that activity in the past month. For comparison with 1992, Figure 4.2 shows, for each activity, the percentage who spent over \$100 on each ac-

Individuals who bet in casinos tended to spend the highest amounts, followed by those who bet on dog or cock fights.

tivity for 1992 and 1995.

Individuals who had bet in casinos tended to spend the highest amounts. In 1995, 15 percent of past-year casino gamblers had spent more than \$100 in the past month. Interestingly, the percentage who spent more than \$100 on casino gambling was only about half of what it had been in 1992, when almost 36 percent of casino gamblers had spent over \$100 in a typical

Figure 4.1. Amount Spent by Past-Year Bettors on Various Activities

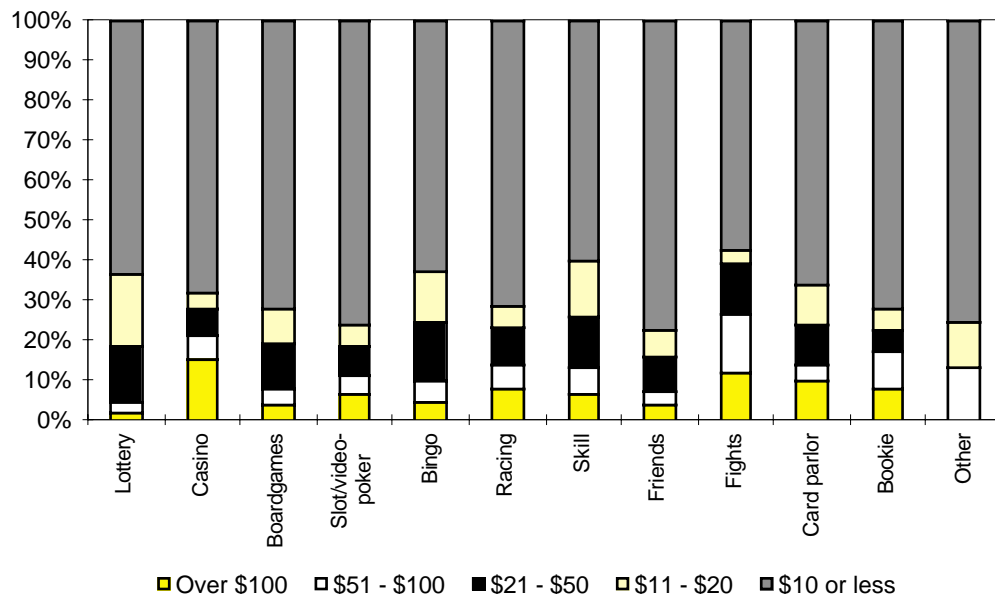
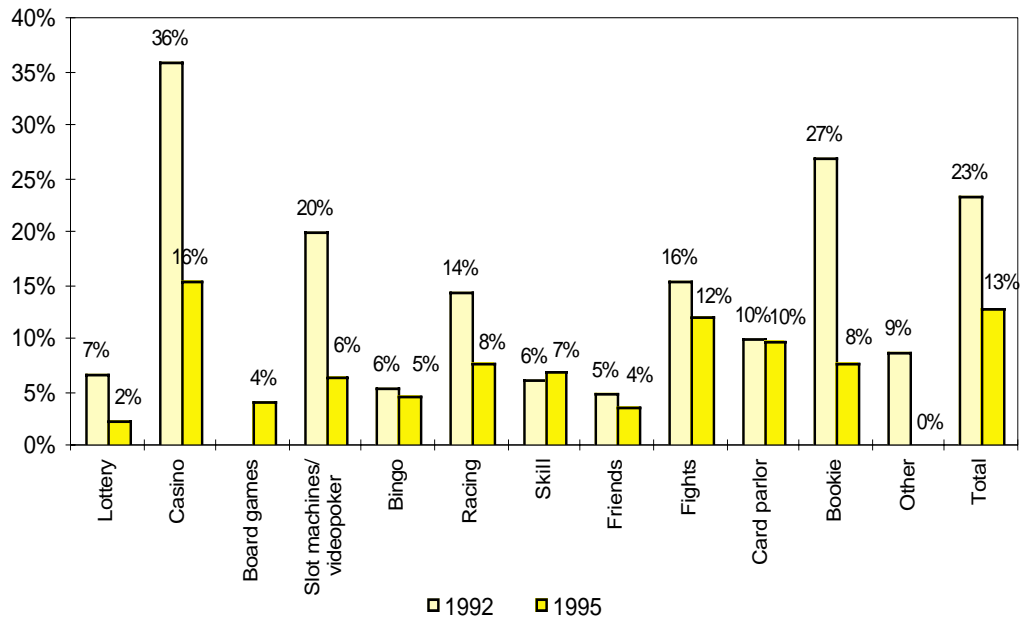


Figure 4.2. Percentage of Past-Year Bettors Who Spent over \$100 for Each Activity, 1992 and 1995



month. This may be because in 1992, gamblers had to travel to Nevada or New Jersey to bet in casinos, and such a trip was likely to be a large-scale, gambling-centered one, while in 1995, casino betting could more easily take place as a component of a shorter trip to Louisiana.

Dog and cock fights also claimed relatively large outlays, with 12 percent of bettors on that activity spending more than \$100 in the past month. Fewer than 10 percent of bettors on other activities spent more than \$100 per month on them, with lotteries having the smallest percentage of hundred-dollar bettors (2.2 percent). Interestingly, although significantly more people bet on

lotteries in 1995 than in 1992, the average amount spent per bettor in 1995 was lower. This is possibly because those who bet on lotteries in 1992, before the Texas Lottery began, were “harder core” lottery players. That is, in the absence of an in-state lottery, those who wished to bet on lotteries had to make a special effort to participate in out-of-state lotteries through the mail, or in other lottery-type games. In the Texas Lottery, on the other hand, it is easy to be a dollar-a-week gambler.

Has the Lottery Affected Other Forms of Gambling?

There has been considerable interest in the effect, if

any, that a state lottery would have on two other major types of commercial gambling in Texas: bingo and horse and greyhound racing. In terms of expenditures on these activities, there appears to have been almost no change in the amount spent on bingo, but some decline in the amount spent on racing. For bingo, the mean monthly amount spent per player was stable, at \$53 in 1992 and \$50 in 1995. The percentage who spent over \$100 per month was also quite similar, at 5.5 percent in 1992 and 4.5 percent in 1995. For racing, the mean amount spent declined somewhat, from \$123 in 1992 to \$92 in 1995, and the percentage who spent over \$100 dropped to half, from 14 percent to 8 per-

cent.

How much of this change can be attributed to lottery play? There are several ways of looking at this question. First of all, it is clear that people who bet on bingo or on racing spend more on these activities than do people who bet on the lottery, where the average monthly amount was just \$37 as compared to \$50 for bingo and \$92 for racing. There is no reason to believe that, if people did not bet on the lottery, they would invest that \$37 on bingo or racing.

When the amount spent on bingo and racing is looked at for lottery players and non-lottery players separately, it might appear at first glance that people who play the lottery do spend less on bingo and racing than people who bet on other activities but do not play the lottery. That is, lottery players spend an average of \$42 on bingo as compared to \$110 for non-lottery players; similarly, lottery players spend \$90 on racing as compared to \$111 for non-lottery players. However, this difference appears to be due to the fact that lottery players bet on more activities overall than non-lottery players and therefore spread their money over more activities, including

non-lottery activities. They do not appear to be replacing bingo and racing with lottery play but rather adding lottery play to their repertoire of gambling activities. When the number of activities bet on is held constant, people who play the lottery actually spend more on bingo and racing than people who do not play the lottery. For example, for people who bet in the past year on lottery and bingo only, the monthly expenditure on bingo was \$38 as compared to just \$17 for people who bet on bingo and one other, but non-lottery, activity during that year. For those who had bet on lottery and racing only, the mean expenditure on racing was \$30 as compared to \$18 for people who had bet on racing and another activity.

Differences in mean amounts should be regarded cautiously, due to the high variance of amounts reported and small sample sizes being compared. In many cases, even seemingly large differences are not statistically significant. In summary, the above findings do not provide any evidence that spending on the lottery replaces money that would otherwise have been

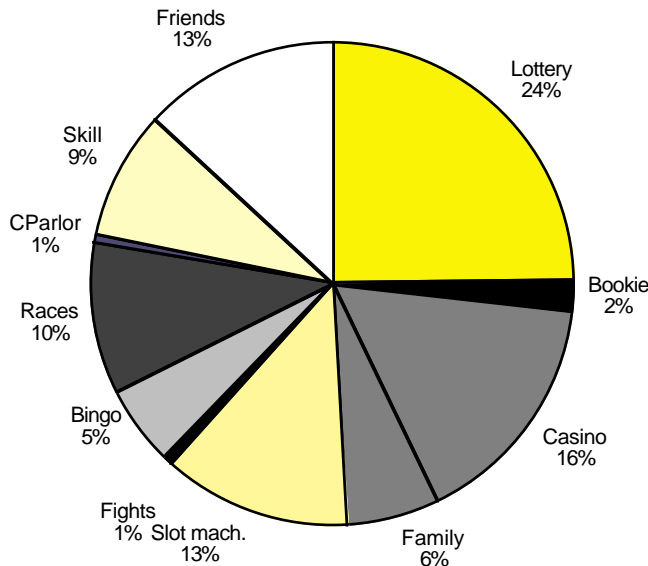
spent on other activities.

Mean Monthly Amount Spent on All Gambling in 1992 and 1995

The percentage of gamblers who had spent more than \$100 per month on an activity was lower for nearly all activities in 1995 than it had been in 1992. The exceptions were bets in card parlors and bets on games of skill, both of which showed no change since 1992. In addition, in 1995 the average total amount spent on gambling per bettor was only about two-thirds of what it had been in 1992. In 1992, past-year bettors had spent an average of \$200 per month on gambling, while in 1995, they had spent only \$129. Extended to the entire population of Texas adults (approximately 13.3 million, of whom about 9 million were past-year bettors), this would represent a total expenditure of about \$1.2 billion on gambling per month in 1995. Despite the decline in the average monthly amount spent, the total is identical to that which was found in the 1992 survey, because more people had bet in 1995.

Figure 4.3 shows the proportion of the total monthly

Figure 4.3. Proportion of Average Monthly Gambling Expenditure Spent on Each Activity



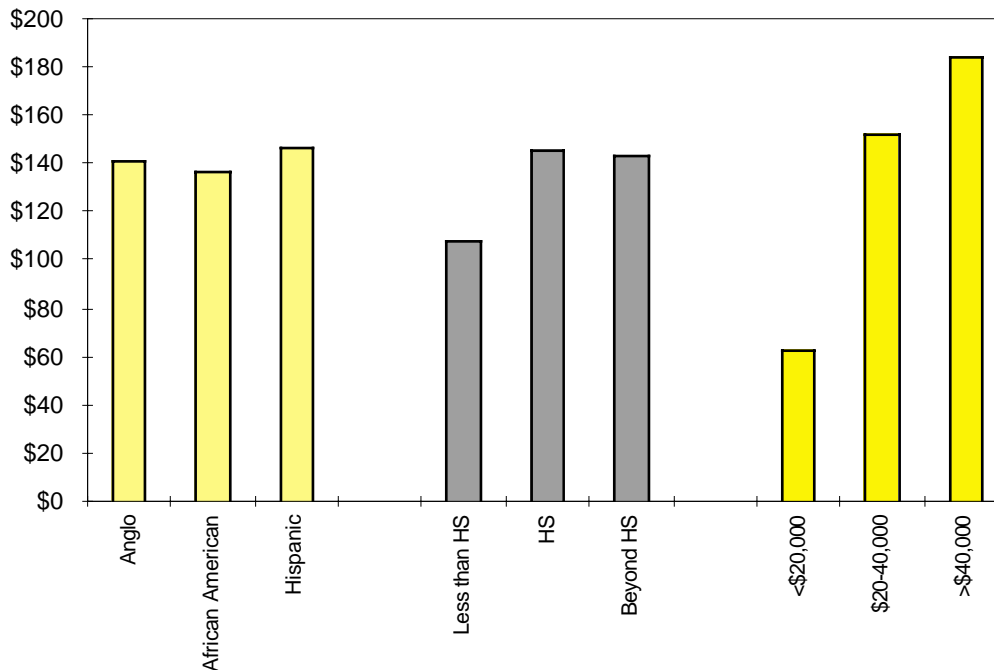
population. The lottery accounted for the largest proportion (24 percent) of expenditures on betting in the past month because, although the mean amount spent on lotteries was the lowest of any activity, the number of people who played them was great. Casino games accounted for 16 percent of the total expenditures for the opposite reason: although a smaller number of individuals participated in these games, the average amount they spent was substantial.

expenditure on gambling that was spent on each activity individually. This gives

an indication of the relative importance of different types of gambling in the general

Slot machines and bets with friends, both of which had relatively high participation

Figure 4.4. Relative Monthly Amounts Spent on Gambling, by Demographic Groups



rates but average expenditure amounts, each accounted for 13 percent of total expenditures. The relative amount spent on slot machines, racing, bets with friends, bingo, games of skill, and bookies was very similar in 1992 and 1995. The relative amount spent on casino games declined somewhat, from 23 percent to 16 percent, and the amount spent on lotteries increased from 8 percent to 24 percent.

Differences in Expenditures by Demographic Characteristics

Figure 4.4 displays the relative monthly amounts spent by different demo-

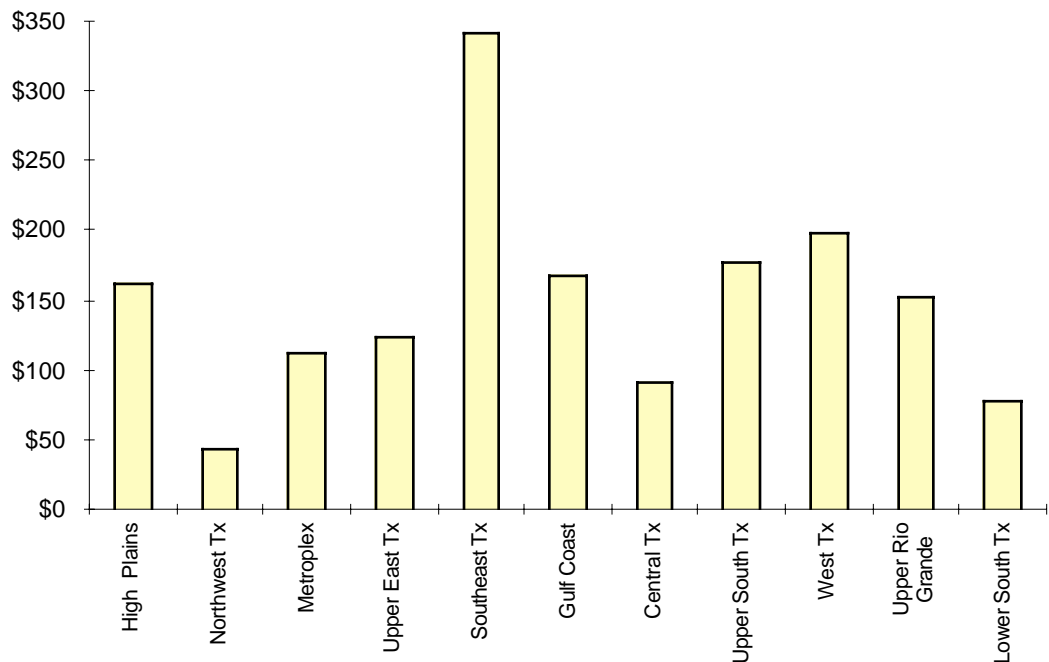
graphic groups. This figure is used to compare amounts to each other, but not to ascertain absolute amounts spent by each group.

Among past-year bettors, men spent almost one-and-a-half times as much as women, and those under age 25 spent one-and-a-half times as much as those over age 35. Anglos, African Americans and Hispanics spent approximately the same monthly amount. The relationship between education and amount spent, and between income and amount spent, was not completely consistent. In general, the amount spent rose with higher income and higher education; however, the

Among past-year gamblers, men spent almost one-and-a-half times as much as women, and those under age 25 spent one-and-a-half times as much as those over age 35.

group of individuals in the high-school dropout category (i.e. those completing 9 to 11 years of education) for some reason spent as much as those with the highest education; and individuals in the \$20,000 to \$30,000 income bracket were the highest spenders of all. There were also some regional dif-

Figure 4.5. Relative Monthly Amounts Spent, by Region



ferences in the amount spent, with respondents from Southeast Texas (region 5) spending almost eight times as much as respondents in Northwest Texas (region 2).

Endnotes

¹ In 1992, respondents were asked about their expenditures in a typical month, while in 1995, they were asked for their expenditures during the past month. However, for purposes of comparison, it will be assumed that the past month represents a typical month for respondents. Since some respondents will have bet more than average in the past month and some less than average, the mean amount for the previous month should, in fact, be a good indicator of a “typical” month for the sample as a whole.

² H. R. Lesieur and S. B. Blume, “Evaluation of Patients Treated for Pathological Gambling in a Combined Alcohol, Substance Abuse and Pathological Gambling Treatment Unit Using the Addiction Severity Index,” *British Journal of Addiction* 86: 765-771, 1991.

Chapter 5. Problem and Pathological Gambling

How Gambling Problems Are Measured

In the 1992 and 1995 studies, gambling problems were assessed by the South Oaks Gambling Screen (SOGS). This 20-item instrument was derived from the diagnostic criteria for pathological gambling established by the American Psychological Association,¹ and has demonstrated reliability and validity.² It has been used to assess problem and pathological gambling in clinical samples as well as in general population samples. In the past decade, it has been used in all but three of the gambling prevalence surveys conducted in 16 states, seven Canadian provinces and the country of New Zealand. Although there is concern that the SOGS has caused misclassification of a small percentage of gamblers (both false positives and false negatives), it is at present the most reliable and widely used instrument for measuring the prevalence of

Despite the overall increase in the prevalence of gambling between 1992 and 1995, the percentage of adults having gambling-related problems did not change significantly.

problem and pathological gambling in a population.

The SOGS is scored on a scale of 1 to 20, with a score of 5 or greater usually considered to define a probable “pathological” or compulsive gambler. A score of 3 or 4 is considered to represent a “problem” gambler, i.e., someone who displays some serious gambling problems now and may be at risk of becoming a pathological gambler if no intervention occurs.

In this report, the term “problem” gambler will be used to denote a gambler who indicated three or four problems on the SOGS, and

“pathological” gambler to denote someone with five or more problems. The expression “gamblers with (serious) problems” will refer to all problem and pathological gamblers combined.

All survey respondents who had ever gambled were asked to respond to the SOGS items. The questions making up the SOGS scale are presented in Appendix F. The questions asked first about lifetime gambling problems. If respondents indicated that they had had a problem in their lifetime, they were then asked if they had had it during the past year. In this way, each respondent was given a lifetime and a past-year classification. Respondents who had never gambled at all were automatically assigned a score of 0.

Prevalence of Gambling Problems

Despite the overall increase in the prevalence of gambling between 1992 and 1995, the percentage of adults having gambling-related problems

Table 5.1. Prevalence of Past-Year and Lifetime Problem and Pathological Gambling in Texas, 1992 and 1995

	Past-Year		Lifetime	
	1992	1995	1992	1995
Problem gamblers	1.7%	2.2%	3.5%	3.6%
Pathological gamblers	0.8%	0.8%	1.3%	1.8%
Total	2.5%	3.0%	4.8%	5.4%

did not change significantly. In 1992, about 2.5 percent of the adult population could be considered past-year problem or pathological gamblers; in 1995, this percentage was 3.0, a non-significant difference. The lifetime rates were also only negligibly higher in 1995, at 5.4 compared to 4.8 in 1992 (see Table 5.1).

When gamblers with past-year problems were studied more closely, about a quarter of them, or 0.8 percent of the Texas adult population, were the most seriously troubled gamblers, those whose behavior is considered pathological. This percentage was identical to that found in 1992. For lifetime

When gamblers with past-year problems were studied more closely, about one-fourth of them or 0.8 percent of the Texas adult population could be considered pathological gamblers.

rates, about 1.8 percent of Texas adults were pathological gamblers in 1995, a slight increase from the 1.3 percent of 1992.

In terms of actual numbers of individuals troubled by gambling problems, through extrapolation it can be estimated that 346,000 to 453,000 adults currently have serious gambling problems (the range indicates a 95 percent confidence interval). Among these, approximately 80,000 to 133,000 can be considered probable pathological gamblers, who would be good candidates for treatment at this time.

It can be estimated that 346,000 to 453,000 adult Texans currently have serious gambling problems.

This stability of problem rates despite increases in gambling rates is in part due to the fact that individuals who gambled on the Texas Lottery only (who accounted for the majority of the increase in gambling prevalence) were less likely than other gamblers to experience any gambling problems. In 1995, only a little over 2 percent of people who had bet on the lottery and nothing else in the past year reported any gambling problems (3+ on SOGS), while almost 4 percent of people who had bet on non-lottery activities only and nearly 6 percent of people who had bet on both lottery and non-lottery activities reported such problems. Although it is not known which activities were the most problematic for these other problem bettors, it would seem that people who bet solely on the lottery are less prone to problems than people who bet on other activities or other activities plus the lottery. This is not to say that lottery gamblers cannot develop problem behavior. The gambling helpline receives hundreds of calls a year from individuals who spend their rent money or their entire paychecks on a roll of instant

scratch-off tickets or multiple Lotto picks.

Demographic Characteristics of Problem and Pathological Gamblers

Tables 5.2 and 5.3 present the rates of demographic characteristics of past-year problem and pathological gamblers as compared to people who gamble without problems. Important findings are highlighted in the discussion below.

Gender

In 1995, men and women were almost equally likely to be pathological gamblers. There was a slight increased likelihood for problem gamblers to be male.

Age

Both problem and pathological gamblers were younger than non-problem gamblers.

Race/Ethnicity

Problem and pathological gamblers were more likely than non-problem gamblers to be African American or Hispanic.

Marital Status

Problem and pathological gamblers were less likely to have ever been married.

Education

Problem and pathological gamblers were more likely to be high school dropouts and

Table 5.2. Demographic Characteristics of Problem Gamblers Versus Non-Problem Gamblers

	Not Problem Gamblers N=4400	Past-Year Problem Gamblers N=161	Past-Year Pathological Gamblers N=60
Gender			
Male	52%	60%	54%
Female	49%	40%	47%
Race/Ethnicity			
Anglo	66%	51%	56%
African American	10%	18%	17%
Hispanic	23%	29%	27%
Other	2%	1%	0%
Age			
18-24	16%	39%	38%
25-34	26%	30%	27%
35 and +	58%	30%	36%
Mean age	40.0	30.6	31.6
Marital Status			
Married	58%	36%	40%
Widowed	4%	2%	0%
Divorced/Separated	15%	17%	12%
Never married	24%	45%	48%
Education			
Less than high school	12%	23%	27%
High school diploma	29%	36%	33%
Some college	60%	41%	40%
Employment Status			
Working full-time	64%	61%	53%
Working part-time	7%	11%	6%
Going to school	6%	8%	13%
Homemaking	11%	13%	10%
Disabled	1%	2%	10%
Retired	10%	2%	4%
Unemployed	2%	4%	3%
Occupation			
Professional	20%	17%	14%
Managerial	13%	9%	9%
Clerical/Service	43%	46%	50%
Blue Collar	24%	29%	28%
Total Family Income			
< \$20,000	22%	33%	29%
\$20,000-\$40,000	31%	36%	34%
>\$40,000	39%	26%	33%
DK/RF	8%	6%	4%
Religion			
Protestant/Other Christian	61%	63%	60%
Catholic	34%	31%	28%
Jewish	1%	0%	1%
Other Non-Christian	2%	2%	3%
Atheist/Agnostic	2%	4%	8%
Importance of Religion			
Very Important	59%	54%	60%
Somewhat Important	32%	37%	29%
Not Very Important	9%	9%	11%

less likely to have any college education than non-problem gamblers.

Working Status

Pathological gamblers were less likely than problem gamblers or non-problem gamblers to be working, but their unemployment rate was similar to that of the other two groups. They were less likely to be in the labor force because they were instead in school or disabled.

Occupation

Differences in occupation between problem/pathological gamblers and non-problem gamblers were not statistically significant.

Total Household Income

Problem gamblers reported the lowest household incomes. The incomes of pathological gamblers were intermediate between problem gamblers and non-problem gamblers.

Religion

There were no obvious differences in religious affiliation or in importance of religion among the three groups.

Region

There were no significant regional differences in prob-

Table 5.3. Region of Residence of Problem and Non-Problem Gamblers

Region	Not Problem Gamblers (N=4400)	Past-Year Problem Gamblers (N=161)	Past-Year Pathological Gamblers (N=60)
1 High Plains	4%	4%	5%
2 Northwest Texas	3%	3%	3%
3 Metroplex	26%	31%	29%
4 Upper East Texas	5%	5%	6%
5 Southeast Texas	4%	3%	2%
6 Gulf Coast	23%	22%	22%
7 Central Texas	11%	7%	11%
8 Upper South Texas	11%	12%	8%
9 West Texas	3%	3%	3%
10 Upper Rio Grande	4%	4%	3%
11 Lower South Texas	8%	7%	8%

lem or pathological gambling. Gamblers with problems were found equally in all eleven of the Texas regions.

The findings presented above are all based on bivariate relationships, that is, on relationships between each individual demographic factor and problem gambling without taking into account any other demographic factors that could help explain the relationship. For instance, problem gamblers may be less likely to be married and may have lower education and income levels simply because they are younger.

In order to investigate whether the differences found on a bivariate level were still found when the

variables were controlled for their mutual effects, a multivariate logistic regression analysis was carried out. This regression explored the simultaneous effects of gender, age, race/ethnicity, marital status, education, and income on the probability of having gambling problems (i.e. of being a past-year problem or pathological gambler).

The results (shown in Appendix D) suggested that being African American and young, having a low income, and having not attended college were the characteristics most strongly associated with having a gambling problem. That is, people with lower income and education were more likely to be problem or pathological gamblers

at any age and among all racial/ethnic groups. Being unmarried and being male were also related to having a gambling problem, but their net effect was somewhat smaller. Being Hispanic had seemed to be related to having a gambling problem at the bivariate level, but this turned out to be due essentially to the lower average age, education and income of Hispanics. That is, at similar ages and education and income levels, Hispanics were not any more likely to be problem or pathological gamblers than African Americans or Anglos.

Gambling Behavior of Problem and Pathological Gamblers

Table 5.4 presents comparative information about the gambling behavior of past-year problem and pathological gamblers and of individuals who gamble without problems.

Out-of-State Gambling

Problem and pathological gamblers were more than twice as likely as non-problem gamblers to have made trips out of state during the past year for the explicit purpose of gambling.

Reasons for Gambling

Although other research suggests that pathological gamblers bet for the thrill of gambling and not to get rich (they frequently put all their winnings back into gambling and gamble until their money is all gone again), it is interesting that problem and pathological gamblers in this survey were more likely than non-problem gamblers to say that they gambled for economic reasons, that is, to get rich. Consistent with these other research findings, however, pathological gamblers were also more likely to say they gambled primarily for the “action” and excitement. Pathological gamblers also cited social reasons and “prestige” reasons more often than either problem or non-problem gamblers.

Preferred Gambling Activity

While non-problem gamblers chose lotteries most often as their preferred gambling activity, problem and pathological gamblers were notably less likely to choose them. Pathological gamblers were more likely to say they preferred casino games, bingo and, interestingly, informal games, such as card, dice or boardgames played with family or friends. While lottery games were still the favorite of problem gam-

blers, they were less overwhelmingly so. Problem gamblers also favored casino games, but also said they preferred betting on sports and other events with friends and coworkers. It is apparent that individuals with gambling problems can experience them with informal and friendly games as well as with commercial gambling.

It is not clear, of course, whether the games they said they most enjoyed were necessarily the ones that caused them the most problems, however. It may be that they reported enjoying the games that were actually non-problematic for them, whereas the games on which they gambled compulsively were not perceived as enjoyable. However, calls to the helpline from problem lottery and bingo players attest that these games, too, can be played compulsively.

Age at First Bet and Age at First Regular Gambling

Problem and pathological gamblers began betting on average six years earlier than non-problem gamblers, at around age 18. They began to bet regularly (weekly or more often) on average in their early 20s, about 10 years earlier than non-problem gamblers.

**Table 5.4. Other Characteristics of Gambling Behavior Among
Past-Year Problem Gamblers and Non-Problem Gamblers**

	Not Problem Gamblers	Problem Gamblers	Pathological Gamblers
Has medical insurance			
Yes	83%	62%	65%
No	18%	38%	35%
Association with gamblers			
Either someone else in household gambles or most friends gamble regularly	38%	64%	75%
Illicit drug use			
Never	74%	54%	53%
Before past year	21%	31%	24%
Past year	2%	9%	13%
Past month	3%	6%	11%
Had substance problem			
No	80%	54%	42%
Abuse	15%	28%	26%
Dependence	6%	18%	32%
Used mental health services			
Never	88%	88%	76%
Before past year	8%	6%	16%
Past year	4%	7%	9%
Made out-of-state trip to gamble			
Yes	12%	26%	30%
No	88%	74%	70%
Most important reason to gamble			
Economic	23%	34%	32%
Entertainment	41%	32%	24%
Social	14%	9%	21%
Prestige	1%	1%	3%
Escape	3%	4%	3%
Challenge	4%	2%	3%
Action	7%	9%	11%
Curiosity	6%	5%	1%
Lucky	2%	5%	3%
Activity enjoy most			
Lotteries	36%	26%	16%
Casino games	10%	14%	18%
Slot/videopoker	14%	13%	10%
Bingo	6%	7%	18%
Speculative investments	2%	3%	4%
Horse/dog racing	9%	2%	5%
Games of skill	5%	6%	5%
Bets with friends	9%	17%	9%
Dog/cock fights	**	1%	**
Card parlor	**	2%	**
Sports with bookie	1%	2%	**
Family	9%	8%	13%
Other	**	**	2%

Table 5.4., Continued

	Not Problem Gamblers	Problem Gamblers	Pathological Gamblers
Parent gambled regularly			
Yes	8%	22%	32%
No	92%	78%	68%
Parent had gambling problem			
Yes	4%	5%	23%
No	97%	95%	78%
Age at first bet, age gambled regularly			
Age at first bet	24.0	18.0	17.8
Age when gambled regularly	33.5	23.6	21.1
Played Texas Lottery lifetime			
Yes	88%	88%	82%
No	12%	12%	18%
Played only Texas Lottery past year			
Yes	31%	20%	6%
No	69%	80%	94%
Amount spent gambling	\$131	\$225	\$678

**Less than 0.5%.

Problem gamblers = past-year SOGS score of 3 or 4; pathological gamblers = past-year SOGS of 5+.

Percentages are weighted. All crosstabs are significant by chi-square at $p \leq .05$ except All crosstabs are significant by chi-square at $p \leq .05$ except gender (.10), occupation (.07), importance of religion (.64), region (.99), and played Texas Lottery in lifetime (.30).

Played Texas Lottery

Almost all gamblers had played the Texas Lottery at some time in their lives; there was no significant difference among gamblers with or without problems. However, problem and pathological gamblers were much less likely to be lottery-only bettors than other gamblers. This does not mean that it is impossible to be a problem gambler if one bets on nothing but the lottery: about 20 percent of problem gamblers and 6 percent of pathological gamblers had bet on nothing but

the Texas Lottery during the past year, yet they still experienced gambling-related problems.

Frequency of Betting

As might be expected, problem and pathological gamblers bet more frequently than non-problem gamblers. Almost 65 percent of problem gamblers and 77 percent of pathological gamblers bet weekly or more often in the past year, as compared to only 38 percent of past-year gamblers without problems.

The game pathological gamblers were most likely to

engage in regularly was far-and-away the lottery, with 64 percent saying that they wagered on it weekly or more. The next most frequently played games were bingo (23 percent played it regularly) and games of skill (22 percent), followed by games with family and friends (about 15 percent each).

Amount Spent on Gambling

While it appears from Table 5.4 that problem and pathological gamblers spend much more money on gambling in a month than other bettors, there is so much vari-

ance in the amounts reported that the differences are probably not statistically significant. Problem gambling is defined not by how much one spends but by dysfunctional patterns of behavior (e.g., loss of control) or of spending (e.g., using money earmarked for other purposes or borrowing inappropriately).

Concomitant Problems

Problem and pathological gamblers were likely to have other behavioral problems as well. For instance, they were over twice as likely as non-problem gamblers to have a problem with alcohol or other drugs. Pathological gamblers (but not problem gamblers) were also more likely than others to have visited a professional counselor or doctor for mental health problems. Substance abuse and mental health problems will be discussed in more detail in Chapters 6 and 7.

Medical Insurance

Problem and pathological gamblers were less likely than non-problem gamblers to have medical insurance. Only 62 percent of gamblers with problems were insured. Medical insurance in any case only infrequently covers treatment for compulsive gambling. This suggests that gamblers who need treat-

ment may be likely not to seek it for economic reasons.

Family Background

Problem and pathological gamblers were much more likely than non-problem gamblers to have grown up in a household where another adult (most likely a parent) gambled regularly. Pathological gamblers (but not problem gamblers) were also overwhelmingly more likely to say that this adult had a gambling problem. Fully 22.5 percent of pathological gamblers had a parent or other adult in their household of origin who had a gambling problem.

Association with Other Gamblers

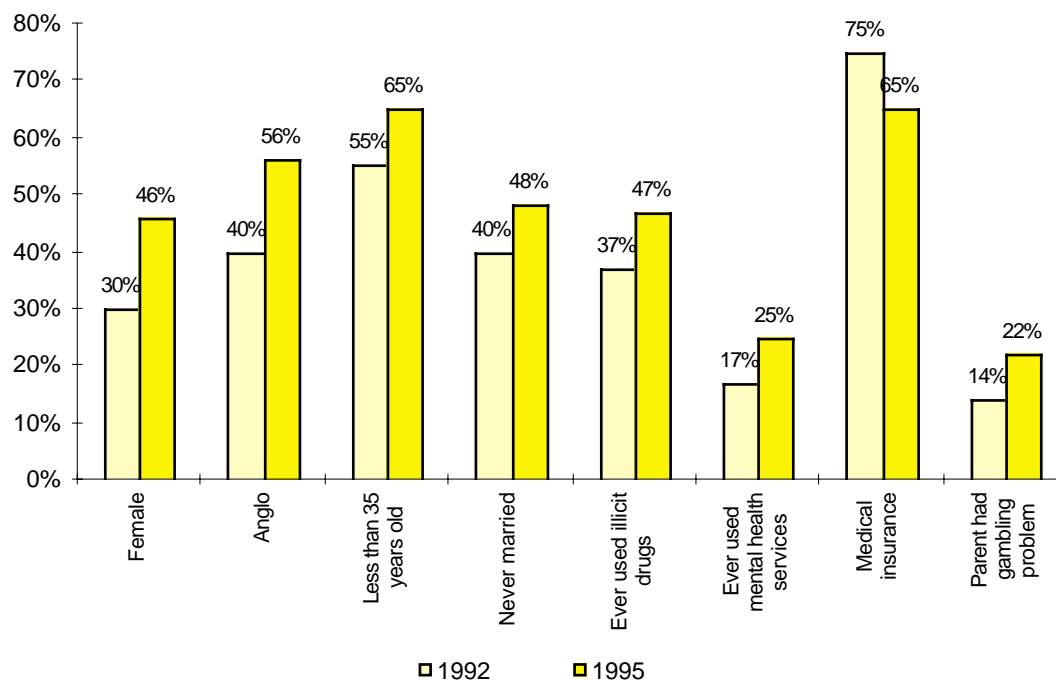
Both problem and pathological gamblers were more likely than non-problem gamblers to associate with other gamblers. Almost 70 percent of problem and pathological gamblers, as compared to 40 percent of the total population, said either that they lived with someone else in the household who also gambled, or that most of their friends or acquaintances gambled on a regular basis.

Comparison of Characteristics of Pathological Gamblers in 1992 and

1995

Figure 5.1 shows the percentage of pathological gamblers in 1992 and 1995 with selected demographic and behavioral characteristics (this comparison focuses on pathological gamblers and excludes problem gamblers, who are not as seriously troubled). There have been several notable changes in the characteristics of this group since 1992. As compared to 1992, when pathological gamblers were more likely to be male, by 1995, the sex ratio had become much more nearly equal. In 1995, pathological gamblers were more likely than in 1992 to be Anglo. They were also somewhat younger, on average, and less likely to have ever been married. The recent pathological gamblers were also more likely than their counterparts three years previously to have used illicit drugs and to have consulted a health professional for a mental health problem. They were less likely, on the other hand, to carry medical insurance. Finally, it is interesting to note that gamblers in 1995 were more likely to recognize or acknowledge that a parent or adult in their household of origin had had a probable gambling problem. None of the differences

Figure 5.1. Selected Characteristics of Pathological Gamblers in 1992 and 1995



noted above were attributable to changes in the base rate of these characteristics in the general population, as the percentages of non-problem individuals with each of the characteristics was quite similar in 1992 and 1995.

Which Activities Are Most Problematic?

There is one question which is frequently asked by individuals concerned about the impact of different kinds of gambling opportunities: What kinds of activities are most likely to add to the number of problem gamblers in the general population? Though this survey did not

ask problem gamblers which activities caused them the most difficulties, the question can be addressed by comparing rates of problem gambling among people who bet on different activities. Other factors that may indicate the comparative “riskiness” of an individual activity include the percentage of players who bet on it regularly, the mean amount of money spent on it, and the percentage of bettors who spent more than \$100 on it.³ For instance, as compared to gamblers without problems, problem and pathological gamblers are known

to gamble more regularly (68 percent vs 38 percent) and to have a higher average monthly expenditure on gambling (\$344 vs. \$141). Table 5.5 presents these indicators of “riskiness” for each activity.

