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Kentuckians and Expanded Gaming: Opposition to Protect the Vulnerable?

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Abstract

During the 2022 meeting of the Kentucky General Assembly, gambling interests in the state had both triumphs and setbacks. An attempt to raise taxes on revenues earned by specialty slot machines (historical horse racing machines, or HHR machines) was turned back, yet an attempt to legalize sports gambling on sports such as the NFL, NBA, NCAA, etc., was also turned back. Lotteries, charitable gaming, and pari-mutuel wagering on horse racing have been legal in the state for some time, and HHR machines were made fully legal after state laws were re-written in 2021 to have them comply with the state constitution. Proponents of allowing more gaming in the Commonwealth of Kentucky have often pointed to anti-gambling forces in the legislature who usually consist of rural legislators who have suspicions about the impacts of more legal gambling forms on the public. Some of these suspicions are claimed to be fueled by fundamentalist religious or moral beliefs and concerns that poorer constituents will spend too much money on gambling if too many gambling venues and forms are allowed. Whether rural constituents support or oppose expanding gaming is a question explored in this research note as well as other social, demographic, and cognitive factors that could explain attitudes toward expanded gaming by Kentuckians. The findings of this note yield some interesting policy conclusions.

Keywords: gambling, public policy, policy evaluation, sports

JEL Codes: H70, L83, L88

June 2022

Introduction

For decades the only legal and legitimate form of gambling in Kentucky and most other states in the US was wagering on horse racing (Lambert 2022). Yet, beginning in the 1970s with the proliferation of state lotteries and the rising numbers of casinos outside of Las Vegas and tribal nations, the dominance of horse racing gambling began to wane as states supplemented their tax revenues with taxes on a greater variety of gambling forms. In the late 1980s, the creation of a Kentucky state lottery was brought about through a constitutional referendum which was opposed by those who thought gambling exploited the poor; religious forces who thought gambling to be immoral; and horse racing interests which did not want competition for gambling dollars (Lexington Herald Leader 1987). The referendum passed by a margin of around 60 to 40%, yet some of the most rural Kentucky counties voted against it with the most densely settled and urban counties showing the strongest support (US Election Atlas 1988).

Since the approval of the lottery in 1988, other efforts in the state have seen attempts to legalize casinos and sports gambling fall short on several occasions as surrounding states have legalized and seen the start of casino operations over the last twenty-five years or so. Additionally, some adjacent states have allowed sports gambling on professional and college sports within the last few years. Former Governor Steve Beshear and now his son, current Governor Andy Beshear, have been proponents of full-blown, casino gambling (WAVE-TV 2007, Kentucky Today 2018), yet only limited, quasi-casino operations have been permitted in Kentucky with gaming centers featuring only special types of slot machines called historical horse racing (HHR) machines. Even then, the legislature had to re-write state laws to permit HHR gambling after challenges to its legality in the Kentucky courts (Thornton 2021). With regard to sports gambling, several attempts to legalize it have been met with defeat in several of

the last few editions of the Kentucky General Assembly. One state legislator who was a strong proponent of sports gambling thought that expanded gambling was more a rural versus urban issue rather than Democrat versus Republican (Wellman 2020).

This research note proceeds as follows. The next section discusses and reviews a survey that was sent to Kentucky adults in February 2022 and the methods used to analyze it. Following this, the results of the analyses are noted, and then a concluding section elaborates on the policy implications of the results.

Methods

During a two week period in February 2022, a survey was sent to the emails of Kentucky adult residents via Survey Monkey. Please see the appendix for a copy of the survey.¹ With most of the literature on gambling showing that around 60% of Americans gambling at least once a year with most participating in lotteries, the survey was sent to a general audience of adults to gather as many responses as possible. Although any results given survey responses cannot be regarded as the results of random polling, sample size (625 respondents) and the profiles of respondents indicate that a fairly good and representative subset of the Kentucky adult population was obtained. A random sample and responses of around 385 would be sufficient to assure a 95% confidence interval for estimates for the answers given to survey questions. To show how close respondent demographics match those of Kentucky residents, Table 1 illustrates how closely survey results mirror those of US Census Bureau estimates especially regarding rural respondents (US Census Bureau 2020). Although survey respondents are slightly more female, older, lower income, and less educated than Kentuckians on average, some inferences

¹ The institutional review and human subjects board of the author's institution approved the survey before sending it to potential survey participants. The approval paperwork can be furnished by the author upon request.

can be drawn from survey results as long as these are tempered by the fact that there is not an exact match between Census and survey results.

