



STOCKTON
UNIVERSITY

LLOYD D. LEVENSON INSTITUTE
OF GAMING, HOSPITALITY & TOURISM

Underage Gambling
Perspectives & Behavior
Pilot Study
Final Report - January 2016

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Commissioned by: Northstar New Jersey Lottery, LLC

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Overview

Today's teens have become accustomed to legalized gambling, now socially accepted and promoted in 48 states, State Lotteries, TV poker tournaments and abundance of advertising promoting the availability and acceptance of such activities. The wide-spread availability and frequency of related advertising can give teens the impression their odds of winning are better than 50%.

Columbia Psychiatry's website, of Columbia University Medical Center, reports that: "Teen problem gambling rates are 2 to 4 times the rate of adults....At this time of life; teenagers are searching for a sense of identity. They are first drawn to gambling for the excitement and to enhance their self-image. Easy access to computers and online gambling take away barriers to gamble in public." (<http://columbiapsychiatry.org/gambling-disorders/teens>) . The issue is of even greater importance, since teens are technologically savvy, are active social media participants and many play games offered online accessible via social media sites. (Since there are many opportunities for children to gamble, especially via games available through social media, this issue is timely and of profound importance.)

Supporting Literature

An Increase in Problem Gambling Among Adults and Youths

An excerpt from: Williams, R., and Wood, R., (2010) "Stacked Deck" Facilitator's Guide – *Why is Problem Gambling Currently of Special Concern?*, 7-9.

"The past thirty years have seen a dramatic increase in the availability of legalized gambling opportunities worldwide. With this availability have come higher rates of both gambling and problem gambling. ("Problem gambling" occurs when a person has trouble limiting the money and/or time spent on gambling and this difficulty leads to significant adverse consequences)¹. Severe forms of problem gambling are also known as "pathological gambling" or "compulsive gambling." Among adults, the prevalence of problem gambling in North America increased significantly from 1977 to 1993.²

Though problem gambling rates among adults are of concern,³ the prevalence among youth is even higher. National studies in the United States, Canada, Australia and Sweden have found that problem gambling peaks among 18- to 24-year-olds.⁴ Similarly, a comprehensive review of North American

¹ P. Neal, P. Delfabbro, and M. O'Neil, *Problem Gambling and Harm: Towards a National Definition* (Melbourne: State of Victoria, Department of Justice, 2005). Retrieved from Gambling Research Australia, [www.gamblingresearch.org.au/CA256902000FE154/Lookup/GRA_Reports_Files1/\\$file/FinalReportPrinter.pdf](http://www.gamblingresearch.org.au/CA256902000FE154/Lookup/GRA_Reports_Files1/$file/FinalReportPrinter.pdf).

² H.J. Shaffer, and M.N. Hall, "Updating and Refining Meta-Analytic Prevalence Estimates of Disordered Gambling Behavior in the United States and Canada," *Canadian Journal of Public Health* 92, no. 3 (2001): 168-172; H.J. Shaffer, M.N. Hall, and J.V. VanderBilt, *Estimating the Prevalence of Disordered Gambling in the United States and Canada: A Meta-Analysis* (Cambridge, MA: Harvard Medical School Division of Addictions, 1997).

³ H.J. Shaffer, and M.N. Hall, "Updating and Refining Meta-Analytic Prevalence Estimates of Disordered Gambling Behavior in the United States and Canada," *Canadian Journal of Public Health* 92, no. 3 (2001): 168-172; Alberta Gaming Research Institute, "Reference Sources: Gambling Prevalence: Canada, United States, International," www.abgaminginstitute.ualberta.ca/library_reference.cfm.

⁴ D.R. Gerstein, R.A. Volberg, M.T. Toce, H. Harwood, R.A. Johnson, T. Buie, et al., *Gambling Impact and Behavior Study*, report to the National Gambling Impact Study Commission (Chicago: National Opinion Research Center, University of Chicago, 1999); Productivity Commission, *Australia's Gambling Industries*, report no. 10 (Canberra:AusInfo, 1999); Statistics Canada, "Canadian Community Health Survey – Mental Health & Well Being

prevalence studies found that lifetime rates of problem gambling were highest in college and university students (16.4 percent), followed by adolescents (11.8 percent).⁵ The elevated rates among youth are likely due to the fact that young adults typically have the highest rates of risky behaviors (i.e., substance abuse, reckless driving, unsafe sex and so on).⁶ Moreover, today's youth comprise one of the first generations to have been raised in an environment of extensive legalized and government-sanctioned gambling.

School-based programs are an important part of a general gambling prevention strategy. Therefore, effective school-based programs are for the prevention of problem gambling, such as Stacked Deck, must be identified and put into place.”

Digital Media Contributes to Underage Gambling

The convergence of gambling and digital media has meaningful implications for gambling among young people. New gambling technologies (i.e., play/practice sites in social network sites) make gambling increasingly familiar and easily accessible to young people- accessibility being a factor that has been shown to heighten involvement in gambling when land-based casinos are opened in a jurisdiction that previously did not have such venues.⁷

Gambling Has Become Socially Accepted

There has been an unprecedented growth in legalized gambling and a concomitant shift in public sentiment toward gambling. Although opinions vary about gambling, in general a negative sentiment toward gambling has shifted to one of tolerance and acceptance. In its public image, gambling has been transformed from an illegal vice to a legal and socially acceptable leisure activity for adults. Research focusing on the prevalence of gambling among youths, its assessment in this population, gender differences in youth gambling, comparisons between adult and youth gambling and its association with other behaviors find that youths have gambled on legalized games. In addition, it identifies underage gambling as largely illegal and potentially harmful for youths.⁸

Increase of Problem Gambling Frequency - Greater in Adolescents than Adults

Despite the fact that many people perceive problem gambling to be an issue prevalent only in adults, recent research indicates that problem and pathological gambling pose serious concerns among adolescents.⁹ The prevalence of problem gambling among adolescents has been shown to be 2-4 times that of adults. Recent Canadian studies conducted with large community samples have estimated that 4-8% of adolescents currently have a severe gambling problem. In addition, 10-15% of adolescents gamble

(CCHS): Cycle 1.2,” www.statcan.ca/cgi-bin/imdb/p2SV.pl?Function=getSurvey&SDDS=5015&lang=en&db=IMDB&dbgf=f&adm=8&dis=2; S. Ronnberg, R.A. Volberg, M.W. Abbott, W.L. Moore, A. Andren, I.L. Munck, J. Jonsson, and O. Svensson, *Gambling and Problem Gambling in Sweden*, report no. 2 of the National Institute of Public Health Series on Gambling (Stockholm: National Institute of Public Health, 1999).

⁵ H.J. Shaffer, and M.N. Hall, “Updating and Refining Meta-Analytic Prevalence Estimates of Disordered Gambling Behavior in the United States and Canada,” *Canadian Journal of Public Health* 92, no. 3 (2001): 168-172.

⁶ D.K. Eaton, L. Kann, S. Kinchen, J. Ross, J. Hawkins, W.A. Harris, R. Lowry, T. McManus, D. Chyen, S. Shanklin, C. Lim, J.A. Grunbaum, and H. Wechsler, “Youth Risk Behavior Surveillance – United States 2005,” *The Journal of School Health* 76, no. 7 (2006): 353-372.

⁷ Wohl, M.J.A., & Sztainert, T. (2011). Where did all the pathological gamblers go? Gambling symptomatology and stage of change predict attrition in longitudinal research. *Journal of Gambling Studies*, 27, 155-169.

⁸ Stinchfield, R., Winters K., Grant, J.E., Potenza, M.N. (2004). *Pathological gambling: A clinical guide to treatment* (pp. 69-81). Arlington, VA, US: *American Psychiatric Publishing, Inc.*, xvi, 270 pp.

⁹ Derevensky, J.L., & Gupta, R., & Winters, K. (2003). Prevalence rates of youth gambling problems: are the current rates inflated? *Journal of Gambling Studies*, 19, 405-425.

excessively, making them vulnerable to the development of a more serious gambling problem.¹⁰ While some researchers have argued that these prevalence rates may be overestimated,¹¹ there is ample evidence that gambling among adolescents has increased over the past two decades.¹²

The Project

Northstar New Jersey State Lottery, LLC

Responsible Gaming Initiative

As part of Northstar New Jersey State Lottery, LLC's (NSNJL) responsible gaming initiative, the Lloyd D. Levenson Institute of Gaming, Hospitality & Tourism (LIGHT) at Stockton University was approached in March 2015 to initiate a pilot study, focusing on underage gambling perspectives and behavior. The Stacked Deck program (a program to prevent problem gambling), which was successfully administered in Canadian schools, was used as a model for the pilot initiative, although the survey instrument was tailored to address the intentions of this study.

The goal of administering the survey was to identify the current incidence of underage gambling and whether the popularity of social media and the availability and frequency of video and/or Internet game play contributes to underage gambling.

Essentially, the study sought to identify how middle and high school students viewed gambling and whether they, or their friends, participated in gambling activity and whether the frequency of video/Internet game play contributes to underage gambling. The study was supported by the Council on Compulsive Gambling of New Jersey and 1800-GAMBLER contact information was included in related materials.

Stockton Institutional Review Board Application & Approval

All active human studies at Stockton University must be reviewed by the Institutional Review Board (IRB) at intervals appropriate to the degree of risk. All Human Subjects Research conducted by Stockton Faculty, Administrators, Staff, and Students or on its campus must be in accordance with Federal Regulations and the Multiple Project Assurance filed with the Office for the Protection of Research Risks (OPRR). Accordingly, LIGHT applied to the IRB to review the methodology of and process by which the study would be executed. The study was subject to a "full review" by the IRB since subjects were underage and due to potential related illegal activity of underage gambling. In accordance with the aforementioned, the principal investigator was certified to conduct research involving human subjects and an application was made to and approved by the IRB detailing the study's intent, supporting literature, survey instrument, related consent/assent forms and methodology.