When looking at *the percentage of past-year players who were past-year problem or pathological gamblers*, illegal betting activities had the highest percentage of participants with gambling problems: 28 percent of past-year dog and cock fight gamblers had problems, as did about 15 percent each of gamblers in card parlors and

Table 5.5. Most Problematic Activities for Past-Year Gamblers

Activity	% of Past-Year Players Who Played Regularly	Mean Expenditure Per Month	% Who Bet More than \$100 Per Month	% Problem or Pathological Gamblers
Lottery (n=4031)	40%	\$37	2%	5%
Texas Lottery only (n=1377)	36%	\$22	2%	2%
Casino (n=822)	3%	\$110	16%	7%
Family games (n=904)	12%	\$41	4%	10%
Slot machines (n=1301)	3%	\$59	6%	6%
Bingo (n=715)	16%	\$50	5%	9%
Speculative investments (n=429)	12%	\$962	42%	6%
Horse/dog racing (n=607)	4%	\$92	8%	6%
Skill (n=694)	20%	\$71	7%	9%
Friends (n=1480)	9%	\$52	4%	7%
Dog/cock fights (n=40)	9%	\$77	12%	28%
Card parlor (n=85)	16%	\$52	10%	14%
Bookie (n=146)	15%	\$97	8%	16%
Other (n=31)	11%	\$16	0%	8%

gamblers on sports through bookies. Interestingly, as has been noted above, individuals who bet on cards, dice or boardgames with family and friends were also prone to have gambling problems (10 percent). Other activities that had a moderately high proportion of problem and pathological gamblers were bingo and games of skill (9 percent each).

When looking at regular betting habits, that is, *the percentage of past-year bettors who bet at least weekly* on that activity, the lottery was far-and-away the activity that drew the most regular bettors. Games of skill was the activity next most regularly gambled on, followed by bingo, card parlors and bookies. Except for the

lottery, which had the lowest proportion of gamblers with problems, the activities with the highest proportion of regular players were also those with the highest proportion of problem or pathological gamblers.

Finally, looking at *expenditures* on particular activities provides some support for the above findings. Excluding speculative investments, gamblers reported spending the most on casino play, both in terms of average monthly expenditures and the proportion of bettors who spent more than \$100 per month. Using either average monthly amounts or the proportion who spent over \$100 per month as an index of expenditures, the activities that ranked at the

top, after casinos, were illegal activities (animal fights, card parlors, bookies), games of skill and horse or dog racing.

Taken together, these indicators suggest that illegal activities, followed by bingo, games of skill, and casino games, are the ones most at risk of being associated with gambling problems. It may be that these activities create environments that increase

Illegal betting, followed by bingo, games of skill, and casino games are the activities most at risk of being associated with gambling problems.

the risk of developing problem behavior, although they do seem to be a varied mix. It is also possible that people with gambling problems tend to gravitate to these types of activities, although the attractions of each would seem to be somewhat different.

The bottom line about who is at risk for becoming a problem or pathological gambler is that the question is probably a complex one, involving individual psychological or cultural predisposing factors, as well as exposure to gambling situations or activities that may aggravate the risk. Some individuals who may be vulnerable to developing gambling problems will never do so, because they are not exposed to situations where this vulnerability could be tested. Other people may gamble quite a bit or spend large sums of money—situations that could be risky for some—but do not become problem gamblers because their gambling remains under control. It is clear that individuals who are

vulnerable to addictions can develop them even under relatively low-risk conditions, as shown by the fact that even those who gamble on nothing but the lottery can become problem gamblers (about 16 percent of all past-year gamblers with problems had bet only on the Texas Lottery and nothing else).

Suffering the Consequences of Others' Problem Gambling

Individuals with gambling problems are not the only ones who suffer the consequences. Friends, family members, employers and coworkers, business owners, and other members of society can all be directly or indirectly affected by others' gambling problems. These consequences can include financial loss, psychological abuse, physical abuse, rupture of relationships, loss of services, and other problems.

All respondents were asked whether they had ever suffered adverse conse-

Table 5.7. Adverse Consequences Due to Gambling Reported by Texas Adults, 1995

Financial loss	57%
Physical abuse	8%
Psychological abuse	40%
Other	15%

quences from the gambling behavior of someone else. Almost 5 percent of Texas adults said they had suffered from other peoples' gambling. In almost one-quarter of the cases, the victim was the gambler's spouse or significant other (Table 5.6). In about a third of the cases, he or she was a family member, and in another third, a friend. In almost 6 percent of the cases, the victim was the gambler's employer, employee, coworker or client.

As shown in Table 5.7, the adverse consequences mentioned (respondents could name more than one) included financial loss (57%), physical abuse (8%), psychological abuse (40%), and other consequences (15%), including family stress, divorce and custody battles, high blood pressure, verbal abuse, and property damage or loss. Men and women were about equally likely to say they had been a victim of other peoples' gambling; however, for women, the

Table 5.6. Relationship of Victim to Problem Gambler as Reported by Texas Adults, 1995

Spouse, former spouse, fiancée, girlfriend, or boyfriend	24%
Other family member	35%
Friend or acquaintance	34%
Employee, employer, coworker, or client	6%
Someone else or "people in general"	2%

gambler was much more likely to have been a spouse or family member, but for men, the gambler was more likely to have been a friend or acquaintance or someone with whom they were in a business relationship. Interestingly, those who had ever been problem and pathological gamblers reported that they, too, had suffered adverse consequences from other peoples' gambling, most often from a spouse or a friend. However, they were much more likely than the general population to cite financial losses and less likely to report having experienced physical or psychological abuse. It is possible that for some of these gamblers, what they perceived as victimization from other peoples' gambling was, at least in part, attributable to their own problem gambling.

Endnotes

¹ *Diagnostic and Statistical Manual of Mental Disorders: Third Edition* (Washington, D.C.: American Psychiatric Association, 1980) and American Psychiatric Association, *Diagnostic and Statistical Manual of Mental Disorders, Third Edition Revised* (Washington, D.C.: American Psychiatric Associa-

tion, 1987).

² H. Lesieur and S. Blume, "The South Oaks Gambling Screen (SOGS): A New Instrument for the Identification of Pathological Gamblers," *American Journal of Psychiatry*, 144: 1184-1188, 1987.

³ See R. A. Volberg, *Wagering and Problem Wagering in Louisiana* (Roaring Spring, Penn.: Gemini Research, report to the Louisiana Economic Development and Gaming Corporation, 1995).

Chapter 6: Substance Use and Gambling

Prevalence of Substance Use

The Texas survey is unique among statewide gambling surveys in that it attempts to assess gamblers' substance use and misuse as well as gambling problems. Several studies have shown high rates of co-occurrence of gambling problems and substance use disorders.

Respondents were asked about their use of tobacco, alcohol, marijuana, and cocaine/crack and their non-medical use of stimulants ("uppers") and sedatives ("downers"). The questions were similar to those used in the 1992 gambling survey as well as in the 1993 TCADA survey of substance use among adults in the general population. For each substance, respondents were asked, "In your lifetime, have you ever used [substance]? Was the most recent time you used [substance] within the last month, within the last year, or more than a

Just over two-fifths of adults said they had drunk alcohol during the past month, but only 2 percent said they had used an illicit drug in that time.

year ago?"

The lifetime and past-month prevalence rates for each of the substances asked about were almost identical to those reported in the 1992 gambling survey. In the context of this gambling survey, about three-quarters of Texas adults reported ever having used alcohol, slightly over one-half said they had ever used tobacco, and about one-fifth said they had ever used one of the four illicit drugs asked about (marijuana, cocaine/crack, uppers or downers). Marijuana was the illicit drug used most often, with 21 percent of the popu-

lation reporting lifetime use.

Just over two-fifths of adults said they had drunk alcohol during the past month, but only 2 percent said that they had used one of the above-mentioned illicit drugs during the past month, and another 2 percent said that they had used an illicit drug during the past year but not in the past month. Marijuana again accounted for most of the past-month drug use.

Overall, these rates are somewhat lower than the rates reported in the 1993 *Texas Survey of Substance Use Among Adults*, which focused specifically on substance use. Possible methodological reasons for this underreporting are discussed in the 1992 gambling survey. However, the remarkable similarity of rates reported in the 1992 and 1995 gambling surveys gives credence to the stability of substance use reporting in the context of a gambling survey and suggests that any differences found in the relation-

ship between gambling and substance use in 1995 as compared to 1992 will not be due to differences in the base rates of substance use.

Problems Associated with Substance Use

Respondents who said they had used either alcohol or other drugs during the past year (about one-half the sample) were asked about any problems they may have had because of their substance use or any experiences that would indicate a substance-related problem. The questions were adapted from the Diagnostic Interview Schedule,¹ an instrument widely used to assess substance abuse and dependence and which has been used in several other TCADA substance surveys.² The questions measure nine symptoms in the *DSM-III-R* used by clinicians to determine whether a client abuses or is dependent on substances.³ An individual was consid-

ered to be dependent if he or she exhibited three or more of the nine symptoms asked about or reported feeling dependent on substances, and was considered to abuse substances if he or she reported one or two symptoms. A copy of the substance problem questions is included in Appendix E. More information about how these questions were coded can be found in the *1993 Texas Survey of Substance Use Among Adults*.⁴

Interestingly, although the prevalence of substance use was underreported in this survey compared to the 1993 adult substance use survey, the prevalence of reported problems was almost identical. In this gambling survey, about 12 percent of Texas adults reported symptoms of drug or alcohol abuse and an additional 5 percent reported symptoms of dependence. These rates are similar to the 12 percent of Texas adults who reported symptoms of

alcohol or drug abuse in the 1993 survey and the 6 percent who reported symptoms of dependence in that same survey.

Among individuals who had used only alcohol in the past year, almost 30 percent had experienced symptoms of abuse or dependence, while among people who had used an illicit drug, almost 70 percent had experienced such problems. As with gambling problems, even those who had experienced enough problems to be considered to abuse or be dependent on substances did not always acknowledge that they had a problem. In response to a direct question, "Have you ever thought you had a drinking or drug problem?" fewer than half of those with problems serious enough to be classified as dependent recognized that they might have a problem.

Substance Use Among Gamblers

As shown in Table 6.1, past-year gamblers were more likely to say that they had used alcohol and/or other drugs than people who had not gambled in the past year. Occasional gamblers were equally as

Table 6.1. Percentage of Gamblers and Non-Gamblers Who Used Substances in the Past Year

	No Substance Use	Alcohol Only	Illicit Drugs
Non-gambler	82%	17%	1%
Did not gamble during the past year	62%	36%	2%
Past-year gambler, but not weekly	38%	57%	5%
Past-year gambler, weekly	38%	57%	5%
Problem/pathological gambler	25%	58%	17%

likely as regular gamblers to have used substances.

Problem and pathological gamblers were no more likely than past-year gamblers without problems to use alcohol; however, they were more than three times as likely to have used illicit drugs. The drug of choice for drug-using problem/pathological gamblers, as for all illicit drug users, was marijuana.

Timing of Substance Use Relative to Gambling

Respondents who gambled in the past year and who also reported past-year substance use were asked if they sometimes gambled while drinking or using other drugs, or if they sometimes drank or used drugs soon after gambling.

About 40 percent of the respondents who had gambled and used substances did so at the same time or shortly afterward, while 60 percent did not mix these behaviors. A small percentage (3 percent) used substances only after gambling; the others used them while gambling and sometimes after gambling as well. Among problem and pathological gamblers, a higher percentage (60 percent) than among

gamblers in general used substances at the same time as or shortly after gambling.

Substance-Related Problems Among Gamblers

Substance use is one of the factors that can hasten the progression of social gambling into problem gambling.⁵ Research conducted among samples of clinical patients suggests that up to half of pathological gamblers in treatment may have problems of chemical dependency,⁶ and conversely among chemically dependent treatment populations, rates of problem gambling are 6 to 10 times greater than among the general population.⁷ Problem gambling and substance abuse may either co-occur or occur in sequence; “switching of addictions” has frequently been observed in people recovering from one or the other.

Pathological gambling shows many similarities with substance addiction.⁸ The excitement of gambling “action” can be compared to the high of cocaine use.⁹ In addition, many pathological gamblers report a tolerance to the amount of money wagered, with small bets not bringing the excitement they once did. Virtually all expe-

rience withdrawal-like symptoms (nervousness and irritability, cravings, insomnia, headaches and other psychological symptoms) when they attempt to cut back or stop gambling.¹⁰

Although co-addiction has been studied in clinical populations, little research has been done on the prevalence of concurrent gambling and substance use disorders in the general population. Among problem gamblers who call the Texas gambling helpline, approximately 30 percent also report problems with alcohol or other drugs. Gamblers who call the helpline about their problems may be more like a treatment sample than a general population sample. The present Texas survey allows some assessment of the co-occurrence of these disorders among adults not in treatment.

Among past-year drug or alcohol users, the more recently and frequently one gambled, the more likely he or she was to have experienced substance-related problems as well. Thirty-five percent of past-year gamblers who had used substances experienced substance-related problems, as compared to 26 percent of people who had gambled in the more distant past, and 19 percent of people who had never gambled

(Table 6.2). Past-year problem or pathological gamblers who had used drugs or alcohol were the most likely of all to report substance problems, with 66 percent of them classified as abusing or being dependent on substances. Only about one-third of those who acknowledged that they might have a drinking or drug problem had ever been in a substance treatment program.

It is not possible to strictly compare the prevalence of substance problems among gamblers in 1992 and 1995, because substance problems were assessed somewhat differently in each survey.¹¹ However, in general, it appears that problem and pathological gamblers were relatively more likely to report any problems in 1995 than in 1992. Table 6.3 shows the relative likelihood of problem and pathological gamblers to have had any substance problems, as compared to non-

problem gamblers, for 1992 and 1995.

In both years, individuals with gambling problems were at least twice as likely as other gamblers to also have at least one problem with substances. For example, in 1995, problem and pathological gamblers were over 14 times as likely as non gamblers, five times as likely as people who have gambled only in the past, and over twice as likely as past-year gamblers to have had substance problems. In 1995 the relative difference between those with gambling problems and other gamblers was generally greater than it had been in 1992.

Overall Incidence of Dual Substance/ Gambling Problems Among Texas Adults

About 5.4 percent of Texas adults had a lifetime gambling problem (received

a score of 3 or greater on the lifetime SOGS). About 17 percent of Texas adults had a problem with substance abuse or dependence within the last year, as assessed by the DSM-III-R problem questions. Another 3 percent were not classified by the problem questions as having a current substance use problem, but said, in response to a direct question, that they thought at some time that they had a drinking or drug problem. Therefore, the lifetime rate of substance use problems was at least 20 percent, and probably higher, since the problem questions only assessed problems experienced within the past year.

Using these criteria, approximately 2.7 percent of the Texas adult population had a dual problem with gambling and substances at some time in their lives. This translates to 306,000—

Table 6.2. Percentage of Substance-Using Gamblers and Non-Gamblers Who Experienced Problems Related to Their Substance Use During the Past Year

	No Problems	Abuse	Dependence
Non-gambler	81%	13%	6%
Did not gamble in the past year	74%	20%	6%
Past-year gambler, but not weekly	65%	25%	10%
Past-year gambler, weekly	65%	24%	11%
Problem/pathological gambler in the past year	34%	37%	29%

Note: The past-year not weekly and past-year weekly categories include problem and pathological gamblers as well as non-problem gamblers. Differences would be even more striking if gamblers with problems were excluded from these categories.

Table 6.3. Relative Likelihood of Problem/Pathological Gamblers to Have Any Substance Problems in 1992 and 1995

	1992	1995
As compared to:		
Non-gamblers	4.2 times	14.1 times
Non past-year gamblers	4.4 times	5.0 times
Past-year gamblers, but not weekly	2.7 times	2.2 times
Past-year weekly gamblers	1.8 times	2.3 times

413,000 individuals with both gambling and substance use problems (the range indicates a 95% confidence interval).

Lifetime rates are appropriate to consider because there is frequent switching of addictions among persons who suffer from these kinds of disorders. A more conservative measure would be the number of persons who have experienced both substance use problems and gambling problems within the previous 12 months. This comes to 1.5 percent of the Texas adult population, or 160,000—240,000 individuals. These people are likely to be in current need of intervention of some kind for both their disorders. The most seriously troubled, those with past year substance *dependence* and past-year *pathological* gambling, comprise 0.3 percent of the Texas adult population, or about 20,000—49,000 individuals.

Endnotes

¹L. Robins, L. Cottler and T. Babor, *Diagnostic Interview Schedule - Substance Abuse Module* (St. Louis, Missouri: Washington University School of Medicine, School of Psychiatry, 1990).

²TCADA surveys which have used the Diagnostic Interview Schedule include the 1993 adult substance use survey, the 1993 survey of male state prison inmates, the 1994 survey of female state prison inmates, and the 1994 survey of youths entering Texas Youth Commission facilities.

³American Psychiatric Association, *Diagnostic and Statistical Manual of Mental Disorders, Third Edition, Revised* (Washington, D.C., American Psychiatric Association, 1987). In May of 1994, the *DSM-III-R* was updated and released as the *DSM-IV*. The *DSM-IV* contains several changes with

regard to psychoactive substance use disorders; however, in order to be consistent with other recent and ongoing TCADA studies, the estimates of substance dependence are derived according to the *DSM-III-R* definition.

⁴L. S. Wallisch, *1993 Texas Survey of Substance Use Among Adults* (Austin, Tx.: Texas Commission on Alcohol and Drug Abuse, 1994), 33-34.

⁵R. Rosenthal and V. Lorenz, "The Pathological Gambler as Criminal Offender," *The Psychiatric Clinics of North America: Clinical Forensic Psychiatry* 15(3): 647-660, 1992.

⁶H. Lesieur and S. Blume, "Evaluation of Patients Treated for Pathological Gambling in a Combined Alcohol, Substance Abuse and Pathological Gambling Treatment Unit Using the Addiction Severity Index," *British Journal of Addiction*, 86: 1017-1028, 1991; R. D. Linden, H. G. Pope and J. M. Jonas, "Pathological Gambling and Major Affective Disorder: Preliminary Findings," *Journal of Clinical Psychiatry* 47: 201-203; and R.A. McCormick, A.M. Russo, L. F. Ramirez, et al. "Affective Disorders Among Pathological Gamblers Seeking Treat-

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- ⁹H. Lesieur, *The Chase: Career of the Compulsive Gambler* (Cambridge, Mass.: Schenkman Books, 1984).
- ¹⁰R. Rosenthal and H. Lesieur, "Self-Reported Withdrawal Symptoms and Pathological Gambling," *American Journal on Addiction* 1:150-154, 1992; I. Wray and M. Dickerson, "Cessation of High Frequency Gambling and 'Withdrawal' Symptoms," *British Journal of Addiction*, 76: 401-405, 1981.
- ¹¹In 1992, substance problems were measured using a 14-item subset of the Inventory of Substance Use Patterns, which, like the DIS questions used in 1995, was based on the *DSM-III-R* criteria for substance dependence and abuse. However, the questions were worded differently in both surveys and the total number of questions asked was different. While each instrument was valid for measuring substance misuse problems, they cannot be strictly compared. For more details about the assessment of problem substance use in the 1992 survey, see Appendix D in L. S. Wallisch, *Gambling in Texas: 1992 Texas Survey of Adult Gambling Behavior* (Austin, Tx.: Texas Commission on Alcohol and Drug Abuse, February 1993), D1-D4.

Chapter 7. Gambling and Mental Health

Studies suggest that gamblers in treatment experience a relatively high incidence of other psychiatric disorders as well.¹ It is difficult to get an accurate assessment of the “mental health” of a population with the few questions allotted on a survey devoted to measuring other things. The present gambling survey was not able to ask a full battery of questions that would have allowed calculation of rates of psychiatric disorders such as depression or anxiety. However, the questions asked permit some understanding of the possible extent of mental health-related problems, regardless of severity or diagnosis.

Respondents to the Texas survey were asked to rate their emotional or mental health as “excellent,” “good,” “fair,” or “poor.” They were also asked if they had “ever seen a health professional (doctor, nurse, psychologist, therapist) for ‘nerves’ or emotional or psy-

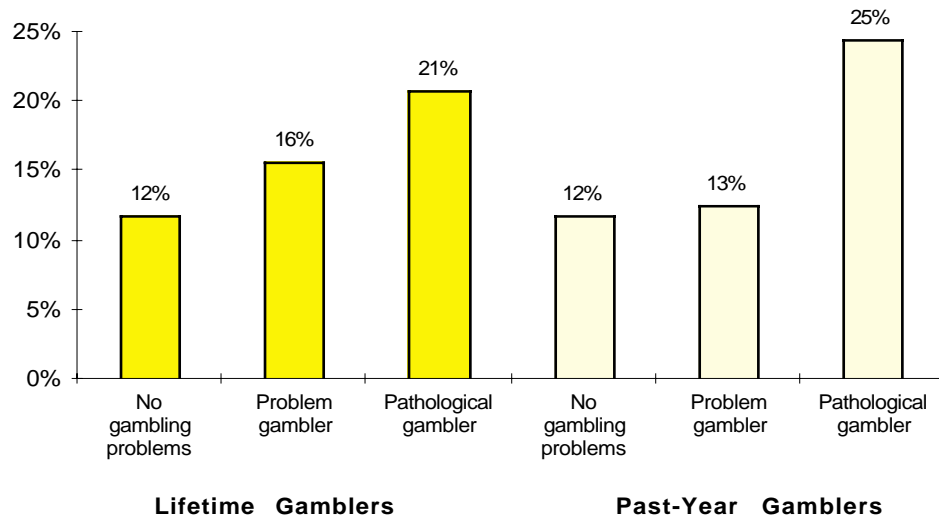
Adults who had gambling problems, particularly pathological gamblers, reported more contact with mental health treatment providers than other adults.

chological problems [they] were having.” If they had done so, they were asked further questions to assess the severity of their problems: whether this had occurred in the past year; the age at which they first consulted someone for these problems; whether these problems had ever significantly interfered with their life or activities; whether they ever took prescribed medicine for these kinds of problems; whether they had ever received a mental health diagnosis; and whether they had ever been

hospitalized for a mental health problem.

Overall, most individuals rated their mental health as excellent or good. Only about 8 percent said their mental health was fair or poor.

About 12 percent of the adults had ever visited a health professional for mental health-related problems; about one-third of these visits had occurred within the past year. That is, about 4 percent of Texas adults had contact with a mental health professional within the past year. In total, about 61 percent of the adults who had ever had a mental health contact reported one or more of the “severity factors.” About 37 percent had received a professional mental health diagnosis, with the most common (56 percent) being depression. All of these percentages are almost identical to those found in the 1992 survey.

Figure 7.1. Percentages of Those Who Had Ever Seen a Mental Health Professional, by Gambling Status

Mental Health Problems Among Gamblers

Adults who had gambling problems, and particularly pathological gamblers, reported disproportionately more contact with mental health treatment providers than other adults. As compared to the 12 percent of all adults who had ever visited a mental health provider, almost 16 percent of problem gamblers and 21 percent of pathological gamblers had had such contact (see Figure 7.1). When limited to individuals with past-year gambling problems, the differences are even more striking: past-year problem gamblers had about the same level of mental health contact as the general population (12 per-

cent), but pathological gamblers had such contact at twice that rate (25 percent).

In the 1992 survey, it was found that problem gamblers were more likely than pathological gamblers to have had a mental health contact, but this was not the case in 1995, when problem gamblers were closer to the general population, and pathological gamblers were significantly higher.

Dual Gambling/Mental Health Problems Among Texas Adults

In the present study, a mental health-related problem was defined as any contact with a health professional for “nerves” or emotional or psychiatric problems. While such a contact

in itself does not specify the nature or severity of a mental health problem, which could range from transient anxiety to paranoid schizophrenia, it gives a general indication of the frequency with which mental health problems may be found in the population. By this definition, 11.9 percent of Texas adults have had a mental health-related problem during their lifetimes. An additional 0.6 percent had not seen a mental health practitioner but rated their mental health as “poor.” Even using this broad definition, the proportion of Texans defined as having had a mental health problem is still only one-half the rate of United States adults estimated from recent large-scale epidemiological

surveys as having had at least one lifetime mental disorder other than substance abuse.²

About 1 percent of Texas adults, or between 106,600 and 159,900 persons, can be considered to have had problems with both gambling and their mental health during their lifetime. As a more current measure, about 0.3 percent, or 24,000-56,000 individuals, had both gambling and mental health problems within the past year.

Endnotes

¹ H. Lesieur and R. Rosenthal, "Pathological Gambling: A Review of the Literature (Prepared for the American Psychiatric Association Task Force on DSM-IV Committee on Disorders of Impulse Control Not Elsewhere Classified)," *Journal of Gambling Studies* 7 (1): 5-39, 1991.

² D. Regier, et al. "Comorbidity of Mental Disorders with Alcohol and Other Drug Abuse: Results from the Epidemiologic Catchment Area (ECA) Study," *Journal of the American Medical Association*, 264 (19): 2511-2518, 1990; R. Kessler et al., "Lifetime and 12-Month Prevalence of DSM-III-R Psychiatric Disorders in the United States: Results from the Na-

tional Comorbidity Survey," *Archives of General Psychiatry*, 51:8-19, 1994.

Chapter 8. Multiple Problems

Multiple problems are not uncommon among people entering treatment or among the general population. A recent large-scale epidemiological survey estimated that about 48 percent of the general population of American adults had a lifetime mental health or substance use disorder and of these, over half had more than one disorder.¹ That is, a total of 27 percent of the general population, according to that mental health survey, has had a lifetime history of comorbidity.

Comorbidity complicates recovery from addictions and presents challenges to treatment planning. Therefore, it is important to know the extent of multiple disorders in the population, in order to plan for the appropriate services needed.

About 31 percent of Texas adults have had a problem at some time during their lives with either gambling, substances or mental health. As Table 8.1 shows, almost 24 percent had a single addiction or type of problem (14

Seven percent of Texas adults have had some combination of substance, mental health, and/or gambling problems.

percent had a substance problem, 8 percent had a mental health problem and 2 percent had a gambling problem). The remaining 7 percent of Texas adults had some combination of problems with substances, mental health and gambling: almost 4 percent had a problem with substances and mental

health, 2 percent had a problem with substances and gambling, and about one-half of one percent had a problem with gambling and mental health. Another one-half of one percent had a problem with all three disorders.

Endnotes

¹R. Kessler, et al., "Lifetime and 12-Month Prevalence of DSM-III-R Psychiatric Disorders in the United States: Results from the National Comorbidity Survey," *Archives of General Psychiatry* 51:8-19, 1994.

Table 8.1. Multiple Problems or Disorders Among Texas Adults—Percentage and Number

No disorder	69.1%	9,207,000 adults
Single disorder	23.7%	3,158,000 adults
Gambling only	2.2%	
Substances only	13.8%	
Mental health only	7.7%	
Dual disorder	6.3%	839,000 adults
Gambling /substances	2.1%	
Gambling/mental health	0.4%	
Substances/mental health	3.8%	
Triple disorder	0.6%	80,000 adults

Chapter 9. Treatment for Gambling Problems

Who Needs Treatment?

What are the implications of the demographic and behavioral findings noted above for targeting the treatment needs of this population? First of all, since problem and pathological gamblers are apparently found equally in all regions of the state, resources (programs, funding) should be made available everywhere for treating gambling problems. The fact that individuals with gambling problems tend to be younger than the average bettor and began betting at an earlier age suggests that early intervention and prevention/education programs targeted at teens would be beneficial in reaching those more likely to be at risk of later developing problems. Individuals who have not attended college, and especially high school dropouts, should be considered at highest risk of developing problems, and therefore prevention efforts should begin early. The lower average income of individuals with

Individuals with gambling problems tend to be younger than the average bettor and began betting at an earlier age than the average bettor. This suggests that early intervention and prevention/education programs would be beneficial in reaching those more likely to be at risk of later developing problems.

problems, coupled with the high percentage who do not have medical insurance that might partially pay for treatment, implies that many may not be able to afford the treatment they need. About half or more of all people with gambling problems also have a problem with substance misuse, and a quarter of pathological gamblers may also have a mental health-related problem. Treatment must be compre-

hensive and address concomitant problems, since multiple problems complicate recovery. Finally, it is interesting to note that problem and pathological gamblers were twice as likely as other gamblers to have gone out of state in the past year specifically to gamble, and they were also more likely than other gamblers to say that casino games were a preferred gambling activity. It is possible that for these people the development of casino gaming opportunities within the state may exacerbate their problems. However, it must also be noted that problem and pathological gamblers also said disproportionately that gambling with friends and family were preferred activities; this suggests that people at risk of gambling problems can develop them around any activity.

Treatment Experience of People with Gambling Problems

Almost no one interviewed had ever sought any treatment for gambling problems. In this

*The Texas Council on
Problem and
Compulsive
Gambling has
received over
230,000 calls since it
began its helpline in
May 1992.*

sample, only two people had ever received gambling treatment. Another eight had desired treatment at some time, but never got it, citing reasons of fear, job security, not knowing where to go, or desire to keep their problem a secret.

There are several possible reasons for this notable absence of expressed desire for treatment even among individuals who apparently need it. One factor may be denial by pathological gamblers of the seriousness of their problems. In this sample, only one-third of adults who were identified by the SOGS as probable pathological gamblers at some time in their lives said, in response to a direct question, that they had ever personally thought they had a problem with gambling. The percentage of those acknowledging a current problem was even lower: only 28 percent of respondents with a past-year patho-

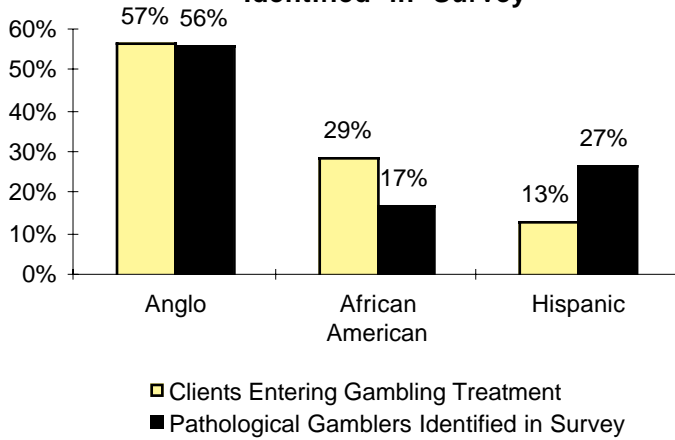
logical gambling problem said that they thought they had had such a problem in the past year.

Another factor in the low rates of treatment-seeking is the actual modest availability of resources and facilities for gambling treatment in Texas, as well as the lack of knowledge about those that are available. A major resource for counseling people with gambling problems and directing them to appropriate self-help groups or treatment is the Gambling Helpline (1-800-742-0443). However, only 58 percent of problem or pathological gamblers said that they had ever heard of this helpline, and only six individuals, none of them problem gamblers, had ever called that line. The number of the helpline is printed on the back of every lottery ticket sold and has recently been required to be posted in bingo halls. In addition, some race tracks voluntarily display the number. The Texas Council on Problem and Compulsive Gambling has received over 230,000 calls since it began the helpline in May 1992, attesting to the wide publicity the number has received. Yet most of these calls are not specifically about problem gambling or from problem

gamblers, but are rather questions about how to play the lottery or what the winning numbers were. It may be that the low amount of treatment-seeking is simply an adaptive response to the relatively low availability of treatment.

Between 1992 and 1994, some state monies were available to develop treatment for problem and compulsive gambling in the state. Some of this funding went into education and prevention efforts, some into training of compulsive gambling treatment professionals, and most into setting up and administering adult treatment programs, primarily within existing substance abuse programs. In addition, some local substance abuse councils received money to carry out education and information efforts in their areas. In total during this time, some 766 problem gamblers received treatment services under this funding and many more adults and adolescents were reached with education about problem gambling. Due to the reduced levels of funding after 1994, only the helpline has continued to be funded under state appropriations.

Figure 9.1. Race/Ethnicity of Clients Entering Gambling Treatment vs. Race/Ethnicity of Pathological Gamblers Identified in Survey



Characteristics of Gamblers Who Have Received Treatment

Most of the gambling treatment funded by TCADA between 1992 and 1994 took place within established substance abuse treatment programs. This was because a majority of gamblers needing treatment had concurrent problems of substance abuse, and also because these programs already had a well-functioning infrastructure, needing only to expand their existing treatment capability to include gambling treatment. The gambling treatment was provided by substance abuse counselors or others who had received special training to treat gambling problems.

Thirty-seven clinics provided gambling treatment

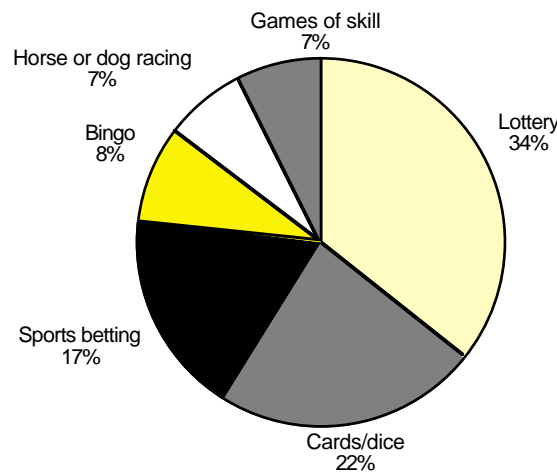
under this funding. The clients were predominantly male (77 percent). About 57 percent were Anglo, 29 percent were African American and 13 percent were Hispanic. Their average age was 35, with 47 percent being in

the age category of 35 or older.

In comparison, among the pathological gamblers identified in the general population survey, 54 percent were male, 56 percent were Anglo, 17 percent African American and 27 percent Hispanic. The average age of these gamblers was 32, with only 35 percent being in the age category of 35 or older.

Clients in treatment had been referred from a variety of sources. About one-third were self-referred, almost 10 percent had been referred by family or friends, 3 percent by employers or EAP programs, and about 21 percent through the criminal justice system (although not necessarily for gambling-related crimes).

Figure 9.2. Most Problematic Activities for Respondents Who Had Been Treated for Gambling Problems



Source: TCADA gambling treatment database; N=766

About 8 percent said their referral had been from the Texas Council on Problem and Compulsive Gambling.

At admission, slightly more than half (53 percent) were unemployed, as compared to only 3 percent of pathological gamblers in the general population. Almost half of those gamblers in treatment who were unemployed but in the labor force (i.e., seeking employment) said they were unable to work due to gambling or substance abuse disorder. Fully 87 percent of clients had no health insurance.

As shown in Figure 9.2, the most problematic activity for most clients treated for gambling problems was the lottery (34 percent), followed

by cards/dice (22 percent) and sports betting (17 percent). Only about 7 or 8 percent each said that the activity that caused them the most problems was either bingo, horse or dog racing, or games of skill.

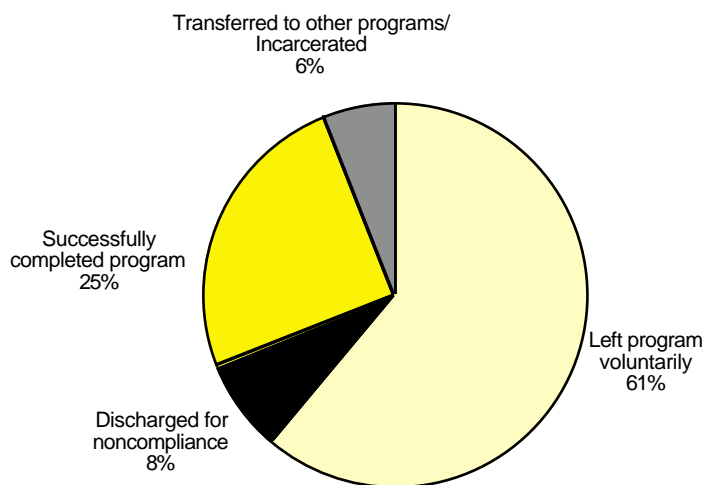
A majority of the gambling treatment clients (76 percent) had concomitant problems of substance abuse at admission. The primary substance of abuse was most commonly alcohol or cocaine. In contrast, about 58 percent of past-year pathological gamblers in the general population had substance problems.

Unfortunately, limited data are available on the outcomes of treatment (Figure 9.3). Only about half of the

clients had been discharged by the time data were compiled for this report. Among these clients, a majority (61 percent) had left the program voluntarily before completing their treatment, and another 8 percent had been discharged early for noncompliance with the program. About 25 percent had successfully completed the program. About 6 percent were transferred or referred to other programs for continued treatment, or were incarcerated.

Sixty days after discharge from the program, an attempt was made to follow up on clients to ascertain their well-being and status. Half of the clients could not be located at that time. For the other half, data were provided either by the clients themselves or by friends or family members whom the client had designated at admission as acceptable follow-up contacts. Because of the high rate of loss to follow-up, no firm conclusions can be drawn from these data about the impact of treatment, and more controlled evaluation studies are needed. It is unknown whether those

Figure 9.3. Outcomes for Those Entering Gambling Treatment Programs: 1992-1994



Source: TCADA gambling treatment database; N=766

who could not be recontacted were more or less likely than those who were followed up to have reduced their gambling.

The admissions data suggest, however, that gamblers in treatment do not strictly represent those who appear to be in greatest need in the general population. For instance, while Hispanics made up 27 percent of pathological gamblers in the general population, they only comprised 13 percent of the treatment population. Likewise, while 46 percent of pathological gamblers in the general population were women, only 23 percent of those in publicly-funded treatment were female. The treatment population was notably older as well: in the general population only 35 percent of pathological gamblers were older than age 35, while almost 47 percent of individuals in treatment were in that age category. These disparities are borne out by data from the Helpline as well. More outreach efforts are needed to attract those subgroups of the population that are not seeking or getting the treatment they may need, notably women, Hispanics and younger individuals.

Gamblers in Remission

Sometimes, even without treatment, gambling problems may appear to resolve on their own. About one-third of individuals in the general population survey of gambling behavior who had at one time been pathological gamblers reported that they no longer exhibited any problems in the past year; another 22 percent reduced their level of problems from pathological (SOGS 5+) to problematic (SOGS 3 or 4). Individuals who reported having fewer gambling problems in the past year than previously were asked why they thought this was so. Almost 10 percent of them were surprised to be told that they had ever had a gambling problem. However, the majority said they were able to reduce their gambling on their own. Only 4 percent said they had received some kind of counseling. Some of the others “just stopped” or said they “changed their habits,” “grew out of it,” “got bored” or lost interest. A number cited “self control” as the reason they were able to reduce their problem gambling. However, slightly over one-quarter of these respondents who had once had enough gambling problems

to rank as probable pathological gamblers said the reason they no longer had problems was lack of time or opportunity or money to gamble. For some of these people, it is possible that their problems could escalate again if the opportunity presented itself.