(Insert Table 1 around here)

The purpose of the survey was to gauge the attitudes and practices of Kentucky residents regarding gambling. Of particular interest in this paper is how survey respondents answered the following three questions on a scale of “Strongly Disagree” equal to one to “Strongly Agree” equal to 7 (these are questions 8, 9, and 10 on the survey).

To what level do you agree with the following statement: In general, you think legal wagering or gambling is bad for you (Bad For You).

To what level do you agree with the following statement: In general, you think legal wagering or gambling is bad for society (Bad For Society).

To what level do you agree with the following statement: In general, all forms of conventional wagering or gambling should be legal and accessible to all responsible adults (Expand Gaming?).

These three statements were employed to see if Kentuckian have a negative view of gambling whether on a personal or societal basis and whether all forms of gambling should be allowed for responsible adult participants.

In ordered logistic regression models these questions were used as dependent variables and predicted by the following independent variables:

1. Respondent’s type of residence (*Residence*). Because rural legislators have allegedly and usually opposed expanded gaming, this variable is used to evaluate whether type of residence (1=urban, 2=suburban, 3=semi-rural, and 4=rural) matters in respondents’ views of gambling and in their support/opposition of expanded gaming/gambling.² It could be that rural legislators are merely reflecting the views of their constituents. On the other hand, if most rural

² A category of “other” was provided to respondents. After reviewing the responses to these, these answers were categorized into one of the other 4 categories. For example, some respondents wrote that they lived in the “country” or on a farm. These were classified as rural.

residents have positive views of gambling and support more gambling options, then the views of their representatives in the legislature need to be reconciled somehow with the views of their constituents.³

2. Respondent's gender (*Gender*). This is coded 1 as male, 0 for female. No one answered to the category of "Other" regarding gender identification.

3. Respondent's age (*Age*). The categories for this were 18-24, 25-34, 35-44, 45-54, 55-64, and 65+ and were ranked 1 to 6, respectively.

4. Respondent's household income (*HH Income*). Categories included were 1) Under \$15,000; 2) Between \$15,000 and \$29,999; 3) Between \$30,000 and \$49,999; 4) Between \$50,000 and \$74,999; 5) Between \$75,000 and \$99,999; 6) Between \$100,000 and \$150,000; and 7) Over \$150,000; and were ranked 1 to 7 respectively.

5. Respondent's level of education (*Education*). This ranges from 1) less than high school; 2) high school; 3) some college credits but no degree; 4) associates degree; 5) bachelor's degree; and 6) master's degree or higher (e.g., MD, JD, PhD).

6. Respondent's reaction to statement: *How many times do you legally wager or gamble in a typical month?(Freq Wagering)*. Category choices were 1) 0 to 3; 2) 4 to 6; 3) 7 to 10; 4) 11+ and were ranked accordingly. The hypothesis with using this question is that more frequent gamblers have more positive views of gambling and expanded gambling.

7. Respondent's reaction to statement: *The amount of legal wagering or legal gambling that I do each MONTH usually averages, 1) Zero to less than \$20 per month; 2) More than \$20 but less than \$50; 3) More than \$50 but less than \$75; 4) More than \$75 but less than \$100; 5)*

³ This variable somewhat serves as a proxy for party affiliation as rural areas in Kentucky have more registered Republicans than Democrats whereas in Kentucky urban areas the majority of voters is registered Democratic (Bacon, Jr. 2019). Minority populations are also usually clustered in urban areas in the state whereas rural areas are almost exclusively white (Bacon, Jr. 2019).

More than \$100 but less than \$200; 6) More than \$200 but less than \$500; 7) More than \$500 but less than \$1000; 8) More than \$1000 (Amt Gambling). The categories are rank ordered from 1 to 8 respectively. The hypothesis with using this question is that heavier gamblers should have more positive views of gambling and expanded gambling.

8. Respondent's reaction to statement: *Consider the following situation. Someone is told to roll a fair die 6 times. The chance of rolling a 6 on a fair die is one out of six. If someone rolls a six on her/his first roll, does this mean that the next five rolls will NOT result in a six showing?(Understand Probability).* This is coded as 1 = Yes and 0 = No, and the correct answer is No. This question is used to gauge whether respondents have a functional understanding of probability or odds. The gambling studies literature is full of references which mention that problem gamblers and heavy gamblers have difficulty correctly assessing the odds of games of chance and therefore participate in gambling at higher rates than others. For this paper, the hypothesis is that those who are not that good at calculating odds have more favorable attitudes toward gambling and expanded gaming because they lack knowledge at correctly assessing gambling risks and probably participate in gambling more.