¹⁰ Dickson, L., Derevensky, J.L., & Gupta, R. (2004). Youth gambling problems: Reduction prevention model. *Addiction Research and Theory, 12*, 305-316.

¹¹ Derevensky, J.L., & Gupta, R., & Winters, K. (2003). Prevalence rates of youth gambling problems: are the current rates inflated? *Journal of Gambling Studies, 19*, 405-425 and Ladouceur, R., Dube, D., & Bujold, A. (1994). Prevalence of pathological gambling and related problems among college students in a Quebec metropolitan area. *Canadian Journal of Psychiatry, 39*, 289-293.

¹² Langhinrichsen-Rohling, J., Rohde, P., Seeley, J.R., & Rohling, M.L. (2004). Individual, family, and peer correlates of adolescent gambling. *Journal of Gambling Studies, 20*, 23-46 and Messerlian, C., Derevensky, J., & Gupta, R. (2005). Youth gambling problems: A public health perspective. *Health Promotion International, 20*, 69-79.

The Survey Instrument

LIGHT, in cooperation with the NSNJL, created a survey instrument (Appendix A) consisting of 22 questions, including:

- General demographic information (i.e., age, gender, attending school, etc.)
- Social media/internet sites frequented
- Frequency, type and means of video game play and related game purchases
- General view of gambling activity (i.e., positive, negative, neutral)
- Involvement in gambling activity and, if so:
 - Frequency of gambling activity
 - Age when subject first gambled
 - Confirmation that money (or other form) is used to place wagers
 - If money is used to wager, how it is acquired
 - Who is aware of their gambling activity (i.e., mother, father, guardian, sibling, friend, teacher)
 - How likely subject will gamble in the future
- Whether subject is aware of friends gambling

Targeted Subjects & Geographic Area

The pilot project targeted 600-900 middle and high school students and focused on individual gambling perspectives and behavior.

Stockton University's School of Education provided a list of approximately 296 school district superintendents throughout the State of New Jersey and provided on-going support to insure a successful study. It was determined that districts in the southern New Jersey region (i.e., Atlantic, Cape May, Cumberland, Gloucester and Ocean counties) would be targeted. An informational "Superintendent Breakfast" meeting was organized at Stockton Seaview Resort & Golf Club in mid-July 2015 and approximately 119 superintendents were invited to attend (Appendix B). Numerous follow-up emails and phone calls were initiated to encourage participation. Four superintendents, representing Galloway Township, Egg Harbor Township, Greater Egg Harbor Regional and Mainland districts attended. Other attendees included: Northstar New Jersey State Lottery, State of New Jersey – Division of State Lottery, Stockton's School of Education, and the Council on Compulsive Gambling of New Jersey (CCGNJ).

The informational meeting provided an overview of the intent of the study, the process by which the study would be administered, comments by CCGNJ, NSNJL and a question and answer session. As a result, all four districts agreed to participate, with a total of 8 schools and consisting of 3 middle and 5 high schools with just under 10,000 students/potential completes. It is interesting to note that all participating school districts were located Atlantic County, where casino gambling has existed for over 30 years, although the scope of the study and invitations to participate included 5 southern New Jersey counties.

Methodology

1. Upon confirmation of district participation by each superintendent a letter (Appendix C) and survey copy was sent to participating middle and high school principals.
2. LIGHT communicated with each school principal to advise them of the process for survey administration.

3. LIGHT supplied Galloway Township, Egg Harbor Township and Mainland Regional school districts with Informed Consent forms (ICF) which were distributed to parents/guardians (Appendix D). Parents were provided with the details about the study and indicated their approval/disapproval for their child to take the survey via the ICF. In most instances, forms were included in “beginning of the year” parent packages, while the timing of other distributions also occurred. However, in the Greater Egg Harbor Township school district, forms were disseminated electronically, along with the distribution of report cards.
4. Students were provided with the details about the study’s purpose and completed an “Assent” form indicating their approval/disapproval to participate (Appendix E).
5. Teachers responsible for administering the survey were provided with instructions (Appendix F). The survey was administered online, via Survey Monkey, during the school day to students who agreed to participate and received approval from their parents/guardians to do so.

Participation

Figure 1 – Consent/Assent Form Return v. Survey Completes

SCHOOL	FORM & SURVEY DIST METHOD	TOTAL STUDENT ENROLLMENT	CONSENT/ASSENT FORMS RETURNED	TOTAL SURVEY COMPLETES	COMPLETES % OF STUDENT ENROLLMENT
GALLOWAY TOWNSHIP MIDDLE	PAPER	831	289	159	19%
ALDER MIDDLE	PAPER	1000	92	15	1.5%
EGG HARBOR TWSP HIGH SCHOOL	PAPER	2500	206	68	2.72%
FERNWOOD MIDDLE	PAPER	985	138	30	3.05%
ABSEGAMI HIGH	ELECTRONIC	1657	561	69	4.16%
CEDAR CREEK HIGH	ELECTRONIC	840	563	239	28%
OAKCREST HIGH	ELECTRONIC	1163	334	204	18%
MAINLAND REG HIGH	PAPER	1,309	161	99	7.56%
TOTAL		10,285	2,344	883	8.59%

{Shaded rows group school(s) located within the same district}

Survey Results

The survey resulted in a total of 883 completes. The following is a summary of survey questions and responses:

Question #1 – Please Identify the grade you are currently in:

Grade	Response Percent	Response Count
12	13%	116
11	21%	192
10	15%	136
9	27%	234
8	13%	111
7	11%	94
<i>answered question</i>		883

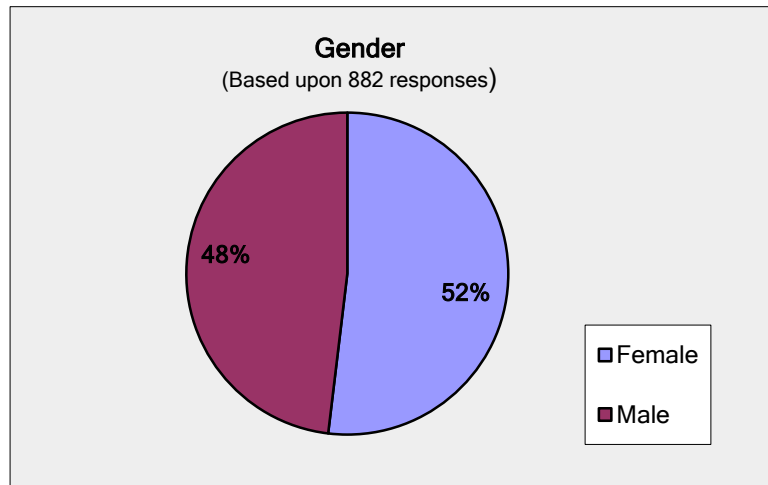
Students in the 9th grade had the highest percentage of responses (27%), followed by 11th grade (21%), 12th grade (13%), 8th grade (13%) and lastly 7th grade (11%).

Question #2 – What is your age?

Age	Response Percent	Response Count
18	3%	23
17	15%	135
16	22%	193
15	17%	147
14	22%	194
13	12%	107
12	9%	83
<i>answered question</i>		882
<i>skipped question</i>		1

The age of respondents was, of course, similar to responses by grade: The most responses came from students 14 Years Old (YO) (22%), followed by 16 YO (22%), 15 YO (17%), 17 YO (15%), 13 YO (12%), 12 YO (9%), and 18 YO (3%).

Question #3 – What is your gender?



Respondents' gender was nearly a 50/50 split with 48% male respondents and 52% female.

Question #4 –

School	Response Percent	Response Count
Galloway Township Middle	18%	159
Egg Harbor Township High (EHT)*	8%	68
Fernwood Middle School (EHT)*	3%	30
Alder Middle School (EHT)*	2%	15
Absegami High School (GEHR)*	8%	69
Cedar Creek High School (GEHR)*	27%	239
Oakcrest High School (GEHR)*	23%	203
Mainland Regional High School	11%	99
<i>answered question</i>		882
<i>skipped question</i>		1

*Acronym following school indicates school district.

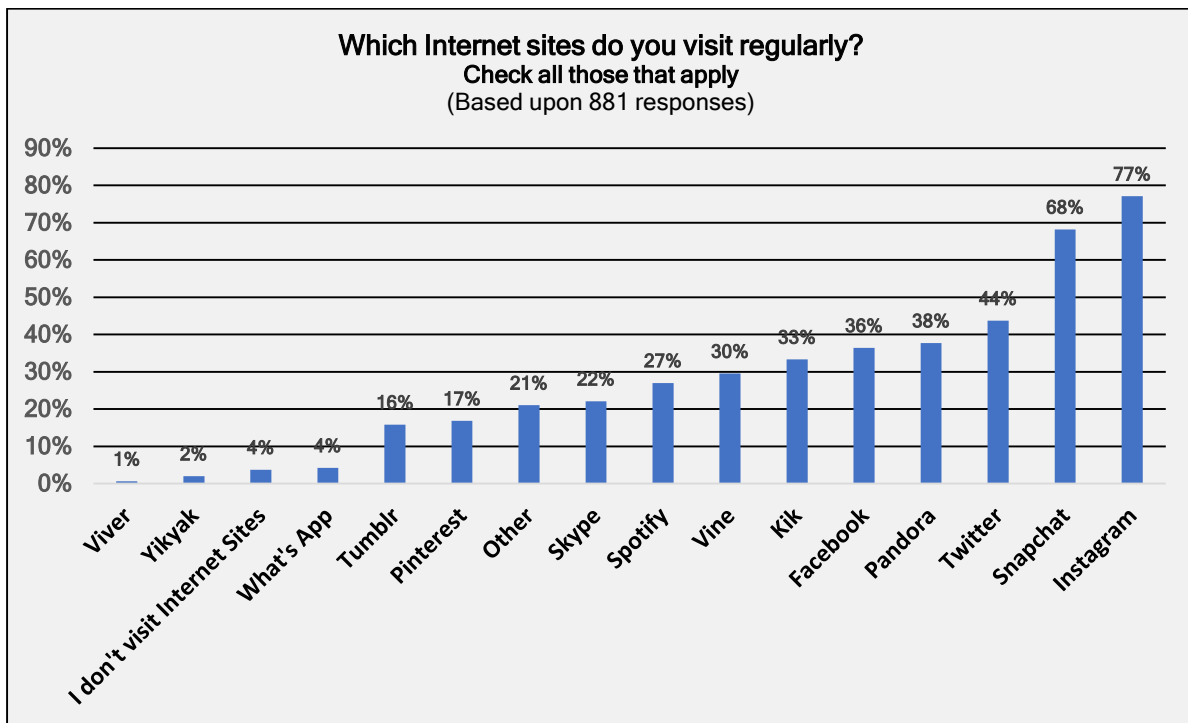
What school do you attend?