It is not entirely clear what it means to have had a history of pathological gambling problems but no longer report any problems at all. Most current treatment models consider total abstinence from gambling a necessary element of recovery. By this criterion, it would not be accurate to consider all these individuals to be “recovered” pathological gamblers, as only about one-quarter of them had not bet at all in the past year. For this reason, we will refer to former pathological gamblers as gamblers “in remission.”

A look at the characteristics of these former pathological gamblers who were in remission from gambling problems reveals them to be different in many ways from pathological gamblers who continue to have problems. Those in remission were much more likely to be male, and were older and more highly educated. They were less likely to have used illicit drugs or to have had a substance problem, although they

It will be important to continue to assess factors associated with remission in order to better understand how individuals with gambling problems are able to recover on their own.

were about equally likely to have had a mental health-related problem. Their reasons for gambling and favorite activities were different, as well. They were more likely than continuing pathological gamblers to say that they gambled primarily for entertainment; on the other hand, they were also more likely than them to say that their primary motivation for gambling was “action and excitement” or “escape from their problems”, both reasons which usually characterize pathological gamblers. They were also more likely than continuing pathological gamblers to say that their favorite gambling activity was casino games, and less likely than them to prefer lotteries or bingo. Lack of opportunity (i.e. the need to travel out of state to engage in casino gambling) may be one reason why some of these gamblers

did not experience any problems in the past year. On the other hand, gamblers in remission were equally likely as current pathological gamblers to have gambled out of state in the past year and to have gambled on casino games.

Interestingly, gamblers in remission did not appear to have been significantly less troubled overall by gambling problems than current pathological gamblers: their mean score on the lifetime SOGS was only half a point less than that of current pathological gamblers.

The remission rate of 33 percent in 1995 is higher than it had been in 1992, when only 17 percent of people with a lifetime history of pathological gambling reported no problems in the previous year. In both years, a similar percentage of pathological gamblers reported a past-year *reduction* to problem gambling (22 percent). In light of recent cutbacks in treatment availability, it will be important to continue to assess factors associated with remission in order to better understand how individuals with gambling problems are able to overcome them on their own.



PART 3

Gambling Among Texas Adolescents

Chapter 10. Gambling by Texas Teens

Teens were asked about the different types of gambling activities in which they had ever participated, the recency and frequency of their gambling, the total amount of money they had spent on gambling, their attitudes towards the Texas Lottery and towards gambling in general, their emotional experiences associated with gambling, and any problems they may have had related to their gambling. They were also asked questions about their family, friends, and school, their mental health, and their alcohol and drug use.

Gambling Activities

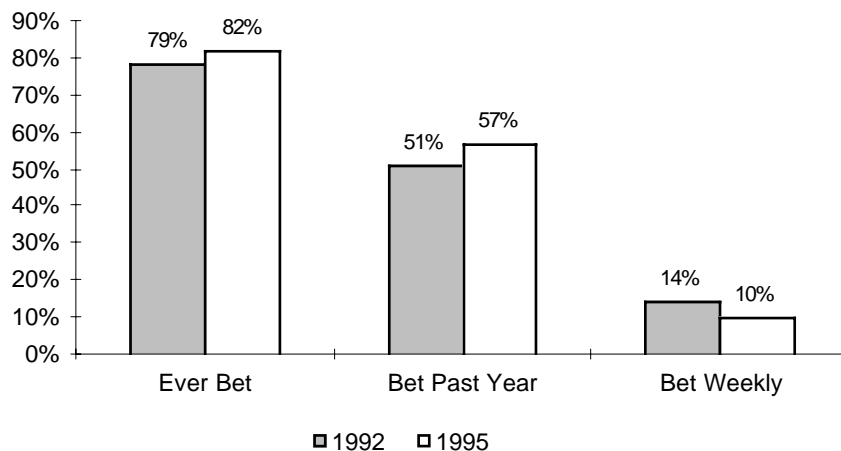
Adolescents were asked if they had ever bet money on 11 specific types of activities, plus an "other types" category. If they said that they had ever gambled on an activity, they were then asked whether they had done so within the past year

and whether they participated regularly (once a week or more) in that type of gambling.

The teen-aged respondents were asked about the following gambling activities:

1. The Texas Lottery and other lottery games, such as instant scratch-off tickets or on-line games where the player picks the numbers (such as daily numbers or video lottery games);
2. Cards, dice games or dominoes played with family or friends;
3. Commercial card parlors or betting establishments, including casinos or river-boats;
4. Slot machines or video poker or other gambling machines;
5. Outcome of sports events, such as football, baseball, or basketball, among school or work friends, without using a bookie;
6. Bingo or instant bingo;
7. Horse or greyhound racing;
8. Games of skill, such as bowling, pool, golf or video arcade-type games;
9. Dog or cock fights;
10. Bets with a bookie or bookmaker;
11. Pitching pennies or quarters or flipping coins;
12. Any other gambling activities, such as pull tabs,

Figure 10.1. Frequency and Recency of Betting Among Texas Adolescents: 1992 vs. 1995



Monopoly® or other board games, car racing... (If so, what?)

A substantial number of respondents who said they had bet on "other" activities cited car racing or Monopoly®. For purposes of analysis, betting on Monopoly® was subsequently combined with betting on cards, dice games or dominoes played with family or friends, and car racing was added as a separate category.

Prevalence of Gambling Among Texas Teens 1995

In 1995, 81.8 percent of Texas teens aged 14 through 17 said they had ever bet for money on something; 66.9 percent had bet in the past year; and 11.4 percent had bet weekly or more often during the past year. As shown in Figure 10.1, these rates are similar to those reported by teens in 1992.

The average age at which teens first started gambling was 12.9 years. Teens who gambled in 1995 had begun betting on average about half a year later than teens who gambled in 1992, when the average age reported was about 12.3.

Table 10.1. Demographic Characteristics of Gambling and Non-Gambling Teens in Texas: 1995

	Never Gambled (N=596)	Gambled in Lifetime (N=2483)
Gender		
Male	34%	52%
Female	66%	48%
Age		
14 years old	30%	24%
15 years old	27%	25%
16 years old	23%	25%
17 years old	20%	27%
Mean age	15.3	15.6
Size of Household		
1 adult	8%	9%
2 adults	89%	86%
3 or more adults	4%	5%
Race/Ethnicity		
Anglo	50%	51%
African American	18%	12%
Hispanic	26%	35%
Other	6%	2%
Income		
Received an allowance	43%	52%
Worked 1+ hours per week	19%	32%
Had a weekly income > \$0	84%	95%
Region		
1 High Plains	4%	4%
2 Northwest Texas	3%	3%
3 Metroplex	24%	23%
4 Upper East Texas	7%	5%
5 Southeast Texas	5%	4%
6 Gulf Coast	21%	23%
7 Central Texas	10%	9%
8 Upper South Texas	10%	11%
9 West Texas	3%	3%
10 Upper Rio Grande	4%	5%
11 Lower South Texas	10%	11%

Characteristics of Teen Gamblers

Although most teens had bet in their lives, there were some characteristics that dis-

tinguished bettors from those who said they had never bet for money. As Table 10.1 shows, gamblers were more likely than non-gamblers to

be male and they were older on average. They were more likely than average to be Hispanic and less likely than average to be African American. There was no regional difference in gambling prevalence: teens from all regions of the state were equally likely to have ever gambled.

There has been some change in the demographics of teenage gamblers since the 1992 survey. Over the three-year period between the two surveys, the sex ratio has become more equal. In 1992, 44 percent of gamblers were girls, while by 1995, this percentage had risen to 48, making girls almost as likely to gamble as boys. The age differences, on the other hand, have become more pronounced. In 1992, there were no statistically significant age differences in gambling prevalence, whereas in 1995, gamblers were more likely to be older than non-gamblers. Racial/ethnic differences, too, have changed over time. In 1992, gamblers were more likely than average to be either Hispanic or African American. In 1995, they were also more likely than average to be Hispanic, but they were less likely than in 1992 to be African American and more likely to

Teens who worked one hour a week or more, or who received an allowance, were more likely to gamble than teens who did not work or receive an allowance.

be Anglo. In 1992, as in 1995, there were no regional differences in gambling prevalence.

Other factors thought to be associated with whether or not a teen gambled included the number of adults in the household (i.e. single parent vs. two parent family) and whether or not a teen had money with which to gamble.

In 1995 (as in 1992), there was no relationship between the number of adults in the household and whether or not a teen was likely to have gambled. There was, perhaps not surprisingly, an association between having more money and gambling. Although we do not know the household incomes of the teens who responded to the survey, those who reported that their personal weekly income was higher were more likely to gamble. The probability of gambling rose directly as income rose. For

instance, while 74 percent of those whose weekly income was \$1 to \$9 had gambled, fully 93 percent of teens with a weekly income of \$200 or more had done so. For comparison, only 58 percent of teens who reported no income had ever gambled. Even net of income, teens who worked at least one hour per week and teens who received an allowance were more likely to gamble than those who did not work or receive an allowance. The actual number of hours worked was not related to gambling. It is possible that having money is a stimulus to gambling. However, the fact that teens who worked and teens who received an allowance were more likely to gamble regardless of the actual amount of money they received suggests that teens who want to gamble are likely to seek sources of money with which to do so.

Characteristics of teens who had ever gambled varied significantly depending on the recency and frequency of their gambling (Table 10.2). Teens who gambled frequently (weekly or more) were more likely to be male and Hispanic, to receive an allowance and/or work, and to have a higher weekly income. They were less likely to live in a two-parent family but more

Table 10.2. Demographic Characteristics of Teens Who Have Ever Gambled, by Frequency and Recency of Gambling: 1995

	Not Past Year (N=484)	Gambled Past Year, but not Regularly (N=1691)	Gambled Weekly in Past Year (N=308)
Gender			
Male	42%	52%	70%
Female	59%	48%	30%
Age			
14 years old	29%	21%	29%
15 years old	23%	25%	22%
16 years old	25%	25%	24%
17 years old	22%	29%	25%
<i>Mean age</i>	15.4	15.6	15.4
Size of Household			
1 adult	11%	7%	12%
2 adults	85%	87%	81%
3 or more adults	5%	5%	7%
Race/Ethnicity			
Anglo	47%	53%	43%
African American	18%	10%	14%
Hispanic	33%	35%	41%
Other	2%	2%	2%
Income			
Received an allowance	44%	54%	57%
Worked 1+ hours per week	19%	33%	43%
Had a weekly income > \$0	89%	96%	97%
Region			
1 High Plains	3%	4%	4%
2 Northwest Texas	3%	3%	2%
3 Metroplex	21%	23%	23%
4 Upper East Texas	7%	5%	3%
5 Southeast Texas	5%	3%	4%
6 Gulfcoast	18%	24%	23%
7 Central Texas	11%	8%	9%
8 Upper South Texas	12%	11%	11%
9 West Texas	3%	3%	4%
10 Upper Rio Grande	5%	4%	6%
11 Lower South Texas	13%	10%	10%

All percentages are weighted. Percentages may not add to 100% due to rounding.

likely than average to live either with one adult or with three or more adults. Curiously, they were also most likely to be 14 years of age.

Although younger teens were less likely to have ever bet at all, if they did so, they were apparently more likely than average to gamble on a

regular basis.

As Table 10.2 shows, not all of the demographic characteristics were associated with recency and frequency in a linear fashion. That is, on some characteristics, the most intensive (past-year weekly) gamblers more nearly resembled the least intensive gamblers (teens who had only bet in the distant past) than they did teens who bet moderately (i.e. during the last year but not weekly). For example, 14-year-old teens were more often found among weekly gamblers and among gamblers in the more distant past and less often among those who had gambled in the past year but not weekly. Similarly, African Americans were most often either distant-past gamblers or weekly gamblers, but least often past-year occasional gamblers. This was true for teens living in single-adult households as well. On the other hand, there was a more “linear” relationship between gender and Hispanic thnicity

and intensity of gambling: i.e., the most intensive gamblers were male and Hispanic whereas the least intensive were female and less likely to be Hispanic. Having an allowance or job and an income were also related to more intensive gambling in a linear way.

There was no relationship between where a teen lived (region) and how recently or frequently he or she bet.

In general, similar relationships between recency and frequency of gambling and demographic characteristics had been found in 1992. At that time, however, there had been no statistically significant association between age or household size and recency/frequency of gambling, while these variables were associated in 1995. On the other hand, there were some regional differences in 1992 that were no longer evident in 1995.

Most Prevalent Gambling Activities

Table 10.3 shows the proportion of teens in 1992 and 1995 who had gambled during the past year on each of the activities that were asked about comparably in both years.

In 1995, the most prevalent gambling activity was

betting on cards, dice and boardgames with family or friends (with 36 percent of teens having bet on this during the past year), followed by betting on sports with friends (35 percent), lotteries (28 percent), games of skill (26 percent), and flipping coins (16 percent). Fewer than 10 percent had gambled in the past year on any one of the other activities asked about.

Not unexpectedly, the percentage gambling on lotteries rose significantly since the opening of the Texas Lottery, from about 11 percent in 1992 to about 28 percent in 1995. While teens cannot legally purchase lottery tickets, many of them have a par-

ent or other adult buy a ticket for them. Others may manage to buy tickets themselves. The only other activity that showed an increase in past-year participation was flipping coins (from 8 percent to 16 percent), but much of this apparent increase may be due to the fact that this activity was asked about specifically in 1995 rather than as part of a question about "other activities such as flipping coins..." as in 1992. It is likely that when more attention is focused on an activity, people are more likely to report having engaged in it.

Gambling on three activities declined significantly over the period. These were all non-commercial or infor-

**Table 10.3 Prevalence of Betting on
Different Activities in the Past Year:
Texas Teens 1992 Versus 1995**

	1992 (N=924)	1995 (N=3079)
Lotteries	11%	28%
Cards/dice with family and friends	48%	36%
Casinos/card parlors	1%	2%
Slot machines/videopoker	8%	10%
Sports with friends	40%	35%
Bingo	12%	10%
Horse/dog racing	6%	5%
Games of skill	35%	26%
Dog/cock fights	2%	1%
Bookie	1%	1%
Flipping coins	8%	16%
Car racing	n/a	1%
Other	3%	**
Any activity	66%	67%

** Less than 0.5%.

mal kinds of betting: cards, dice and boardgames with family and friends, betting on the outcome of sports with friends, and playing and betting on games of skill. Despite the percentage decline, these, along with lotteries, remained the most popular gambling activities in 1995, as they had been in 1992.

The prevalence of betting on bingo, horse and greyhound racing, slot and video-poker machines, casinos and card parlors, animal fights, and betting with a bookie remained about stable between 1992 and 1995. These were all activities with a relatively low prevalence of betting by teens at both periods.

Despite declines in betting on some activities and increases in others, the overall rate of past-year betting on any activity did not change significantly from 1992, when 65.6 percent of adolescents had bet in the past year, as compared to 66.5 percent in 1995. Among adults older than 18, the overall prevalence of past-year betting rose dramatically in that three-year period due to lot-

Table 10.4 Gambling Activities Preferred by Teens Who Had Bet on Two or More Activities

Lotteries	14%
Games with family/friends	24%
Card parlors/casinos	<1%
Slot and gaming machines	5%
Sports with friends	26%
Bingo	6%
Horse/greyhound racing	4%
Games of skill	12%
Dog/cock fights	<1%
Betting with a bookie	<1%
Flipping coins	5%
Car racing	1%
Other	1%
Don't know/refused	2%

tery betting, whereas among teens, the almost tripling of lottery gambling was apparently counterbalanced by a decline in other activities, so that overall gambling prevalence remained about the same. For teens, wagering on the lottery is not the overwhelmingly most popular gambling activity that it is for adults. More adults had gambled on the lottery in the past year than on any other activity; for teens, on the other hand, gambling on the lottery was just one of several popular activities.

Preferred Activities

Prevalence of participation in an activity may reflect as much the availability of that activity as its popularity. Teens who had bet on two or

more kinds of activities in their lifetimes were asked which one they *preferred* (those who had bet on only one activity were coded as preferring that one). Unlike for adults, where the lottery was by far the most popular activity, for adolescents, betting on sports with friends, and on cards, dice or boardgames with friends and family were the activities

most enjoyed. About 25 percent of the sample said they preferred each of these (Table 10.4). Lotteries and games of skill came in as distant seconds, with about 14 percent of the sample preferring the first and 12 percent the second. None of the other activities was preferred by more than 5 percent of the sample.

There were some differences in preferred gambling activities between boys and girls, younger and older teens, and Anglos, African Americans, and Hispanics. For instance, girls preferred lotteries, slot machines, bingo and horse racing twice as often as boys, while boys preferred cards and dice games, sports betting, and betting on games of skill

more often than girls. The very youngest teens (14-year-olds) preferred lotteries and flipping coins more than the other teens, while the oldest teens (17-year-olds) liked slot machines more than the other teens. In terms of race/ethnicity, Anglos preferred lotteries and horse racing relatively more, African Americans preferred slot machines and flipping coins, and Hispanics enjoyed bingo more than other teens. It is interesting that these ethnic preferences are different for adults, where Hispanics prefer the lottery more often and Anglos least often. Also among adults, Anglos prefer slot machines as often as African Americans, and African Americans and Hispanics prefer bingo equally.

Number of Activities Gambled On

Most teens who had ever gambled had bet on more than one kind of activity during their lifetimes. Only 20 percent of lifetime gamblers had bet on only one activity. The average number of different activities bet on during a teen's lifetime was 3.1 (for those who had ever bet) and during the past year, 2.6 (for those who had bet in the past year). These numbers were identical to those re-

ported in 1992, suggesting that the advent of a state lottery did not add another activity on top of those that teens already bet on.

For teens who had bet on only one activity in their lives, the most prevalent were the Texas Lottery (22 percent of those who had bet on only one activity), betting on cards, dice and boardgames with friends and family (19 percent) and betting on sports with friends (19 percent).

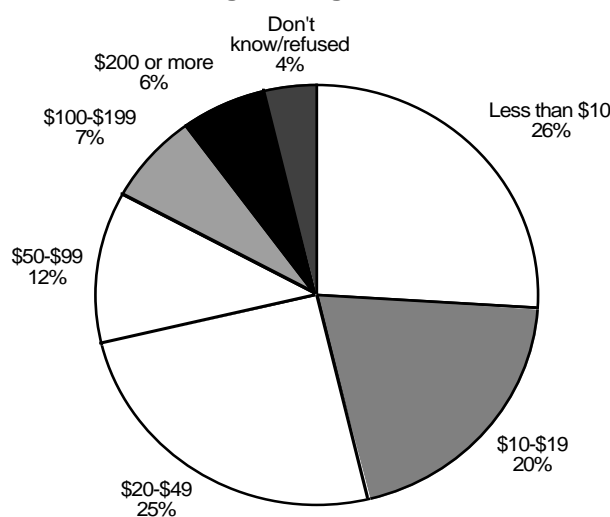
Amount Spent on Gambling

Teens who had gambled at all during the past year were asked, "If you think about all the times you have bet money in the past 12 months, how much total money would you estimate you have

bet during that time?" They were asked to respond using the following dollar categories: \$0, \$1-9, \$10-19, \$20-49, \$50-99, \$100-199, and \$200 or more.

On the whole, teens who gambled had not spent a lot of money doing so. Most respondents who had bet during the last year (71 percent) said that they had spent less than \$50 in all on gambling activities in the past 12 months. About 12 percent of past-year gamblers had spent \$50-\$99, about 13 percent had spent over \$100 gambling in the past year, and 4 percent said they did not know (Figure 10.1). These amounts are almost identical to those reported in 1992 and indicate that teens are not spending any more money on gambling now than they did three years

Figure 10.2. Amounts Spent by Teens on Gambling During the Past Year



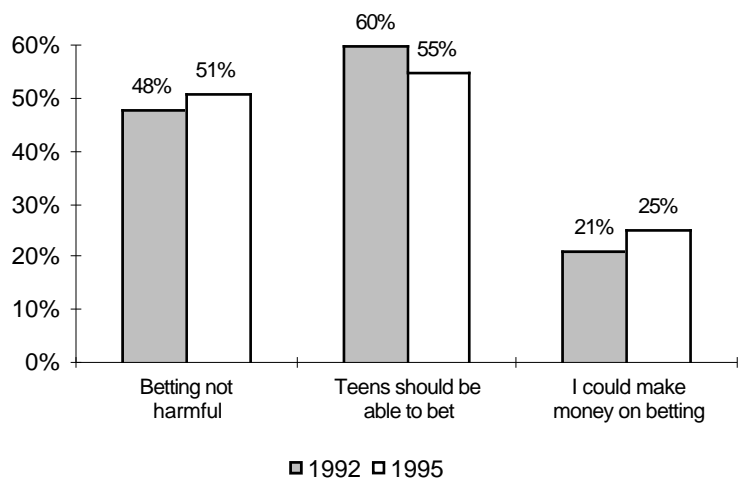
ago.

Looking at the one-quarter of teens who had spent \$50 or more on gambling during the past year, they were most likely to be males, older teens, and African Americans or Hispanics. Teens from the Upper Rio Grande area (Region 10) and West Texas (Region 9) were the most likely to have spent a lot, while those from Central Texas (Region 7) and Northwest Texas (Region 2) were the lowest spenders. Youths who had gambled on dog and cock fights, on sports through a bookie, or on car racing reported the highest spending, with more than 50 percent of these bettors having spent over \$50.

Gambling Out of State

Teens who had gambled during the past year were asked if they had bet money or gambled out of state or in Mexico during that time. About 12 percent of them had gambled outside Texas during the past year, the same percentage as in 1992. Although it is unknown which particular activities they had bet on out of state, teens who had bet out of state had bet on more activities in the past year (3.4 on average) than teens who had only gambled in Texas (2.4).

Figure 10.3. Attitudes of Texas Teens Toward Gambling: 1992 and 1995



Attitudes About Gambling

Respondents were asked whether they “strongly disagree,” “disagree,” “agree,” or “strongly agree” with the following statements about gambling : “*I do not think betting for money is harmful;*” “*If teenagers want to bet money, they should be able to;*” and “*I think I could make a lot of money playing games of chance like the lottery.*”

Teens were about evenly divided on whether they perceived betting as harmful or not (Figure 10.2), with 49 percent considering it harmful and 51 percent not. However, a slight majority of respondents (55 percent) felt that teens should be able to bet if they wanted to. Most teens, though, did not think

that gambling was economically advantageous: only 25 percent believed that they could get rich by gambling.

These attitudes have changed only slightly since 1992, when 48 percent felt betting was not harmful, 60 percent thought teens should be able to bet, and 21 percent believed they could get rich by gambling. Interestingly, the trend since that time has been towards thinking that betting is not harmful but away from thinking that all teens should be able to bet if they want to.

Behavior of Friends

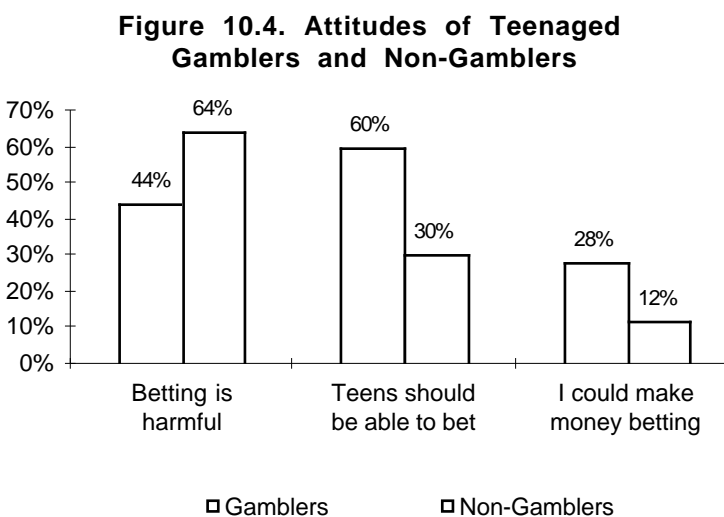
Adolescents who had ever gambled themselves were asked how many of their friends gambled, whether they thought that any of their friends gambled “too much,” and whether they thought

schools should have a program to help students who have gambling problems.

Most teens who had ever gambled themselves had friends who had also gambled: 60 percent said that some of their friends gambled and 29 percent said that most of their friends gambled. About 13 percent of teens who had gambled had friends who gambled “too much.” Respondents were about equally divided on whether or not schools should have programs to help students with gambling problems, with 51 percent endorsing the idea, 46 percent rejecting it, and 4 percent undecided. The reported behavior of friends and attitudes towards in-school help programs was similar in 1992 and 1995.

Non-Gamblers

About 18 percent of teens said that they had never bet money on any activity in their lives. When compared with youths who had ever gambled (refer back to Table 10.1), the non-gambler was more likely to be female, younger than 16, African American, and to have a lower weekly income. Gamblers and non-gamblers did not differ significantly in re-



gion of residence or in the number of adults who lived in the household.

As might be expected, non-gamblers had less liberal attitudes towards teenage betting than gamblers: they were more likely to believe that betting was harmful and less likely to think that teens should be allowed to bet.

Chapter 11. Teen Gambling on the Lottery

Attitudes About the Lottery

In the 1992 survey, conducted just prior to the opening of the Texas Lottery, teens were asked if they thought it was wise for the state to have a minimum age of 18 to play the lottery. At that time, a majority (76 percent) felt that the age limit was wise. In 1995, three years after the lottery began, teens felt essentially the same way, with 79 percent endorsing the age restriction (Figure 11.1). Older and younger teens felt equally that there should be an age limit of 18.

As might be expected, however, attitudes and behavior were somewhat linked. Individuals who believed there should be an age restriction were less likely than those who thought there should be no age limit to have ever actually played the Texas Lottery themselves. However, almost 30 percent of those who thought there should be an age limit nevertheless said they had al-

ready played the Lottery, and of these teens, only slightly over one-quarter said that an adult had bought a ticket for them.

Respondents were also asked whether they thought lotteries were a good or a bad idea: "Some people say that lotteries are a good idea because they help raise money for state programs that can benefit people. Others say lotteries are a bad idea because they encourage people to waste their money on something that is a long shot. Which statement best reflects your view of lotteries: Lot-

teries are a bad idea or Lotteries serve a useful purpose."

Teens' perceptions of the costs and benefits of a lottery have not changed significantly in the three years since the Texas Lottery has been in operation. In both years, about the same majority (66 percent in 1995 and 69 percent in 1992) thought that lotteries were a good idea, while one-quarter (25 percent) in both years felt they were a bad idea. Nine percent in 1995 and 6 percent in 1992 were undecided on this issue.

There was, however, more

Figure 11.1. Teen Attitudes Toward the Lottery



variation in these attitudes by age, gender and region of residence than there had been in 1992, when attitudes were similar across all demographic groups. In 1995, respondents who thought lotteries were a good idea were most likely to be older teens and males, and to live in the Upper Rio Grande region. Younger teens, females and respondents from Upper East Texas were less likely to approve of lotteries. There were no differences in attitudes by race/ethnicity.

Almost one-quarter of teens who thought that lotteries were on the whole a bad idea nevertheless had played the lottery at least once themselves.

When queried about their intentions in 1992, just before the Texas Lottery began, about one-quarter of Texas teens aged 14-17 said they intended to purchase lottery tickets when they became available. By the time the present survey was conducted in 1995, about 34 percent of teens in that age group said they had in fact gambled on the Texas Lottery. Another 10 percent said they had gambled on other lottery games in and outside of Texas but not on the Texas Lottery itself.

While it is illegal for mi-

nors under the age of 18 to play the lottery, it is possible for parents or other adults to purchase tickets for them. About one-quarter of the teens who said they had played the Texas Lottery volunteered that an adult had bought a ticket for them. Since this question was not asked directly, we do not know whether the others who said they had played were able to buy their tickets themselves. However, younger teens were more likely than older teens to say that an adult had purchased a ticket for them, suggesting that teens were increasingly able to buy their own tickets as they got older. A recent study in Minnesota found that over one-quarter of underage teens who had played the lottery said explicitly that

they had been able to purchase the tickets themselves.¹ In Texas, in 1994 some 56 percent of minors who attempted to buy tobacco products were successful², so it is not unlikely that teens under the age of 18 are often able to purchase lottery tickets as well.

Who Plays the Texas Lottery?

There were no age differences in lottery play: older teens and younger teens had played the Texas Lottery about equally, even though the younger the teen, the more likely he or she was to say that an adult had purchased the ticket for them (Figure 11.2).

As shown in Table 11.1, there were no significant regional differences in the pro-

Figure 11.2. Percentage of Teens Who Had Played the Texas Lottery, By Age

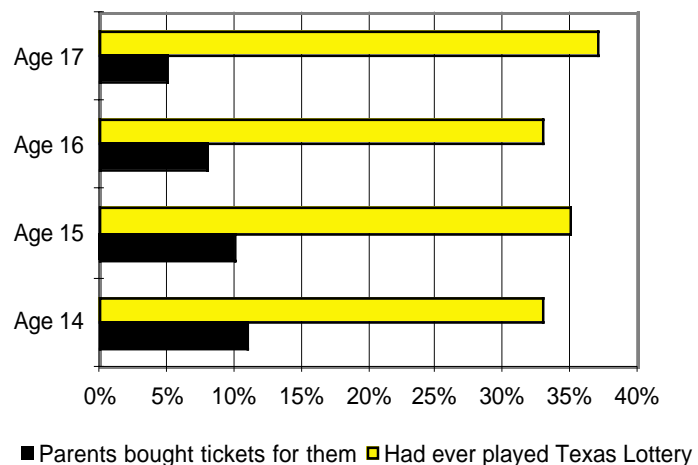


Table 11.1. Percentage of Teens in Each Demographic Category Who Had Ever Bet on the Lottery

Age	
14	33%
15	35%
16	33%
17	37%
Gender	
Male	37%
Female	31%
Race/Ethnicity	
Anglo	37%
African American	20%
Hispanic	37%
Region	
1 High Plains	35%
2 Northwest Texas	33%
3 Metroplex	34%
4 Upper East Texas	30%
5 Southeast Texas	33%
6 Gulf Coast	33%
7 Central Texas	37%
8 Upper South Texas	36%
9 West Texas	33%
10 Upper Rio Grande	29%
11 Lower South Texas	37%

portion of teens who had played the Lottery, either. The regions with the highest proportions of adolescents who had played the Lottery (about 37 percent) were Central and South Texas and the region with the lowest (about 29 percent) was the Upper Rio Grande region. While these differences appear dramatic, they were not statistically significant and could have occurred by chance.

There were, however, two major demographic differences in who played the Lottery. Boys were more likely

than girls to have played (37 percent vs. 31 percent). And African Americans were *less* likely than other racial/ethnic groups to have played the Lottery (20 percent, compared to 37 percent of Anglos and 37 percent of Hispanics). This latter finding is especially interesting since, in 1992, African Americans were more likely than Anglos to say they intended to play the Texas Lottery once it became available.

There were two questions concerning teenage gambling that arose when a lottery was being considered for Texas: "Will a state-sponsored lottery induce gambling among teens who had never gambled before?" and "Will having a lottery stimulate teenage gambling on other activities as well?"

Data from the pre- and post-lottery TCADA surveys can help shed some light on these issues. In 1992, about 19 percent of teens said they had played some kind of instant or video lottery games, probably in other states or

perhaps at charitable game nights or similar events. By 1995, this percentage had more than doubled, to 45 percent, of whom 34 percent had played the Texas Lottery and 11 percent had played other lottery games but not the Texas Lottery. However, unlike the Texas adults, among whom a relatively large proportion were lottery-only bettors, there were very few teens (only 5 percent of all teens) who had only gambled on lotteries and nothing else. Most teens who had bet on lotteries or the Texas Lottery had also bet on at least one other activity, with the average number being 2.7 activities in addition to the lottery. This can be interpreted in one of two ways. The fact that very few teens have gambled on the lottery only *may* mean that once a teen had bet on the lottery, he or she was stimulated to bet on other activities as well. However, it is perhaps more plausible that the lottery attracted primarily teens who were already bettors on other activities.

Respondents were not asked which activity was the first one on which they gambled, so this question cannot be definitively answered with these data. However, respondents were asked how old they were when they

placed their first monetary bet. The 1995 survey respondents could have gambled on the Texas Lottery for only three years or less, so those who had placed their first bet four or more years ago must have gambled on something else. Some 28 percent of teens who had gambled on lotteries and other activities had placed their first bet more than three years ago, so they must have gambled on activities other than the Texas Lottery first. This does not mean that the other 72 percent did gamble on the lottery first; merely that it cannot be determined in these cases. It should be remembered that because of their age, many of the teens would have begun betting in the past three years because they were growing up and trying new things, and not because the lottery began. It is interesting that over one-third of respondents who said they had gambled on lotteries only and on no other activities in their lifetimes had begun gambling more than three years ago, which implies that they were already gambling on lotteries before the Texas Lottery began. In the earlier 1992 survey, an overwhelming majority of those teens who said they *intended* to gamble on the Texas Lottery

Very few teens had gambled only on lotteries and nothing else.

when it began were those who were already gamblers on other activities; fewer than 10 percent of those who had never gambled before said they planned to play the lottery. The average number of different activities that teens bet on was 2.6 for teens who had never bet on the Texas Lottery and 3.7 for teens who had. This suggests that teens who bet on the Lottery had added an average of only one more activity to the repertoire of activities on which they had previously bet. If the lottery were stimulating other forms of gambling, it might be expected that lottery bettors would bet on more other activities than non-lottery bettors. Taken all together, these findings suggest that many teens who bet on the Texas Lottery were teens who likely may have been bettors on some other activity, and that the lottery was neither their first activity nor one that stimulated other forms of gambling.

Endnotes

- ¹ K. C. Winters, R. D. Stinchfield and L. G. Kim, "Monitoring Adolescent Gambling in Minnesota," *Journal of Gambling Studies* 11(2): 165-183, 1995.
- ² Texas Department of Health, FY 1995 Activity Report "Minors and Tobacco" (unpublished report) submitted to the Center for Substance Abuse Prevention in accordance with Section 1926 (b)(2)(B) of the Alcohol, Drug Abuse, and Mental Health Administration Reorganization Act.

Chapter 12. Problem Gambling Among Adolescents

Although some people believe that any amount of gambling among young people is cause for concern, of particular concern are teens who have experienced evident problems connected with their gambling. This chapter focuses on the prevalence and correlates of problem gambling behavior among adolescents.

Assessing Problem Gambling

Instruments designed to identify problem gambling are few, and this is the case particularly for identifying problem gambling among teenagers. The South Oaks Gambling Screen (SOGS), widely used in state surveys to assess problem gambling among adults, was used with modification for adolescents in a survey of teen gambling in Minnesota and Washington state.¹ A slightly adapted version of the SOGS was also used in the 1992 Texas survey of adolescent gam-

Although some people believe that any amount of gambling among young people is cause for concern, of particular concern are teens who have experienced problems connected with their gambling.

bling behavior (see Appendix F for the SOGS instrument). The SOGS asks respondents a series of questions about gambling behavior and about the sources used to obtain money to gamble or pay gambling debts. These questions tap behavior that can be problematic, such as loss of control or excessive preoccupation with gambling, and sources of money that are inappropriate to use for gam-

bling, such as lunch money or money obtained through illegal means.

A newly introduced, briefer screening instrument called the MAGS (Massachusetts Gambling Screen), shows good reliability and validity.² It is presently under development but may become more widely used in future studies.

To preserve comparability with the earlier Texas survey, the 1995 study assessed problem gambling in the same way as in 1992, using the SOGS instrument adapted for teens. In addition, two questions from the MAGS were included in the survey but were not used for classifying individuals as problem gamblers. Only individuals who had gambled at all within the past year were asked the SOGS and MAGS questions. Therefore, teens who may have had a history of gambling problems in the past but who had not bet at all during the past year would not be counted among problem gamblers.

This may have resulted in a slight undercount of lifetime problem or at-risk gamblers.

As in 1992, answers to the SOGS questions were combined using a “multifactor method” in order to classify respondents as problem gamblers or not. The multifactor method treats the behavioral and borrowing dimensions of the SOGS separately, and also incorporates measures of the frequency and intensity of gambling.

Using the multifactor method, teens were classified into three categories: non-problem gamblers, at-risk gamblers and problem gamblers. An individual was scored on three dimensions: behavioral difficulties, borrowing difficulties, and gambling involvement (frequency of gambling and amount of money spent). Gamblers with no or few difficulties on any dimension were classified as non-problem gamblers, those who gambled weekly with no problems or less intensively but with some problems were classified as at-risk gamblers, and those who had several behavioral and/or borrowing problems and who either gambled weekly or spent more than \$10 per month on gambling were classified as problem gamblers. Further

details about the coding scheme can be found in *Gambling in Texas: 1992 Texas Survey of Adolescent Gambling Behavior*.³

Prevalence of Problem Gambling Among Texas Teens

The prevalence of gambling problems was lower in 1995 than in 1992. In 1992, 5.0 percent of teens were identified as problem gam-

In 1992, 5 percent of teens were identified as problem gamblers; in 1995, only 2.3 percent met the criteria for problem gambling.

blers, whereas in 1995, only 2.3 percent met the criteria for problem gambling. In 1992, another 11.7 percent of teens were classified as at risk of developing problems, but by 1995, this figure had declined slightly to 9.9 percent. Although the rates of problem and at-risk gambling have declined, the absolute number of youths affected is not negligible: approximately 26,200 Texas teenagers already have problems with gambling and another 112,680 show risk be-

haviors for developing gambling problems.

Other Indicators of Problem Gambling

All respondents who had gambled within the past year, and who were asked the SOGS questions that were used to create the problem/at-risk classification scheme described above, were also asked two questions taken from the MAGS (see above). These were: “*Has your gambling ever created problems between you and any member of your family or friends*”? and “*Have you ever gotten into trouble at work or school because of your gambling*”?