(Insert Table 2 around here)

The results of the ordered logistic regression models are shown in Table 2.⁴ In predicting responses to each of the 3 statements used as dependent variables, each model demonstrates overall statistical significance with Wald Chi-square values that are statistically significant, and each model has at least 471 valid observations in which respondents completed all questions. In the model where *Bad for You* (as in "is gambling bad for you") is the dependent variable, rural residents mostly reject the notion that gambling is bad for someone. In examining the

⁴ Diagnostic tests show no collinearity among the independent variables.

statistically significant variables, as one moves across the spectrum from urban to rural by one unit, the probability of agreement with the statement goes down 0.51 log odds. In going from female to male, the log odds of agreement goes down 0.67 which indicates that men see gambling as less harmful than women. In the model for the dependent variable of *Bad for Society* (as in “is gambling bad for society”), as there is a one unit change in going from urban to rural, the log odds of agreement with the statement that gambling is bad for society decreases by 0.65, and the log odds of agreement goes down by 0.51 when going from female to male respondents. Again, males seem less averse to bad consequences of gambling than females. Finally, in examining the *Understanding Probability* independent variable, as the level of agreement increases with *Bad for Society*, the log odds that someone answers the question incorrectly goes down 0.66. That is, people who appear to do worse in answering this question do not feel that gambling is that bad for society.

The strongest of the three models is the last one in the table where *Expanded Gaming?* is the dependent variable. The log odds increases by 3.6 as one goes from urban to rural that one favors more forms of legalized gaming, and the more one wagers, the log odds of agreement goes up by 0.13. Heavier gamblers support more gambling forms and venues all else held constant. Most interesting, and perhaps ironic, the log odds of supporting expanded gaming increase 6.9 if one answer the *Understand Probability* question incorrectly. Those who do worse when it comes to answering a question about probability tend to favor expanded gaming. This model has the highest Wald Chi-square result and the highest McFadden pseudo-r-square result of around 33%.

(Insert Table 3 around here)

Interestingly, age, income, and educational levels do not seem to matter in any of the models. In looking at the relationships among the independent variables from the models, Table 3 shows a Spearman Rank Correlation matrix among the variables. In the statistically significant correlations, urban voters appear to fair worse at correctly answering the question about probability (Spearman's $r = -0.67$). Males appear to wager more frequently than females whereas education, age, and income levels are all positively correlated, a not so surprising result. Higher income people do gamble more frequently.

Conclusion

Given that semirural and rural residents are better at calculating odds than their urban and suburban counterparts on average, one has to wonder why rural legislators usually oppose expanded gaming. It would appear that urban legislators would be more likely to be in opposition instead of rural ones since it would be easier for their constituents versus others to be misled about chances of winning at various games.

Some of the reasons why rural legislators may oppose expanding gaming may be due to one or more reasons. Semi-rural and rural areas of many states have been noted as being more morally and religiously conservative than other regions within states, and so legislator opposition may stem from such beliefs even though they may not be congruent with the beliefs of all or most constituents. Of course, if only those with the strongest moral beliefs about gambling and those in opposition to gambling bother to show up to vote in a consistent manner, or donate money to candidates in a consistent manner, then what the majority may think in many semi-rural and rural legislative districts may not matter. Additionally, if most expanded gaming forms and venues will mostly benefit urban and suburban areas of the state, then legislators from other regions will not have an interest in seeing disposable income from their areas going to

establishments in urban areas or to apps which are headquartered in an urban area of the state. There is often no benefit to their local economies in that casinos and sports gaming can generate enough patrons in sparsely settled areas. There is some merit to the idea that opposition may stem from the fact that the heaviest gamblers (and perhaps some of them are problem gamblers) are the most supportive of expanded gambling. These supporters could be the most vulnerable to any negative consequences of expanded gambling. Yet urban and suburban legislators have traditionally supported expanded gaming despite the fact that only until recently has Kentucky tried to enact and fully fund a problem gambling program, an effort which has come up short yet again (Garcia 2022). If concern for the vulnerable is important, then such a program would have become a priority by now.