The Greater Egg Harbor Regional School District, consisting of Absegami, Cedar Creek and Oakcrest high schools, returned the greatest number of responses totaling 511 or 58% of the total responses, followed by Galloway Township Middle School with 159 responses or a total of 18%.

Total Respondents 18 Years Old by School

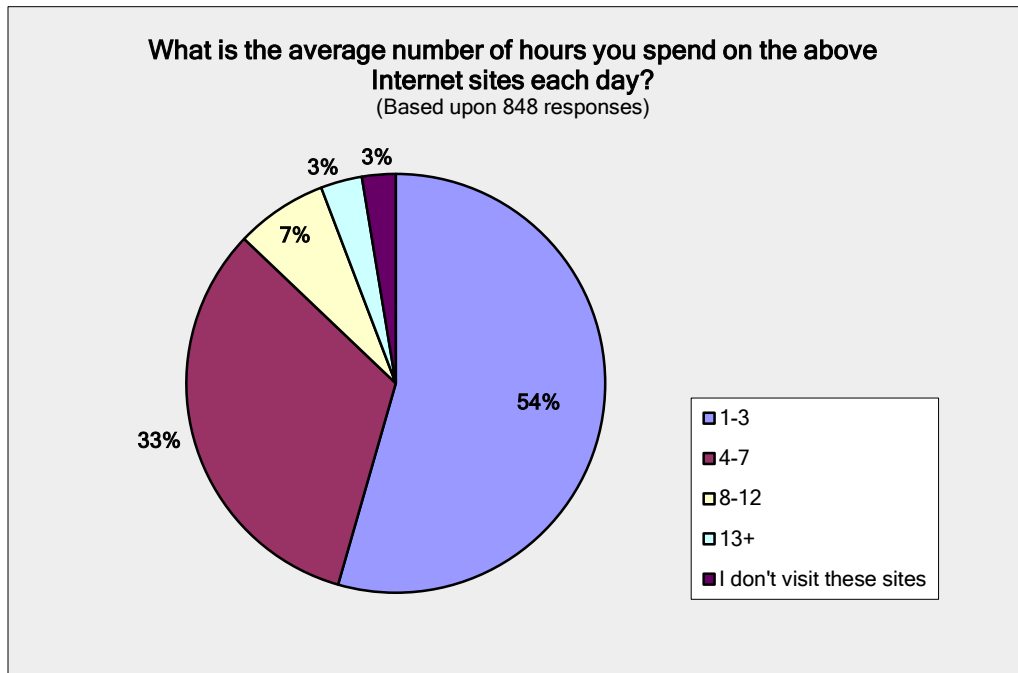
School	Responses 18 Years Old
Egg Harbor Township High School	1
Absegami High School (GEHR)	1
Cedar Creek High School (GEHR)	7
Oakcrest High School (GEHR)	9
Mainland Regional High School	5
Total Respondents - 18 Years Old	23

Question #5 –Internet Sites Visited



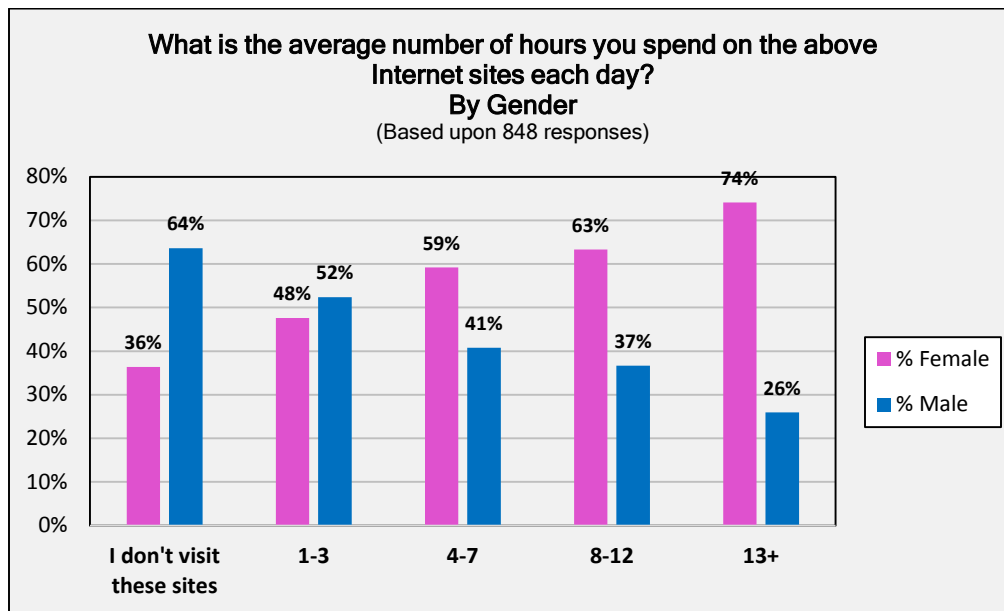
The top three Internet sites visited by respondents included: Instagram (77%), Snapchat (68%) and Twitter (43%). “Other” responses to Internet sites visited included: YouTube & WattPad.

Question #6 – Average number of hours spent on the Internet



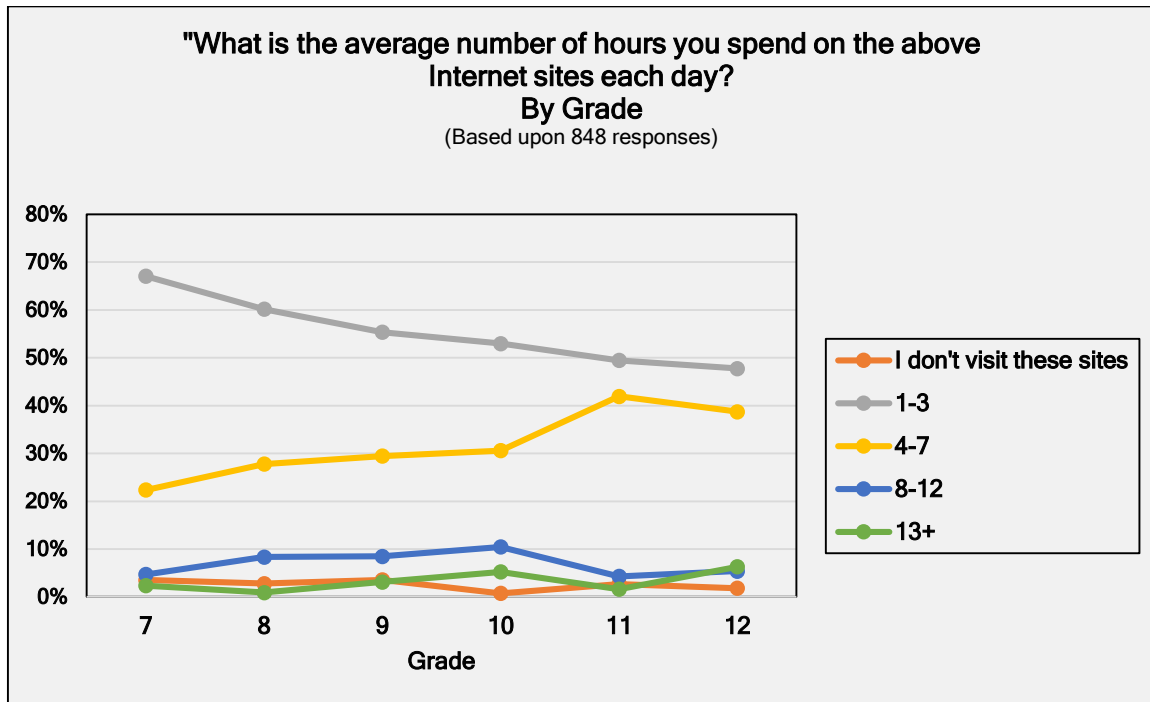
54% of respondents spend 1 to 3 hours on the Internet, followed by just under 33% spending 4 to 7 hours online. 7% of respondents spend 8 to 12 hours online, while 3% spend thirteen hours or more.