About 10.5 percent of past-year gamblers had experienced one or the other of those problems. Most teens who responded affirmatively to the MAGS questions were also classified as at-risk or problem gamblers by the multifactor method. However, approximately 3.7 percent of past-year gamblers were classified as non-problem gamblers by the multifactor method, but had experienced one or the other of the MAGS problems asked about. Since gambling that creates problems with family or friends or at school or work suggests that a teen may be at risk for becoming

a problem gambler, it might be prudent to consider these teens also in the “at-risk” category. Doing so would raise the rate of at-risk gambling from 9.9 percent to 13.6 percent. However, in the remainder of this study, to preserve comparability with the 1992 study, the more conservative measure of at-risk gambling, based on the multifactor method, will be used. Further research is needed to determine to what extent MAGS questions should be used instead of or as a supplement to the SOGS questions in assessing teen problem gambling.

Recognition of One’s Own Gambling Problems

For this study, identification of teens who had gambling problems was made on the basis of their answers to the SOGS and their patterns and intensity of gambling behavior. However, individuals do not always recognize that they themselves may have problems. One question on the SOGS asks respondents directly if they felt that they had ever had a problem with betting money or gambling. Only 33 percent of teens identified by the multifactor method as problem gamblers recognized or admitted that

they had a gambling problem when asked directly. About 7 percent of at-risk gamblers felt that they had ever had a gambling problem. Interestingly, about 2 percent of past-year bettors classified as non-problem gamblers nevertheless felt they had had a problem with gambling at some point in their lives. Therefore, teens were not unlike adults in regard to acknowledgment of problems. As discussed in Part 2 of this report, 33 percent of adult pathological gamblers, 5 percent of adult problem gamblers and fewer than 1 percent of adult non-problem gamblers felt that they had ever had a gambling problem.

Factors Associated with Problem and At-Risk Gambling Among Texas Teens

In the following analyses, the characteristics of problem, at-risk and non-problem gambling teens are compared. Teens who had never gambled were not included in the analyses, since they represent a relatively small proportion of teens, and interest is in factors associated with developing gambling problems rather than factors associated with ever having tried gambling. Among the

group of non-problem gamblers, most (79 percent) had gambled within the past year, while the others had gambled, but not within the past year. (All of the at-risk and problem gamblers had gambled within the past year.)

Demographic Characteristics of At-Risk and Problem Gamblers

Table 12.1 presents selected demographic characteristics of at-risk and problem gamblers, and of teens who gamble without problems. As compared to teens who have gambled without problems, at-risk and problem gamblers were more likely to be *male*, *younger*, and from a *minority racial/ethnic group*. They were also more likely to have *worked* 10 or more hours per week and to have had a *weekly income* of \$10 or more. They said more often than other teens who gambled that one or both of their parents also gambled, and that this parent may have had a gambling problem. Problem gamblers (but not at-risk gamblers) were more likely to reside in the Dallas/Fort Worth or Southeast Texas regions, while at-risk gamblers were overrepresented in Central Texas. The regional differences, however, were not

Table 12.1. Demographic Characteristics of Teens in Texas Who Gamble, by Category of Gambling

	Non-Problem Gambler (N=2117)	At-Risk Gambler (N=307)	Problem Gambler (N=59)
Gender			
Male	49%	70%	71%
Female	51%	30%	29%
Age			
14 years old	22%	32%	26%
15 years old	25%	23%	26%
16 years old	25%	22%	32%
17 years old	28%	24%	16%
Size of Household			
1 adult	8%	12%	10%
2 adults	87%	83%	81%
3 or more adults	5%	6%	9%
Race/Ethnicity			
Anglo	52%	44%	33%
African American	12%	14%	18%
Hispanic	34%	40%	49%
Other	2%	2%	0%
Income			
Received Allowance	52%	58%	43%
Worked 10 or more hours/week	21%	28%	33%
Had weekly income of \$10 or more	78%	88%	80%
Parental Gambling			
One or both parents gambled	66%	71%	77%
If so, parent gambles too much	4%	6%	27%
Region			
1 High Plains	4%	5%	1%
2 Northwest Texas	3%	2%	1%
3 Metroplex	23%	18%	34%
4 Upper East Texas	5%	4%	1%
5 Southeast Texas	3%	4%	4%
6 Gulf Coast	23%	21%	36%
7 Central Texas	9%	11%	2%
8 Upper South Texas	12%	12%	7%
9 West Texas	3%	4%	4%
10 Upper Rio Grande	4%	6%	6%
11 Lower South Texas	11%	12%	4%

All percentages are weighted. Percentages may not add to 100% due to rounding.

strong, and were probably due to other demographic differences, such as the differing ethnic distributions within the regions. There was no significant difference between problem or at-risk gamblers and those who gambled without problems in whether or not they received an allowance or in the number of adults in their household.

The demographic characteristics of problem gamblers in 1995 were similar in many respects to those of problem gamblers in 1992. For both survey years, problem gamblers were more likely to be male, from a minority group and to have a higher weekly income. Nevertheless, problem gambling became somewhat more “democratic,”

i.e., more evenly distributed, in terms of gender and race/ethnicity over time. Whereas in 1992, only 5 percent of problem gamblers were female, in 1995 some 29 percent were female. Similarly, while in 1992, only 18 percent of problem gamblers were Anglo, by 1995, this proportion had risen to 33 percent. This suggests that girls and Anglo youths are increasingly developing gambling problems.

It is also of interest to note that in 1995 about twice as many teens as in 1992 said that one or both of their parents gambled. It is likely that some of this increase reflects the new opportunities to bet afforded by the lottery. The adult survey showed that gambling had indeed risen

for adults, and that the increase was primarily due to gambling on the lottery.

Preferred Activities

Figure 12.1 shows the favorite activities of problem gamblers, at-risk gamblers, and teens who gamble without problems. Non-problem gamblers clearly preferred lotteries more than other gamblers. At-risk gamblers preferred games of skill relatively more often than other gamblers, whereas problem gamblers were disproportionately likely to say their favorite activity was cards, dice, dominoes or board games with family or friends. It is interesting that what might be considered a more casual form of betting, or an activity in which one might participate in order to socialize, was pre-

Figure 12.1. Favorite Activities of Adolescent Problem, At-Risk, and Non-Problem Teen Gamblers

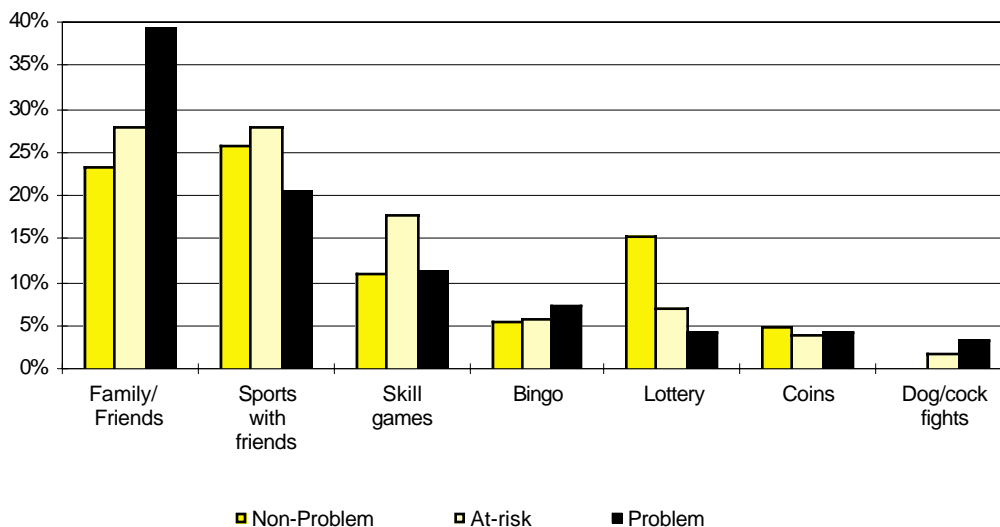


Table 12.2. Correlates of At-Risk and Problem Gambling Among Texas Teens

	Non- Problem Gamblers (N=2117)	At-Risk Gamblers (N=307)	Problem Gamblers (N=59)
Attitudes Towards Gambling			
Don't think betting is harmful	53%	68%	60%
Lotteries serve useful purpose	70%	75%	89%
Wise to have age limit on lottery	82%	66%	69%
Teens should be able to bet	59%	77%	69%
Could make a lot of money betting	25%	39%	56%
Emotional Experiences of Gambling			
Action/Excitement	74%	84%	86%
Forget problems	7%	18%	25%
Numbness/Oblivion	3%	8%	23%
Like to bet alone	11%	24%	37%
Amount Spent on Gambling			
\$1 - \$49	78%	46%	15%
\$50 - \$99	12%	17%	4%
\$100 - \$199	5%	15%	26%
\$200 or more	3%	16%	50%
Don't know/refused	3%	7%	5%
Parental Knowledge of Gambling			
Parents know you gamble	77%	66%	66%
If parents know: know extent	85%	66%	34%
If parents know: parents disapprove	9%	12%	25%
Average Grades			
A	42%	28%	22%
B	49%	51%	39%
C or less	9%	22%	39%
General Deviance			
Skipped school 4 or + days	10%	26%	36%
Sent to principal 4 or + days	8%	27%	44%
School called home 4 or + days	3%	11%	18%
Most/all friends feel close to prnts	42%	38%	33%
Most/all friends carry weapons	4%	16%	25%
Most/all friends belong to gang	3%	12%	25%
Ever done illegal act	27%	44%	68%
Ever arrested	5%	15%	27%
Most/all friends care about grades	68%	53%	39%
Most/all friends want to drop out	4%	7%	29%

ferred by teens who had gambling problems more often than teens who did not have problems. Preference does not necessarily correspond to prevalence. That is, problem gamblers were not any more likely than at-risk gamblers to have engaged in betting with family or friends in the past year, even though it was their favorite activity. On the other hand, they were more likely than other gamblers to have bet on games of skill (the favorite of at-risk gamblers) and lotteries (the favorite of non-problem gamblers). Whether or not the reported “preferred” activity is the one that leads to the most problematic betting behavior is unclear; it may be that teens report as favorites those that do not cause problems for them. Indeed, when gambling behavior involves loss of control and financial difficulties, what began as a pleasurable activity may no longer be perceived as enjoyable.

Other Correlates of Problem Gambling

Table 12.2 displays other factors that are associated with problem gambling. (The full wording of the problem gambling questions abbreviated in this Table are given in Appendix F).

Attitudes Towards Gambling

At-risk and problem gamblers had more tolerant attitudes towards lotteries and gambling in general than other bettors. Interestingly, at-risk gamblers were even more likely than problem gamblers to say that betting is not harmful and that teens should be able to bet if they want to. Problem gamblers through their own experiences may be more aware of some potentially harmful effects of teenage betting than at-risk gamblers.

Emotional Experiences Associated with Gambling

Problem and at-risk gamblers were significantly more likely than non-problem gamblers to say that they gambled for action and excitement or to forget their problems or feel numb or oblivious. In addition, they were more likely to say that they preferred betting alone rather than in the company of others. Adult studies have suggested that a craving for “action” as well as, alternatively, a desire to “escape” or feel numbness are reasons given more frequently by problem gamblers than by people who gamble without problems. Studies have also suggested that engaging in

At-risk and problem gamblers were more convinced that gambling is lucrative: 56 percent of problem gamblers and 39 percent of at-risk gamblers thought they could make a lot of money betting, compared to only 25 percent of other gambling teens.

gambling as a solitary rather than a social pursuit, much like solitary drinking, can also be a potential risk factor for developing problems.

Expectation of Success

At-risk and problem gamblers were more convinced that gambling is lucrative: 56 percent of problem gamblers and 39 percent of at-risk gamblers thought that they could make a lot of money betting, as compared to only 25 percent of other gambling teens. Although gambling is ostensibly about making money, most gamblers recognize that their chances of getting rich are slim and they gamble for the fun of it or to socialize with friends. Gamblers who pursue the “big win” by “chasing” their losses or borrowing money to gamble or

Teens who were problem or at-risk gamblers were significantly more likely to say their parents did not know that they gambled at all.

engage in other kinds of inappropriate behavior are likely to be problem gamblers.

Intensity of Gambling

Not surprisingly, problem gamblers had begun betting earlier, had bet on more different kinds of activities and had spent more money on gambling than at-risk gamblers or non-problem gamblers. Teen problem gamblers had made their first bet for money at 12 years old, on average, while at-risk gamblers had started betting at 12-and-a-half and non-problem bettors at age 13. On average, problem gamblers had bet on 5.3 different kinds of activities in their lifetimes, as compared to 4.5 activities for at-risk bettors and 2.8 for non-problem bettors. Fifty percent of problem gamblers had spent \$200 or more on gambling during the past year, as compared to 16 percent of at-risk teens and 3

percent of non-problem gamblers.

Behavior of Friends

Gamblers might be expected to associate with others who are like them and to condone behavior which is similar to theirs. About 81 percent of problem gamblers, as compared to 59 percent of at-risk gamblers and 24 percent of non-problem gamblers, said that most of their friends gambled. Teens were asked if any of their friends gambled "too much." At-risk and problem gamblers were more likely than others to say that they had friends who gambled too much: 33 percent of problem gamblers and 20 percent of at-risk gamblers, as compared to 13 percent of teens without gambling problems, said they had such friends.

Teens who recognized that some of their friends gambled too much were slightly more apt than those who had no such friends to agree that schools should have a program to help students with gambling problems (55 percent vs. 49 percent). On the other hand, teens who themselves had gambling problems were less likely to endorse the idea of school programs. While 52 percent of students with no gambling problems thought

that schools should have programs, only 42 percent of at-risk gamblers and 37 percent of problem gamblers felt this way. Teens apparently can acknowledge gambling problems that need help more readily in their friends than in themselves.

Parental Knowledge of Teen's Gambling

Teens who were problem or at-risk gamblers were significantly more likely than non-problem gamblers to say that their parents did not know that they gambled. About one-third of teens with gambling problems had parents who did not know that they gambled at all (according to the teen's report). For those whose parents were aware of their gambling, at-risk and problem gamblers were also more likely to say that their parents did not know the extent of their gambling. Problem gamblers were also more likely than other gamblers to say that their parents disapproved of their gambling. At-risk gamblers were similar to non-problem gamblers in the percentage who said their parents disapproved of their gambling.

School Performance

Teens with gambling problems or at risk for them reported generally lower

grades in school that other gambling teens. Almost 40 percent of problem gamblers, as compared to only about 10 percent of teens who gamble without problems, had average grades of Cs or less. It is not known whether problem gambling leads to poor grades or whether poor students are more likely to become problem gamblers.

General Deviance

Respondents were asked about their school attendance and behavior and about the non-gambling-related attitudes and behavior of their friends. Information about friends can help describe the social context that can influence young people. It can also help serve as a proxy for the behavior of the respondent, because people tend to be friendly with others who share their characteristics and behaviors, and may find it less threatening to report others' behavior than their own.

At-risk and problem gamblers reported in general more signs of "deviance" than other teens. Problem and at-risk gamblers more than non-problem gamblers had skipped school, been sent to the principal, and had their parents called by the school about their behavior. They were more likely to have friends who carried weapons,

belonged to gangs, didn't care about their grades and wanted to drop out of school. Some 68 percent of problem gamblers said they had participated in illegal activities at some time during their lives, and 27 percent said they had been arrested for other than a traffic violation.

Personal and Family Happiness

At-risk and problem gamblers also said more frequently than other gamblers that they had felt unhappy and anxious during the past month, that their parents did not get along well and their family was not close. Problem gamblers were the most troubled.

Endnotes

¹ K. C. Winters, R. Stinchfield and J. Fulkerson, *Adolescent Gambling Behavior in Minnesota: A Benchmark* (Duluth, Minnesota: Center for Addiction Studies, 1990) and R. Volberg, *Gambling and Problem Gambling Among Adolescents in Washington State* (Albany, N.Y.: Gemini Research Report to the Washington State Lottery, 1993).

² H. J. Shaffer, R. LaBrie, K.M. Scanlan and T. N. Cummings, "Pathological Gambling Among Adolescents: Massachusetts Gam-

bling Screen (MAGS)," *Journal of Gambling Studies* 10(4):339-362.

³ L. S. Wallisch, *Gambling in Texas: 1992 Texas Survey of Adolescent Gambling Behavior* (Austin, Tx.: Texas Commission on Alcohol and Drug Abuse, 1993).

Chapter 13. Adolescent Substance Use and Gambling

Studies of adults in treatment for either gambling or substance abuse have found that a relatively high percentage of them also suffer or have suffered in the past from a comorbid disorder. For instance, research conducted among samples of clinical patients suggests that up to half of pathological gamblers in treatment may have problems of chemical dependency. Conversely, among chemically dependent treatment populations, rates of problem gambling are 6 to 10 times greater than among the general population. Less is known about the co-occurrence of problem gambling and substance misuse in general population samples, and particularly among adolescents. In one of the few studies done which examined this question, it was found that 22 percent of teen problem gamblers in Washington state had experienced alcohol-related problems and 11 percent had experienced drug-related prob-

lems, compared to 1 percent of non-problem gamblers.¹

In the 1992 Texas survey of adolescent gambling, drug and alcohol problems were also found to be related to gambling and gambling problems. Teens who had gambled in the past year, and particularly those who had gambled at least weekly, were much more likely to have experienced difficulties related to alcohol or drugs. Problem gamblers were especially likely to have also had substance problems. For example, at that time, 39 per-

cent of problem gamblers and 28 percent of past-year weekly gamblers had had a problem associated with their alcohol use, as compared to only 12 percent of teens who were non-problem gamblers.²

Prevalence of Teen Alcohol and Drug Use in 1995

The prevalence rates of alcohol and drug use reported in this survey are shown in Table 13.1. Slightly over one-half of all teens said that they had drunk alcohol in their lifetimes, and 28 percent of all

Table 13.1. Prevalence and Recency of Drug Use Among Texas Teens: 1995

	Ever Used	Past Year	Past Month
Alcohol	53%	45%	28%
Tobacco	39%	31%	21%
Marijuana	17%	13%	7%
Inhalants	5%	3%	1%
Hallucinogens	5%	4%	2%
Uppers	4%	3%	2%
Downers	3%	2%	1%
Ecstasy	3%	2%	1%
Cocaine/crack	2%	2%	**
Any illicit drug	19%	15%	9%

**Less than 0.5%

teens had drunk alcohol as recently as the past month. Some 39 percent of all teens had smoked tobacco in their lives, and 21 percent had done so during the past month. Overall, about 19 percent of the youths had used one of the six illicit drugs asked about (marijuana, cocaine or crack, uppers, downers, ecstasy or hallucinogens). Five percent had ever used inhalants.

Since the 1992 survey, the use of marijuana has increased dramatically, from a reported lifetime rate of 10.6 in 1992 to 17 percent in 1995. The use of uppers, downers and ecstasy also increased somewhat over this period. The rise in the use of marijuana recorded in these two gambling studies parallels the increase noted during this time from school surveys of substance use.³ However, the actual rates of substance use reported in the gambling surveys are somewhat lower than those reported in the TCADA surveys focused specifically on substance use among students. This is probably due to methodological differences between the two surveys, such as differences in the mode of administration (telephone vs. paper-and-pencil), differences in the perceived level of confiden-

tiality (at home vs in-classroom), and differences in the focus of the interview (interest primarily in gambling vs interest focused on substance use). Therefore, the prevalence of substance use is probably underreported in the present survey. However, the relative association of substance use and gambling will not be biased.

Problems Associated with Substance Use

Teens who had used alcohol or illicit drugs within the past year were asked about any problems they may have had in that year because of their substance use. These included getting into difficulties with their friends because of their drinking or drug use, being criticized by someone they were dating, driving a car when high or intoxicated, and getting into trouble with the police or with their teachers because of their drinking or drug use.

Overall, about 14 percent of respondents had had one or more problems related to their alcohol use and about 7 percent had had any problems related to drug use.⁴ However, few teens had ever sought help for their problems. Among respondents who had a current problem with alcohol or illicit drugs,

only about 12 percent had ever sought help from a source other than family or friends about problems related to their substance use.

About 10 percent of all teens said that at least one of their parents had experienced problems because of drinking or using drugs. Teens who themselves had problems were twice as likely (19 percent) as teens who reported no problems (9 percent) to say that one or both of their parents had had substance-related problems.

Multiple Risky Behaviors

While a teen may gamble or use substances without reporting any associated problems, in fact any gambling or substance use may be a potential risk for young people from a health, psychological or legal point of view. Engaging in more than one of these behaviors increases the risk of adverse consequences. Table 13.2 shows the percentage of Texas teens who exhibited one or more risky behaviors, defined as any gambling, any alcohol use or any drug use during the past year.

Table 13.2. Risky Behavior Among Texas Teens (Gambling, Drinking, and Drug Use) in the Past Year

None	25%
Single Behavior	34%
Gambling Only	28%
Alcohol Only	5%
Drugs Only	1%
Dual Behavior	30%
Gambling and Alcohol	26%
Gambling and Drugs	1%
Alcohol and Drugs	2%
Triple Behavior	11%

Substance Use Among Teens Who Gamble

Table 13.3 shows the percentage of teens who used alcohol or other drugs or who had a substance-related problem, according to the recency and frequency of their gambling. Among teens who gambled, the more recently and frequently they gambled, the more likely they were to have used tobacco, alcohol and other drugs and to have had problems related to their substance use. For example, teens who gambled weekly were approximately twice as likely as teens who gambled less regularly during the past year to have used illicit drugs and to have had problems

due to their alcohol or drug use.

Problem gamblers were the most likely of all to have used substances and to have experienced problems with them (Table 13.3). Whereas 34 percent of all weekly gamblers had one or more alcohol or drug problems, almost 52 percent of problem gamblers had problems.

Among illicit drug users, marijuana was the drug used most frequently. This was true whether or not teens gambled, gambled regularly, or had gambling problems.

There were no apparent differences in drug preferences between teens with gambling problems and those without. However, problem gamblers had used a larger variety of drugs — on average, three kinds out of those asked about (marijuana, cocaine or crack, psychedelics, uppers, downers, ecstasy or inhalants) — than at-risk or non-problem gamblers, who had used two kinds, on average.

Parents' Influence on Teen Substance Use and Gambling *Parents' Substance Problems*

Parents' own substance abuse had a substantial effect on teens' own behavior: if a teen reported that his or her parent(s) had a substance problem, the teen was about twice as likely to have a substance problem him- or herself as compared to teens whose parents did not have a problem. Parents' substance

Table 13.3. Gambling and Substance Use Among Teens Who Have Ever Gambled, by Frequency of Gambling

	Gambled, Not Past Year	Gambled Past Year	Gambled Weekly	Problem Gamblers
Tobacco use	26%	45%	62%	72%
Alcohol use	38%	63%	70%	77%
Illicit drug use	12%	21%	41%	45%
In trouble due to alcohol	6%	16%	30%	44%
In trouble due to drug use	3%	8%	19%	32%
Either	8%	20%	34%	52%

problems were also related, but less strongly, to teens' gambling problems: teens who reported that their parents had a substance problem were about one-and-a-half times as likely as those whose parents did not have substance problems to be either at-risk or problem gamblers.

Parents' Gambling Problems

Interestingly, the opposite relationship was not true—teens whose parents had gambling problems were not any more likely to have substance problems than those whose parents did not have gambling problems. However, parents' gambling problems were related to teens' gambling problems. A teen was twice as likely to be an at-risk or problem gambler if he or she reported that his or her parents gambled too much.

Endnotes

¹ R. A. Volberg, *Gambling and Problem Gambling Among Adolescents in Washington State* (Albany, N.Y.: Gemini Research, 1993).

² L. S. Wallisch, *Gambling in Texas: 1992 Texas Survey of Adolescent Gambling Behavior* (Austin, Tx.: Texas Commission on Alcohol and Drug Abuse, 1993).

³ See L. Y. Liu and J. C. Maxwell, *1994 Texas School Survey of Substance Use Among Secondary Students* (Austin, Tx.: Texas Commission on Alcohol and Drug Abuse, 1995).

⁴ Having an alcohol or drug-related problem was defined as having had at least one of the following experiences during the past year: getting in trouble with teachers because of substance use, getting into difficulties with friends because of respondent's drinking or drug use, driving a car after having had "a good bit" to drink or feeling high from drugs, being criticized by someone respondent was dating because of drinking or drug use, or getting into trouble with the police because of substance use.



PART 4

Comparisons and Conclusions

Chapter 14. Comparisons Between Adolescent and Adult Gambling

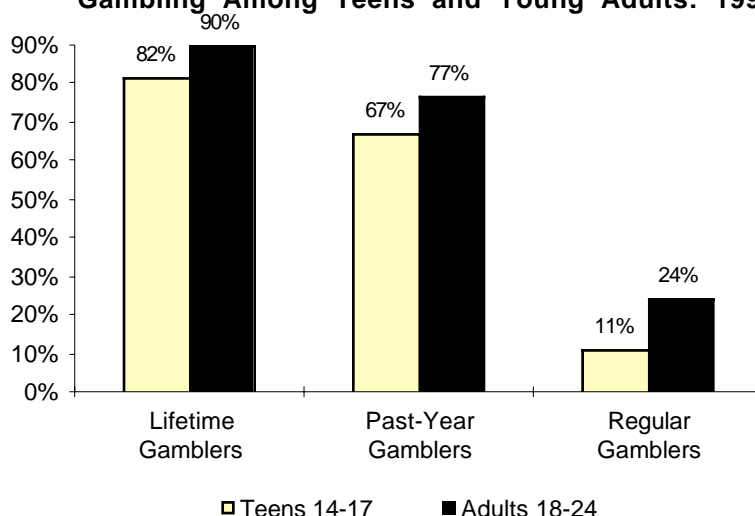
A question frequently asked is: To what extent does teenage behavior carry over into adulthood? The teen years are often times of experimentation with risky behavior; however, in most cases, this behavior ceases once a person reaches adulthood. However, early involvement in potentially addictive behaviors is often a strong predictor of later problems. For instance, adult problem gamblers typically report having begun gambling at an earlier age than adults who gamble without problems, and adult substance abusers report earlier first use of alcohol or drugs than other users. Although it cannot be determined which teens with problems will go on to have problems in adulthood and which ones will “grow out of” their behavior, it is instructive to compare the characteristics of teen and adult

gamblers to see the degree to which teen behavior changes or doesn't change once the line is crossed into adulthood.

Although the questionnaires used in the adult and teen surveys were somewhat different, adults and teens can be compared on several dimensions of gambling. In the following comparisons, adolescent gamblers are compared with adults who were surveyed at the same time, in spring 1995. The

comparison is limited to adults aged 18 through 24 in order to have a reference group closest in age to the teens. Interest is in what happens to teens' gambling behavior immediately or soon after reaching adulthood. The teens and young adults were similar in gender, race/ethnicity, and regional distribution, so no weighting was necessary in order to compare their behavior. It must be kept in mind that this is not a true longitudinal look at individu-

Figure 14.1. Prevalence and Recency of Gambling Among Teens and Young Adults: 1995



als as they pass from their teens to adulthood, but rather a look at two cross-sections of the population. Current teenagers may behave differently when they enter their twenties than do young adults today.

Prevalence of Gambling

As shown in Figure 14.1, in 1995, about 82 percent of teens and 90 percent of adults aged 18 through 24 had ever bet for money in their lifetimes. About 67 percent of teens and 77 percent of adults had bet during the past year, and 11 percent of teens as compared to 24 percent of adults were regular (weekly) gamblers.

In the 1992 survey, teens gambled approximately as much as young adults. The fact that more adults than youth have ever gambled in 1995 may reflect the fact that the lottery affected adult gambling rates much more than it did teen gambling.

On most of the specific activities that were asked about comparably in both surveys, a higher percentage of adults than adolescents had gambled. However, teens had gambled more than adults on sports events with friends and they had gambled about as much as

adults on games of skill.

Problem Gambling

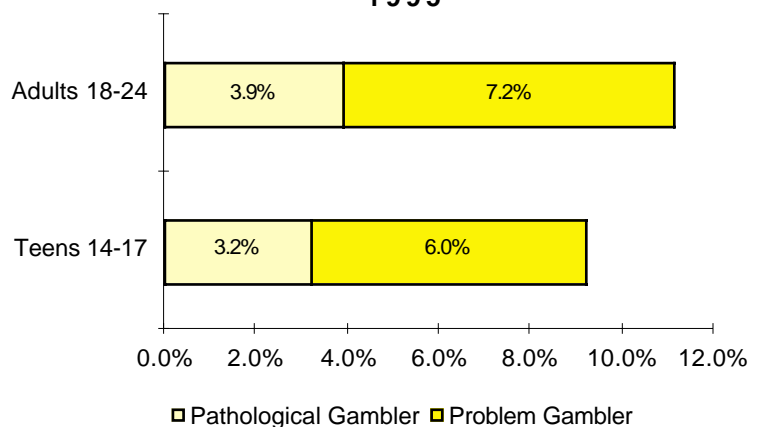
The adult survey used the SOGS for assessing problem gambling, whereas the teen survey used a multifactor method. However, since the SOGS questions were the basis for assessing teen problem gambling, a SOGS score for teens can be derived in the same way as for adults. The SOGS classification of “probable pathological gambler” corresponds roughly to the multifactor method’s “problem gambler” and represents the most seriously troubled gamblers. The SOGS classification of “problem gambler” corresponds approximately to the multifactor method’s “at-risk gambler” and designates gamblers with a few problems or risk factors for de-

veloping problems.

Using the SOGS, it was estimated that 3.9 percent of Texas adults aged 18 through 24 were lifetime pathological gamblers and another 7.2 percent were lifetime problem gamblers (Figure 14.2). Using the same criteria, 3.2 percent of adolescents would be classified as lifetime pathological gamblers and another 6.0 percent as problem gamblers. Teens were therefore slightly less likely than young adults to be problem or pathological gamblers.

A comparison of adult and teen gamblers who have had any gambling problems (that is, lifetime problem and pathological gamblers combined) reveals no significant differences in gender, race/ethnicity or region of residence. However, teen prob-

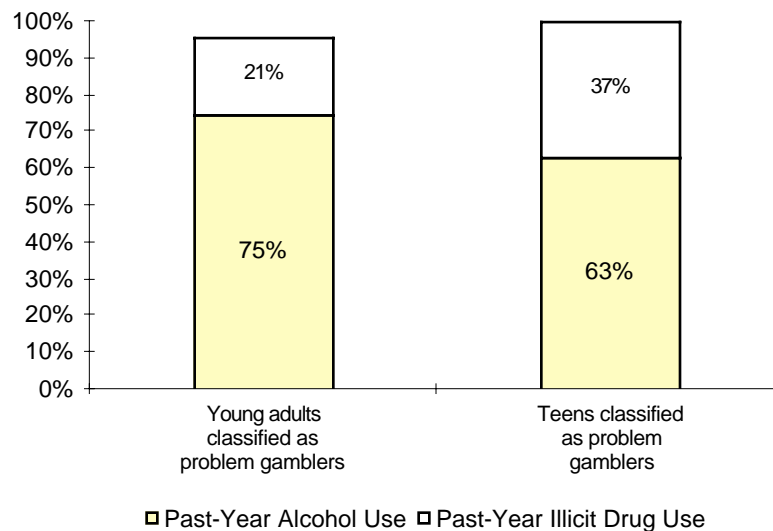
Figure 14.2. Problem and Pathological Gambling Among Young Adults and Teens: 1995



lem or pathological gamblers are more likely to say that their friends gambled than were young adults with gambling problems: 60 percent of teens said that most of their friends also gambled, while this was true for only 35 percent of young adults. Apparently, gambling is more of a way of socializing for adolescents than for adults, even among those who gamble problematically.

In terms of substance use behavior, among both teens and adults, problem gamblers were more likely than other gamblers to have used illicit drugs in the past year and to report substance-related problems. About 63 percent of teens and 75 percent of young adults with gambling problems had used alcohol during the past year; however, more teens (37 percent) than young adults (21 percent) had used illicit drugs.

Figure 14.3. Past-Year Substance Use Among Young Adult and Teen Problem Gamblers: 1995



Chapter 15. Summary and Conclusions

Even before the Texas Lottery, a majority of teens were betting on one thing or another, and that a small, but not negligible, percentage had already experienced potentially serious gambling problems or displayed risk behavior for problems.

Although gambling prevalence has barely changed since 1992, when 66 percent of teens had gambled in the past year, as compared to 67 percent in 1995, the rate of problem and at-risk gambling among teens has apparently declined (Figure 15.1). In 1992, almost 17 percent of teens could be classified as problem or at-risk gamblers, while by 1995, this percentage had declined to about 12 percent.

At the same time, the characteristics of at-risk and problem gamblers has changed somewhat. Whereas in 1992, problem gambling was predominantly found among males and racial/ethnic

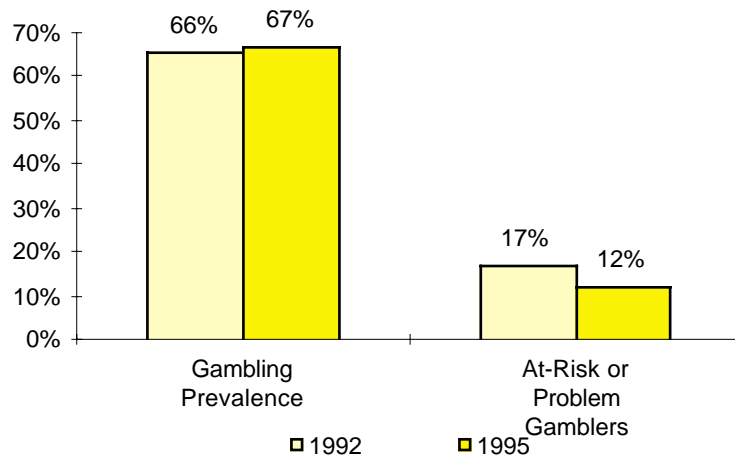
minorities, increasingly, females and Anglo teens are developing gambling problems. This parallels findings from the adult survey, which also indicated that problem gambling was increasingly found among women and Anglo adults.

While the advent of the Texas Lottery had a large impact on adult gambling prevalence, its effect was not as strongly felt among teens. This is understandable, since minors under the age of 18 cannot legally purchase lot-

tery tickets. Nevertheless, a substantial proportion of teens (34 percent) said they had played the lottery. Among them, only one-quarter said that an adult had bought the ticket(s) for them.

Teens who bet on the lottery were about equally as likely to have gambling problems as those who bet on slot machines, bingo, horse or greyhound racing, sports with friends, or card, dice and board games with family or friends (18 to 22 percent). However, problem and at-risk

Figure 15.1. Prevalence of Gambling and Gambling Problems Among Texas Teens: 1992 and 1995



gamblers were less likely than other bettors to say that the lottery was their favorite activity.

Another source of increased gambling opportunities over the past three years has been the growth of casino gambling and truckstop arcades with slot and video gaming machines in neighboring states, particularly Louisiana. However, these were less likely to be seriously implicated in teens' problem gambling, since it is presumably somewhat difficult for teens to travel out of state and to gamble without their parents' supervision. Teens who had gambled on gaming machines were no more likely than teens who had gambled on a wide variety of other activities to be problem gamblers. About one-quarter of the teens who had gambled on gaming machines had gambled out of state in the past year; however, these teens were no more likely to have gambling problems than teens who did not leave the state. A somewhat higher proportion of teens who had bet in commercial establishments, such as casinos and card parlors, were at-risk or problem gamblers (about 35 percent). While more than half of teens who had bet in these places

These findings suggest that neither the Texas Lottery nor the increased availability of casinos and gaming machines in neighboring states has had much impact on the prevalence of gambling or of problem gambling among Texas teens.

had traveled out of state to do so, again those who had gambled out of state were no more likely than those who had gambled in-state to have gambling problems.

These findings suggest that neither the Texas Lottery nor the increased availability of casinos and gaming machines in neighboring states has had much impact on the prevalence of gambling or of problem gambling among Texas teens. Indeed, problem gambling has actually declined among youth.

A recent study of adolescent gambling in Minnesota lends some support to these findings.¹ Following 532 teens over one-and-a-half years, during which time a

state lottery became fully functional, that study found that increases in gambling on the lottery were balanced by decreases in other forms of gambling, so that there was a shift in activity preferences but no increase in gambling overall. The increase in lottery and casino betting was proportionately larger among teens who attained legal age during that period than among teens who were underage, suggesting that youth tended to wait until they were of legal age to participate in those forms of gambling. In addition, the Minnesota study also found no change in the amount of problem gambling from before the lottery to after.

However, despite the apparent decline in problem gambling in Texas over the past few years, the absolute number of youth currently in trouble with gambling cannot be ignored. Some 26,200 Texas youths currently have serious gambling-related problems that probably need some intervention or treatment at this time. These problems include loss of control over their gambling, interference with school and relationships, using money for gambling that was intended for other purposes, and obtaining money in

Left unrecognized and untreated, co-occurring disorders can lead to increased dysfunctionality and be a trigger to relapse, even if one disorder is apparently under control.

some illegal way. This means that a sizeable number of young people will be heading into adulthood with a potential gambling addiction.

In addition to these youth, another almost 112,700 teens can be considered at risk of developing more serious problems, because they currently exhibit some problems or gamble frequently or spend a relatively high amount of money gambling. These teens could benefit from education and prevention programs that attempt to keep their problem behavior from escalating.

Since its inception in 1992, at the start of the Lottery, the Texas Council on Problem and Compulsive Gambling has provided information, crisis counseling and referrals to treatment to some 12,000 individuals. In addition, it has made educational presentations at nu-

merous community groups and schools. It is very possible that increased awareness of the potential problems that can result from gambling lies behind some of the decrease in problems observed over the past three years.

While this study found that over 26,000 youths have serious current gambling problems, it is likely that, even if treatment opportunities were available, not all teens in need would avail themselves of them; after all, two-thirds of teens identified as problem gamblers did not recognize or admit, when asked directly, that they had ever had a problem with betting money or gambling. Furthermore, not all teens who would be interested in treatment would be eligible for publicly funded treatment programs because of high family income. Making the assumption that about a third of problem gamblers would be motivated for treatment and a third of those would be eligible for public programs, we estimate that there is a need to

serve about 2400 Texas teenagers in publicly-funded gambling treatment programs. *All teens could benefit from education programs about compulsive gambling in their schools or communities*, just as all should receive preventive education about alcohol, tobacco and other drugs. Not all teens currently display risk factors for problem gambling, but with the high rate of gambling involvement among youth, there is the potential for developing problems or for having friends who do.