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Table 1—Survey and Census Estimates

	Survey result estimates	Census estimates
Pct. Rural	40%	41%
Pct. Male	44%	49%
Average Age	45	39
Median Household Income	\$ 46,087.00	\$ 52,238.00
BA/BS or more	19.84%	25%

Table 2--Ordered Logistic Regression

<i>Dep. Variable:</i>	<i>Bad For You</i>	<i>Bad For Society</i>	<i>Expanded Gaming?</i>
Indep. Variables	b (robust std. errors)	b (robust std. errors)	B (robust std. errors)
Residence	-0.51** (0.1)	-0.65** (0.1)	3.6** (0.16)
Gender	-0.67** (0.17)	-0.51** (0.17)	0.12 (0.18)
Age	0.03 (0.05)	0.02 (0.05)	0.04 (0.06)
HH Income	0.003 (0.055)	-0.06 (0.05)	-0.035 (0.07)
Education	-0.08 (0.065)	-0.02 (0.06)	-0.04 (0.08)
Freq Wagering	0.05 (0.12)	0.13 (0.11)	0.07 (0.13)
Amt Gambling	-0.09 (0.057)	-0.08 (0.06)	0.13** (0.06)
Understand Probability	-0.39 (0.28)	0.66** (0.28)	6.19** (0.51)
Intercept/Cut 1	-4.4	-4.7	5.63
Intercept/Cut 2	-3.1	-3.15	6.3
Intercept/Cut 3	-2.4	-2.4	7.1
Intercept/Cut 4	-1.1	-1.2	9.1
Intercept/Cut 5	-0.3	-0.29	11.6
Intercept/Cut 6	0.7	0.42	14.6
Wald Chi-square	49.97**	64.47**	632.91**
McFadden pseudo-r-sq.	0.031	0.04	0.33
n	471	472	472

**p<0.05

*p<0.10

Table 3—Spearman Rank Correlation Matrix

	Residence	Gender	Age	HH Inc	Educ	Freq Wagering	Amt Gambling	Probability
Residence	1							
Gender	0.0513	1						
Age	0.0117	-0.0012	1					
HH Income	0.0165	0.062	0.1359*	1				
Education	0.0227	0.0888	0.2247*	0.3737*	1			
Freq Wagering	0.0436	0.1237*	-0.0556	0.0966*	0.0168	1		
Amt Gambling	0.0705	-0.042	-0.0228	-0.0526	-0.017	-0.034	1	
Understand Probability	-0.6687*	-0.0439	-0.0096	-0.0155	-0.0117	-0.0254	0.0588	1

Appendix

Gaming Survey

STUDY TITLE: Gambling survey of general public, Ky respondents versus other 49 states

Dear Participant:

You are being invited to participate in a research study. The purpose of this study is to compare gambling attitudes and preferences between gamblers and nongamblers.

This study is conducted by [REDACTED]

Your participation in the study will involve answering survey questions. The study will take approximately 20 minutes to complete. There are no known risks for your participation in this research study. The information you provide will be used to answer the research question. Your information will be stored electronically. The information collected may not benefit you directly. The information learned in this study may be helpful to others.

Individuals from the [REDACTED], the Institutional Review Board (IRB), the Human Subjects Protection Program Office (HSPPO), and other regulatory agencies may inspect these records. In all other respects, however, the data will be held in confidence to the extent permitted by law. Should the data be published, your identity will not be disclosed.

Taking part in this study is voluntary. By answering survey questions you agree to take part in this research study. You do not have to answer any questions that make you uncomfortable. You may choose not to take part at all. If you decide to be in this study you may stop taking part at any time. You will not lose any benefits for which you may qualify.

If you have any questions, concerns, or complaints about the research study, please contact: [REDACTED]

If you have any questions about your rights as a research participant, you may call the Human Subjects Protection Program Office at [REDACTED]. You can discuss any questions about your rights as a research participant, in private, with a member of the Institutional Review Board (IRB). The IRB is an independent committee made up of people from the University community, staff of the institutions, as well as people from the community not connected with these institutions. The IRB has reviewed this research study.

If you have concerns or complaints about the research or research staff and you do not wish to give your name, you may call [REDACTED]. This is a 24 hour hot line answered by people who do not work at the [REDACTED].

Sincerely,
[REDACTED]

* 1. What best describes your current residential location?

- Urban
- Suburban
- Semi-rural
- Rural
- Other (please specify)

* 2. What is your gender?

- Male
- Female
- Other

* 3. Which of the below is your age group?

- Under 18
- 18-24
- 25-34
- 35-44
- 45-54
- 55-64
- 65+

* 4. Which is your approximate household income range?

Under \$15,000
Between \$15,000 and \$29,999
Between \$30,000 and \$49,999
Between \$50,000 and \$74,999
Between \$75,000 and \$99,999
Between \$100,000 and \$150,000
Over \$150,000

* 5. Which is your highest educational level completed?

Less than high school.
High school.
Some college credits but no degree.
Associates degree.
Bachelors degree
Masters degree or higher (e.g., MD, JD, PhD)

* 6. How many times do you legally wager or gamble in a typical month?

0 to 3
4 to 6
7 TO 10
11+

Other (please specify)

* 7. In the past 6 months, which of the following forms of legal gaming or gambling have you legally participated in? (Please select all that apply.)