By Gender



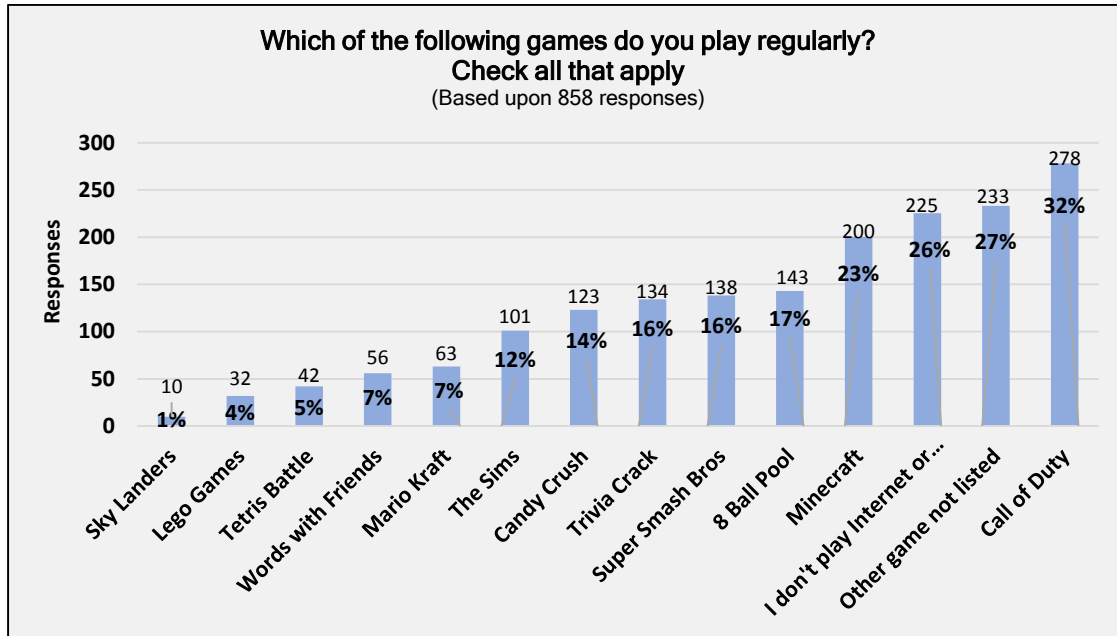
Separating the data by gender, females make up a larger proportion of the high user (4 hours or more) respondents than males.

By Grade



Those who spend 1 to 3 hours on Internet sites declines with each grade, while those spending 4 to 7 hours online generally increases with each grade.

Question #7 – Game Play

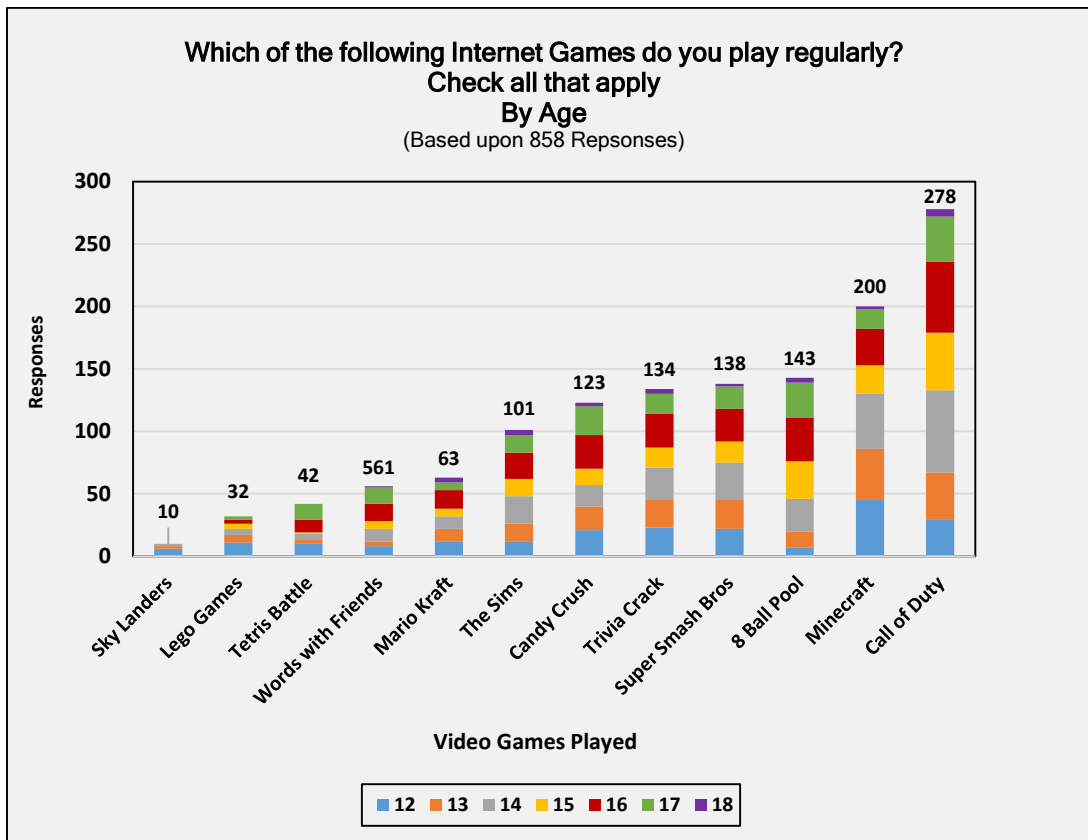


The top two games played Internet or video games included Call of Duty (32%) and Minecraft (23%). 27% of those responding played games that were not listed, included:

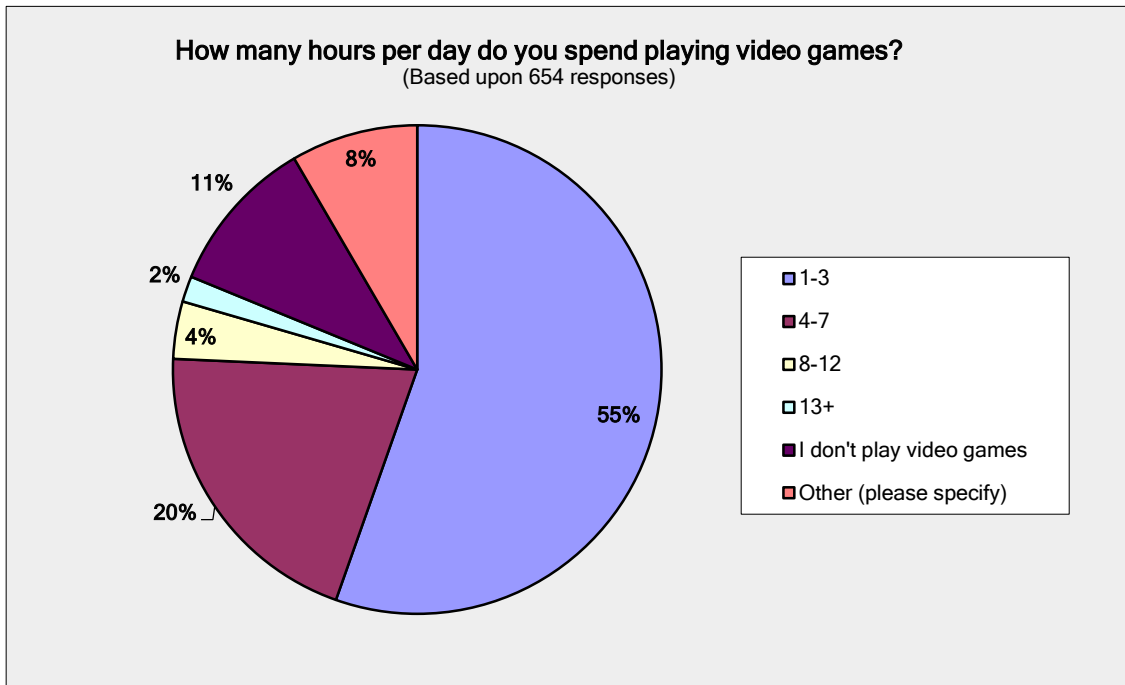
- Assassin's Creed
- Clash of Clans
- Counter Strike
- Crossover
- Dragon Ball
- Dying Light
- Fallout 4
- Fifa
- Flappy Bird
- Fun Run
- Games
- Garry's Mod
- Geometry Dash
- GTA V – GTA 5
- League of Legends
- Madden
- Mario Kraft
- Mortal Kombat
- NBA 2K & NBA 2K16
- Pokemon
- Rocket League 2K 15
- Smashy Road
- Subway Surfers
- Theft Auto 5

26% of those responding indicated that they do not play Internet or video games.

By Age



Question #8 – Hours spent playing video games

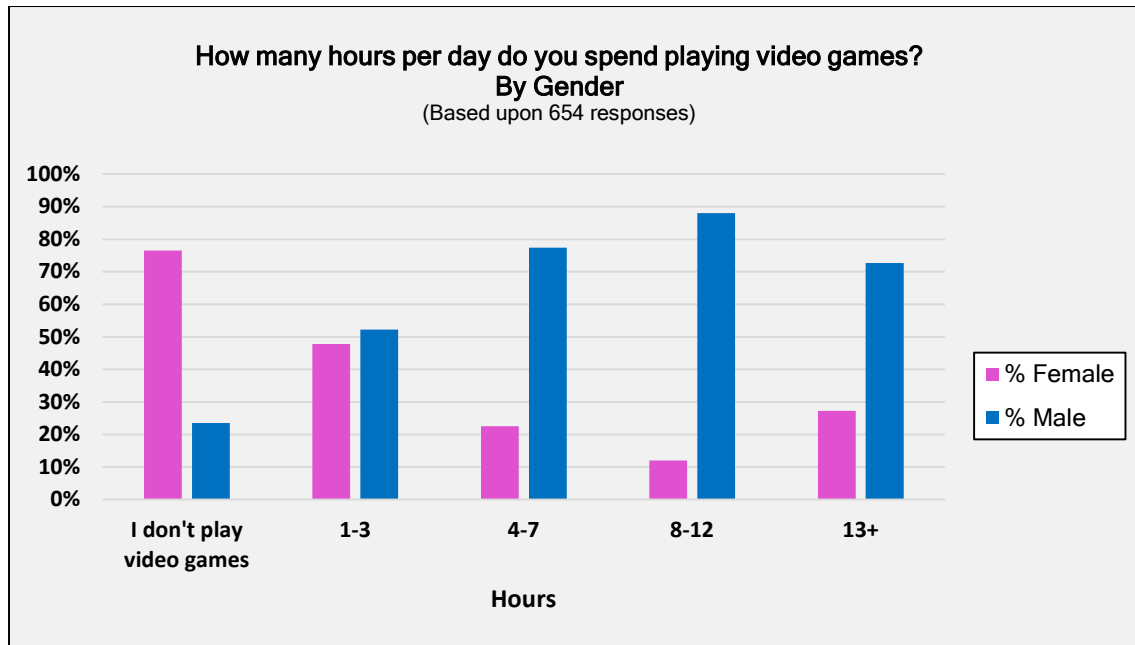


55% of respondents who play video games do so for 1 to 3 hours per day, followed by 20% who play for 4 to 7 hours. 4% play for 8 to 12 hours, followed by 2% who play for 13 or more hours per day. 8% identified “Other” including:

- Less than 1 hour
- 30 minutes
- 15 minutes

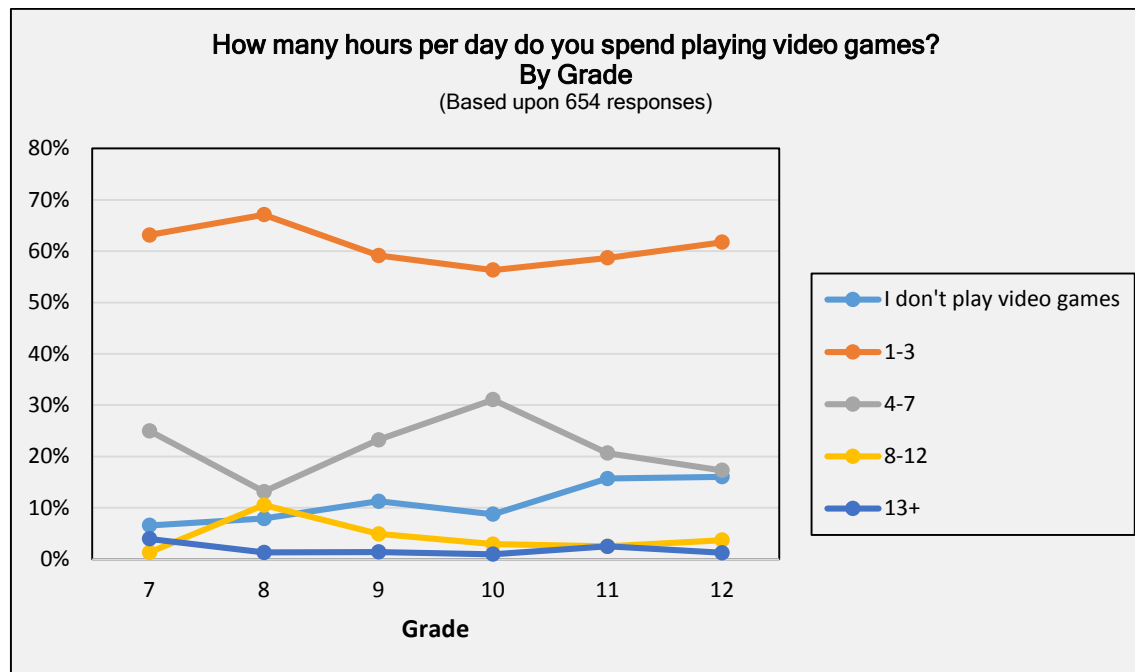
11% responded that they do not play video games.

By Gender



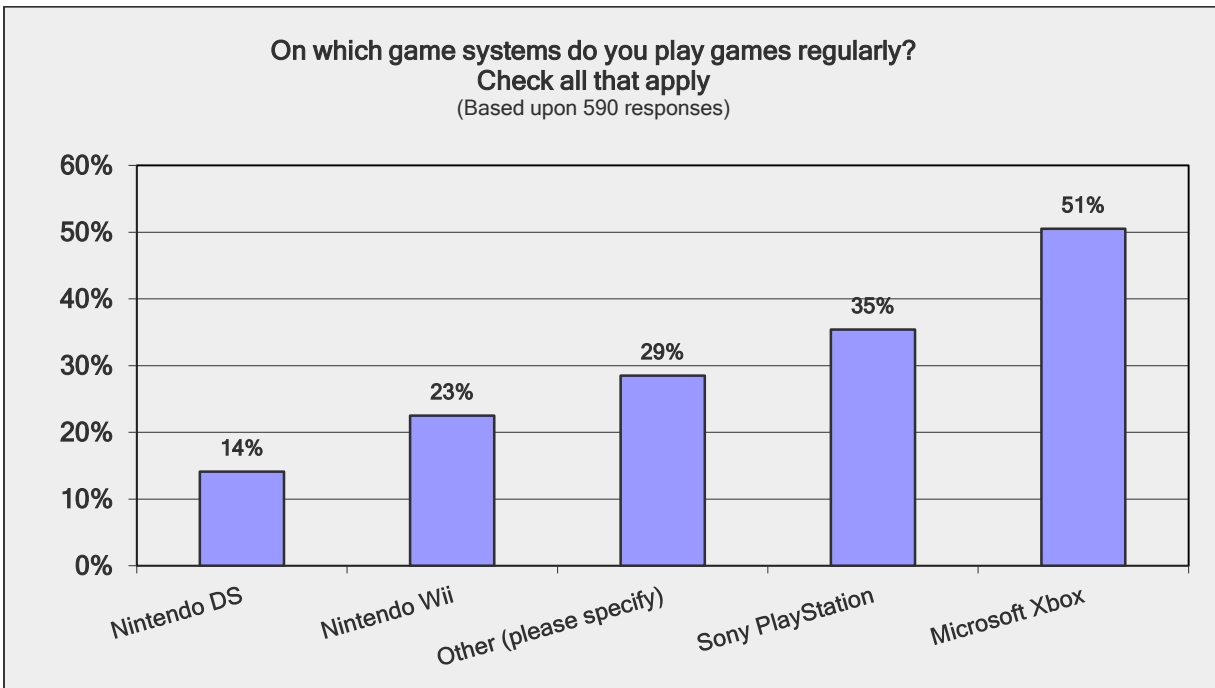
While survey responses reveal an almost 50/50 split between males and females for those spending 1 to 3 hours playing video games, in the groups playing video games for longer periods, males make up a much higher percentage than females.

By Grade



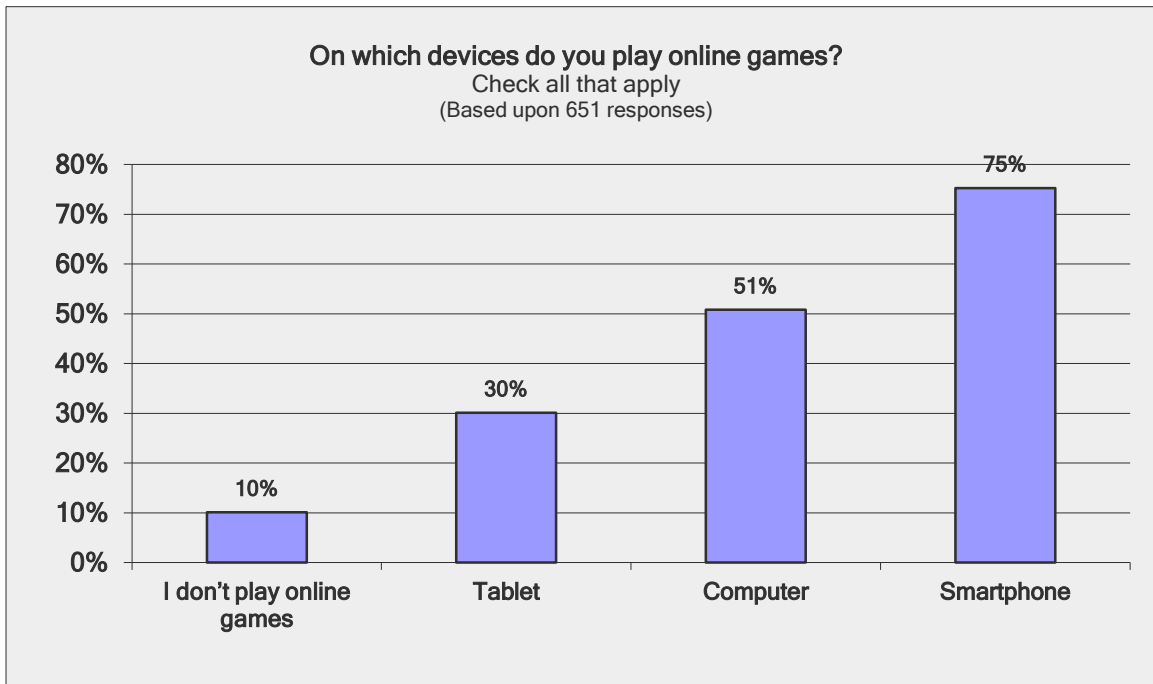
While most respondents play video games for 1 to 3 hours, those playing for 4 to 7 hours peaks in grade 10 and declines thereafter. The majority of those playing for 8 to 12 hours are in grade 8.