The significant incidence of multiple problem behavior also needs to be considered. Table 15.1 shows the percentage of teens who reported gambling problems, alcohol problems and/or drug problems in this survey. Close to 8 percent of teens had a gambling problem only and another 4 percent had

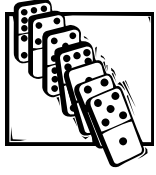
Table 15.1. Lifetime Gambling, Alcohol, and Drug Problems Among Texas Teens: 1995

None	75.2%
Single Problem	18.2%
Gambling Only	7.8%
Alcohol Only	7.9%
Drugs Only	2.5%
Dual Problem	5.0%
Gambling and Alcohol	1.9%
Gambling and Drugs	0.8%
Alcohol and Drugs	2.3%
Triple Problem	1.7%

problems with gambling and alcohol and/or drugs. Left unrecognized and untreated, co-occurring disorders can lead to increased dysfunctionality and be a trigger to relapse, even if one disorder is apparently under control. It is recommended that all professionals who serve youth with health or mental health needs—doctors and nurses, mental health counselors, substance abuse treatment personnel, school counselors, family therapists and juvenile justice system personnel, for example—be aware of, and screen for, potential problem gambling behavior.

Endnotes

- ¹ Winters, R. D. Stinchfield, and L. G. Kim, “Monitoring Adolescent Gambling in Minnesota,” *Journal of Gambling Studies*, 11(2): 165-183, 1995.



APPENDIX A
Prevalence and Recency of Gambling
Among Texas Adults: 1995

Table A.1. Prevalence and Recency of Gambling Among Texas Adults: 1995

	Ever Bet On	Past Year Regularly	Past Year Not Regularly	Not Past Year	Never Bet On
Lottery	73.4%	23.5%	35.1%	14.7%	26.6%
Adults 18-24	77.7%	17.1%	48.0%	12.7%	22.3%
Adults 25-34	82.0%	22.0%	44.1%	15.9%	18.0%
Adults 35 & older	69.0%	25.7%	28.6%	14.8%	31.0%
Cards/dice at casino	26.5%	**	12.4%	13.7%	73.5%
Adults 18-24	17.2%	0.7%	13.0%	3.5%	82.8%
Adults 25-34	28.4%	**	15.7%	12.5%	71.6%
Adults 35 & older	28.1%	**	11.0%	16.7%	71.9%
Games with family/friends	24.6%	1.6%	11.7%	11.3%	75.4%
Adults 18-24	38.4%	3.3%	25.1%	9.9%	61.6%
Adults 25-34	27.2%	1.7%	14.8%	10.7%	72.8%
Adults 35 & older	20.3%	1.1%	7.3%	11.9%	79.7%
Slot/videopoker	42.3%	0.6%	18.5%	23.1%	57.7%
Adults 18-24	29.3%	1.2%	18.9%	9.2%	70.7%
Adults 25-34	43.9%	0.6%	22.4%	20.8%	56.1%
Adults 35 & older	44.8%	0.5%	17.0%	27.3%	55.2%
Bingo	28.9%	1.6%	8.1%	19.2%	71.1%
Adults 18-24	26.4%	1.9%	11.2%	13.3%	73.6%
Adults 25-34	30.3%	1.3%	9.2%	19.8%	69.7%
Adults 35 & older	29.0%	1.6%	6.9%	20.5%	71.0%
Speculative investments	11.7%	0.8%	6.0%	4.9%	88.3%
Adults 18-24	5.2%	0.8%	2.5%	1.9%	94.8%
Adults 25-34	11.6%	1.5%	6.7%	3.4%	88.4%
Adults 35 & older	13.4%	0.6%	6.6%	6.2%	86.6%
Horse/greyhound racing	30.0%	**	9.5%	20.1%	70.0%
Adults 18-24	20.3%	**	9.3%	10.6%	79.7%
Adults 25-34	30.6%	**	12.6%	17.9%	69.4%
Adults 35 & older	32.1%	0.5%	8.4%	23.2%	67.9%
Games of skill	18.2%	2.1%	8.5%	7.6%	81.8%
Adults 18-24	29.7%	5.5%	18.0%	6.1%	70.3%
Adults 25-34	20.8%	2.2%	11.2%	7.4%	79.2%
Adults 35 & older	14.4%	1.3%	5.2%	8.0%	85.6%
Bets with friends	37.2%	2.1%	20.2%	14.9%	62.8%
Adults 18-24	40.7%	3.9%	29.4%	7.4%	59.3%
Adults 25-34	42.4%	2.1%	26.8%	13.5%	57.6%
Adults 35 & older	34.4%	1.6%	15.5%	17.2%	65.6%
Dog/cock fights	2.4%	**	0.6%	1.8%	97.6%
Adults 18-24	2.9%	**	1.1%	1.7%	97.1%
Adults 25-34	2.6%	**	0.8%	1.8%	97.4%
Adults 35 & older	2.3%	**	**	1.9%	97.7%
Games at card parlor	2.6%	**	0.9%	1.6%	97.4%
Adults 18-24	3.1%	**	1.8%	0.8%	96.9%
Adults 25-34	2.2%	**	0.7%	1.4%	97.8%
Adults 35 & older	2.7%	**	0.8%	1.8%	97.3%
Sports with bookie	4.9%	**	1.9%	2.7%	95.1%
Adults 18-24	5.1%	0.5%	2.4%	2.2%	94.9%
Adults 25-34	5.6%	0.6%	2.5%	2.5%	94.4%
Adults 35 & older	4.6%	**	1.5%	2.9%	95.4%
Other	0.7%	**	**	**	99.3%
Adults 18-24	1.3%	**	0.8%	**	98.7%
Adults 25-34	0.8%	**	**	**	99.2%
Adults 35 & older	0.5%	**	**	**	99.5%
Any activity	86.8%	26.9%	40.8%	19.2%	13.2%
Adults 18-24	90.0%	23.9%	53.5%	12.6%	10.0%
Adults 25-34	92.4%	25.5%	51.0%	15.9%	7.6%
Adults 35 & older	83.9%	28.1%	33.8%	22.1%	16.1%

** Less than 0.5%

Maximum 95% confidence limit for all adults = $\pm 1.4\%$

Table A.2. Prevalence and Recency of Gambling Among Texas Adult Males: 1995

	Ever Bet On	Past Year Regularly	Past Year Not Regularly	Not Past Year	Never Bet On
Lottery	75.5%	27.1%	34.6%	13.7%	24.5%
Adults 18-24	76.5%	19.8%	45.1%	11.6%	23.5%
Adults 25-34	82.6%	24.3%	43.7%	14.6%	17.4%
Adults 35 & older	72.5%	29.9%	28.6%	13.9%	27.5%
Cards/dice at casino	31.2%	0.6%	14.5%	16.1%	68.8%
Adults 18-24	19.1%	1.1%	13.8%	4.2%	80.9%
Adults 25-34	30.5%	**	16.0%	14.0%	69.5%
Adults 35 & older	34.5%	0.6%	14.1%	19.8%	65.5%
Games with family/friends	30.2%	2.0%	14.2%	14.0%	69.8%
Adults 18-24	47.2%	5.7%	32.0%	9.5%	52.8%
Adults 25-34	30.6%	1.4%	17.7%	11.4%	69.4%
Adults 35 & older	25.9%	1.3%	8.5%	16.1%	74.1%
Slot machines/videopoker	44.6%	0.6%	19.8%	24.2%	55.4%
Adults 18-24	28.5%	0.8%	18.0%	9.6%	71.5%
Adults 25-34	43.5%	**	22.7%	20.4%	56.5%
Adults 35 & older	49.1%	0.6%	19.2%	29.3%	50.9%
Bingo	26.5%	1.1%	6.9%	18.6%	73.5%
Adults 18-24	23.6%	1.1%	9.9%	12.6%	76.4%
Adults 25-34	25.9%	0.8%	8.2%	16.8%	74.1%
Adults 35 & older	27.5%	1.2%	5.6%	20.8%	72.5%
Speculative investments	15.6%	1.2%	7.8%	6.6%	84.4%
Adults 18-24	7.2%	1.5%	3.5%	2.1%	92.8%
Adults 25-34	12.6%	1.6%	7.0%	4.0%	87.4%
Adults 35 & older	18.8%	1.0%	9.2%	8.6%	81.2%
Horse/greyhound racing	32.7%	0.6%	11.1%	21.1%	67.3%
Adults 18-24	22.7%	0.7%	10.1%	11.8%	77.3%
Adults 25-34	31.5%	**	13.4%	17.9%	68.5%
Adults 35 & older	35.7%	0.7%	10.5%	24.5%	64.3%
Games of skill	27.4%	3.4%	12.9%	11.1%	72.6%
Adults 18-24	42.1%	8.6%	26.3%	7.3%	57.9%
Adults 25-34	30.3%	3.4%	16.1%	10.8%	69.7%
Adults 35 & older	22.6%	2.1%	8.4%	12.1%	77.4%
Bets with friends	46.6%	3.3%	25.1%	18.2%	53.4%
Adults 18-24	55.0%	7.0%	38.2%	9.9%	45.0%
Adults 25-34	52.4%	3.4%	33.1%	15.9%	47.6%
Adults 35 & older	42.3%	2.4%	18.8%	21.1%	57.7%
Dog/cock fights	3.5%	**	0.8%	2.6%	96.5%
Adults 18-24	4.8%	**	1.6%	2.9%	95.2%
Adults 25-34	3.6%	**	1.4%	2.1%	96.4%
Adults 35 & older	3.2%	**	**	2.8%	96.8%
Games at card parlor	4.4%	**	1.4%	2.7%	95.6%
Adults 18-24	4.5%	**	2.6%	1.4%	95.5%
Adults 25-34	3.4%	**	0.9%	2.3%	96.6%
Adults 35 & older	4.7%	**	1.4%	3.1%	95.3%
Sports with bookie	7.9%	0.6%	2.9%	4.5%	92.1%
Adults 18-24	8.2%	1.0%	4.1%	3.0%	91.8%
Adults 25-34	8.3%	0.9%	3.8%	3.6%	91.7%
Adults 35 & older	7.7%	**	2.2%	5.2%	92.3%
Other	0.7%	**	**	**	99.3%
Adults 18-24	1.0%	**	0.7%	**	99.0%
Adults 25-34	0.7%	**	**	**	99.3%
Adults 35 & older	0.6%	**	**	**	99.4%
Any activity	90.0%	31.8%	40.5%	17.7%	10.0%
Adults 18-24	91.7%	29.7%	51.2%	10.8%	8.3%
Adults 25-34	92.9%	29.0%	51.5%	12.3%	7.1%
Adults 35 & older	88.6%	33.3%	33.8%	21.5%	11.4%

** Less than 0.5%

Maximum 95% confidence limit for all male adults = $\pm 2.1\%$

Maximum 95% confidence limit for age category = $\pm 5.5\%$

Table A3. Prevalence and Recency of Gambling Among Texas Adult Females: 1995

	Ever Bet On	Past Year, Regularly	Past Year, Not Regularly	Not Past Year	Never Bet On
Lottery	71.5%	20.3%	35.6%	15.6%	28.5%
Adults 18-24	79.0%	14.2%	51.0%	13.8%	21.0%
Adults 25-34	81.3%	19.7%	44.5%	17.2%	18.7%
Adults 35 & older	66.0%	22.0%	28.5%	15.5%	34.0%
Cards/dice at casino	22.3%	**	10.5%	11.6%	77.7%
Adults 18-24	15.3%	**	12.1%	2.9%	84.7%
Adults 25-34	26.3%	**	15.4%	11.0%	73.7%
Adults 35 & older	22.4%	**	8.2%	13.9%	77.6%
Games with family/friends	19.4%	1.2%	9.3%	8.9%	80.6%
Adults 18-24	29.2%	0.9%	17.9%	10.4%	70.8%
Adults 25-34	23.9%	2.0%	11.9%	10.1%	76.1%
Adults 35 & older	15.3%	0.9%	6.2%	8.2%	84.7%
Slot machines/videopoker	40.2%	0.7%	17.4%	22.1%	59.8%
Adults 18-24	30.3%	1.7%	19.8%	8.8%	69.7%
Adults 25-34	44.3%	0.9%	22.2%	21.2%	55.7%
Adults 35 & older	41.1%	**	15.0%	25.6%	58.9%
Bingo	31.2%	2.1%	9.3%	19.9%	68.8%
Adults 18-24	29.3%	2.7%	12.6%	14.1%	70.7%
Adults 25-34	34.9%	1.9%	10.3%	22.7%	65.1%
Adults 35 & older	30.3%	2.0%	8.1%	20.2%	69.7%
Speculative investments	8.2%	**	4.4%	3.4%	91.8%
Adults 18-24	3.2%	**	1.4%	1.7%	96.8%
Adults 25-34	10.7%	1.4%	6.5%	2.7%	89.3%
Adults 35 & older	8.6%	**	4.3%	4.1%	91.4%
Horse/greyhound racing	27.4%	**	8.1%	19.1%	72.6%
Adults 18-24	17.9%	**	8.4%	9.5%	82.1%
Adults 25-34	29.6%	**	11.8%	17.8%	70.4%
Adults 35 & older	29.0%	**	6.6%	22.0%	71.0%
Games of skill	9.5%	0.9%	4.3%	4.3%	90.5%
Adults 18-24	16.8%	2.4%	9.5%	5.0%	83.2%
Adults 25-34	11.1%	0.9%	6.3%	3.9%	88.9%
Adults 35 & older	7.2%	0.6%	2.2%	4.3%	92.8%
Bets with friends/family	28.3%	0.8%	15.6%	11.9%	71.7%
Adults 18-24	25.9%	0.6%	20.4%	4.9%	74.1%
Adults 25-34	32.3%	0.8%	20.3%	11.1%	67.7%
Adults 35 & older	27.3%	0.9%	12.6%	13.8%	72.7%
Dog/cock fights	1.4%	**	**	1.0%	98.6%
Adults 18-24	0.9%	**	0.5%	**	99.1%
Adults 25-34	1.6%	**	**	1.4%	98.4%
Adults 35 & older	1.5%	**	**	1.0%	98.5%
Games at card parlor	1.1%	**	**	0.6%	98.9%
Adults 18-24	1.6%	**	0.9%	**	98.4%
Adults 25-34	1.1%	**	0.6%	**	98.9%
Adults 35 & older	0.9%	**	**	0.7%	99.1%
Sports with bookie	2.1%	**	0.9%	1.1%	97.9%
Adults 18-24	2.0%	**	0.6%	1.4%	98.0%
Adults 25-34	2.9%	**	1.3%	1.4%	97.1%
Adults 35 & older	1.9%	**	0.9%	0.9%	98.1%
Other	0.7%	**	**	**	99.3%
Adults 18-24	1.7%	**	0.8%	0.8%	98.3%
Adults 25-34	0.8%	**	0.7%	**	99.2%
Adults 35 & older	**	**	**	**	99.6%
Any activity	83.9%	22.3%	41.0%	20.6%	16.1%
Adults 18-24	88.3%	17.9%	55.9%	14.5%	11.7%
Adults 25-34	92.0%	22.0%	50.5%	19.5%	8.0%
Adults 35 & older	79.8%	23.5%	33.8%	22.6%	20.2%

** Less than 0.5%

Maximum 95% confidence limit for all adult females = $\pm 1.9\%$

Maximum 95% confidence limit for age category = $\pm 5.5\%$

Table A.4. Prevalence and Recency of Gambling Among Texas Adult Anglos: 1995

	Ever Bet On	Past Year, Regularly	Past Year, Not Regularly	Not Past Year	Never Bet On
Lottery	73.1%	21.9%	37.1%	14.1%	26.9%
Adults 18-24	83.9%	15.2%	57.0%	11.8%	16.1%
Adults 25-34	79.6%	18.4%	46.3%	14.9%	20.4%
Adults 35 & older	67.9%	24.8%	28.8%	14.3%	32.1%
Cards/dice at casino	31.4%	**	14.6%	16.4%	68.6%
Adults 18-24	21.9%	**	17.9%	3.8%	78.1%
Adults 25-34	34.9%	**	17.9%	16.7%	65.1%
Adults 35 & older	32.5%	0.5%	12.6%	19.3%	67.5%
Games with family/friends	28.2%	1.4%	13.1%	13.7%	71.8%
Adults 18-24	40.9%	1.7%	26.9%	12.3%	59.1%
Adults 25-34	32.7%	2.1%	16.8%	13.8%	67.3%
Adults 35 & older	23.4%	1.1%	8.2%	14.0%	76.6%
Slot machines/videopoker	48.9%	0.7%	21.0%	27.3%	51.1%
Adults 18-24	37.0%	1.7%	24.7%	10.6%	63.0%
Adults 25-34	51.9%	0.5%	25.0%	26.4%	48.1%
Adults 35 & older	50.7%	**	18.5%	31.7%	49.3%
Bingo	29.2%	1.1%	7.2%	20.8%	70.8%
Adults 18-24	24.9%	1.8%	10.6%	12.6%	75.1%
Adults 25-34	31.3%	1.0%	7.3%	23.0%	68.7%
Adults 35 & older	29.5%	1.0%	6.4%	22.1%	70.5%
Speculative investments	14.2%	1.1%	6.9%	6.1%	85.8%
Adults 18-24	6.3%	1.2%	3.0%	2.0%	93.7%
Adults 25-34	14.5%	2.1%	7.7%	4.8%	85.5%
Adults 35 & older	16.0%	0.8%	7.6%	7.6%	84.0%
Horse/greyhound racing	36.6%	**	11.4%	24.8%	63.4%
Adults 18-24	26.7%	0.6%	11.7%	14.4%	73.3%
Adults 25-34	39.6%	**	15.3%	24.3%	60.4%
Adults 35 & older	37.9%	**	9.9%	27.6%	62.1%
Games of skill	21.3%	2.4%	9.8%	9.2%	78.7%
Adults 18-24	30.9%	5.7%	18.6%	6.6%	69.1%
Adults 25-34	26.3%	2.6%	13.8%	9.9%	73.7%
Adults 35 & older	17.1%	1.5%	6.0%	9.5%	82.9%
Bets with friends	41.2%	1.7%	22.4%	17.1%	58.8%
Adults 18-24	44.8%	3.5%	33.5%	7.9%	55.2%
Adults 25-34	49.2%	1.5%	31.1%	16.5%	50.8%
Adults 35 & older	37.4%	1.4%	16.4%	19.6%	62.6%
Dog/cock fights	2.1%	**	**	1.6%	97.9%
Adults 18-24	1.8%	**	1.1%	0.7%	98.2%
Adults 25-34	1.3%	**	**	1.0%	98.7%
Adults 35 & older	2.4%	**	**	2.1%	97.6%
Games at card parlor	2.8%	**	0.9%	1.8%	97.2%
Adults 18-24	3.3%	**	1.9%	1.2%	96.7%
Adults 25-34	2.1%	**	0.6%	1.4%	97.9%
Adults 35 & older	3.0%	**	0.8%	2.1%	97.0%
Sports with bookie	5.1%	**	1.9%	3.0%	94.9%
Adults 18-24	4.7%	**	2.7%	1.9%	95.3%
Adults 25-34	6.2%	**	2.9%	2.8%	93.8%
Adults 35 & older	4.8%	**	1.4%	3.4%	95.2%
Other	0.8%	**	**	**	99.2%
Adults 18-24	1.8%	**	1.1%	0.8%	98.2%
Adults 25-34	0.7%	**	**	**	99.3%
Adults 35 & older	0.5%	**	**	**	99.5%
Any activity	88.3%	25.2%	43.4%	19.7%	11.7%
Adults 18-24	93.2%	21.3%	60.4%	11.5%	6.8%
Adults 25-34	93.6%	22.7%	54.0%	16.9%	6.4%
Adults 35 & older	85.2%	27.2%	35.2%	22.8%	14.8%

** Less than 0.5%

Maximum 95% confidence limit for all adult Anglos = ±1.8%

Maximum 95% confidence limit for age category = ±5.8%

Table A.5. Prevalence and Recency of Gambling Among Texas Adult African Americans: 1995

	Ever Bet On	Past Year, Regularly	Past Year, Not Regularly	Not Past Year	Never Bet On
Lottery	71.6%	21.6%	33.0%	16.9%	28.4%
Adults 18-24	63.0%	14.3%	32.4%	16.4%	37.0%
Adults 25-34	79.5%	21.6%	41.2%	16.8%	20.5%
Adults 35 & older	70.7%	23.5%	30.1%	17.1%	29.3%
Cards/dice at casino	21.3%	**	12.4%	8.4%	78.7%
Adults 18-24	16.1%	1.4%	10.5%	4.2%	83.9%
Adults 25-34	27.4%	**	18.7%	8.8%	72.6%
Adults 35 & older	20.2%	**	10.5%	9.2%	79.8%
Games with family/friends	18.5%	2.5%	9.1%	7.0%	81.5%
Adults 18-24	29.9%	6.0%	16.7%	7.2%	70.1%
Adults 25-34	21.9%	1.7%	12.1%	8.1%	78.1%
Adults 35 & older	14.4%	1.9%	6.0%	6.5%	85.6%
Slot machines/videopoker	34.5%	0.9%	19.8%	13.9%	65.5%
Adults 18-24	28.0%	1.3%	16.7%	10.0%	72.0%
Adults 25-34	39.5%	1.2%	25.3%	13.0%	60.5%
Adults 35 & older	34.3%	0.7%	18.4%	15.1%	65.7%
Bingo	25.2%	2.0%	8.8%	14.4%	74.8%
Adults 18-24	23.6%	2.2%	10.7%	10.8%	76.4%
Adults 25-34	28.7%	1.6%	11.5%	15.7%	71.3%
Adults 35 & older	24.2%	2.1%	7.3%	14.8%	75.8%
Speculative investments	8.4%	**	5.3%	2.7%	91.6%
Adults 18-24	3.8%	**	2.5%	1.3%	96.2%
Adults 25-34	12.0%	0.8%	6.5%	4.7%	88.0%
Adults 35 & older	8.1%	**	5.5%	2.4%	91.9%
Horse/greyhound racing	17.1%	**	4.7%	12.0%	82.9%
Adults 18-24	8.6%	**	4.0%	4.3%	91.4%
Adults 25-34	19.2%	**	6.1%	12.7%	80.8%
Adults 35 & older	18.4%	**	4.3%	13.6%	81.6%
Games of skill	12.0%	1.6%	4.8%	5.6%	88.0%
Adults 18-24	24.7%	6.2%	11.5%	7.0%	75.3%
Adults 25-34	13.9%	1.9%	7.3%	4.7%	86.1%
Adults 35 & older	8.1%	**	2.2%	5.5%	91.9%
Bets with friends	30.5%	2.6%	16.0%	11.9%	69.5%
Adults 18-24	30.0%	3.3%	18.5%	8.3%	70.0%
Adults 25-34	31.6%	2.3%	18.9%	10.4%	68.4%
Adults 35 & older	30.1%	2.5%	14.4%	13.3%	69.9%
Dog/cock fights	1.8%	**	0.5%	1.1%	98.2%
Adults 18-24	2.3%	**	**	2.0%	97.7%
Adults 25-34	2.8%	**	1.2%	1.1%	97.2%
Adults 35 & older	1.2%	**	**	0.9%	98.8%
Games at card parlor	3.9%	**	1.2%	2.2%	96.1%
Adults 18-24	6.7%	0.9%	4.4%	1.4%	93.3%
Adults 25-34	4.6%	0.6%	1.3%	2.7%	95.4%
Adults 35 & older	3.0%	**	**	2.2%	97.0%
Sports with bookie	4.9%	**	1.9%	2.6%	95.1%
Adults 18-24	5.8%	0.8%	0.8%	4.2%	94.2%
Adults 25-34	5.1%	0.9%	1.8%	2.4%	94.9%
Adults 35 & older	4.7%	**	2.2%	2.3%	95.3%
Other	**	**	**	**	99.6%
Adults 18-24	0.6%	**	0.6%	**	99.4%
Adults 25-34	**	**	**	**	99.8%
Adults 35 & older	**	**	**	**	99.6%
Any activity	81.8%	24.5%	38.0%	19.3%	18.2%
Adults 18-24	81.7%	20.9%	43.8%	17.0%	18.3%
Adults 25-34	88.0%	24.7%	47.6%	15.7%	12.0%
Adults 35 & older	79.5%	25.3%	32.9%	21.2%	20.5%

** Less than 0.5%

Maximum 95% confidence limit for all African-American adults =±3.0%

Maximum 95% confidence limit for age category = ±6.5%

Table A.6. Prevalence and Recency of Gambling Among Texas Adult Hispanics: 1995

	Ever Bet On	Past Year, Regularly	Past Year, Not Regularly	Not Past Year	Never Bet On
Lottery	76.5%	28.9%	32.3%	15.3%	23.5%
Adults 18-24	74.6%	20.3%	41.3%	13.0%	25.4%
Adults 25-34	88.5%	31.0%	39.6%	17.9%	11.5%
Adults 35 & older	72.4%	30.3%	27.3%	14.8%	27.6%
Cards/dice at casino	14.0%	**	5.7%	8.1%	86.0%
Adults 18-24	8.8%	1.5%	4.4%	2.9%	91.2%
Adults 25-34	14.8%	**	8.6%	6.2%	85.2%
Adults 35 & older	15.0%	**	4.8%	10.0%	85.0%
Games with family/friends	17.3%	1.3%	9.2%	6.8%	82.7%
Adults 18-24	37.8%	5.1%	25.5%	7.2%	62.2%
Adults 25-34	19.1%	1.1%	11.8%	6.2%	80.9%
Adults 35 & older	11.6%	**	4.2%	6.9%	88.4%
Slot/videopoker	26.0%	0.6%	11.1%	14.4%	74.0%
Adults 18-24	16.3%	0.6%	8.8%	7.0%	83.7%
Adults 25-34	28.6%	0.8%	14.5%	13.4%	71.4%
Adults 35 & older	27.5%	0.5%	10.4%	16.5%	72.5%
Bingo	30.2%	3.0%	10.3%	16.9%	69.8%
Adults 18-24	29.5%	2.1%	12.6%	14.8%	70.5%
Adults 25-34	31.6%	1.9%	12.7%	17.0%	68.4%
Adults 35 & older	29.8%	3.7%	8.8%	17.3%	70.2%
Speculative investments	5.0%	**	2.8%	2.1%	95.0%
Adults 18-24	2.7%	**	1.5%	0.7%	97.3%
Adults 25-34	5.1%	**	4.4%	**	94.9%
Adults 35 & older	5.5%	**	2.5%	3.0%	94.5%
Horse/greyhound racing	17.7%	**	6.6%	10.6%	82.3%
Adults 18-24	13.8%	**	6.6%	7.2%	86.2%
Adults 25-34	19.5%	**	11.5%	7.9%	80.5%
Adults 35 & older	17.9%	0.8%	4.8%	12.4%	82.1%
Games of skill	12.4%	1.9%	6.7%	3.9%	87.6%
Adults 18-24	29.4%	5.2%	19.3%	5.0%	70.6%
Adults 25-34	12.8%	1.5%	7.4%	3.9%	87.2%
Adults 35 & older	8.1%	1.2%	3.3%	3.6%	91.9%
Bets with friends	29.3%	2.6%	17.2%	9.5%	70.7%
Adults 18-24	38.5%	3.8%	28.2%	6.5%	61.5%
Adults 25-34	34.9%	3.4%	22.9%	8.6%	65.1%
Adults 35 & older	24.9%	2.0%	12.3%	10.6%	75.1%
Dog/cock fights	3.4%	**	1.0%	2.2%	96.6%
Adults 18-24	5.1%	**	1.6%	3.2%	94.9%
Adults 25-34	5.4%	**	1.5%	3.9%	94.6%
Adults 35 & older	2.3%	**	0.7%	1.4%	97.7%
Games at card parlor	1.3%	**	0.6%	0.7%	98.7%
Adults 18-24	1.3%	0.7%	0.6%	**	98.7%
Adults 25-34	1.4%	**	**	0.9%	98.6%
Adults 35 & older	1.3%	**	0.6%	0.7%	98.7%
Sports with bookie	4.1%	0.6%	1.7%	1.8%	95.9%
Adults 18-24	4.2%	**	2.2%	2.1%	95.8%
Adults 25-34	5.0%	0.7%	2.1%	2.2%	95.0%
Adults 35 & older	3.8%	0.8%	1.5%	1.5%	96.2%
Other	0.8%	**	**	**	99.2%
Adults 18-24	0.8%	**	**	**	99.2%
Adults 25-34	1.3%	**	1.1%	**	98.7%
Adults 35 & older	0.6%	**	**	**	99.4%
Any activity	85.2%	32.5%	34.9%	17.8%	14.8%
Adults 18-24	89.0%	28.7%	47.8%	12.6%	11.0%
Adults 25-34	92.1%	33.2%	43.8%	15.1%	7.9%
Adults 35 & older	81.6%	33.1%	28.4%	20.1%	18.4%

** Less than 0.5%

Maximum 95% confidence limit for all Hispanic adults = ±3.1%

Maximum 95% confidence limit for age category = ±6.6%

Table A.7. Prevalence and Recency of Gambling Among Texas Adults with Incomes of Less than \$20,000: 1995

	Ever Bet On	Past Year Regularly	Past Year Not Regularly	Not Past Year	Never Bet On
Lottery	69.9%	21.6%	31.6%	16.6%	30.1%
Adults 18-24	75.7%	17.3%	43.6%	14.8%	24.3%
Adults 25-34	86.6%	24.4%	41.8%	20.3%	13.4%
Adults 35 & older	62.1%	21.6%	24.9%	15.6%	37.9%
Cards/dice at casino	14.0%	**	5.3%	8.3%	86.0%
Adults 18-24	11.3%	0.7%	7.9%	2.6%	88.7%
Adults 25-34	11.1%	**	5.8%	5.4%	88.9%
Adults 35 & older	15.7%	**	4.4%	10.8%	84.3%
Games with family/friends	18.5%	1.4%	8.6%	8.5%	81.5%
Adults 18-24	36.6%	4.5%	22.8%	9.4%	63.4%
Adults 25-34	22.5%	1.6%	11.0%	10.0%	77.5%
Adults 35 & older	12.5%	0.6%	4.2%	7.7%	87.5%
Slot machines/videopoker	25.9%	0.7%	9.4%	15.8%	74.1%
Adults 18-24	20.0%	1.2%	12.1%	6.8%	80.0%
Adults 25-34	26.9%	1.4%	12.9%	12.7%	73.1%
Adults 35 & older	27.0%	**	7.4%	19.2%	73.0%
Bingo	28.9%	2.5%	9.7%	16.7%	71.1%
Adults 18-24	32.2%	4.1%	14.3%	13.9%	67.8%
Adults 25-34	33.2%	2.0%	12.9%	18.3%	66.8%
Adults 35 & older	26.4%	2.3%	7.3%	16.8%	73.6%
Speculative investments	3.5%	**	1.5%	1.8%	96.5%
Adults 18-24	1.6%	**	1.2%	**	98.4%
Adults 25-34	3.4%	**	2.6%	**	96.6%
Adults 35 & older	4.0%	**	1.2%	2.7%	96.0%
Horse/greyhound racing	15.7%	**	4.6%	10.9%	84.3%
Adults 18-24	12.4%	**	5.1%	7.3%	87.6%
Adults 25-34	18.0%	**	8.4%	9.6%	82.0%
Adults 35 & older	15.7%	**	3.0%	12.3%	84.3%
Games of skill	12.5%	1.2%	6.6%	4.8%	87.5%
Adults 18-24	26.5%	3.3%	18.8%	4.4%	73.5%
Adults 25-34	16.0%	1.7%	8.6%	5.6%	84.0%
Adults 35 & older	7.7%	**	2.8%	4.5%	92.3%
Bets with friends	24.5%	1.2%	12.6%	10.7%	75.5%
Adults 18-24	33.1%	2.5%	22.2%	8.5%	66.9%
Adults 25-34	32.7%	1.8%	20.3%	10.6%	67.3%
Adults 35 & older	19.3%	0.7%	7.3%	11.3%	80.7%
Dog/cock fights	1.8%	**	0.6%	1.3%	98.2%
Adults 18-24	3.4%	**	0.8%	2.6%	96.6%
Adults 25-34	2.6%	**	1.1%	1.5%	97.4%
Adults 35 & older	1.1%	**	**	0.9%	98.9%
Games at card parlor	1.9%	**	0.6%	1.1%	98.1%
Adults 18-24	2.9%	0.7%	1.7%	**	97.1%
Adults 25-34	2.0%	**	**	1.6%	98.0%
Adults 35 & older	1.6%	**	**	1.1%	98.4%
Sports with bookie	3.6%	**	1.3%	2.1%	96.4%
Adults 18-24	5.3%	**	2.4%	2.9%	94.7%
Adults 25-34	5.3%	**	2.2%	2.6%	94.7%
Adults 35 & older	2.5%	**	0.7%	1.8%	97.5%
Other	0.5%	**	**	**	99.5%
Adults 18-24	1.0%	**	0.6%	**	99.0%
Adults 25-34	1.4%	**	1.1%	**	98.6%
Adults 35 & older	**	**	**	**	100.0%
Any activity	82.2%	24.7%	35.2%	22.3%	17.8%
Adults 18-24	90.1%	24.0%	49.9%	16.2%	9.9%
Adults 25-34	93.8%	27.9%	46.9%	18.9%	6.2%
Adults 35 & older	75.8%	23.6%	27.2%	25.1%	24.2%

** Less than 0.5%

Maximum 95% confidence limit for all adult Texans with an income of <\$20,000 = $\pm 2.6\%$

Maximum 95% confidence limit for age category = $\pm 6.7\%$

Table A.8. Prevalence and Recency of Gambling Among Texas Adults with Incomes of \$20,000-\$39,000: 1995

	Ever Bet On	Past Year, Regularly	Past Year, Not Regularly	Not Past Year	Never Bet On
Lottery	76.3%	26.5%	35.7%	14.1%	23.7%
Adults 18-24	82.1%	18.2%	53.9%	10.0%	17.9%
Adults 25-34	84.1%	24.1%	45.2%	14.8%	15.9%
Adults 35 & older	71.9%	29.5%	27.6%	14.8%	28.1%
Cards/dice at casino	25.3%	**	11.7%	13.2%	74.7%
Adults 18-24	20.9%	0.9%	17.3%	2.7%	79.1%
Adults 25-34	27.6%	**	14.5%	13.1%	72.4%
Adults 35 & older	25.5%	**	9.3%	15.8%	74.5%
Games with family/friends	25.9%	1.9%	11.6%	12.4%	74.1%
Adults 18-24	39.2%	4.0%	22.6%	12.6%	60.8%
Adults 25-34	28.9%	1.6%	15.4%	11.9%	71.1%
Adults 35 & older	21.5%	1.4%	7.5%	12.6%	78.5%
Slot machines/videopoker	41.3%	0.6%	17.1%	23.5%	58.7%
Adults 18-24	32.8%	1.6%	21.8%	9.4%	67.2%
Adults 25-34	41.4%	0.8%	18.8%	21.9%	58.6%
Adults 35 & older	43.3%	**	15.3%	27.6%	56.7%
Bingo	30.5%	1.4%	8.4%	20.7%	69.5%
Adults 18-24	24.1%	**	9.0%	14.9%	75.9%
Adults 25-34	31.8%	1.2%	8.8%	21.8%	68.2%
Adults 35 & older	31.5%	1.7%	8.1%	21.7%	68.5%
Speculative investments	9.9%	0.6%	4.7%	4.6%	90.1%
Adults 18-24	6.4%	1.8%	2.7%	2.0%	93.6%
Adults 25-34	10.8%	1.0%	5.8%	3.9%	89.2%
Adults 35 & older	10.5%	**	4.8%	5.6%	89.5%
Horse/greyhound racing	30.2%	**	8.9%	21.0%	69.8%
Adults 18-24	24.7%	**	10.3%	14.4%	75.3%
Adults 25-34	29.0%	**	11.6%	17.1%	71.0%
Adults 35 & older	32.0%	**	7.6%	24.1%	68.0%
Games of skill	17.3%	1.9%	7.7%	7.6%	82.7%
Adults 18-24	28.6%	6.2%	15.8%	6.5%	71.4%
Adults 25-34	20.5%	2.2%	10.9%	7.4%	79.5%
Adults 35 & older	13.3%	0.8%	4.5%	8.0%	86.7%
Bets with friends	38.3%	2.0%	22.0%	14.3%	61.7%
Adults 18-24	49.0%	3.3%	36.6%	9.2%	51.0%
Adults 25-34	42.6%	1.3%	30.3%	11.0%	57.4%
Adults 35 & older	34.0%	1.9%	15.3%	16.8%	66.0%
Dog/cock fights	1.8%	**	**	1.4%	98.2%
Adults 18-24	1.8%	**	**	1.1%	98.2%
Adults 25-34	1.5%	**	0.5%	0.9%	98.5%
Adults 35 & older	1.9%	**	**	1.6%	98.1%
Games at card parlor	3.0%	**	0.9%	1.9%	97.0%
Adults 18-24	2.4%	**	1.3%	0.7%	97.6%
Adults 25-34	2.3%	**	1.0%	1.1%	97.7%
Adults 35 & older	3.4%	**	0.7%	2.5%	96.6%
Sports with bookie	4.3%	**	1.7%	2.3%	95.7%
Adults 18-24	5.0%	**	2.3%	2.7%	95.0%
Adults 25-34	3.9%	**	1.9%	1.8%	96.1%
Adults 35 & older	4.2%	**	1.5%	2.3%	95.8%
Other	0.7%	**	**	**	99.3%
Adults 18-24	1.9%	**	0.5%	1.4%	98.1%
Adults 25-34	0.5%	**	**	**	99.5%
Adults 35 & older	0.5%	**	**	**	99.5%
Any activity	87.8%	29.5%	39.6%	18.7%	12.2%
Adults 18-24	92.3%	25.2%	58.4%	8.7%	7.7%
Adults 25-34	92.6%	27.5%	49.8%	15.3%	7.4%
Adults 35 & older	84.9%	31.4%	31.1%	22.4%	15.1%

** Less than 0.5%

Maximum 95% confidence limit for all Texas adults with incomes between \$20,000 and \$39,999 = ±2.