Online poker
Casino poker
Other online card and table games
Other casino card and table games
Online slot machines
Casino slot machines
Sports betting (NFL, NCAA, etc. but NOT horse racing)
Lottery tickets, lottery scratch-offs, etc.
Horse racing
Playing card games or other games for money with friends, family, and/or others.
Esports and/or fantasy sports
Charitable gaming (raffle tickets, bingo)
I do not gamble

Strongly disagree
Disagree
Somewhat disagree
Neither agree nor disagree
Somewhat agree
Agree
Strongly agree

8. To what level do you agree with the following statement: In general, you think legal wagering or gambling is bad for you.

Strongly disagree
Disagree
Somewhat disagree
Neither agree nor disagree
Somewhat agree
Agree
Strongly agree

* 9. To what level do you agree with the following statement: In general, you think legal wagering or gambling is bad for society.

Strongly disagree
Disagree
Somewhat disagree
Neither agree nor disagree
Somewhat agree
Agree
Strongly agree

* 10. To what level do you agree with the following statement: In general, all forms of conventional wagering or gambling should be legal and accessible to all responsible adults.

Strongly disagree
Disagree

Somewhat disagree
Neither agree nor disagree
Somewhat agree
Agree
Strongly agree

Online poker
Casino poker
Other online card or
table games
Other casino card or
table games
Online slot machines
Casino slot machines
Sports betting (NFL,
NCAA, etc.), but NOT
horse racing
Lottery tickets, lottery
scratch-offs, etc.
Horse racing
Playing card games or
other games for money
with friends, family, or
others.
Esports and/or fantasy
sports
Charitable gaming
(raffle tickets, bingo,
etc.)
Spending on things
other than gaming or
gambling.

11. Assuming usual betting prices for each of the following forms of gaming, and assuming that all of the following forms of gambling are legal in your area or are accessible to you (physically or virtually), consider the following. You have \$500 extra of your own money to spend on any one, some, or all of the following forms of legal gaming or gambling listed below or on other items. Please indicate how you would spend or bet the \$500. For example, if you prefer slot machines, card games, horse racing, and sports gaming/gambling equally, but do not prefer any of the others, you would indicate \$125 for slot machines, card games, horse racing, and sports wagering and leave the others blank. On the other hand, if you want to spend only \$200 on those forms of wagering or gambling at \$50 each and \$300 on other things (non-gambling purchases), you would allocate \$200 among those gambling types and put in \$300 for spending on other things. If you do not wager or gamble at all, then the \$500 would be designated for spending on other things. You can choose any combination of dollars up to and including \$500. Your choices must sum to \$500.

Online poker
Casino poker
Other online card or
table games
Other casino card or
table games
Online slot machine
Casino slot machine
Sports gambling (NFL,
NCAA, etc., but NOT
horse racing)
Lottery tickets, lottery
scratch-offs, etc.
Horse racing
Playing cards or other
games for money with
friends, family, and/or
others.
Esports and/or fantasy
sports
Charitable gaming or
gambling (raffle

tickets, bingo, etc.)
Spending on other
things other than
gaming or gambling.

12. Refer back to the previous question and assume the same circumstances. However, now you only have \$50 to spend among the different choices. Please choose below any combination of dollars up to and including \$50. Your choices must sum up to \$50.

Online poker
Casino poker
Other online card or
table games
Other casino card or
table games
Online slot machine
Casino slot machine
Sports gambling (NFL,
NCAA, etc., but NOT
horse racing)
Lottery tickets, lottery
scratch-offs, etc.
Horse racing
Playing cards or other
games for money with
friends, family, and/or
others.
Esports and/or fantasy
sports
Charitable gaming or
gambling (raffle
tickets, bingo, etc.)
Spending on other
things other than
gaming or gambling.

13. If the price of one of my least preferred forms of gambling were discounted by my placing a wager or bet on one of my most preferred forms of gambling, I would place a bet on one of these least preferred gambling choices.

* 14. The amount of legal wagering or legal gambling I that do each MONTH usually averages,

Zero to less than \$20 per month.
More than \$20 but less than \$50.
More than \$50 but less than \$75.
More than \$75 but less than \$100.
More than \$100 but less than \$200.
More than \$200 but less than \$500.
More than \$500 but less than \$1000.
More than \$1000.

* 15. Consider the following situation. Someone is told to roll a fair die 6 times. The chance of rolling a 6 on a fair die is one out of six. If someone rolls a six on her/his first roll, does this mean that the next five rolls will NOT result in a six showing?

Yes
No