Question #9 – Preferred Games System



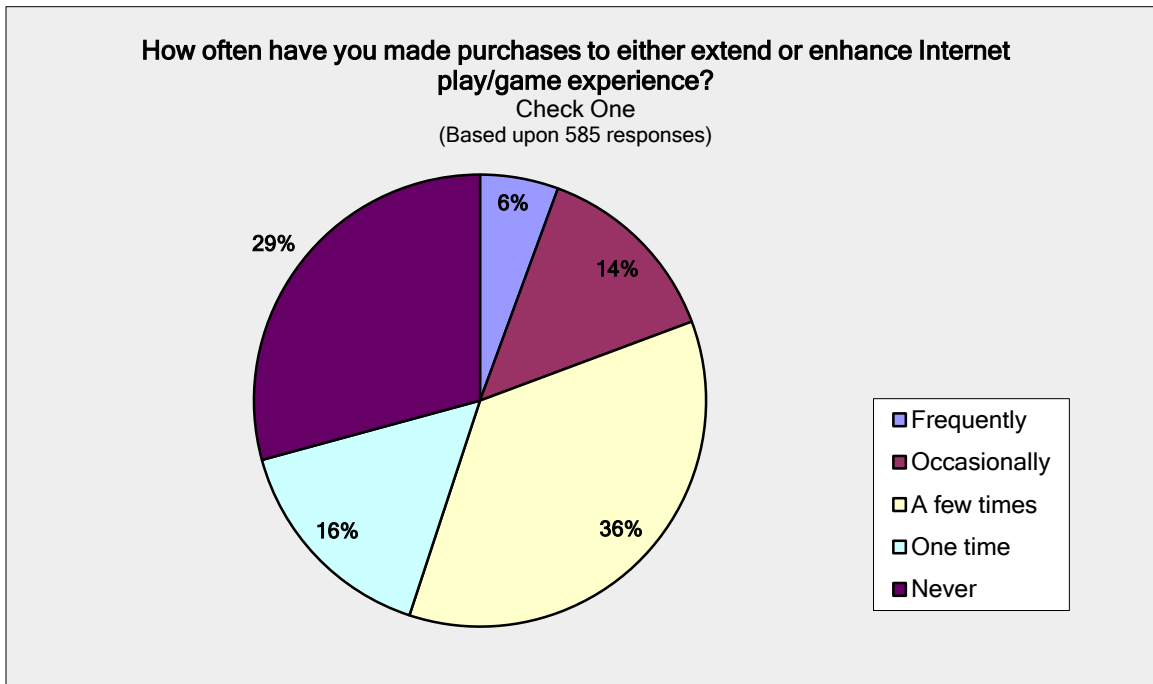
51% of respondents who play video games prefer Microsoft Xbox game system, followed by 35% using Sony Play Station and 23% using Nintendo Wii and 14% playing on Nintendo DS.

Question #10 – Preferred Device



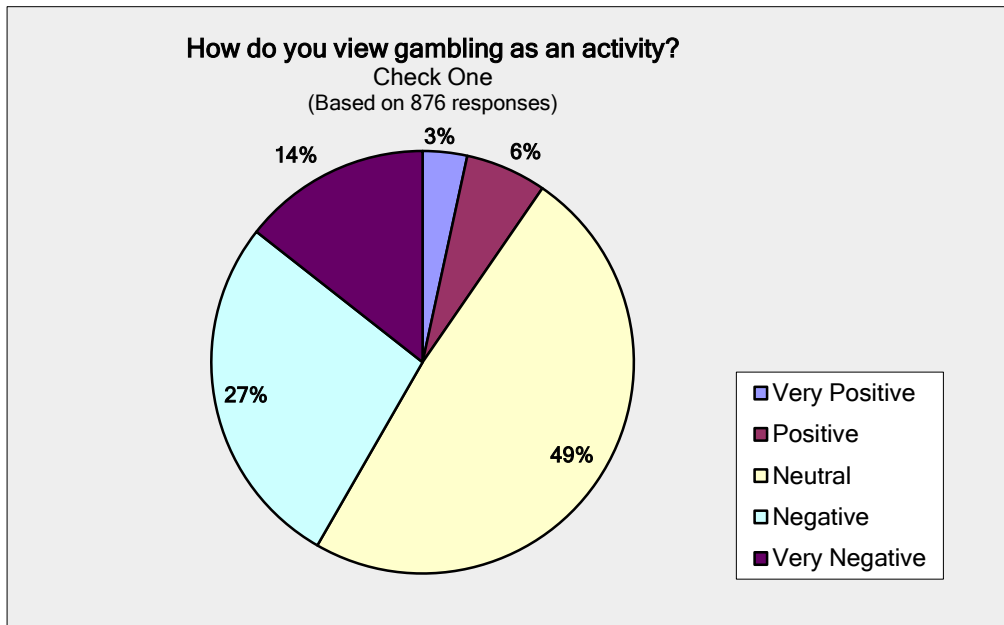
Of those who play online games, Smartphones were the preferred device by 75%, followed by nearly 51% using a Computer and 30% preferring a tablet. 28% indicated the following “Other” devices to play online games: PC, phone, Ipad, None and Iphone (not reflected in the above chart).

Question #11 – Frequency of Internet Game Purchases



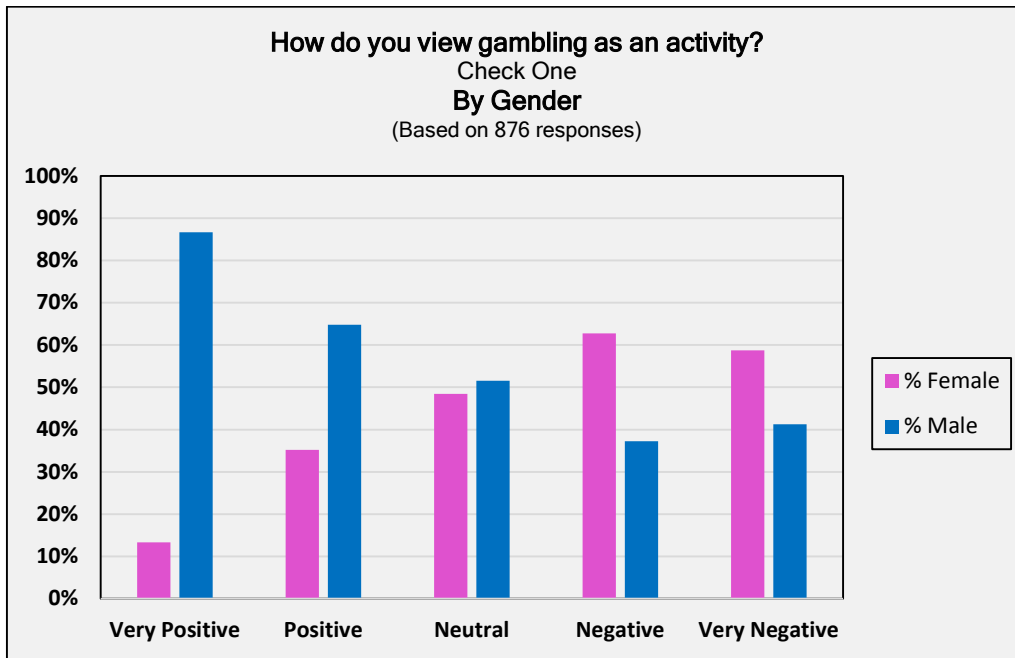
6% of respondents frequently made purchases to extend or enhance their Internet play/game experience, followed by almost 14% who did so occasionally and 36% who made purchases a few times. 16% indicated that they made a one-time purchase. 29% claimed they never made Internet game purchases.

Question #12 – View of Gambling Activity



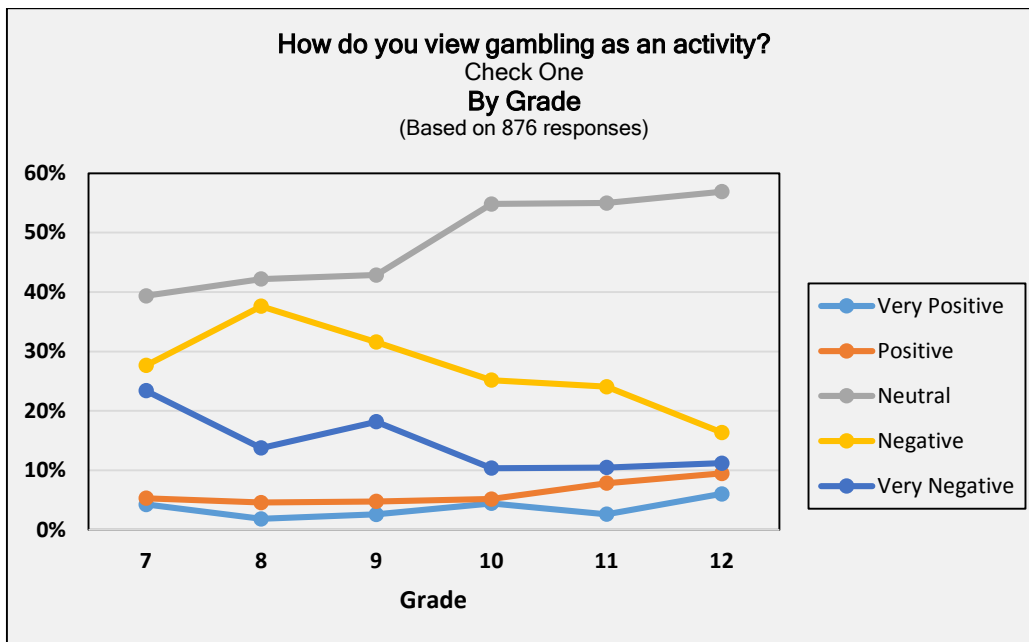
Student responses indicated that 14% thought very negatively of gambling, while 27% thought it to be negative. A total of 41% of those surveyed viewed gambling as a negative activity. 6% believed the activity was “positive” and 3% thought it to be “very positive”. While a total of 9% had a positive view of gambling (i.e., the sum of “positive” and “very positive” percentage responses), 49% had a neutral opinion; this could be a cause for concern due to being in their developmental years and have yet to identify perspective(s). As a result, students’ potential to cultivate a “positive” view of gambling, in which they could potentially engage, could total 58% of those surveyed.