Maximum 95% confidence limit for age category = ±7.3%

Tables A.9. Prevalence and Recency of Gambling Among Texas Adult with Incomes of \$40,000 and Above: 1995

	Ever Bet On	Past Year, Regularly	Past Year, Not Regularly	Not Past Year	Never Bet On
Lottery	76.8%	24.2%	39.7%	12.8%	23.2%
Adults 18-24	83.0%	15.9%	54.5%	12.6%	17.0%
Adults 25-34	77.9%	19.6%	46.0%	12.3%	22.1%
Adults 35 & older	74.8%	27.9%	33.7%	13.1%	25.2%
Cards/dice at casino	39.1%	**	19.4%	19.2%	60.9%
Adults 18-24	26.0%	**	19.8%	6.1%	74.0%
Adults 25-34	44.4%	0.6%	25.0%	18.7%	55.6%
Adults 35 & older	40.3%	**	17.2%	22.6%	59.7%
Games with family/friends	30.7%	1.6%	15.8%	13.2%	69.3%
Adults 18-24	47.0%	2.1%	35.8%	9.2%	53.0%
Adults 25-34	31.9%	2.3%	18.9%	10.8%	68.1%
Adults 35 & older	26.2%	1.3%	9.8%	15.1%	73.8%
Slot machines/videopoker	57.7%	**	27.9%	29.5%	42.3%
Adults 18-24	42.1%	**	28.3%	13.7%	57.9%
Adults 25-34	63.0%	**	35.6%	27.4%	37.0%
Adults 35 & older	59.6%	0.6%	24.8%	34.2%	40.4%
Bingo	29.8%	1.1%	7.4%	21.2%	70.2%
Adults 18-24	28.1%	1.7%	11.3%	15.1%	71.9%
Adults 25-34	28.3%	1.1%	7.3%	19.9%	71.7%
Adults 35 & older	30.8%	1.0%	6.6%	23.2%	69.2%
Speculative investments	20.2%	1.7%	10.7%	7.7%	79.8%
Adults 18-24	11.1%	1.2%	5.3%	4.7%	88.9%
Adults 25-34	21.0%	3.6%	11.7%	5.7%	79.0%
Adults 35 & older	22.1%	1.2%	11.7%	9.3%	77.9%
Horse/greyhound racing	43.0%	0.6%	14.7%	27.7%	57.0%
Adults 18-24	28.9%	0.5%	14.1%	14.3%	71.1%
Adults 25-34	46.9%	**	18.9%	28.0%	53.1%
Adults 35 & older	45.0%	0.8%	13.2%	30.9%	55.0%
Games of skill	25.0%	3.3%	11.6%	10.1%	75.0%
Adults 18-24	37.6%	7.5%	21.2%	8.9%	62.4%
Adults 25-34	27.2%	3.0%	15.0%	9.2%	72.8%
Adults 35 & older	21.1%	2.4%	8.0%	10.7%	78.9%
Bets with friends	48.8%	3.2%	26.5%	19.1%	51.2%
Adults 18-24	48.1%	5.8%	35.4%	6.9%	51.9%
Adults 25-34	53.5%	3.9%	31.4%	18.3%	46.5%
Adults 35 & older	47.2%	2.3%	22.6%	22.4%	52.8%
Dog/cock fights	3.6%	**	0.9%	2.7%	96.4%
Adults 18-24	2.6%	**	1.7%	0.9%	97.4%
Adults 25-34	4.0%	**	0.8%	3.3%	96.0%
Adults 35 & older	3.7%	**	0.7%	2.9%	96.3%
Games at card parlor	3.4%	**	1.3%	1.9%	96.6%
Adults 18-24	4.4%	**	3.0%	1.2%	95.6%
Adults 25-34	2.8%	**	0.8%	1.8%	97.2%
Adults 35 & older	3.4%	**	1.2%	2.1%	96.6%
Sports with bookie	7.7%	0.7%	2.9%	4.0%	92.3%
Adults 18-24	7.7%	1.9%	3.7%	2.0%	92.3%
Adults 25-34	9.3%	1.4%	3.9%	4.0%	90.7%
Adults 35 & older	7.1%	**	2.4%	4.6%	92.9%
Other	1.0%	**	0.6%	**	99.0%
Adults 18-24	1.7%	**	1.7%	**	98.3%
Adults 25-34	0.8%	**	**	**	99.2%
Adults 35 & older	0.9%	**	**	**	99.1%
Any activity	92.1%	28.4%	48.0%	15.7%	7.9%
Adults 18-24	93.3%	23.7%	58.9%	10.7%	6.7%
Adults 25-34	93.5%	24.2%	57.5%	11.9%	6.5%
Adults 35 & older	91.3%	31.1%	41.8%	18.4%	8.7%

** Less than 0.5%

Maximum 95% confidence limit for all adults with incomes over \$40,000 = $\pm 2.6\%$

Maximum 95% confidence limit for age category = $\pm 8.2\%$

Table A.10. Prevalence and Recency of Gambling Among Texas Adults Who Were Not High School Graduates: 1995

	Ever Bet On	Past Year, Regularly	Past Year, Not Regularly	Not Past Year	Never Bet On
Lottery	68.1%	25.6%	27.0%	15.5%	31.9%
Adults 18-24	72.7%	23.9%	40.6%	8.2%	27.3%
Adults 25-34	88.8%	31.7%	35.6%	21.5%	11.2%
Adults 35 & older	59.2%	23.6%	20.4%	15.1%	40.8%
Cards/dice at casino	11.2%	0.9%	3.7%	6.6%	88.8%
Adults 18-24	6.3%	1.5%	3.2%	1.6%	93.7%
Adults 25-34	9.3%	1.6%	4.4%	3.3%	90.7%
Adults 35 & older	13.2%	**	3.6%	9.1%	86.8%
Games with family/friends	14.8%	2.4%	5.9%	6.5%	85.2%
Adults 18-24	35.1%	8.4%	19.7%	7.0%	64.9%
Adults 25-34	17.3%	3.6%	7.8%	5.9%	82.7%
Adults 35 & older	8.9%	0.5%	1.8%	6.6%	91.1%
Slot machines/videopoker	20.3%	**	7.8%	12.1%	79.7%
Adults 18-24	12.2%	0.8%	7.3%	4.2%	87.8%
Adults 25-34	20.8%	**	9.1%	11.7%	79.2%
Adults 35 & older	22.1%	**	7.5%	14.2%	77.9%
Bingo	23.6%	2.1%	7.0%	14.4%	76.4%
Adults 18-24	20.5%	2.2%	12.6%	5.7%	79.5%
Adults 25-34	32.1%	1.0%	13.0%	18.0%	67.9%
Adults 35 & older	21.1%	2.5%	3.4%	15.2%	78.9%
Speculative investments	4.0%	**	1.5%	2.2%	96.0%
Adults 18-24	3.1%	**	2.0%	1.1%	96.9%
Adults 25-34	4.5%	**	1.6%	2.5%	95.5%
Adults 35 & older	4.1%	**	1.3%	2.4%	95.9%
Horse/greyhound racing	12.7%	0.6%	4.3%	7.8%	87.3%
Adults 18-24	11.9%	0.5%	4.0%	7.4%	88.1%
Adults 25-34	13.9%	**	7.5%	6.1%	86.1%
Adults 35 & older	12.5%	0.7%	3.2%	8.6%	87.5%
Games of skill	12.0%	1.8%	6.0%	4.3%	88.0%
Adults 18-24	35.7%	8.2%	19.7%	7.9%	64.3%
Adults 25-34	16.9%	1.4%	9.7%	5.8%	83.1%
Adults 35 & older	4.4%	**	1.2%	2.8%	95.6%
Bets with friends	19.4%	1.7%	9.5%	8.2%	80.6%
Adults 18-24	33.6%	6.5%	20.0%	7.0%	66.4%
Adults 25-34	27.8%	0.8%	16.2%	10.8%	72.2%
Adults 35 & older	12.7%	0.9%	4.3%	7.4%	87.3%
Dog/cock fights	2.3%	**	1.2%	1.0%	97.7%
Adults 18-24	5.5%	0.6%	2.8%	2.1%	94.5%
Adults 25-34	5.3%	**	3.3%	2.0%	94.7%
Adults 35 & older	**	**	**	**	99.6%
Games at card parlor	2.0%	**	**	1.1%	98.0%
Adults 18-24	3.8%	1.4%	1.4%	1.0%	96.2%
Adults 25-34	0.8%	**	**	**	99.2%
Adults 35 & older	2.0%	**	**	1.4%	98.0%
Sports with bookie	3.4%	**	1.6%	1.5%	96.6%
Adults 18-24	5.2%	**	3.1%	2.0%	94.8%
Adults 25-34	4.4%	1.1%	1.8%	1.5%	95.6%
Adults 35 & older	2.7%	**	1.1%	1.4%	97.3%
Other	**	**	**	**	99.5%
Adults 18-24	0.8%	**	0.8%	**	99.2%
Adults 25-34	1.6%	**	1.6%	**	98.4%
Adults 35 & older	**	**	**	**	100.0%
Any activity	78.7%	28.4%	28.1%	22.2%	21.3%
Adults 18-24	84.5%	32.2%	43.2%	9.1%	15.5%
Adults 25-34	91.4%	32.9%	37.4%	21.2%	8.6%
Adults 35 & older	72.5%	25.8%	20.9%	25.8%	27.5%

** Less than 0.5%

Maximum 95% confidence limit for all adults who were not high school graduates = $\pm 3.3\%$

Maximum 95% confidence limit for age category = $\pm 9.3\%$

Table A.11. Prevalence and Recency of Gambling Among Texas Adults Who Were High School Graduates: 1995

	Ever Bet On	Past Year, Regularly	Past Year, Not Regularly	Not Past Year	Never Bet On
Lottery	76.2%	28.0%	33.2%	15.0%	23.8%
Adults 18-24	76.5%	17.4%	45.4%	13.7%	23.5%
Adults 25-34	86.9%	28.5%	43.8%	14.6%	13.1%
Adults 35 & older	72.1%	30.4%	26.2%	15.5%	27.9%
Cards/dice at casino	21.0%	**	9.5%	11.2%	79.0%
Adults 18-24	11.7%	0.9%	7.3%	3.5%	88.3%
Adults 25-34	23.0%	**	12.2%	10.8%	77.0%
Adults 35 & older	22.4%	**	8.9%	13.2%	77.6%
Games with family/friends	22.8%	1.6%	12.1%	9.1%	77.2%
Adults 18-24	34.3%	2.8%	23.7%	7.7%	65.7%
Adults 25-34	26.7%	1.7%	15.1%	9.9%	73.3%
Adults 35 & older	18.5%	1.2%	8.2%	9.2%	81.5%
Slot machines/videopoker	37.1%	0.6%	17.5%	19.0%	62.9%
Adults 18-24	25.6%	0.6%	16.2%	8.9%	74.4%
Adults 25-34	36.4%	1.0%	21.3%	14.1%	63.6%
Adults 35 & older	40.1%	**	16.3%	23.3%	59.9%
Bingo	31.2%	2.4%	10.5%	18.4%	68.8%
Adults 18-24	29.0%	2.9%	11.9%	14.2%	71.0%
Adults 25-34	33.4%	2.2%	13.7%	17.5%	66.6%
Adults 35 & older	31.0%	2.3%	8.9%	19.7%	69.0%
Speculative investments	6.3%	**	3.3%	2.6%	93.7%
Adults 18-24	1.7%	**	1.0%	**	98.3%
Adults 25-34	5.6%	0.6%	3.4%	1.6%	94.4%
Adults 35 & older	7.7%	**	3.8%	3.6%	92.3%
Horse/greyhound racing	24.3%	**	7.5%	16.5%	75.7%
Adults 18-24	16.0%	**	7.6%	8.3%	84.0%
Adults 25-34	21.5%	**	9.0%	12.5%	78.5%
Adults 35 & older	27.3%	**	6.9%	20.0%	72.7%
Games of skill	15.2%	1.7%	7.0%	6.4%	84.8%
Adults 18-24	25.8%	4.4%	15.3%	6.1%	74.2%
Adults 25-34	15.3%	1.8%	8.6%	4.8%	84.7%
Adults 35 & older	12.5%	1.0%	4.4%	7.1%	87.5%
Bets with friends	33.7%	2.1%	20.1%	11.5%	66.3%
Adults 18-24	39.7%	2.6%	29.9%	7.2%	60.3%
Adults 25-34	35.9%	2.0%	27.4%	6.5%	64.1%
Adults 35 & older	31.3%	2.0%	15.0%	14.4%	68.7%
Dog/cock fights	2.0%	**	**	1.6%	98.0%
Adults 18-24	2.9%	**	1.5%	1.3%	97.1%
Adults 25-34	1.5%	**	**	1.0%	98.5%
Adults 35 & older	2.0%	**	**	1.9%	98.0%
Games at card parlor	2.4%	**	0.9%	1.4%	97.6%
Adults 18-24	3.0%	**	2.0%	0.6%	97.0%
Adults 25-34	2.0%	**	**	1.5%	98.0%
Adults 35 & older	2.4%	**	0.7%	1.6%	97.6%
Sports with bookie	3.5%	**	0.9%	2.2%	96.5%
Adults 18-24	2.8%	**	1.5%	1.2%	97.2%
Adults 25-34	4.0%	0.6%	1.1%	2.2%	96.0%
Adults 35 & older	3.5%	**	0.7%	2.4%	96.5%
Other	**	**	**	**	99.6%
Adults 18-24	0.5%	**	**	**	99.5%
Adults 25-34	**	**	**	**	99.5%
Adults 35 & older	**	**	**	**	99.7%
Any activity	86.2%	31.0%	37.1%	18.0%	13.8%
Adults 18-24	90.3%	23.6%	51.4%	15.4%	9.7%
Adults 25-34	92.6%	30.4%	47.6%	14.6%	7.4%
Adults 35 & older	82.7%	33.1%	29.7%	19.9%	17.3%

** Less than 0.5%

Maximum 95% confidence limit for all Texas adults with a high school education = $\pm 2.5\%$

Maximum 95% confidence limit for age category = $\pm 6.3\%$

Table A.12. Prevalence and Recency of Gambling Among Texas Adults with an Education Beyond High School: 1995

	Ever Bet On	Past Year, Regularly	Past Year, Not Regularly	Not Past Year	Never Bet On
Lottery	73.9%	21.1%	38.3%	14.5%	26.1%
Adults 18-24	80.5%	14.5%	52.6%	13.4%	19.5%
Adults 25-34	78.8%	17.5%	45.8%	15.4%	21.2%
Adults 35 & older	70.4%	24.0%	32.0%	14.4%	29.6%
Cards/dice at casino	33.4%	**	16.3%	16.8%	66.6%
Adults 18-24	25.4%	**	20.8%	4.3%	74.6%
Adults 25-34	34.3%	**	19.3%	15.0%	65.7%
Adults 35 & older	35.1%	0.5%	14.1%	20.5%	64.9%
Games with family/friends	28.3%	1.3%	13.1%	13.8%	71.7%
Adults 18-24	42.8%	2.0%	28.1%	12.7%	57.2%
Adults 25-34	29.3%	1.3%	16.0%	12.0%	70.7%
Adults 35 & older	24.3%	1.2%	8.4%	14.8%	75.7%
Slot machines/videopoker	50.7%	0.8%	22.0%	27.9%	49.3%
Adults 18-24	38.3%	1.9%	25.1%	11.3%	61.7%
Adults 25-34	51.3%	0.6%	25.4%	25.3%	48.7%
Adults 35 & older	53.6%	0.5%	20.0%	33.0%	46.4%
Bingo	29.3%	1.0%	7.4%	20.9%	70.7%
Adults 18-24	26.5%	1.0%	10.2%	15.3%	73.5%
Adults 25-34	28.8%	1.0%	6.7%	21.1%	71.2%
Adults 35 & older	30.2%	1.0%	7.0%	22.2%	69.8%
Speculative investments	16.5%	1.2%	8.5%	6.8%	83.5%
Adults 18-24	8.7%	1.4%	3.8%	3.5%	91.3%
Adults 25-34	15.5%	2.1%	9.1%	4.3%	84.5%
Adults 35 & older	18.7%	0.7%	9.4%	8.6%	81.3%
Horse/greyhound racing	37.4%	**	11.9%	25.1%	62.6%
Adults 18-24	26.6%	0.6%	12.4%	13.6%	73.4%
Adults 25-34	37.5%	**	15.1%	22.3%	62.5%
Adults 35 & older	40.0%	0.5%	10.6%	28.9%	60.0%
Games of skill	21.4%	2.5%	10.0%	9.0%	78.6%
Adults 18-24	30.6%	5.4%	19.6%	5.6%	69.4%
Adults 25-34	23.8%	2.5%	12.6%	8.8%	76.2%
Adults 35 & older	18.3%	1.7%	6.7%	9.9%	81.7%
Bets with friends	43.7%	2.2%	23.2%	18.3%	56.3%
Adults 18-24	44.1%	4.0%	32.4%	7.8%	55.9%
Adults 25-34	47.9%	2.4%	28.5%	17.0%	52.1%
Adults 35 & older	42.0%	1.6%	19.0%	21.4%	58.0%
Dog/cock fights	2.7%	**	**	2.1%	97.3%
Adults 18-24	2.0%	**	**	1.8%	98.0%
Adults 25-34	2.5%	**	**	2.1%	97.5%
Adults 35 & older	2.9%	**	0.6%	2.2%	97.1%
Games at card parlor	2.9%	**	1.0%	1.8%	97.1%
Adults 18-24	2.8%	**	1.7%	1.0%	97.2%
Adults 25-34	2.6%	**	0.9%	1.5%	97.4%
Adults 35 & older	3.1%	**	0.9%	2.1%	96.9%
Sports with bookie	6.1%	**	2.4%	3.4%	93.9%
Adults 18-24	6.9%	1.0%	2.9%	3.1%	93.1%
Adults 25-34	6.6%	**	3.3%	2.9%	93.4%
Adults 35 & older	5.8%	**	2.0%	3.6%	94.2%
Other	1.0%	**	**	**	99.0%
Adults 18-24	2.1%	**	1.2%	0.9%	97.9%
Adults 25-34	0.8%	**	**	**	99.2%
Adults 35 & older	0.8%	**	**	**	99.2%
Any activity	89.6%	24.6%	46.0%	19.0%	10.4%
Adults 18-24	91.7%	21.2%	58.8%	11.7%	8.3%
Adults 25-34	92.7%	22.2%	55.0%	15.5%	7.3%
Adults 35 & older	87.8%	26.4%	39.4%	22.1%	12.2%

** Less than 0.5%

Maximum 95% confidence limit for all adults educated beyond high school = $\pm 2.0\%$

Maximum 95% confidence limit for age category = $\pm 5.8\%$

Table A.13. Prevalence and Recency of Gambling Among Texas Adults Living in Region 1 (High Plains): 1995

	Ever Bet On	Past Year Regularly	Past Year Not Regularly	Not Past Year	Never Bet On
Lottery	71.1%	22.9%	35.8%	12.3%	28.9%
Adults 18-24	77.2%	24.6%	45.3%	7.3%	22.8%
Adults 25-34	78.8%	22.3%	45.8%	10.7%	21.2%
Adults 35 & older	66.7%	22.7%	29.8%	14.2%	33.3%
Cards/dice at casino	21.7%	**	10.1%	11.4%	78.3%
Adults 18-24	12.9%	1.6%	11.3%	**	87.1%
Adults 25-34	23.4%	**	11.8%	11.6%	76.6%
Adults 35 & older	23.2%	**	9.1%	14.1%	76.8%
Games with family/friends	27.1%	1.4%	13.3%	12.4%	72.9%
Adults 18-24	43.1%	6.4%	26.6%	10.0%	56.9%
Adults 25-34	32.0%	0.9%	18.9%	12.3%	68.0%
Adults 35 & older	21.3%	**	7.9%	13.0%	78.7%
Slot machines/videopoker	35.6%	**	14.4%	21.1%	64.4%
Adults 18-24	17.4%	**	15.1%	2.3%	82.6%
Adults 25-34	36.0%	**	16.0%	20.0%	64.0%
Adults 35 & older	40.0%	**	13.6%	26.2%	60.0%
Bingo	28.9%	1.0%	9.7%	18.1%	71.1%
Adults 18-24	31.2%	3.8%	13.6%	13.8%	68.8%
Adults 25-34	34.7%	1.7%	14.8%	18.3%	65.3%
Adults 35 & older	26.1%	**	6.8%	19.2%	73.9%
Speculative investments	11.0%	1.3%	3.2%	6.4%	89.0%
Adults 18-24	6.5%	**	2.3%	4.2%	93.5%
Adults 25-34	12.1%	4.8%	2.5%	4.7%	87.9%
Adults 35 & older	11.8%	**	3.8%	7.6%	88.2%
Horse/greyhound racing	31.4%	**	7.0%	24.3%	68.6%
Adults 18-24	11.9%	**	3.8%	8.1%	88.1%
Adults 25-34	31.8%	**	9.6%	22.2%	68.2%
Adults 35 & older	36.0%	**	6.8%	29.1%	64.0%
Games of skill	22.7%	3.1%	10.7%	8.9%	77.3%
Adults 18-24	31.9%	8.4%	21.2%	2.3%	68.1%
Adults 25-34	27.1%	2.2%	16.0%	8.9%	72.9%
Adults 35 & older	18.8%	2.1%	6.2%	10.5%	81.2%
Bets with friends	39.3%	2.2%	21.7%	15.4%	60.7%
Adults 18-24	48.0%	4.2%	33.1%	10.6%	52.0%
Adults 25-34	44.1%	1.4%	35.5%	7.3%	55.9%
Adults 35 & older	35.3%	2.1%	13.6%	19.6%	64.7%
Dog/cock fights	3.2%	**	0.6%	2.6%	96.8%
Adults 18-24	5.2%	**	2.9%	2.3%	94.8%
Adults 25-34	2.7%	**	**	2.7%	97.3%
Adults 35 & older	3.0%	**	**	2.6%	97.0%
Games at card parlor	4.0%	**	1.9%	2.1%	96.0%
Adults 18-24	6.9%	**	4.6%	2.3%	93.1%
Adults 25-34	2.2%	**	0.8%	1.4%	97.8%
Adults 35 & older	4.0%	**	1.6%	2.4%	96.0%
Sports with bookie	6.0%	0.7%	2.2%	3.1%	94.0%
Adults 18-24	1.6%	**	**	1.6%	98.4%
Adults 25-34	12.8%	1.4%	4.8%	6.6%	87.2%
Adults 35 & older	4.4%	0.7%	1.7%	2.1%	95.6%
Other	**	**	**	**	99.6%
Adults 18-24	**	**	**	**	100.0%
Adults 25-34	**	**	**	**	100.0%
Adults 35 & older	0.7%	**	0.7%	**	99.3%
Any activity	85.3%	27.1%	38.0%	20.2%	14.7%
Adults 18-24	85.5%	31.4%	44.9%	9.2%	14.5%
Adults 25-34	93.5%	29.3%	47.5%	16.8%	6.5%
Adults 35 & older	82.1%	25.1%	32.8%	24.2%	17.9%

** Less than 0.5%

Maximum 95% confidence limit for all adults living in Region 1 = $\pm 4.9\%$

Maximum 95% confidence limit for age category = $\pm 17.1\%$

Table A.14. Prevalence and Recency of Gambling Among Texas Adults Living in Region 2 (Northwest Texas): 1995

	Ever Bet On	Past Year Regularly	Past Year Not Regularly	Not Past Year	Never Bet On
Lottery	71.7%	22.1%	33.5%	16.0%	28.3%
Adults 18-24	76.5%	23.9%	45.7%	6.9%	23.5%
Adults 25-34	85.9%	10.9%	54.3%	20.6%	14.1%
Adults 35 & older	65.1%	25.9%	22.7%	16.5%	34.9%
Cards/dice at casino	22.3%	**	7.3%	15.0%	77.7%
Adults 18-24	9.7%	**	8.0%	1.7%	90.3%
Adults 25-34	26.5%	**	7.9%	18.5%	73.5%
Adults 35 & older	23.8%	**	6.9%	16.9%	76.2%
Games with family/friends	23.4%	0.9%	13.0%	9.5%	76.6%
Adults 18-24	37.4%	2.9%	31.2%	3.4%	62.6%
Adults 25-34	33.5%	**	18.9%	14.5%	66.5%
Adults 35 & older	16.2%	0.7%	6.4%	9.1%	83.8%
Slot machines and videopoker	38.6%	**	12.2%	26.4%	61.4%
Adults 18-24	28.0%	**	20.7%	7.3%	72.0%
Adults 25-34	39.7%	**	10.8%	28.9%	60.3%
Adults 35 & older	40.7%	**	10.6%	30.1%	59.3%
Bingo	30.1%	2.5%	9.9%	17.8%	69.9%
Adults 18-24	37.3%	4.8%	22.2%	10.3%	62.7%
Adults 25-34	21.2%	**	4.8%	16.4%	78.8%
Adults 35 & older	31.7%	2.9%	8.8%	20.1%	68.3%
Speculative investments	8.2%	**	4.4%	3.4%	91.8%
Adults 18-24	8.6%	2.9%	2.9%	2.9%	91.4%
Adults 25-34	3.9%	**	1.9%	2.0%	96.1%
Adults 35 & older	9.7%	**	5.7%	4.1%	90.3%
Horse/greyhound racing	29.8%	**	7.0%	22.7%	70.2%
Adults 18-24	18.4%	**	7.5%	10.9%	81.6%
Adults 25-34	29.7%	**	7.1%	22.6%	70.3%
Adults 35 & older	32.7%	**	6.9%	25.6%	67.3%
Games of skill	16.4%	1.7%	9.0%	5.8%	83.6%
Adults 18-24	30.7%	2.9%	22.3%	5.6%	69.3%
Adults 25-34	30.6%	3.0%	15.7%	11.8%	69.4%
Adults 35 & older	7.6%	0.9%	3.1%	3.5%	92.4%
Bets with friends	33.4%	2.1%	19.1%	12.2%	66.6%
Adults 18-24	43.2%	2.9%	29.7%	10.7%	56.8%
Adults 25-34	44.1%	3.0%	29.0%	12.1%	55.9%
Adults 35 & older	27.0%	1.5%	12.8%	12.7%	73.0%
Dog/cock fights	2.1%	**	0.9%	1.2%	97.9%
Adults 18-24	2.9%	**	2.9%	**	97.1%
Adults 25-34	1.9%	**	1.9%	**	98.1%
Adults 35 & older	2.0%	**	**	2.0%	98.0%
Games at card parlor	2.4%	**	0.5%	1.9%	97.6%
Adults 18-24	2.9%	**	**	2.9%	97.1%
Adults 25-34	**	**	**	**	100.0%
Adults 35 & older	3.2%	**	0.8%	2.4%	96.8%
Sports with bookie	6.0%	**	2.6%	3.4%	94.0%
Adults 18-24	5.3%	**	2.2%	3.1%	94.7%
Adults 25-34	8.8%	**	4.9%	3.9%	91.2%
Adults 35 & older	5.1%	**	1.8%	3.3%	94.9%
Other	0.9%	0.7%	**	**	99.1%
Adults 18-24	**	**	**	**	100.0%
Adults 25-34	3.0%	3.0%	**	**	97.0%
Adults 35 & older	**	**	**	**	99.7%
Any activity	81.1%	24.5%	36.1%	20.5%	18.9%
Adults 18-24	79.3%	26.1%	48.8%	4.5%	20.7%
Adults 25-34	91.0%	15.9%	56.3%	18.8%	9.0%
Adults 35 & older	77.8%	27.4%	25.3%	25.1%	22.2%

** Less than 0.5%

Maximum 95% confidence limit for all adult Texans who live in Region 2 = ±5.3%

Maximum 95% confidence limit for age category = ±19.2%

Table A.15. Prevalence and Recency of Gambling Among Texas Adults Living in Region 3 (Metroplex): 1995

	Ever Bet On	Past Year Regularly	Past Year Not Regularly	Not Past Year	Never Bet On
Lottery	73.3%	22.9%	35.9%	14.5%	26.7%
Adults 18-24	77.8%	12.9%	52.3%	12.6%	22.2%
Adults 25-34	79.7%	21.1%	43.4%	15.1%	20.3%
Adults 35 & older	69.9%	26.0%	29.1%	14.8%	30.1%
Cards/dice at casino	30.0%	**	14.0%	15.5%	70.0%
Adults 18-24	20.1%	**	16.6%	3.1%	79.9%
Adults 25-34	29.4%	**	15.8%	13.5%	70.6%
Adults 35 & older	32.6%	0.7%	12.6%	19.3%	67.4%
Games with family/friends	25.4%	1.3%	12.8%	11.3%	74.6%
Adults 18-24	39.2%	2.0%	27.8%	9.5%	60.8%
Adults 25-34	28.7%	1.2%	16.9%	10.6%	71.3%
Adults 35 & older	20.8%	1.1%	7.5%	12.1%	79.2%
Slot machines/videopoker	42.7%	1.1%	18.6%	23.0%	57.3%
Adults 18-24	23.4%	2.6%	15.6%	5.3%	76.6%
Adults 25-34	43.2%	1.1%	21.8%	20.3%	56.8%
Adults 35 & older	47.2%	0.8%	18.1%	28.4%	52.8%
Bingo	27.3%	1.4%	6.8%	19.1%	72.7%
Adults 18-24	18.4%	1.0%	10.2%	7.2%	81.6%
Adults 25-34	30.0%	2.7%	6.9%	20.4%	70.0%
Adults 35 & older	28.5%	1.1%	5.9%	21.5%	71.5%
Speculative investments	13.1%	1.0%	7.4%	4.8%	86.9%
Adults 18-24	6.3%	1.4%	2.9%	2.0%	93.7%
Adults 25-34	13.9%	1.9%	7.3%	4.7%	86.1%
Adults 35 & older	14.5%	0.5%	8.5%	5.5%	85.5%
Horse/greyhound racing	31.0%	**	7.8%	23.1%	69.0%
Adults 18-24	18.0%	0.9%	4.6%	12.5%	82.0%
Adults 25-34	32.5%	**	9.7%	22.7%	67.5%
Adults 35 & older	33.7%	**	7.9%	25.8%	66.3%
Games of skill	18.9%	1.8%	8.6%	8.5%	81.1%
Adults 18-24	29.3%	3.8%	17.1%	8.3%	70.7%
Adults 25-34	20.9%	1.6%	11.3%	8.0%	79.1%
Adults 35 & older	15.6%	1.3%	5.5%	8.8%	84.4%
Bets with friends	40.2%	2.2%	21.9%	16.1%	59.8%
Adults 18-24	44.6%	4.1%	33.1%	7.4%	55.4%
Adults 25-34	46.4%	3.2%	25.4%	17.8%	53.6%
Adults 35 & older	36.9%	1.3%	17.9%	17.7%	63.1%
Dog/cock fights	2.1%	**	**	1.7%	97.9%
Adults 18-24	1.6%	**	0.9%	0.7%	98.4%
Adults 25-34	3.2%	**	1.0%	2.0%	96.8%
Adults 35 & older	1.9%	**	**	1.8%	98.1%
Gambling at card parlor	2.7%	**	1.2%	1.4%	97.3%
Adults 18-24	3.8%	**	2.5%	1.3%	96.2%
Adults 25-34	2.9%	**	1.3%	1.4%	97.1%
Adults 35 & older	2.4%	**	0.8%	1.4%	97.6%
Sports with bookie	5.8%	**	2.1%	3.3%	94.2%
Adults 18-24	5.9%	**	2.0%	3.5%	94.1%
Adults 25-34	7.1%	1.5%	3.1%	2.5%	92.9%
Adults 35 & older	5.3%	**	1.8%	3.6%	94.7%
Other	0.6%	**	**	**	99.4%
Adults 18-24	1.9%	**	**	1.7%	98.1%
Adults 25-34	**	**	**	**	99.6%
Adults 35 & older	**	**	**	**	99.6%
Any activity	87.3%	25.6%	42.8%	18.9%	12.7%
Adults 18-24	88.5%	16.8%	61.0%	10.7%	11.5%
Adults 25-34	93.1%	24.6%	53.3%	15.3%	6.9%
Adults 35 & older	84.8%	28.1%	34.4%	22.3%	15.2%

** Less than 0.5%

Maximum 95% confidence limit for all adults living in Region 3 = $\pm 3.2\%$

Maximum 95% confidence limit for age category = $\pm 9.3\%$

Table A.16. Prevalence and Recency of Gambling Among Texas Adults Living in Region 4 (Upper East Texas): 1995

	Ever Bet On	Past Year Regularly	Past Year Not Regularly	Not Past Year	Never Bet On
Lottery	71.5%	19.2%	38.1%	14.2%	28.5%
Adults 18-24	87.5%	16.3%	57.1%	14.2%	12.5%
Adults 25-34	76.1%	19.4%	50.7%	6.0%	23.9%
Adults 35 & older	65.8%	19.8%	28.6%	17.4%	34.2%
Cards/dice at casino	25.2%	1.6%	16.2%	7.3%	74.8%
Adults 18-24	19.8%	**	19.8%	**	80.2%
Adults 25-34	30.3%	4.7%	19.1%	6.5%	69.7%
Adults 35 & older	24.5%	0.9%	14.2%	9.5%	75.5%
Games with family/friends	22.1%	2.3%	10.0%	9.9%	77.9%
Adults 18-24	37.5%	3.8%	25.0%	8.8%	62.5%
Adults 25-34	16.0%	3.3%	4.9%	7.9%	84.0%
Adults 35 & older	20.6%	1.5%	8.2%	10.9%	79.4%
Slot machines and videopoker	43.3%	0.8%	26.1%	16.4%	56.7%
Adults 18-24	32.0%	2.3%	20.6%	9.0%	68.0%
Adults 25-34	50.9%	**	38.3%	12.6%	49.1%
Adults 35 & older	43.1%	0.7%	22.8%	19.6%	56.9%
Bingo	24.4%	2.4%	7.0%	15.0%	75.6%
Adults 18-24	47.8%	10.4%	15.7%	21.8%	52.2%
Adults 25-34	23.8%	0.9%	8.8%	14.1%	76.2%
Adults 35 & older	19.0%	1.0%	4.2%	13.7%	81.0%
Speculative investments	10.3%	1.6%	4.5%	4.2%	89.7%
Adults 18-24	3.8%	1.4%	2.3%	**	96.2%
Adults 25-34	7.2%	1.3%	4.6%	1.3%	92.8%
Adults 35 & older	13.1%	1.8%	5.1%	6.3%	86.9%
Horse/greyhound racing	32.2%	**	5.9%	26.0%	67.8%
Adults 18-24	16.2%	**	7.3%	8.8%	83.8%
Adults 25-34	34.0%	**	6.3%	27.7%	66.0%
Adults 35 & older	35.4%	**	5.5%	29.6%	64.6%
Games of skill	19.7%	2.6%	7.4%	9.7%	80.3%
Adults 18-24	23.9%	2.3%	14.2%	7.3%	76.1%
Adults 25-34	28.9%	2.4%	14.9%	11.6%	71.1%
Adults 35 & older	15.2%	2.7%	2.9%	9.6%	84.8%
Bets with friends	34.7%	1.3%	16.9%	16.5%	65.3%
Adults 18-24	31.0%	**	21.3%	9.7%	69.0%
Adults 25-34	41.6%	**	23.7%	17.9%	58.4%
Adults 35 & older	33.0%	2.1%	13.3%	17.6%	67.0%
Dog/Cock fights	3.5%	**	0.5%	3.0%	96.5%
Adults 18-24	6.8%	**	**	6.8%	93.2%
Adults 25-34	4.6%	**	2.4%	2.2%	95.4%
Adults 35 & older	2.3%	**	**	2.3%	97.7%
Games at card parlor	3.3%	**	0.8%	2.4%	96.7%
Adults 18-24	3.1%	**	3.1%	**	96.9%
Adults 25-34	**	**	**	**	100.0%
Adults 35 & older	4.7%	**	0.6%	3.8%	95.3%
Sports with bookie	4.9%	**	1.2%	3.7%	95.1%
Adults 18-24	1.6%	**	**	1.6%	98.4%
Adults 25-34	3.7%	**	**	3.7%	96.3%
Adults 35 & older	6.1%	**	1.9%	4.2%	93.9%
Other	**	**	**	**	99.8%
Adults 18-24	**	**	**	**	100.0%
Adults 25-34	**	**	**	**	100.0%
Adults 35 & older	**	**	**	**	99.7%
Any activity	83.1%	24.3%	40.0%	18.8%	16.9%
Adults 18-24	89.1%	25.5%	53.7%	10.0%	10.9%
Adults 25-34	90.3%	21.7%	59.9%	8.6%	9.7%
Adults 35 & older	78.9%	25.0%	29.1%	24.8%	21.1%

** Less than 0.5%

Maximum 95% confidence limit for all adults living in Region 4 = ±5.2%

Maximum 95% confidence limit for age category = ±18.6%

Table A.17. Prevalence and Recency of Gambling Among Texas Adults Living in Region 5 (Southeast Texas): 1995

	Ever Bet On	Past Year Regularly	Past Year Not Regularly	Not Past Year	Never Bet On
Lottery	68.5%	21.8%	34.9%	11.8%	31.5%
Adults 18-24	66.0%	7.8%	46.4%	11.8%	34.0%
Adults 25-34	82.5%	21.0%	47.2%	14.4%	17.5%
Adults 35 & older	63.7%	25.5%	27.4%	10.8%	36.3%
Cards/dice at casino	24.2%	1.0%	14.8%	8.5%	75.8%
Adults 18-24	18.9%	0.5%	17.8%	0.5%	81.1%
Adults 25-34	25.8%	**	13.9%	11.9%	74.2%
Adults 35 & older	25.0%	1.4%	14.4%	9.1%	75.0%
Games with family/friends	25.9%	2.8%	11.4%	11.7%	74.1%
Adults 18-24	33.3%	5.9%	19.4%	7.9%	66.7%
Adults 25-34	29.6%	1.9%	17.5%	10.2%	70.4%
Adults 35 & older	22.7%	2.4%	7.1%	13.2%	77.3%
Slot machines and videopoker	46.4%	1.1%	27.8%	17.5%	53.6%
Adults 18-24	47.3%	**	35.0%	12.1%	52.7%
Adults 25-34	56.9%	1.5%	33.6%	21.8%	43.1%
Adults 35 & older	42.2%	1.1%	23.8%	17.3%	57.8%
Bingo	25.6%	1.7%	6.9%	17.0%	74.4%
Adults 18-24	19.7%	1.0%	8.1%	10.5%	80.3%
Adults 25-34	29.7%	0.6%	9.5%	19.5%	70.3%
Adults 35 & older	25.5%	2.3%	5.7%	17.6%	74.5%
Speculative investments	9.4%	**	6.3%	2.8%	90.6%
Adults 18-24	5.6%	0.7%	4.2%	0.7%	94.4%
Adults 25-34	7.1%	**	4.6%	2.5%	92.9%
Adults 35 & older	11.2%	**	7.4%	3.4%	88.8%
Horse/greyhound racing	23.4%	0.7%	5.2%	17.5%	76.6%
Adults 18-24	10.1%	**	3.9%	6.2%	89.9%
Adults 25-34	23.1%	**	7.5%	15.6%	76.9%
Adults 35 & older	26.7%	1.1%	4.6%	21.0%	73.3%
Games of skill	15.5%	1.6%	6.6%	7.3%	84.5%
Adults 18-24	22.6%	5.6%	14.6%	2.4%	77.4%
Adults 25-34	18.5%	0.9%	6.3%	11.4%	81.5%
Adults 35 & older	12.6%	0.9%	4.8%	6.9%	87.4%
Bets with friends	35.7%	2.1%	18.2%	15.4%	64.3%
Adults 18-24	42.2%	3.4%	32.9%	5.9%	57.8%
Adults 25-34	43.5%	2.1%	23.2%	18.2%	56.5%
Adults 35 & older	31.2%	1.7%	12.7%	16.7%	68.8%
Dog/Cock fights	2.4%	**	0.6%	1.8%	97.6%
Adults 18-24	2.0%	**	2.0%	**	98.0%
Adults 25-34	4.1%	**	1.2%	2.8%	95.9%
Adults 35 & older	1.9%	**	**	1.9%	98.1%
Games at card parlor	3.1%	**	**	2.6%	96.9%
Adults 18-24	1.0%	0.5%	0.5%	**	99.0%
Adults 25-34	2.8%	0.6%	**	2.1%	97.2%
Adults 35 & older	3.8%	**	**	3.5%	96.2%
Sports with bookie	4.3%	**	1.7%	2.3%	95.7%
Adults 18-24	6.3%	0.5%	1.0%	4.7%	93.7%
Adults 25-34	5.3%	**	3.1%	2.1%	94.7%
Adults 35 & older	3.5%	**	1.3%	1.8%	96.5%
Other	1.3%	**	0.6%	0.7%	98.7%
Adults 18-24	1.8%	**	1.8%	**	98.2%
Adults 25-34	0.6%	**	**	0.6%	99.4%
Adults 35 & older	1.4%	**	0.6%	0.8%	98.6%
Any activity	81.4%	25.0%	39.0%	17.5%	18.6%
Adults 18-24	80.0%	14.8%	55.3%	9.8%	20.0%
Adults 25-34	93.2%	25.0%	50.1%	18.2%	6.8%
Adults 35 & older	77.3%	27.5%	30.8%	19.1%	22.7%

** Less than 0.5%

Maximum 95% confidence limit for all adults living in Region 5 = $\pm 4.7\%$

Maximum 95% confidence limit for age category = $\pm 13.7\%$

Table A.18. Prevalence and Recency of Gambling Among Texas Adults Living in Region 6 (Gulf Coast): 1995

	Ever Bet On	Past Year Regularly	Past Year Not Regularly	Not Past Year	Never Bet On
Lottery	73.0%	23.6%	33.1%	16.4%	27.0%
Adults 18-24	77.5%	20.3%	42.0%	15.2%	22.5%
Adults 25-34	84.9%	22.5%	40.8%	21.6%	15.1%
Adults 35 & older	67.5%	24.8%	27.9%	14.7%	32.5%
Cards/dice at casino	27.6%	**	14.9%	12.5%	72.4%
Adults 18-24	17.1%	0.7%	13.7%	2.7%	82.9%
Adults 25-34	30.9%	**	23.1%	7.9%	69.1%
Adults 35 & older	28.9%	**	12.0%	16.6%	71.1%
Games with family/friends	25.4%	1.5%	11.2%	12.6%	74.6%
Adults 18-24	36.2%	2.2%	19.7%	14.3%	63.8%
Adults 25-34	26.8%	2.0%	13.8%	10.9%	73.2%
Adults 35 & older	22.2%	1.1%	8.2%	12.9%	77.8%
Slot machines/videopoker	47.1%	0.6%	22.0%	24.5%	52.9%
Adults 18-24	33.3%	1.8%	23.7%	7.8%	66.7%
Adults 25-34	51.2%	0.6%	29.3%	21.2%	48.8%
Adults 35 & older	48.9%	**	18.8%	29.8%	51.1%
Bingo	28.2%	1.1%	7.6%	19.5%	71.8%
Adults 18-24	27.2%	1.4%	9.1%	16.7%	72.8%
Adults 25-34	28.6%	**	9.7%	18.9%	71.4%
Adults 35 & older	28.3%	1.4%	6.5%	20.4%	71.7%
Speculative investments	13.9%	0.8%	7.3%	5.8%	86.1%
Adults 18-24	4.9%	1.0%	1.7%	2.2%	95.1%
Adults 25-34	13.7%	1.7%	8.5%	3.5%	86.3%
Adults 35 & older	16.2%	**	8.2%	7.6%	83.8%
Horse/greyhound racing	32.1%	0.6%	15.0%	16.6%	67.9%
Adults 18-24	21.1%	**	12.6%	8.3%	78.9%
Adults 25-34	35.2%	**	20.5%	14.7%	64.8%
Adults 35 & older	33.7%	0.9%	13.4%	19.4%	66.3%
Games of skill	17.8%	2.4%	8.8%	6.6%	82.2%
Adults 18-24	27.8%	5.9%	16.0%	5.9%	72.2%
Adults 25-34	20.6%	3.6%	11.7%	5.3%	79.4%
Adults 35 & older	14.3%	1.1%	5.9%	7.3%	85.7%
Bets with friends	37.4%	1.5%	20.1%	15.8%	62.6%
Adults 18-24	34.9%	2.6%	26.1%	6.2%	65.1%
Adults 25-34	40.8%	1.6%	27.6%	11.6%	59.2%
Adults 35 & older	36.8%	1.2%	15.7%	19.8%	63.2%
Dog/cock fights	2.2%	**	1.0%	1.2%	97.8%
Adults 18-24	2.0%	**	1.6%	**	98.0%
Adults 25-34	1.6%	**	**	1.4%	98.4%
Adults 35 & older	2.4%	**	1.1%	1.3%	97.6%
Games at card parlor	2.5%	**	0.8%	1.5%	97.5%
Adults 18-24	2.5%	1.3%	0.9%	**	97.5%
Adults 25-34	1.3%	**	**	0.9%	98.7%
Adults 35 & older	2.9%	**	1.0%	1.9%	97.1%
Sports with bookie	4.0%	**	1.8%	1.9%	96.0%
Adults 18-24	6.5%	1.8%	3.5%	1.2%	93.5%
Adults 25-34	3.1%	**	1.9%	0.9%	96.9%
Adults 35 & older	3.7%	**	1.3%	2.5%	96.3%
Other	**	**	**	**	99.5%
Adults 18-24	2.0%	**	2.0%	**	98.0%
Adults 25-34	0.7%	**	0.7%	**	99.3%
Adults 35 & older	**	**	**	**	99.9%
Any activity	88.0%	27.0%	40.9%	20.1%	12.0%
Adults 18-24	92.6%	28.3%	45.6%	18.7%	7.4%
Adults 25-34	92.0%	25.9%	49.0%	17.1%	8.0%
Adults 35 & older	85.3%	27.1%	36.6%	21.6%	14.7%

** Less than 0.5%

Maximum 95% confidence limit for all adults living in Region 6 = ±3.6

Maximum 95% confidence limit for age category = ±9.1%

Table A.19. Prevalence and Recency of Gambling Among Texas Adults Living in Region 7 (Central Texas): 1995

	Ever Bet On	Past Year Regularly	Past Year Not Regularly	Not Past Year	Never Bet On
Lottery	76.2%	23.2%	36.7%	16.3%	23.8%
Adults 18-24	81.1%	11.4%	54.2%	15.5%	18.9%
Adults 25-34	81.6%	19.9%	47.1%	14.6%	18.4%
Adults 35 & older	73.0%	27.4%	28.5%	17.1%	27.0%
Cards/dice at casino	30.0%	**	11.8%	18.1%	70.0%
Adults 18-24	21.8%	**	14.4%	7.4%	78.2%
Adults 25-34	30.9%	**	14.7%	16.2%	69.1%
Adults 35 & older	31.7%	**	10.1%	21.4%	68.3%
Games with family/friends	27.3%	1.5%	12.9%	12.9%	72.7%
Adults 18-24	37.2%	4.6%	23.7%	8.9%	62.8%
Adults 25-34	35.6%	2.0%	19.4%	14.2%	64.4%
Adults 35 & older	21.8%	0.5%	7.8%	13.4%	78.2%
Slot machines/videopoker	44.0%	**	16.5%	27.4%	56.0%
Adults 18-24	39.4%	**	22.8%	16.7%	60.6%
Adults 25-34	39.6%	**	17.7%	22.0%	60.4%
Adults 35 & older	46.8%	**	14.5%	32.1%	53.2%
Bingo	33.4%	1.1%	9.3%	23.0%	66.6%
Adults 18-24	28.3%	1.0%	10.8%	16.4%	71.7%
Adults 25-34	35.6%	0.8%	9.9%	24.9%	64.4%
Adults 35 & older	33.8%	1.2%	8.7%	23.9%	66.2%
Speculative investments	12.9%	0.7%	5.8%	6.4%	87.1%
Adults 18-24	6.6%	**	3.9%	2.7%	93.4%
Adults 25-34	14.8%	1.0%	9.9%	3.9%	85.2%
Adults 35 & older	13.7%	0.8%	4.7%	8.2%	86.3%
Horse/greyhound racing	29.0%	0.5%	7.2%	21.2%	71.0%
Adults 18-24	23.9%	0.6%	11.2%	12.1%	76.1%
Adults 25-34	26.4%	**	7.0%	19.3%	73.6%
Adults 35 & older	31.2%	0.7%	6.3%	24.2%	68.8%
Games of skill	21.4%	2.1%	9.8%	9.5%	78.6%
Adults 18-24	34.0%	5.4%	23.6%	4.9%	66.0%
Adults 25-34	24.6%	2.0%	12.2%	10.5%	75.4%
Adults 35 & older	17.1%	1.3%	5.5%	10.2%	82.9%
Bets with friends	40.0%	1.4%	21.9%	16.7%	60.0%
Adults 18-24	40.7%	2.8%	29.9%	8.0%	59.3%
Adults 25-34	42.9%	1.0%	27.7%	14.3%	57.1%
Adults 35 & older	38.7%	1.2%	17.7%	19.8%	61.3%
Dog/cock fights	1.3%	**	**	0.8%	98.7%
Adults 18-24	1.5%	**	**	1.5%	98.5%
Adults 25-34	**	**	**	**	99.5%
Adults 35 & older	1.5%	**	0.7%	0.8%	98.5%
Games at card parlor	2.6%	**	**	2.1%	97.4%
Adults 18-24	3.1%	**	1.8%	1.4%	96.9%
Adults 25-34	1.1%	**	**	1.1%	98.9%
Adults 35 & older	3.0%	**	**	2.6%	97.0%
Sports with bookie	5.6%	**	1.7%	3.9%	94.4%
Adults 18-24	3.6%	**	2.0%	1.6%	96.4%
Adults 25-34	5.5%	**	2.5%	3.0%	94.5%
Adults 35 & older	6.1%	**	1.2%	4.9%	93.9%
Other	1.4%	**	0.8%	**	98.6%
Adults 18-24	1.5%	0.9%	0.6%	**	98.5%
Adults 25-34	3.1%	**	2.1%	1.0%	96.9%
Adults 35 & older	0.7%	**	**	**	99.3%
Any activity	89.7%	25.5%	42.7%	21.4%	10.3%
Adults 18-24	93.2%	17.3%	62.0%	13.9%	6.8%
Adults 25-34	94.2%	23.2%	52.8%	18.3%	5.8%
Adults 35 & older	87.1%	28.5%	34.2%	24.5%	12.9%

** Less than 0.5%

Maximum 95% confidence limit for all adults living in Region 7 = $\pm 3.3\%$

Maximum 95% confidence limit for age category = $\pm 10.1\%$

Table A.20. Prevalence and Recency of Gambling Among Texas Adults Living in Region 8 (Upper South Texas): 1995

	Ever Bet On	Past Year Regularly	Past Year Not Regularly	Not Past Year	Never Bet On
Lottery	74.2%	24.8%	35.0%	14.4%	25.8%
Adults 18-24	76.5%	17.2%	49.0%	10.3%	23.5%
Adults 25-34	79.7%	24.3%	41.7%	13.8%	20.3%
Adults 35 & older	71.6%	26.8%	29.1%	15.7%	28.4%
Cards/dice at casino	26.7%	**	9.2%	17.2%	73.3%
Adults 18-24	14.5%	0.8%	8.9%	4.8%	85.5%
Adults 25-34	29.6%	**	10.0%	19.6%	70.4%
Adults 35 & older	28.5%	**	9.0%	19.3%	71.5%
Games with family/friends	23.2%	1.6%	10.5%	11.1%	76.8%
Adults 18-24	39.6%	5.2%	24.0%	10.4%	60.4%
Adults 25-34	24.6%	1.3%	13.7%	9.5%	75.4%
Adults 35 & older	18.6%	0.8%	6.0%	11.9%	81.4%
Slot machines and videopoker	44.1%	**	15.8%	27.9%	55.9%
Adults 18-24	32.3%	**	16.8%	15.6%	67.7%
Adults 25-34	45.1%	0.8%	18.4%	25.9%	54.9%
Adults 35 & older	46.7%	**	14.6%	31.7%	53.3%
Bingo	32.5%	1.4%	8.6%	22.5%	67.5%
Adults 18-24	24.4%	1.3%	8.2%	14.9%	75.6%
Adults 25-34	32.9%	0.8%	10.3%	21.8%	67.1%
Adults 35 & older	34.4%	1.6%	8.1%	24.7%	65.6%
Speculative investments	9.3%	**	3.6%	5.2%	90.7%
Adults 18-24	3.0%	0.8%	0.8%	1.3%	97.0%
Adults 25-34	5.4%	**	2.4%	2.7%	94.6%
Adults 35 & older	12.3%	**	4.8%	7.1%	87.7%
Horses/greyhound racing	26.9%	0.6%	9.3%	16.9%	73.1%
Adults 18-24	17.1%	**	8.0%	9.1%	82.9%
Adults 25-34	26.8%	**	15.6%	11.2%	73.2%
Adults 35 & older	29.3%	1.1%	7.2%	21.0%	70.7%
Games of skill	17.7%	2.3%	8.0%	7.5%	82.3%
Adults 18-24	33.7%	9.0%	17.9%	6.8%	66.3%
Adults 25-34	18.2%	0.7%	9.9%	7.6%	81.8%
Adults 35 & older	13.6%	1.2%	4.8%	7.6%	86.4%
Bets with friends	36.3%	2.7%	19.5%	14.0%	63.7%
Adults 18-24	41.6%	6.1%	27.4%	8.1%	58.4%
Adults 25-34	41.5%	1.4%	28.6%	11.5%	58.5%
Adults 35 & older	33.0%	2.4%	14.1%	16.4%	67.0%
Dog/cock fights	3.9%	**	**	3.2%	96.1%
Adults 18-24	4.8%	**	1.3%	3.5%	95.2%
Adults 25-34	3.0%	**	1.1%	1.9%	97.0%
Adults 35 & older	4.0%	**	**	3.6%	96.0%
Games at card parlor	2.1%	**	0.8%	1.3%	97.9%
Adults 18-24	3.3%	**	2.5%	0.8%	96.7%
Adults 25-34	2.5%	**	**	2.5%	97.5%
Adults 35 & older	1.7%	**	0.8%	0.9%	98.3%
Sports with bookie	4.6%	0.6%	1.9%	2.1%	95.4%
Adults 18-24	5.1%	**	2.1%	2.9%	94.9%
Adults 25-34	4.9%	**	2.3%	2.6%	95.1%
Adults 35 & older	4.4%	1.0%	1.7%	1.7%	95.6%
Other	**	**	**	**	99.6%
Adults 18-24	0.8%	**	0.8%	**	99.2%
Adults 25-34	**	**	**	**	100.0%
Adults 35 & older	**	**	**	**	99.6%
Any activity	88.2%	27.9%	41.0%	19.3%	11.8%
Adults 18-24	89.6%	24.6%	55.0%	10.0%	10.4%
Adults 25-34	92.5%	26.8%	49.9%	15.8%	7.5%
Adults 35 & older	86.3%	29.1%	34.2%	23.0%	13.7%

** Less than 0.5%

Maximum 95% confidence limit for all adults living in Region 8 = ±4.3%

Maximum 95% confidence limit for age category = ±13.0%

Table A.21. Prevalence and Recency of Gambling Among Texas Adults Living in Region 9 (West Texas): 1995

	Ever Bet On	Past Year Regularly	Past Year Not Regularly	Not Past Year	Never Bet On
Lottery	69.6%	21.5%	36.8%	11.3%	30.4%
Adults 18-24	74.7%	16.1%	51.1%	7.5%	25.3%
Adults 25-34	78.7%	21.8%	44.9%	12.0%	21.3%
Adults 35 & older	64.9%	22.7%	30.3%	12.0%	35.1%
Cards/dice at casino	22.8%	0.6%	8.5%	13.7%	77.2%
Adults 18-24	18.6%	3.1%	10.7%	4.8%	81.4%
Adults 25-34	17.8%	**	6.3%	11.5%	82.2%
Adults 35 & older	25.8%	**	8.8%	16.7%	74.2%
Games with family/friends	22.6%	1.8%	10.3%	10.5%	77.4%
Adults 18-24	37.1%	3.1%	28.3%	5.7%	62.9%
Adults 25-34	21.0%	3.0%	12.2%	5.9%	79.0%
Adults 35 & older	19.7%	1.1%	5.2%	13.4%	80.3%
Slot machines and videopoker	38.6%	**	14.2%	24.1%	61.4%
Adults 18-24	36.9%	**	15.6%	21.3%	63.1%
Adults 25-34	39.3%	**	13.5%	25.8%	60.7%
Adults 35 & older	38.8%	0.6%	14.1%	24.1%	61.2%
Bingo	30.6%	1.9%	9.9%	18.8%	69.4%
Adults 18-24	36.1%	**	21.7%	14.4%	63.9%
Adults 25-34	33.8%	1.7%	10.6%	21.5%	66.2%
Adults 35 & older	28.1%	2.4%	6.8%	18.9%	71.9%
Speculative investments	10.3%	**	6.2%	3.7%	89.7%
Adults 18-24	2.9%	**	2.9%	**	97.1%
Adults 25-34	10.6%	1.5%	7.8%	1.3%	89.4%
Adults 35 & older	11.9%	**	6.4%	5.5%	88.1%
Horses/greyhound racing	28.5%	**	8.0%	20.5%	71.5%
Adults 18-24	28.4%	**	17.7%	10.7%	71.6%
Adults 25-34	25.9%	**	10.8%	15.1%	74.1%
Adults 35 & older	29.6%	**	4.6%	25.0%	70.4%
Games of skill	19.9%	2.9%	9.4%	7.6%	80.1%
Adults 18-24	36.4%	8.9%	21.0%	6.5%	63.6%
Adults 25-34	20.9%	4.3%	10.3%	6.3%	79.1%
Adults 35 & older	15.4%	0.9%	6.2%	8.3%	84.6%
Bets with friends	35.6%	3.5%	18.4%	13.7%	64.4%
Adults 18-24	42.3%	7.7%	25.2%	9.4%	57.7%
Adults 25-34	43.4%	3.2%	25.7%	14.6%	56.6%
Adults 35 & older	31.0%	2.6%	14.0%	14.4%	69.0%
Dog/cock fights	3.1%	**	0.5%	2.6%	96.9%
Adults 18-24	3.1%	**	**	3.1%	96.9%
Adults 25-34	4.8%	**	1.8%	3.0%	95.2%
Adults 35 & older	2.5%	**	**	2.4%	97.5%
Games at card parlor	3.7%	0.9%	1.1%	1.8%	96.3%
Adults 18-24	1.9%	**	1.9%	**	98.1%
Adults 25-34	5.9%	3.0%	1.5%	1.5%	94.1%
Adults 35 & older	3.4%	**	0.7%	2.3%	96.6%
Sports with bookie	4.3%	**	1.4%	2.5%	95.7%
Adults 18-24	2.9%	**	2.9%	**	97.1%
Adults 25-34	10.9%	**	3.0%	7.9%	89.1%
Adults 35 & older	2.2%	0.7%	**	1.1%	97.8%
Other	**	**	**	**	99.8%
Adults 18-24	**	**	**	**	100.0%
Adults 25-34	**	**	**	**	100.0%
Adults 35 & older	**	**	**	**	99.6%
Any activity	84.4%	25.8%	41.6%	16.9%	15.6%
Adults 18-24	91.3%	23.8%	62.7%	4.8%	8.7%
Adults 25-34	87.1%	26.6%	45.9%	14.6%	12.9%
Adults 35 & older	81.7%	26.0%	34.9%	20.8%	18.3%

** Less than 0.5%

Maximum 95% confidence limit for all adults living in Region 9 = $\pm 5.1\%$

Maximum 95% confidence limit for age category = $\pm 19.4\%$

Table A.22. Prevalence and Recency of Gambling Among Texas Adults Living in Region 10 (Upper Rio Grande): 1995

	Ever Bet On	Past Year Regularly	Past Year Not Regularly	Not Past Year	Never Bet On
Lottery	73.0%	25.3%	33.0%	14.7%	27.0%
Adults 18-24	70.9%	21.3%	32.5%	17.1%	29.1%
Adults 25-34	79.8%	20.7%	46.6%	12.6%	20.2%
Adults 35 & older	71.0%	28.0%	28.1%	14.9%	29.0%
Cards/dice at casino	20.5%	0.6%	9.1%	10.8%	79.5%
Adults 18-24	11.5%	1.4%	6.7%	3.3%	88.5%
Adults 25-34	28.0%	**	13.8%	14.2%	72.0%
Adults 35 & older	19.9%	0.6%	7.9%	11.4%	80.1%
Games with family/friends	19.4%	1.6%	10.9%	6.9%	80.6%
Adults 18-24	37.3%	3.0%	30.9%	3.5%	62.7%
Adults 25-34	22.4%	3.2%	13.8%	5.5%	77.6%
Adults 35 & older	13.9%	0.7%	4.9%	8.3%	86.1%
Slot machines/videopoker	36.5%	1.2%	15.8%	19.5%	63.5%
Adults 18-24	20.3%	2.6%	12.0%	5.7%	79.7%
Adults 25-34	39.8%	**	18.8%	20.9%	60.2%
Adults 35 & older	39.3%	1.4%	15.5%	22.4%	60.7%
Bingo	24.5%	0.8%	8.1%	15.6%	75.5%
Adults 18-24	16.8%	**	8.9%	7.9%	83.2%
Adults 25-34	28.5%	**	11.4%	17.1%	71.5%
Adults 35 & older	24.9%	1.4%	6.6%	16.9%	75.1%
Speculative investmetns	8.1%	0.7%	5.1%	2.4%	91.9%
Adults 18-24	2.5%	**	2.5%	**	97.5%
Adults 25-34	9.7%	1.6%	6.6%	1.5%	90.3%
Adults 35 & older	8.9%	0.5%	5.1%	3.3%	91.1%
Horse/greyhound racing	24.4%	0.5%	8.2%	15.7%	75.6%
Adults 18-24	23.5%	1.2%	11.6%	10.7%	76.5%
Adults 25-34	22.0%	**	7.4%	14.7%	78.0%
Adults 35 & older	25.5%	0.6%	7.6%	17.3%	74.5%
Games of skill	15.4%	1.7%	7.3%	6.3%	84.6%
Adults 18-24	23.5%	4.1%	17.0%	2.4%	76.5%
Adults 25-34	16.2%	1.6%	8.7%	6.0%	83.8%
Adults 35 & older	13.1%	1.2%	4.4%	7.5%	86.9%
Bets with friends	37.0%	2.8%	24.7%	9.5%	63.0%
Adults 18-24	43.2%	4.3%	36.3%	2.6%	56.8%
Adults 25-34	42.9%	3.3%	30.7%	8.8%	57.1%
Adults 35 & older	33.3%	2.3%	19.5%	11.5%	66.7%
Dog/cock fights	2.9%	**	**	2.4%	97.1%
Adults 18-24	5.4%	**	2.8%	2.6%	94.6%
Adults 25-34	4.1%	**	**	4.1%	95.9%
Adults 35 & older	1.7%	**	**	1.7%	98.3%
Games at card parlor	2.1%	**	1.0%	1.1%	97.9%
Adults 18-24	1.8%	**	1.6%	**	98.2%
Adults 25-34	3.3%	**	1.0%	2.3%	96.7%
Adults 35 & older	1.7%	**	0.9%	0.8%	98.3%
Sports with bookie	5.6%	0.9%	2.5%	2.3%	94.4%
Adults 18-24	5.7%	0.9%	4.8%	**	94.3%
Adults 25-34	8.3%	1.6%	2.6%	4.1%	91.7%
Adults 35 & older	4.6%	0.6%	1.9%	2.1%	95.4%
Other	1.0%	**	**	**	99.0%
Adults 18-24	**	**	**	**	100.0%
Adults 25-34	**	**	**	**	100.0%
Adults 35 & older	1.7%	0.6%	**	0.8%	98.3%
Any activity	85.5%	29.6%	38.1%	17.8%	14.5%
Adults 18-24	90.9%	28.9%	44.4%	17.6%	9.1%
Adults 25-34	88.7%	26.1%	47.7%	14.8%	11.3%
Adults 35 & older	82.9%	31.0%	33.0%	18.9%	17.1%

** Less than 0.5%

Maximum 95% confidence limit for all adults lining in Region 10 = ±5.0%

Maximum 95% confidence limit for age category = ±14.7%

Table A.23. Prevalence and Recency of Gambling Among Texas Adults Living in Region 11 (Lower South Texas): 1995

	Ever Bet On	Past Year Regularly	Past Year Not Regularly	Not Past Year	Never Bet On
Lottery	77.0%	29.9%	36.2%	10.9%	23.0%
Adults 18-24	78.8%	26.4%	44.1%	8.2%	21.2%
Adults 25-34	88.5%	29.8%	46.8%	11.9%	11.5%
Adults 35 & older	72.2%	30.8%	30.3%	11.1%	27.8%
Cards/dice at casino	17.3%	0.5%	6.1%	10.7%	82.7%
Adults 18-24	10.4%	2.4%	3.8%	4.2%	89.6%
Adults 25-34	16.9%	**	4.7%	12.2%	83.1%
Adults 35 & older	19.1%	**	7.2%	11.7%	80.9%
Games with family/friends	21.0%	2.0%	10.1%	8.8%	79.0%
Adults 18-24	43.3%	3.4%	30.5%	9.4%	56.7%
Adults 25-34	20.0%	1.2%	7.7%	11.1%	80.0%
Adults 35 & older	15.8%	2.0%	6.0%	7.9%	84.2%
Slot machines/videopoker	27.5%	**	11.6%	15.6%	72.5%
Adults 18-24	15.5%	**	10.1%	5.5%	84.5%
Adults 25-34	23.4%	0.7%	9.7%	13.1%	76.6%
Adults 35 & older	32.0%	**	12.7%	19.0%	68.0%
Bingo	32.2%	4.4%	11.5%	16.4%	67.8%
Adults 18-24	34.3%	3.1%	16.1%	15.1%	65.7%
Adults 25-34	32.0%	3.4%	12.2%	16.4%	68.0%
Adults 35 & older	31.8%	5.1%	10.1%	16.7%	68.2%
Speculative Investments	7.9%	0.8%	4.0%	3.2%	92.1%
Adults 18-24	4.3%	**	2.4%	1.9%	95.7%
Adults 25-34	7.7%	1.9%	4.7%	1.2%	92.3%
Adults 35 & older	8.9%	0.5%	4.1%	4.2%	91.1%
Horse/greyhound racing	28.4%	0.5%	10.3%	17.5%	71.6%
Adults 18-24	30.5%	**	15.4%	15.1%	69.5%
Adults 25-34	23.7%	0.5%	11.8%	11.4%	76.3%
Adults 35 & older	29.6%	0.7%	8.6%	20.4%	70.4%
Games of skill	12.8%	1.8%	6.6%	4.3%	87.2%
Adults 18-24	29.5%	6.0%	16.9%	6.5%	70.5%
Adults 25-34	10.5%	0.8%	7.5%	2.2%	89.5%
Adults 35 & older	9.5%	1.2%	3.8%	4.6%	90.5%
Bets with friends	27.6%	2.5%	16.0%	9.0%	72.4%
Adults 18-24	42.6%	7.0%	27.9%	7.7%	57.4%
Adults 25-34	30.9%	2.4%	22.4%	6.1%	69.1%
Adults 35 & older	22.6%	1.5%	10.8%	10.4%	77.4%
Dog/cock fights	2.5%	**	**	1.8%	97.5%
Adults 18-24	4.8%	1.2%	**	3.6%	95.2%
Adults 25-34	3.2%	**	1.3%	1.9%	96.8%
Adults 35 & older	1.7%	**	**	1.4%	98.3%
Games at card parlor	1.8%	**	0.7%	0.7%	98.2%
Adults 18-24	1.9%	1.9%	**	**	98.1%
Adults 25-34	4.2%	**	1.8%	2.3%	95.8%
Adults 35 & older	0.9%	**	**	**	99.1%
Sports with bookie	4.0%	**	1.6%	2.5%	96.0%
Adults 18-24	5.5%	**	3.3%	2.2%	94.5%
Adults 25-34	4.3%	**	1.8%	2.5%	95.7%
Adults 35 & older	3.6%	**	1.1%	2.6%	96.4%
Other	1.2%	**	0.8%	**	98.8%
Adults 18-24	0.9%	**	0.9%	**	99.1%
Adults 25-34	0.7%	**	0.7%	**	99.3%
Adults 35 & older	1.6%	**	0.9%	0.6%	98.4%
Any activity	86.7%	34.5%	37.3%	14.9%	13.3%
Adults 18-24	92.6%	38.6%	43.6%	10.4%	7.4%
Adults 25-34	93.0%	33.1%	47.0%	12.9%	7.0%
Adults 35 & older	82.8%	34.0%	32.1%	16.8%	17.2%

** Less than 0.5%

Maximum 95% confidence limit for all adults lining in Region 11 = $\pm 4.2\%$

Maximum 95% confidence limit for age category = $\pm 13.3\%$



APPENDIX B
Prevalence and Recency of Gambling
Among Texas Adolescents: 1995

Table B.1. Prevalence and Recency of Gambling Among Texas Teens, by Age Group: 1995

	Ever Bet On	Past Year Regularly	Past Year Not Regularly	Not Past Year	Never Bet On
Lotteries	45.0%	2.2%	25.8%	17.0%	55.0%
Youths age 14	44.2%	1.7%	21.9%	20.6%	55.8%
Youths age 15	44.1%	2.5%	23.6%	17.9%	55.9%
Youths age 16	44.2%	1.8%	25.5%	16.9%	55.8%
Youths age 17	47.4%	2.5%	32.2%	12.7%	52.6%
Cards/dice with family or friends	47.9%	3.3%	33.1%	11.5%	52.1%
Youths age 14	40.7%	3.4%	26.2%	11.0%	59.3%
Youths age 15	49.9%	3.1%	34.4%	12.4%	50.1%
Youths age 16	50.4%	4.0%	34.5%	11.8%	49.6%
Youths age 17	50.5%	2.6%	36.9%	10.9%	49.5%
Casinos/card parlors	2.8%	**	1.7%	1.1%	97.2%
Youths age 14	1.9%	**	0.9%	1.0%	98.1%
Youths age 15	1.3%	**	0.9%	**	98.7%
Youths age 16	2.8%	**	1.6%	1.1%	97.2%
Youths age 17	5.0%	**	3.1%	1.7%	95.0%
Slots/videopoker	15.4%	**	9.5%	5.7%	84.6%
Youths age 14	14.4%	0.6%	8.1%	5.7%	85.6%
Youths age 15	15.3%	**	9.9%	5.4%	84.7%
Youths age 16	11.7%	**	7.5%	4.1%	88.3%
Youths age 17	19.9%	**	12.3%	7.5%	80.1%
Sports with friends	46.0%	3.3%	31.9%	10.8%	54.0%
Youths age 14	41.2%	3.5%	24.2%	13.5%	58.8%
Youths age 15	44.2%	2.9%	31.9%	9.4%	55.8%
Youths age 16	47.8%	3.1%	34.8%	10.0%	52.2%
Youths age 17	50.4%	3.7%	36.6%	10.2%	49.6%
Bingo	18.8%	**	9.3%	9.1%	81.2%
Youths age 14	16.8%	1.0%	7.4%	8.4%	83.2%
Youths age 15	19.4%	**	9.7%	9.3%	80.6%
Youths age 16	18.3%	**	8.4%	9.8%	81.7%
Youths age 17	20.7%	**	11.5%	9.0%	79.3%
Horse/dog racing	9.5%	**	4.9%	4.5%	90.5%
Youths age 14	8.3%	**	4.3%	3.7%	91.7%
Youths age 15	9.9%	**	6.2%	3.6%	90.1%
Youths age 16	8.3%	**	3.9%	4.3%	91.7%
Youths age 17	11.5%	**	5.0%	6.3%	88.5%
Games of skill	32.5%	3.8%	22.4%	6.2%	67.5%
Youths age 14	30.7%	4.9%	17.6%	8.2%	69.3%
Youths age 15	31.0%	2.3%	23.3%	5.3%	69.0%
Youths age 16	32.6%	3.6%	24.2%	4.8%	67.4%
Youths age 17	35.7%	4.9%	24.3%	6.5%	64.3%
Dog/cock fights	1.5%	**	0.7%	0.7%	98.5%
Youths age 14	2.1%	**	1.1%	1.0%	97.9%
Youths age 15	0.9%	**	0.6%	**	99.1%
Youths age 16	1.0%	**	**	0.5%	99.0%
Youths age 17	2.0%	**	0.9%	1.1%	98.0%
Bookie	1.0%	**	0.6%	**	99.0%
Youths age 14	0.7%	**	**	**	99.3%
Youths age 15	0.7%	**	0.5%	**	99.3%
Youths age 16	1.2%	**	0.7%	**	98.8%
Youths age 17	1.5%	**	0.9%	0.6%	98.5%

Table B.1., Continued

	Ever Bet On	Past Year Regularly	Past Year Not Regularly	Not Past Year	Never Bet On
Flipping coins	26.5%	1.7%	14.5%	10.2%	73.5%
Youths age 14	25.8%	1.1%	16.2%	8.5%	74.2%
Youths age 15	27.5%	1.7%	15.0%	10.8%	72.5%
Youths age 16	25.0%	2.2%	14.0%	8.9%	75.0%
Youths age 17	27.5%	1.7%	13.1%	12.7%	72.5%
Car racing	1.8%	**	0.9%	0.9%	98.2%
Youths age 14	1.8%	**	1.0%	0.9%	98.2%
Youths age 15	1.6%	**	0.9%	0.6%	98.4%
Youths age 16	2.0%	**	0.6%	1.2%	98.0%
Youths age 17	1.8%	**	0.9%	0.8%	98.2%
Other	1.5%	**	**	1.3%	98.5%
Youths age 14	0.8%	**	**	0.5%	99.2%
Youths age 15	1.7%	**	**	1.7%	98.3%
Youths age 16	1.7%	**	**	1.3%	98.3%
Youths age 17	1.9%	**	**	1.7%	98.1%
Any activity	81.8%	10.2%	56.7%	14.9%	18.2%
Youths age 14	78.1%	12.1%	48.3%	17.7%	21.9%
Youths age 15	80.2%	8.9%	57.3%	13.9%	19.8%
Youths age 16	83.1%	9.9%	57.8%	15.4%	16.9%
Youths age 17	85.7%	9.8%	63.1%	12.7%	14.3%

** Less than 0.5 %

Sample size: age 14 (n=801), age 15 (n=833), age 16 (n=798), age 17 (n=647); Total (n=3079)

Results have been standardized to sex, age, racial/ethnic and regional distributions in the general population.

Maximum confidence interval for all teens = $\pm 2.2\%$; for teens aged 14 = $\pm 4.3\%$;

for teens aged 15 = $\pm 4.3\%$; for teens aged 16 = $\pm 4.5\%$; and for teens aged 17 = $\pm 5.1\%$.