By Gender



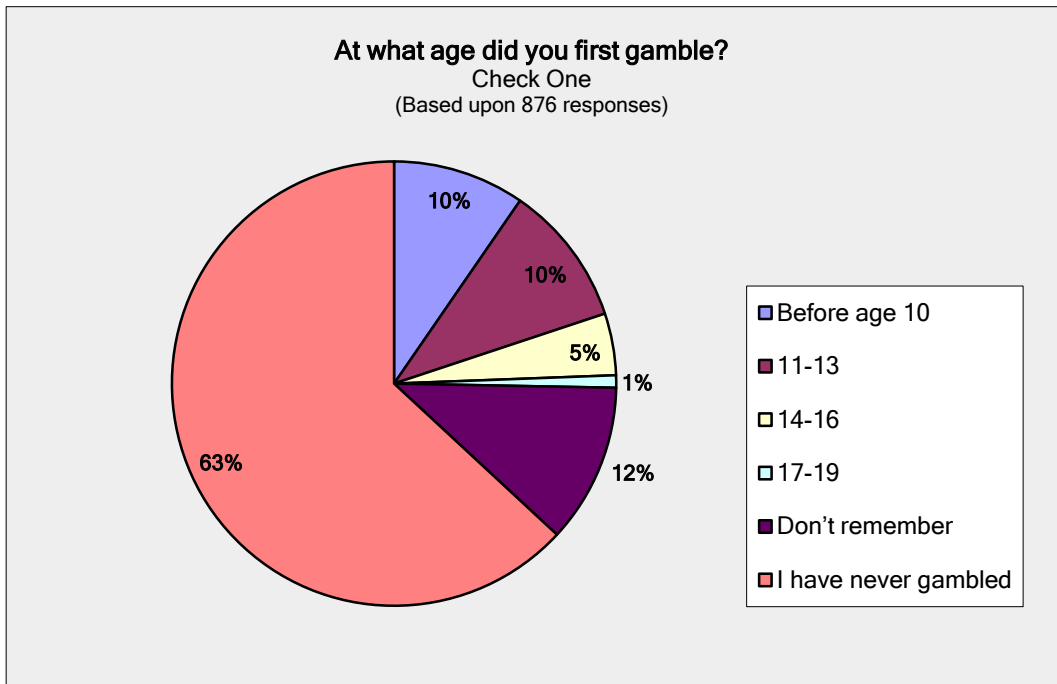
Males make up much higher proportions of the groups with very positive/positive view of gambling, the neutral group is almost evenly balanced between the genders, and females make up larger proportions of the negative/very negative groups.

By Grade

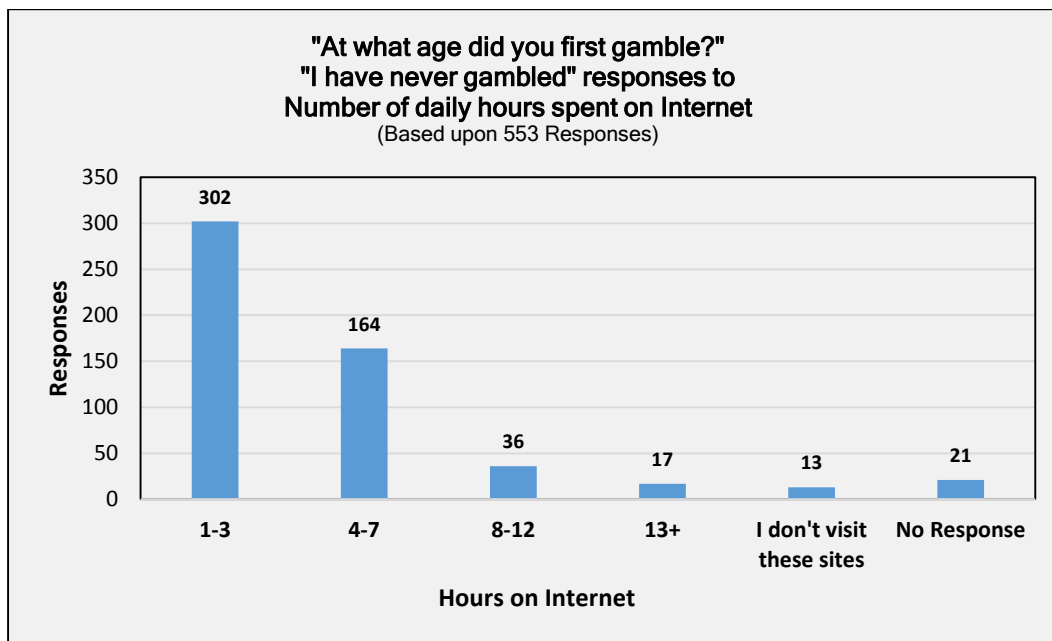


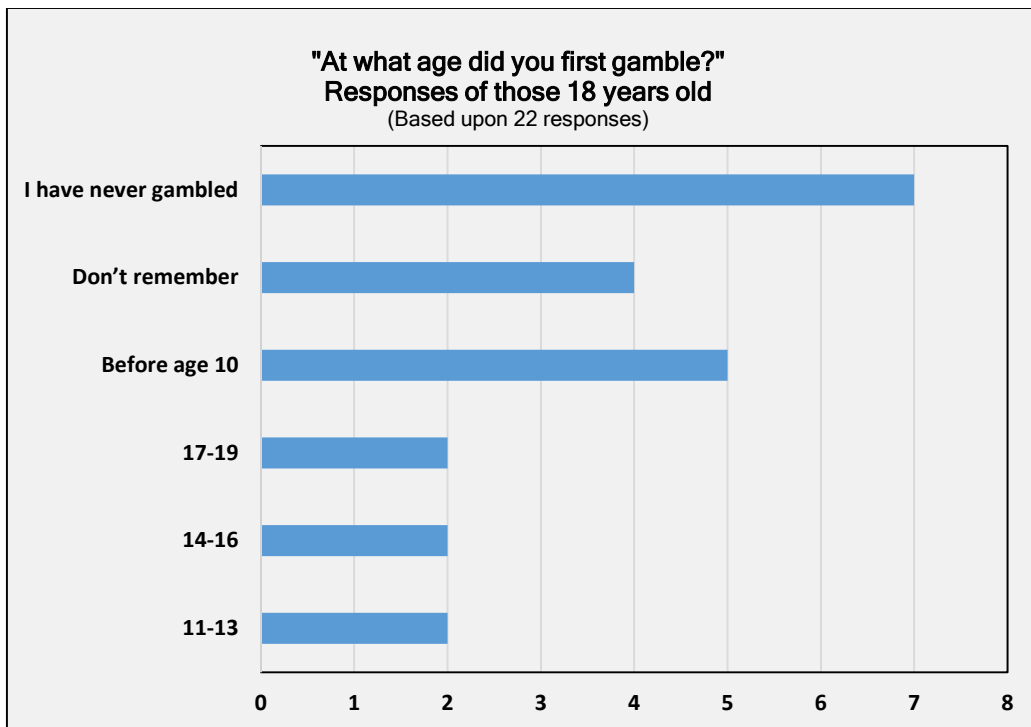
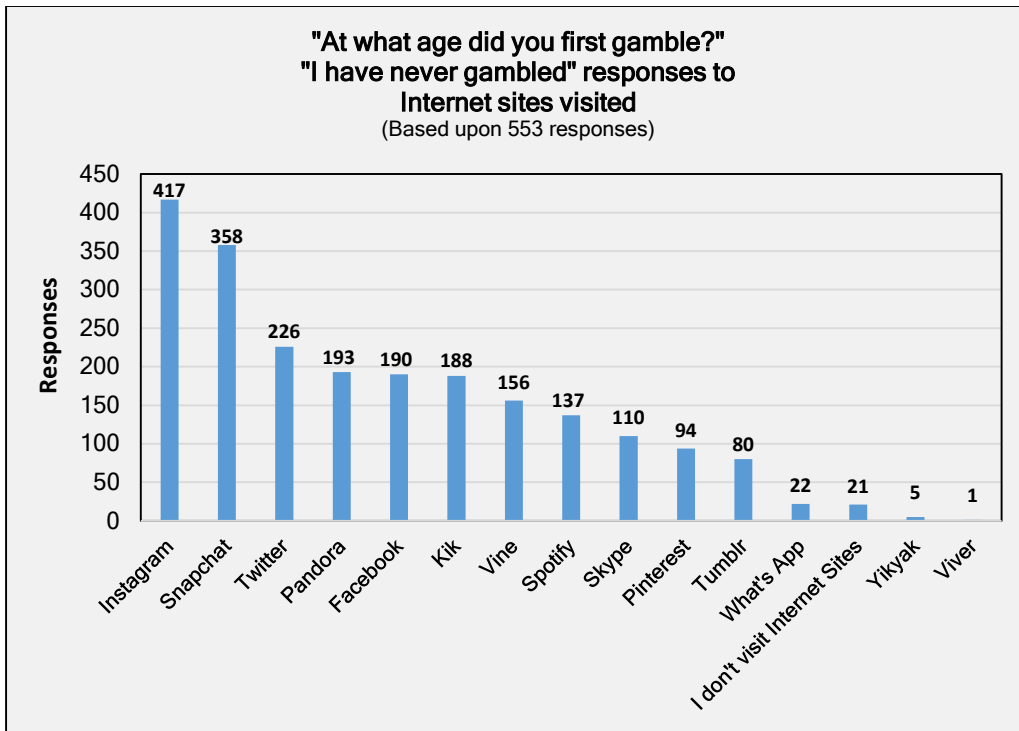
Respondents who identified a neutral opinion of gambling increased with the progression of each grade, while those with a negative perspective declined respectively. Those with a positive opinion increased slightly.