Table B.2. Prevalence and Recency of Gambling Among Texas Adolescents, by Gender: 1995

	Ever Bet On	Past Year Regularly	Past Year Not Regularly	Not Past Year	Never Bet On
Lotteries	45.0%	2.2%	25.8%	17.0%	55.0%
Males	47.9%	2.8%	28.5%	16.6%	52.1%
Females	42.3%	1.6%	23.3%	17.4%	57.7%
Cards/dice with family or friends	47.9%	3.3%	33.1%	11.5%	52.1%
Males	61.0%	5.3%	41.6%	14.1%	39.0%
Females	35.3%	1.3%	24.9%	9.1%	64.7%
Casinos/card parlors	2.8%	**	1.7%	1.1%	97.2%
Males	3.4%	**	2.1%	1.2%	96.6%
Females	2.1%	**	1.2%	0.9%	97.9%
Slots/videopoker	15.4%	**	9.5%	5.7%	84.6%
Males	14.8%	**	8.9%	5.7%	85.2%
Females	16.0%	**	10.1%	5.7%	84.0%
Sports with friends	46.0%	3.3%	31.9%	10.8%	54.0%
Males	59.5%	5.1%	41.7%	12.7%	40.5%
Females	33.0%	1.6%	22.5%	8.9%	67.0%
Bingo	18.8%	**	9.3%	9.1%	81.2%
Males	16.9%	**	8.2%	8.5%	83.1%
Females	20.7%	0.6%	10.3%	9.7%	79.3%
Horse/dog racing	9.5%	**	4.9%	4.5%	90.5%
Males	9.9%	**	4.7%	5.1%	90.1%
Females	9.2%	**	5.1%	3.9%	90.8%
Games of skill	32.5%	3.8%	22.4%	6.2%	67.5%
Males	45.2%	6.5%	30.6%	8.1%	54.8%
Females	20.3%	1.5%	14.4%	4.4%	79.7%
Dog/cock fights	1.5%	**	0.7%	0.7%	98.5%
Males	2.5%	**	1.2%	1.1%	97.5%
Females	0.5%	**	**	**	99.5%
Bookie	1.0%	**	0.6%	**	99.0%
Males	1.6%	**	0.8%	0.6%	98.4%
Females	**	**	**	**	99.5%
Flipping coins	26.5%	1.7%	14.5%	10.2%	73.5%
Males	33.6%	2.8%	17.6%	13.1%	66.4%
Females	19.7%	0.6%	11.6%	7.5%	80.3%
Car racing	1.8%	**	0.9%	0.9%	98.2%
Males	2.6%	**	1.0%	1.5%	97.4%
Females	1.0%	**	0.7%	**	99.0%
Other	1.5%	**	**	1.3%	98.5%
Males	1.8%	**	**	1.5%	98.2%
Females	1.2%	**	**	1.2%	98.8%
Any activity	81.8%	10.2%	56.7%	14.9%	18.2%
Males	87.4%	14.6%	60.2%	12.6%	12.6%
Females	81.8%	10.2%	56.7%	14.9%	18.2%

** Less than 0.5 %

Sample size: Males (n=1531), Females (n=1548).

Results have been standardized to sex, age, race/ethnic and regional distributions in the general population.
Maximum 95 % confidence interval for all teens = $\pm 2.2\%$; for males = $\pm 3.2\%$; for females = $\pm 3.1\%$.

Table B.3. Prevalence and Recency of Gambling Among Texas Adolescents, by Race/Ethnicity: 1995

	Ever Bet On	Past Year Regularly	Past Year Not regularly	Not Past Year	Never Bet On
Anglo	47.5%	2.3%	26.8%	18.4%	52.5%
African American	27.4%	2.3%	16.7%	8.5%	72.6%
Hispanic	48.6%	2.0%	28.2%	18.4%	51.4%
Other	39.9%	**	23.4%	16.2%	60.1%
Anglo	46.9%	2.4%	33.9%	10.5%	53.1%
African American	39.4%	5.1%	23.4%	11.0%	60.6%
Hispanic	53.3%	3.7%	35.7%	13.8%	46.7%
Other	39.8%	4.3%	30.6%	4.9%	60.2%
Anglo	2.9%	**	1.9%	1.0%	97.1%
African American	1.5%	**	0.6%	0.6%	98.5%
Hispanic	2.6%	**	1.2%	1.4%	97.4%
Other	8.5%	**	8.5%	**	91.5%
Anglo	15.0%	**	9.1%	5.7%	85.0%
African American	15.4%	0.8%	7.1%	7.5%	84.6%
Hispanic	16.1%	**	10.6%	5.4%	83.9%
Other	13.7%	**	13.7%	**	86.3%
Anglo	45.1%	2.6%	33.5%	9.0%	54.9%
African American	45.1%	3.9%	28.2%	13.1%	54.9%
Hispanic	49.1%	4.3%	32.0%	12.8%	50.9%
Other	26.7%	2.3%	17.4%	7.0%	73.3%
Anglo	15.7%	**	6.8%	8.8%	84.3%
African American	16.2%	**	7.0%	8.9%	83.8%
Hispanic	26.0%	1.0%	14.7%	10.3%	74.0%
Other	**	**	**	**	99.7%
Anglo	10.4%	**	4.9%	5.2%	89.6%
African American	2.5%	**	1.4%	1.1%	97.5%
Hispanic	11.7%	**	6.6%	5.1%	88.3%
Other	**	**	**	**	99.8%
Anglo	32.7%	3.3%	23.5%	5.9%	67.3%
African American	27.3%	4.3%	15.8%	7.2%	72.7%
Hispanic	35.0%	4.4%	23.7%	6.9%	65.0%
Other	22.4%	7.2%	15.2%	**	77.6%
Anglo	0.9%	**	**	0.5%	99.1%
African American	1.7%	**	1.2%	**	98.3%
Hispanic	2.1%	**	0.7%	1.1%	97.9%
Other	3.3%	**	3.3%	**	96.7%
Anglo	1.3%	**	0.9%	**	98.7%
African American	1.3%	**	0.7%	0.6%	98.7%
Hispanic	**	**	**	**	99.5%
Other	1.0%	1.0%	**	**	99.0%

Table B.3., Continued

	Ever Bet On	Past Year Regularly	Past Year Not regularly	Not Past Year	Never Bet On
Flipping coins	26.5%	1.7%	14.5%	10.2%	73.5%
Anglo	23.8%	0.7%	13.9%	9.1%	76.2%
African American	34.1%	2.6%	13.0%	18.5%	65.9%
Hispanic	27.8%	2.9%	16.3%	8.6%	72.2%
Other	23.2%	**	12.7%	10.5%	76.8%
Car racing	1.8%	**	0.9%	0.9%	98.2%
Anglo	2.6%	**	0.9%	1.5%	97.4%
African American	**	**	**	**	99.6%
Hispanic	1.2%	**	0.9%	**	98.8%
Other	1.3%	**	1.3%	**	98.7%
Other	1.5%	**	**	1.3%	98.5%
Anglo	1.1%	**	**	0.8%	98.9%
African American	2.4%	**	**	1.9%	97.6%
Hispanic	2.0%	**	**	2.0%	98.0%
Other	**	**	**	**	100.0%
Any Activity	81.8%	10.2%	56.7%	14.9%	18.2%
Anglo	82.0%	8.7%	59.4%	13.9%	18.0%
African American	74.7%	10.8%	43.9%	20.0%	25.3%
Hispanic	85.8%	12.4%	58.8%	14.5%	14.2%
Other	61.4%	8.4%	40.4%	12.6%	38.6%

** Less than 0.5 %

Sample size: Anglos (n=1995), African Americans (n=500), Hispanics (n=529), Others (n=55);
Total (n=3079)

Results have been standardized to sex, age, race/ethnic and regional distributions in the general population.

Maximum 95 % confidence interval for all teens = $\pm 2.2\%$; for Anglos = 2.5% ; for African Americans = $\pm 4.4\%$; for Hispanics = $\pm 4.8\%$; for other racial/ethnic groups = $\pm 17.0\%$.

Table B.4. Prevalence and Recency of Gambling Among Adolescents, by Region: 1995

	Ever Bet On	Past Year Regularly	Past Year Not Regularly	Not Past Year	Never Bet On
Lotteries	45.0%	2.2%	25.8%	17.0%	55.0%
Region 1 (High Plains)	42.9%	1.4%	23.9%	17.6%	57.1%
Region 2 (NW Texas)	42.2%	1.6%	25.0%	15.6%	57.8%
Region 3 (Metropolitan)	46.3%	2.7%	28.8%	14.7%	53.7%
Region 4 (Upper East TX)	37.5%	2.1%	15.3%	20.1%	62.5%
Region 5 (Southeast TX)	39.8%	1.4%	19.9%	18.5%	60.2%
Region 6 (Gulf Coast)	45.9%	2.6%	30.2%	13.1%	54.1%
Region 7 (Central)	45.3%	1.3%	21.1%	22.9%	54.7%
Region 8 (Upper South TX)	49.6%	1.2%	28.4%	20.0%	50.4%
Region 9 (West Texas)	45.0%	2.4%	23.7%	18.9%	55.0%
Region 10 (Upper Rio Grande)	41.6%	2.7%	20.2%	18.7%	58.4%
Region 11 (Lower South TX)	43.9%	2.1%	23.0%	18.9%	56.1%
Cards/dice with family/friends	47.9%	3.3%	33.1%	11.5%	52.1%
Region 1 (High Plains)	43.1%	3.1%	30.5%	9.5%	56.9%
Region 2 (NW Texas)	40.2%	0.7%	27.1%	12.3%	59.8%
Region 3 (Metropolitan)	48.1%	4.0%	33.2%	10.9%	51.9%
Region 4 (Upper East TX)	40.7%	2.0%	28.0%	10.7%	59.3%
Region 5 (Southeast TX)	44.2%	3.4%	32.6%	8.1%	55.8%
Region 6 (Gulf Coast)	50.9%	2.1%	38.1%	10.6%	49.1%
Region 7 (Central)	42.4%	3.8%	28.8%	9.8%	57.6%
Region 8 (Lower South TX)	53.4%	4.0%	33.1%	16.4%	46.6%
Region 9 (West Texas)	48.5%	4.3%	38.7%	5.6%	51.5%
Region 10 (Upper Rio Grande)	51.5%	2.5%	31.5%	17.5%	48.5%
Region 11 (Lower South TX)	46.7%	4.2%	29.9%	12.6%	53.3%
Casinos/card parlors	2.8%	**	1.7%	1.1%	97.2%
Region 1 (High Plains)	3.4%	**	1.4%	2.1%	96.6%
Region 2 (NW Texas)	2.0%	**	0.9%	1.1%	98.0%
Region 3 (Metropolitan)	2.7%	**	1.8%	0.7%	97.3%
Region 4 (Upper East TX)	2.9%	**	1.5%	1.5%	97.1%
Region 5 (Southeast TX)	1.9%	**	**	1.6%	98.1%
Region 6 (Gulf Coast)	2.3%	**	1.7%	0.6%	97.7%
Region 7 (Central)	5.3%	**	2.7%	2.6%	94.7%
Region 8 (Upper South TX)	3.4%	**	2.7%	0.7%	96.6%
Region 9 (West Texas)	1.9%	**	0.9%	1.0%	98.1%
Region 10 (Upper Rio Grande)	3.6%	**	1.7%	1.9%	96.4%
Region 11 (Lower South TX)	1.2%	**	**	0.9%	98.8%
Slot machines/videopoker	15.4%	**	9.5%	5.7%	84.6%
Region 1 (High Plains)	15.5%	**	11.2%	4.3%	84.5%
Region 2 (NW Texas)	6.8%	**	2.8%	4.0%	93.2%
Region 3 (Metropolitan)	17.1%	**	10.8%	5.9%	82.9%
Region 4 (Upper East TX)	9.7%	**	6.5%	3.2%	90.3%
Region 5 (Southeast TX)	13.7%	0.9%	7.7%	5.1%	86.3%
Region 6 (Gulf Coast)	18.2%	**	13.3%	5.0%	81.8%
Region 7 (Central)	15.4%	**	6.8%	8.6%	84.6%
Region 8 (Upper South TX)	17.5%	0.5%	11.3%	5.6%	82.5%
Region 9 (West Texas)	10.2%	**	5.2%	5.0%	89.8%
Region 10 (Upper Rio Grande)	14.1%	0.7%	6.8%	6.6%	85.9%
Region 11 (Lower South TX)	11.3%	**	4.3%	6.9%	88.7%
Sports with friends	46.0%	3.3%	31.9%	10.8%	54.0%
Region 1 (High Plains)	49.1%	5.2%	34.5%	9.4%	50.9%
Region 2 (NW Texas)	42.6%	1.7%	31.7%	9.2%	57.4%
Region 3 (Metropolitan)	44.2%	2.2%	33.1%	8.9%	55.8%

Table B.4., Continued

Appendix B

	Ever Bet On	Past Year Regularly	Past Year Not Regularly	Not Past Year	Never Bet On
Region 4 (Upper East TX)	39.0%	3.1%	26.2%	9.6%	61.0%
Region 5 (Southeast TX)	43.9%	4.1%	28.8%	11.0%	56.1%
Region 6 (Gulf Coast)	47.1%	2.9%	33.7%	10.4%	52.9%
Region 7 (Central)	44.5%	4.6%	26.7%	13.3%	55.5%
Region 8 (Upper South TX)	43.3%	2.3%	30.8%	10.2%	56.7%
Region 9 (West Texas)	55.5%	4.7%	38.7%	12.1%	44.5%
Region 10 (Upper Rio Grande)	54.8%	7.1%	37.6%	10.1%	45.2%
Region 11 (Lower South TX)	48.6%	3.9%	29.4%	15.3%	51.4%
Bingo	18.8%	**	9.3%	9.1%	81.2%
Region 1 (High Plains)	19.0%	**	10.5%	8.2%	81.0%
Region 2 (NW Texas)	15.0%	**	6.1%	8.9%	85.0%
Region 3 (Metroplex)	17.3%	**	7.5%	9.7%	82.7%
Region 4 (Upper East TX)	16.8%	**	6.4%	10.4%	83.2%
Region 5 (Southeast TX)	16.6%	1.1%	6.9%	8.6%	83.4%
Region 6 (Gulf Coast)	20.6%	0.8%	10.6%	9.3%	79.4%
Region 7 (Central)	12.7%	**	6.8%	5.8%	87.3%
Region 8 (Upper South TX)	19.2%	0.7%	9.4%	9.1%	80.8%
Region 9 (West Texas)	17.1%	**	10.1%	7.0%	82.9%
Region 10 (Upper Rio Grande)	12.3%	0.6%	4.7%	6.9%	87.7%
Region 11 (Lower South TX)	29.2%	0.7%	16.7%	11.8%	70.8%
Horse/greyhound racing	9.5%	**	4.9%	4.5%	90.5%
Region 1 (High Plains)	10.7%	**	5.5%	5.2%	89.3%
Region 2 (NW Texas)	7.1%	**	2.2%	4.9%	92.9%
Region 3 (Metroplex)	6.5%	**	3.2%	3.3%	93.5%
Region 4 (Upper East TX)	6.1%	**	4.0%	2.2%	93.9%
Region 5 (Southeast TX)	4.2%	**	1.5%	2.7%	95.8%
Region 6 (Gulf Coast)	8.4%	**	3.6%	4.4%	91.6%
Region 7 (Central)	5.3%	**	1.0%	4.3%	94.7%
Region 8 (Upper South TX)	16.8%	**	10.5%	6.1%	83.2%
Region 9 (West Texas)	13.8%	**	3.6%	10.2%	86.2%
Region 10 (Upper Rio Grande)	11.4%	**	5.9%	5.4%	88.6%
Region 11 (Lower South TX)	15.8%	**	10.5%	5.4%	84.2%
Games of skill	32.5%	3.8%	22.4%	6.2%	67.5%
Region 1 (High Plains)	40.1%	5.3%	26.3%	8.6%	59.9%
Region 2 (NW Texas)	27.9%	2.1%	18.8%	7.1%	72.1%
Region 3 (Metroplex)	31.0%	4.7%	20.5%	5.9%	69.0%
Region 4 (Upper East TX)	34.3%	2.8%	22.9%	8.6%	65.7%
Region 5 (Southeast TX)	25.9%	3.5%	17.6%	4.8%	74.1%
Region 6 (Gulf Coast)	33.2%	3.7%	24.9%	4.5%	66.8%
Region 7 (Central)	28.7%	2.4%	18.6%	7.7%	71.3%
Region 8 (Upper South TX)	34.5%	5.4%	21.2%	7.8%	65.5%
Region 9 (West Texas)	38.0%	4.9%	30.1%	3.0%	62.0%
Region 10 (Upper Rio Grande)	35.5%	4.0%	24.2%	7.4%	64.5%
Region 11 (Lower South TX)	32.2%	2.8%	23.1%	6.3%	67.8%
Dog/cock fights	1.5%	**	0.7%	0.7%	98.5%
Region 1 (High Plains)	0.6%	**	**	**	99.4%
Region 2 (NW Texas)	**	**	**	**	99.6%
Region 3 (Metroplex)	1.3%	**	0.5%	0.7%	98.7%
Region 4 (Upper East TX)	1.1%	**	1.1%	**	98.9%
Region 5 (Southeast TX)	2.3%	**	**	1.9%	97.7%
Region 6 (Gulf Coast)	1.8%	**	1.5%	**	98.2%
Region 7 (Central)	1.2%	**	**	0.8%	98.8%
Region 8 (Upper South TX)	1.3%	**	0.7%	**	98.7%

Table B.4., Continued

	Ever Bet On	Past Year Regularly	Past Year Not Regularly	Not Past Year	Never Bet On
Region 9 (West Texas)	2.3%	0.8%	**	1.2%	97.7%
Region 10 (Upper Rio Grande)	1.3%	**	0.6%	0.7%	98.7%
Region 11 (Lower South TX)	2.2%	0.7%	**	1.4%	97.8%
Bookie	1.0%	**	0.6%	**	99.0%
Region 1 (High Plains)	1.1%	**	0.6%	**	98.9%
Region 2 (NW Texas)	1.2%	**	0.9%	**	98.8%
Region 3 (Metroplex)	1.2%	**	0.7%	**	98.8%
Region 4 (Upper East TX)	1.0%	**	**	**	99.0%
Region 5 (Southeast TX)	1.2%	**	**	1.2%	98.8%
Region 6 (Gulf Coast)	1.3%	**	0.8%	0.5%	98.7%
Region 7 (Central)	**	**	**	**	99.7%
Region 8 (Upper South TX)	0.8%	**	0.6%	**	99.2%
Region 9 (West Texas)	0.8%	0.8%	**	**	99.2%
Region 10 (Upper Rio Grande)	1.7%	**	1.0%	0.6%	98.3%
Region 11 (Lower South TX)	0.6%	**	**	**	99.4%
Flipping coins	26.5%	1.7%	14.5%	10.2%	73.5%
Region 1 (High Plains)	21.5%	3.1%	13.3%	5.0%	78.5%
Region 2 (NW Texas)	25.7%	1.1%	16.4%	8.1%	74.3%
Region 3 (Metroplex)	27.9%	1.4%	13.8%	12.7%	72.1%
Region 4 (Upper East TX)	32.9%	1.1%	16.1%	15.7%	67.1%
Region 5 (Southeast TX)	29.3%	1.3%	17.2%	10.8%	70.7%
Region 6 (Gulf Coast)	24.4%	2.1%	13.3%	9.0%	75.6%
Region 7 (Central)	26.7%	**	17.6%	8.8%	73.3%
Region 8 (Upper South TX)	25.3%	1.2%	13.5%	10.7%	74.7%
Region 9 (West Texas)	32.4%	2.1%	19.2%	11.1%	67.6%
Region 10 (Upper Rio Grande)	24.5%	2.5%	14.9%	7.1%	75.5%
Region 11 (Lower South TX)	26.2%	2.7%	14.2%	9.3%	73.8%
Car racing	1.8%	**	0.9%	0.9%	98.2%
Region 1 (High Plains)	3.1%	**	**	2.8%	96.9%
Region 2 (NW Texas)	2.4%	**	2.0%	**	97.6%
Region 3 (Metroplex)	2.1%	**	0.8%	1.3%	97.9%
Region 4 (Upper East TX)	3.6%	0.8%	**	2.4%	96.4%
Region 5 (Southeast TX)	1.5%	**	1.2%	**	98.5%
Region 6 (Gulf Coast)	1.0%	**	**	0.8%	99.0%
Region 7 (Central)	1.9%	**	1.6%	**	98.1%
Region 8 (Upper South TX)	1.7%	**	1.4%	**	98.3%
Region 9 (West Texas)	2.1%	**	1.0%	0.9%	97.9%
Region 10 (Upper Rio Grande)	1.0%	**	**	0.8%	99.0%
Region 11 (Lower South TX)	1.7%	**	1.4%	**	98.3%
Other	1.5%	**	**	1.3%	98.5%
Region 1 (High Plains)	**	**	**	**	100.0%
Region 2 (NW Texas)	**	**	**	**	99.6%
Region 3 (Metroplex)	1.8%	**	**	1.4%	98.2%
Region 4 (Upper East TX)	1.0%	**	**	0.6%	99.0%
Region 5 (Southeast TX)	1.8%	**	**	1.4%	98.2%
Region 6 (Gulf Coast)	1.4%	**	**	1.4%	98.6%
Region 7 (Central)	1.3%	**	**	0.9%	98.7%
Region 8 (Upper South TX)	3.0%	**	**	3.0%	97.0%
Region 9 (West Texas)	1.2%	**	0.9%	**	98.8%
Region 10 (Upper Rio Grande)	**	**	**	**	99.8%
Region 11 (Lower South TX)	1.8%	**	**	1.6%	98.2%

Table B.4., Continued

	Ever Bet On	Past Year Regularly	Past Year Not Regularly	Not Past Year	Never Bet On
Any activity	81.8%	10.2%	56.7%	14.9%	18.2%
Region 1 (High Plains)	81.0%	10.7%	59.3%	11.0%	19.0%
Region 2 (NW Texas)	79.6%	6.8%	58.6%	14.2%	20.4%
Region 3 (Metroplex)	81.3%	10.0%	57.5%	13.8%	18.7%
Region 4 (Upper East TX)	76.6%	6.2%	51.0%	19.4%	23.4%
Region 5 (Southeast TX)	75.3%	11.0%	46.6%	17.7%	24.7%
Region 6 (Gulf Coast)	83.2%	10.3%	61.0%	11.9%	16.8%
Region 7 (Central)	80.3%	9.9%	52.4%	18.0%	19.7%
Region 8 (Upper South TX)	83.6%	10.4%	57.7%	15.5%	16.4%
Region 9 (West Texas)	85.6%	14.3%	57.7%	13.6%	14.4%
Region 10 (Upper Rio Grande)	84.9%	13.2%	53.9%	17.7%	15.1%
Region 11 (Lower South TX)	82.5%	10.0%	54.2%	18.3%	17.5%

** Less than 0.5 %

Sample size: reg1 (n=212), reg2 (n=228), reg3 (n=543), reg4 (n=227), reg5 (n=248), reg6 (n=484), reg7 (n=253), reg8 (n=224), reg9 (n=247), reg10 (n=210), reg11 (n=203); total (n=3079).

Results have been standardized to sex, age, race/ethnic and regional distributions in the general population.

Maximum 95 % confidence interval for region 1 = ± 8.1 %

Maximum 95 % confidence interval for region 2 = ± 6.8 %

Maximum 95 % confidence interval for region 3 = ± 4.4 %

Maximum 95 % confidence interval for region 4 = ± 6.5 %

Maximum 95 % confidence interval for region 5 = ± 6.3 %

Maximum 95 % confidence interval for region 6 = ± 5.4 %

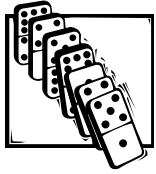
Maximum 95 % confidence interval for region 7 = ± 6.6 %

Maximum 95 % confidence interval for region 8 = ± 11.3 %

Maximum 95 % confidence interval for region 9 = ± 7.1 %

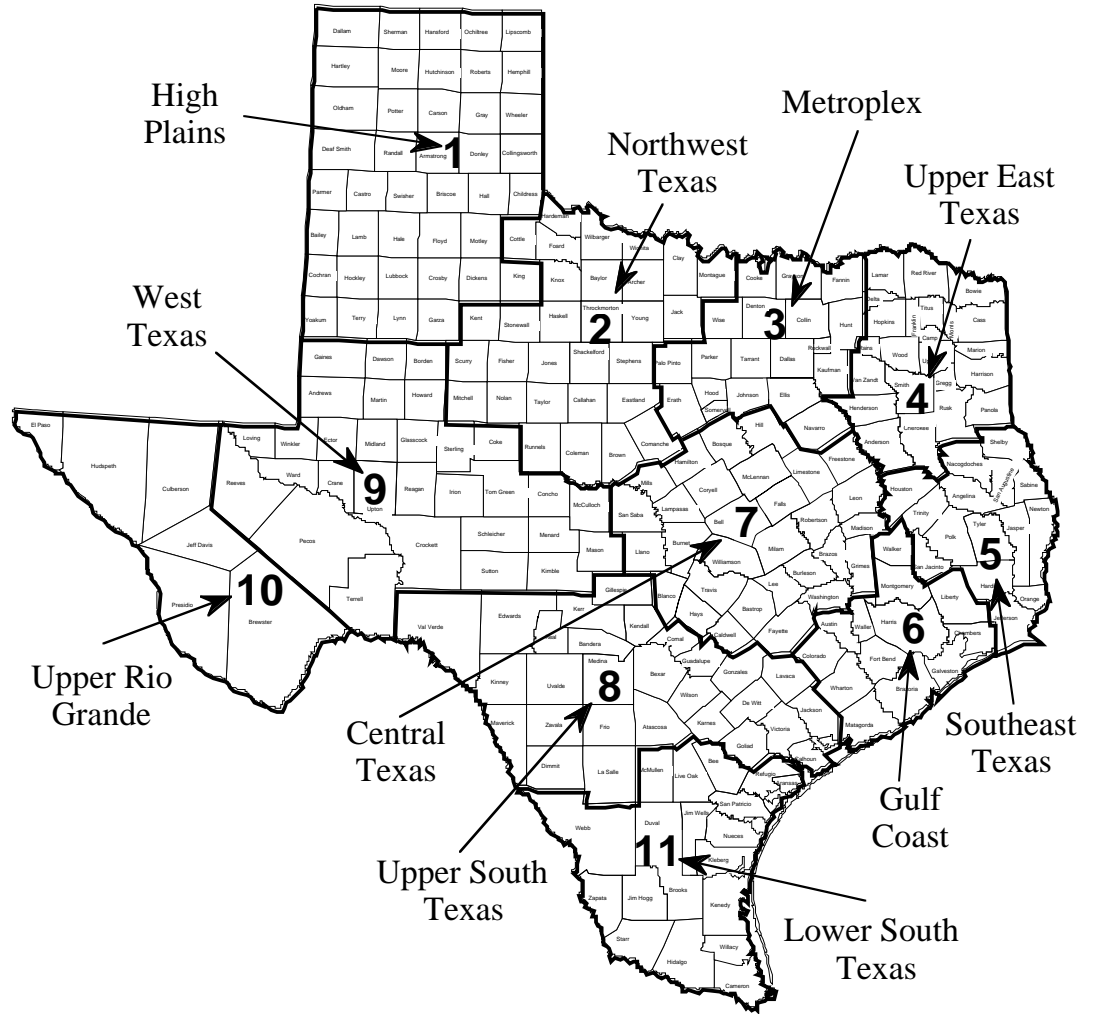
Maximum 95 % confidence interval for region 10 = ± 7.5 %

Maximum 95 % confidence interval for region 11 = ± 8.0 %



APPENDIX C
The Regions of Texas

Health and Human Services Commission Regional Boundaries



List of Counties in HHSC Regions

Region 1 - High Plains

Armstrong	Hockley
Bailey	Hutchinson
Briscoe	King
Carson	Lamb
Castro	Lipscomb
Cochran	Lubbock
Collingsworth	Lynn
Crosby	Moore
Dallam	Motley
Deaf Smith	Ochiltree
Dickens	Oldham
Donley	Parmer
Floyd	Potter
Garza	Randall
Gray	Roberts
Hale	Sherman
Hall	Swisher
Hansford	Terry
Hartley	Wheeler
Hemphill	Yoakum

Region 2 - Northwest Texas

Archer	Kent
Baylor	Knox
Brown	Mitchell
Callahan	Montague
Childress	Nolan
Clay	Runnels
Coleman	Scurry
Comanche	Shackelford
Cottle	Stephens
Eastland	Stonewall
Fisher	Taylor
Foard	Throckmorton
Hardeman	Wichita
Haskell	Wilbarger
Jack	Young
Jones	

Region 3 - Metroplex

Collin	Johnson
Cooke	Kaufman
Dallas	Navarro
Denton	Palo Pinto
Ellis	Parker
Erath	Rockwell
Fannin	Somervell
Grayson	Tarrant
Hood	Wise
Hunt	

Region 4 - Upper East Texas

Anderson	Marion
Bowie	Morris
Camp	Panola
Cass	Rains
Cherokee	Red River
Delta	Rusk
Franklin	Smith
Gregg	Titus
Harrison	Upshur
Henderson	Van Zandt
Hopkins	Wood
Lamar	

Region 5 - Southeast Texas

Angelina	Polk
Hardin	Sabine
Houston	San Augustine
Jasper	San Jacinto
Jefferson	Shelby
Nacogdoches	Trinity
Newton	Tyler
Orange	

Region 6 - Gulf Coast

Austin	Liberty
Brazoria	Matagorda
Chambers	Montgomery
Colorado	Walker
Fort Bend	Waller
Galveston	Wharton
Harris	

Region 7 - Central Texas

Bastrop	Hill
Bell	Lampasas
Blanco	Lee
Bosque	Leon
Brazos	Limestone
Burleson	Llano
Burnet	McClennon
Caldwell	Madison
Coryell	Milam
Falls	Mills
Fayette	Robertson
Freestone	San Saba
Grimes	Travis
Hamilton	Washington
Hays	Williamson

Region 8 - Upper South Texas

Atascosa	Karnes
Bandera	Kendall
Bexar	Kerr
Calhoun	Kinney
Comal	La Salle
DeWitt	Lavaca
Dimmit	Maverick
Edwards	Medina
Frio	Real
Gillespie	Uvalde
Goliad	Val Verde
Gonzales	Victoria
Guadalupe	Wilson
Jackson	Zavala

Region 9 - West Texas

Andrews	Martin
Borden	Mason
Coke	Menard
Concho	Midland
Crane	Pecos
Crockett	Reagan
Dawson	Reeves
Ector	Schleicher
Gaines	Sterling
Glasscock	Sutton
Howard	Terrell
Irion	Tom Green
Kimble	Upton
Loving	Ward
McCullough	Winkler

Region 10 - Upper Rio Grande

Brewster	Hudspeth
Culberson	Fort Davis
El Paso	Presidio

Region 11 - Lower South Texas

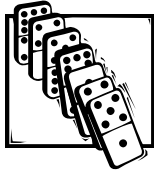
Aransas	Live Oak
Bee	McMullen
Brooks	Nueces
Cameron	Refugio
Duval	San Patricio
Hidalgo	Starr
Jim Hogg	Webb
Jim Wells	Willacy
Kenedy	Zapata
Kleberg	



APPENDIX D

Logistic Regression

The logistic regression of past year lottery play on demographic variables is unavailable in electronic form. Contact the Commission for a copy of the data in this section.



APPENDIX E
Substance Use Problem Questions

Alcohol

All respondents who had had at least one drink in the past 30 days and at least 10 drinks in the past year were asked the statements listed below.

Tell me if you have had the experience in the past 12 months:

1. *Have you often drunk much larger amounts of alcohol than you intended to, or for more days in a row than you intended?*
2. *Have you often wanted to cut down on your drinking, or have you ever tried to cut down but couldn't?*
3. *Has there ever been a period when you spent a great deal of time drinking alcohol, getting alcohol, or getting over its effects?*
4. *Have you often been high on alcohol or feeling its after effects while at work, school, or taking care of children?*
5. *Have you often been high on alcohol or feeling its after effects in a situation where it increased your chances of getting hurt — for instance, when driving a car or boat, using knives, machinery or guns, crossing against traffic, climbing or swimming?*
6. *Have you ever given up or greatly reduced important activities in order to drink — activities like sports, work, school or associating with friends or relatives?*
7. *Did you have any emotional or psychological problems from drinking alcohol — such as feeling uninterested in things, depressed, suspicious of people, paranoid, or having strange ideas ? Did you continue to use alcohol after you knew it caused you those problems?*
8. *Did you have any health problems that were caused by, or aggravated by, using alcohol? Did you continue to use alcohol after you knew it caused you those problems?*
9. *Has drinking caused you considerable problems with your family, friends, on the job, at school, or with the police? Did you continue to use alcohol after you knew it caused you those problems?*
10. *Did you ever find that you needed to drink more just to get the same effect, or that drinking the same amount had less effect than before?*

11. *Has stopping or cutting down on alcohol made you sick or given you withdrawal symptoms, such as the shakes or made you feel depressed or anxious?*
12. *Did you ever have to drink again (or more) to make withdrawal symptoms go away or to keep from having them?*
13. *In the past 12 months, have you ever felt that you needed or were dependent on alcohol?*

Other Drugs **(Substitute name of drug used where possible.)**

For each of the following statements, tell me if you have had that particular experience in the past 12 months. I am asking about drugs other than alcohol. All of the respondents who had ever used a drug in the past 12 months were asked the statements listed below.

Tell me if you have had the experience in the past twelve months; I am asking about drugs other than alcohol:

1. *Have you often used much larger amounts of [drug name or one of these drugs] than you intended to, or for a longer period than you intended to?*
2. *Have you often wanted to cut down on [drug] or have you ever tried to cut down but you couldn't ?*
3. *Has there ever been a period when you spent a great deal of your time using [drug], getting [drug], or getting over [its/their] effects?*
4. *Have you often been high on [drug] or feeling [its/their] after effects while at work, at school or taking care of children?*
5. *Have you often been high on [drug] or feeling its after effects in a situation where it increased your chances of getting hurt — for instance, when driving a car or boat, using knives, machinery or guns, crossing against traffic, climbing or swimming?*
6. *Have you ever given up or greatly reduced important activities in order to use [drug] — activities like sports, work, school or associating with friends or relatives?*
7. *Did you have any emotional or psychological problems from using [drug] — such as feeling uninterested in things, depressed, suspicious of people, paranoid, or having strange ideas? Did you continue to use [drug] after you knew it caused you those problems?*
8. *Did you have any health problems that were caused by, or aggravated by, using [drug]? Did*

you continue to use [drug] after you knew it caused you those problems?

9. *Did your use of [drug] cause you considerable problems with your family, friends, on the job, at school, or with the police? Did you continue to use [drug] after you knew it caused you those problems?*
10. *Did you ever find that you needed larger amounts of [drug] just to get the same effect, or that the same amount had less effect than before?*
11. *Has stopping or cutting down on [drug] made you sick or given you withdrawal symptoms?*
12. *Did you ever have to drink again (or more) to make withdrawal symptoms go away or to keep from having them?*
13. *In the past 12 months, have you ever felt that you needed or were dependent on [drug]?*



APPENDIX F
South Oaks Gambling Screen

The South Oaks Gambling Screen

Appendix F

1. Please indicate which of the following types of gambling you have done in your lifetime. For each type, mark one answer: "not at all," "less than once a week," or "once a week or more."

	Not at all	Less than once a week	Once a week or more	
a.	—	—	—	played cards for money
b.	—	—	—	bet on horses, dogs, or other animals (in off-track betting, at the track, or with a bookie)
c.	—	—	—	bet on sports (parlay cards, with a bookie, or at jail)
d.	—	—	—	played dice games (including craps, over and under, or other dice games) for money
e.	—	—	—	gambled in a casino (legal or otherwise)
f.	—	—	—	played the numbers or bet on lotteries
g.	—	—	—	played bingo for money
h.	—	—	—	played the stock and/or commodities market
i.	—	—	—	played slot machines, poker machines, or other gambling machines
j.	—	—	—	bowled, shot pool, played golf, or played some other games of skill for money
k.	—	—	—	played pull tabs or "paper" games other than lotteries
l.	—	—	—	bet on some form of gambling not listed above (please specify)

2. What is the largest amount of money you have ever gambled with on any one day?

- never have gambled
- \$1 or less
- more than \$1 up to \$10
- more than \$10 up to \$100
- more than \$100 up to \$1000
- more than \$1,000 up to \$10,000
- more than \$10,000

3. Do (did) your parents have a gambling problem?

- both my father and mother gamble (or gambled) too much
- my father gambles (or gambled) too much
- my mother gambles (or gambled) too much
- neither one gambles (or gambled) too much

4. When you gamble, how often do you go back another day to win back money you lost?

- never
- some of the time (less than half of the time) I lost
- most of the time I lost
- every time I lost

5. Have you ever claimed to be winning money gambling but weren't really? In fact, you lost?

- never (or never gamble)

- yes, less than half the time I lost
 yes, most of the time
6. Do you feel you have ever had a problem with gambling?
 no
 yes, in the past, but not now
 yes
7. Did you ever gamble more than you intended to?
 yes no
8. Have people criticized your betting or told you that you had a gambling problem, regardless of whether or not you thought it was true?
 yes no
9. Have you ever felt guilty about the way you gamble or what happens when you gamble?
 yes no
10. Have you ever felt like you would like to stop betting money or gambling but didn't think you could?
 yes no
11. Have you ever hidden betting slips, lottery tickets, gambling money, IOUs, or other signs of betting or gambling from your spouse, children, or other important people in your life?
 yes no
12. Have you ever argued with people you live with over how you handle money?
 yes no
13. (If you answered yes to question 12): Have money arguments ever centered on your gambling?
 yes no
14. Have you ever borrowed from someone and not paid them back as a result of your gambling?
 yes no
15. Have you ever lost time from work (or school) due to betting money or gambling?
 yes no
16. If you borrowed money to gamble or to pay gambling debts, who or where did you borrow from? (check "yes" or "no" for each)
- a. from household money
 yes no
 - b. from your spouse
 yes no
 - c. from other relatives or in-laws
 yes no
 - d. from banks, loan companies, or credit unions
 yes no
 - e. from credit cards
 yes no

- f. from loan sharks (Shylocks)
 yes no
- g. you cashed in stocks, bonds, or other securities
 yes no
- h. you sold personal or family property
 yes no
- i. you borrowed on your checking account (passed bad checks)
 yes no
- j. you have (had) a credit line with a bookie
 yes no
- k. you have (had) a credit line with a casino
 yes no

Scoring

Scores on the South Oaks Gambling Screen itself are determined by adding up the number of questions that show an “at risk” response:

Questions 1, 2, and 3 are not counted.

_____ Question 4: most or every time I lost

_____ Question 5: less than half or most of the time I lost

_____ Question 6: yes, in the past or yes

_____ Question 7–11: yes

Question 12 not counted

_____ Question 13–16i: yes

Questions 16j and 16k not counted

Total = _____ (20 questions are counted)

0 = no problem

1–4 = some problem

5 or more = probable pathological gambler