Question #13 – Age of First Gambling Experience

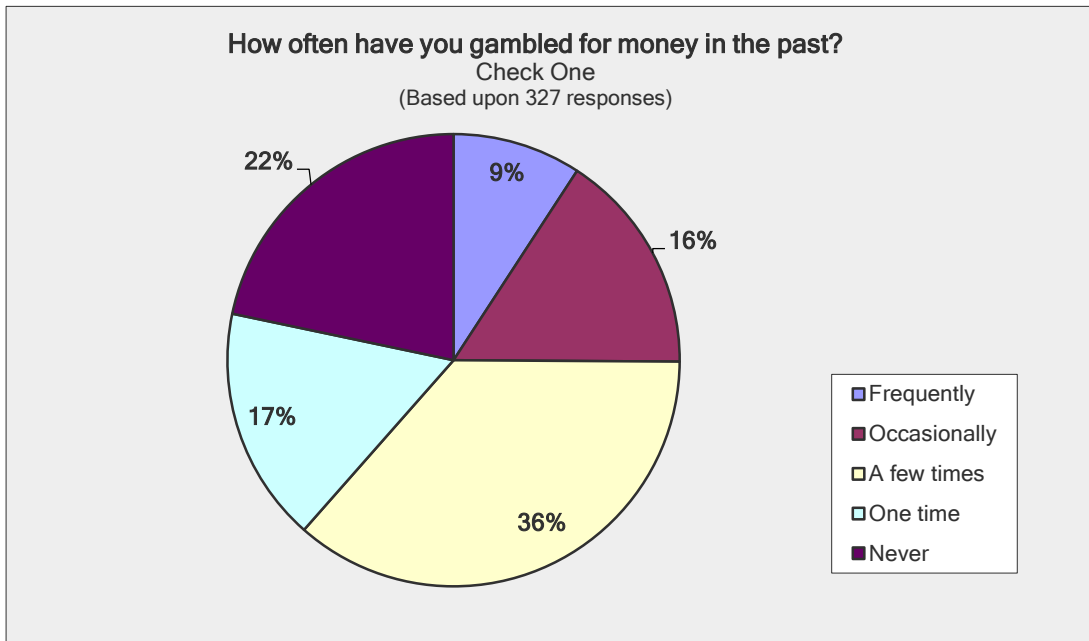


12% of those responding indicated they did not remember the age when they first gambled. 10% responded that their first gambling experience occurred between the ages of 11 and 13, 10% before age 10, 5% between the ages of 14 and 16 and 1% between the ages of 17 and 19. 63% of survey respondents indicated they never gambled.





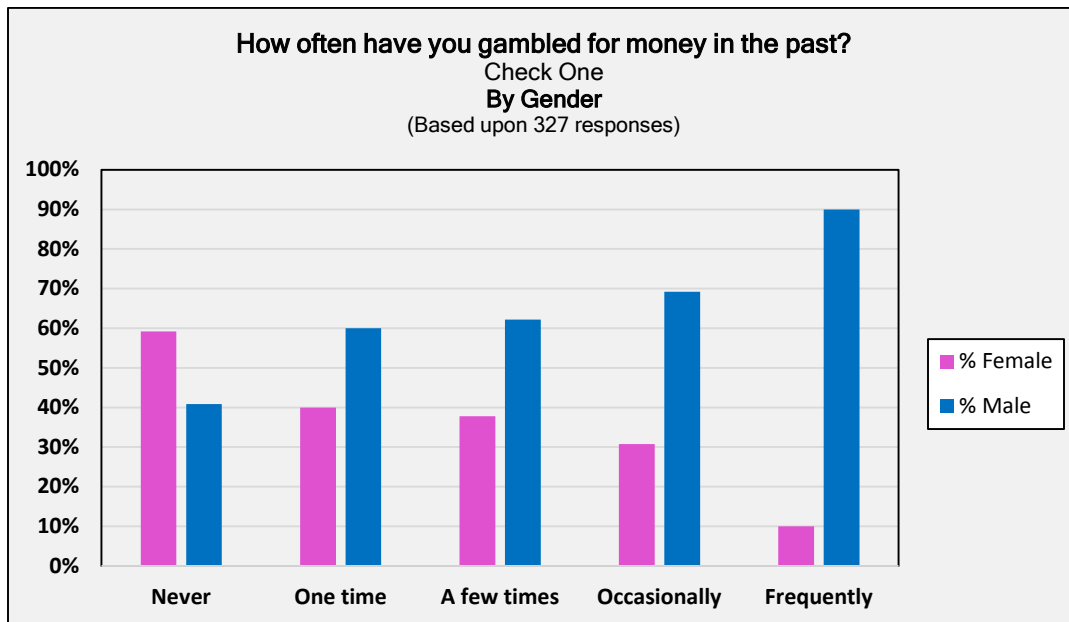
Question #14 – Past Frequency of Gambling for Money



Of the respondents who disclosed a history of gambling, 9% indicated they frequently wagered money to gamble, followed by nearly 16% who did so occasionally, 36% who did so a few times and 17% who did so on one occasion.

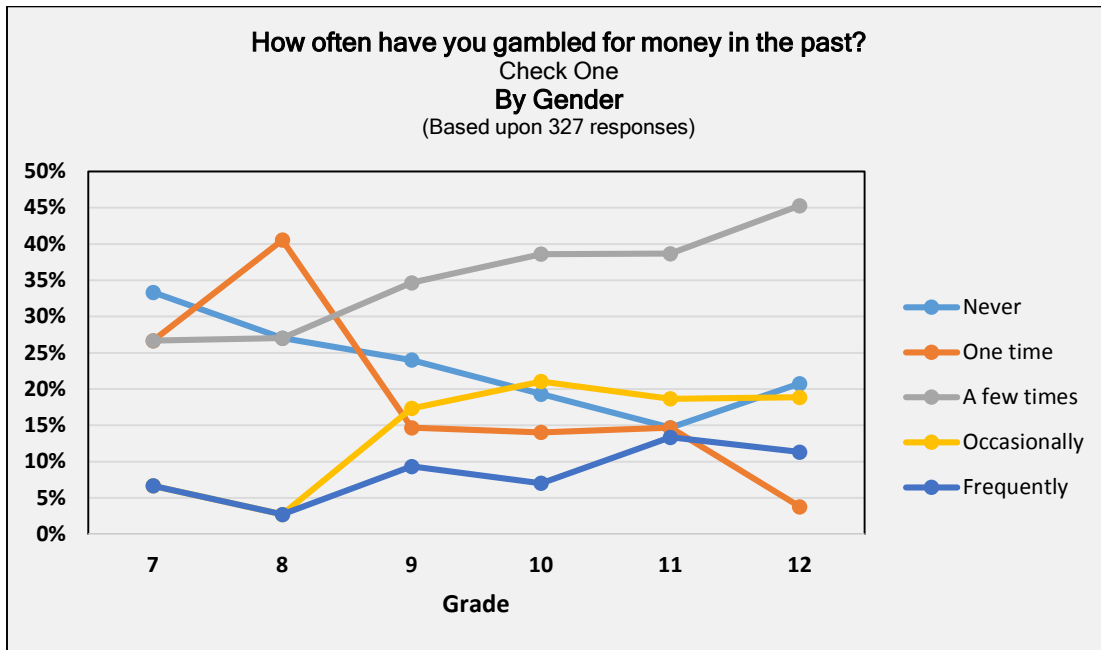
22% in this group indicated they never gambled for money.

By Gender



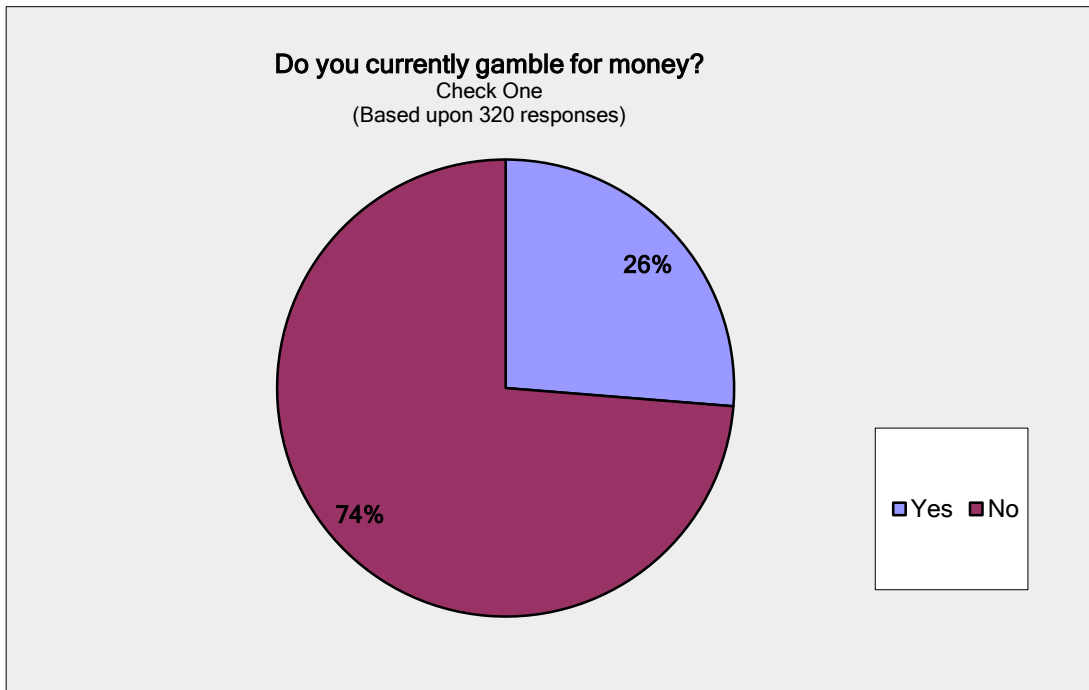
In the group of “never gambled” females made up the majority. In all of the other groups (all of whom had gambled for money on one occasion to frequently) males made up the majority.

By Grade



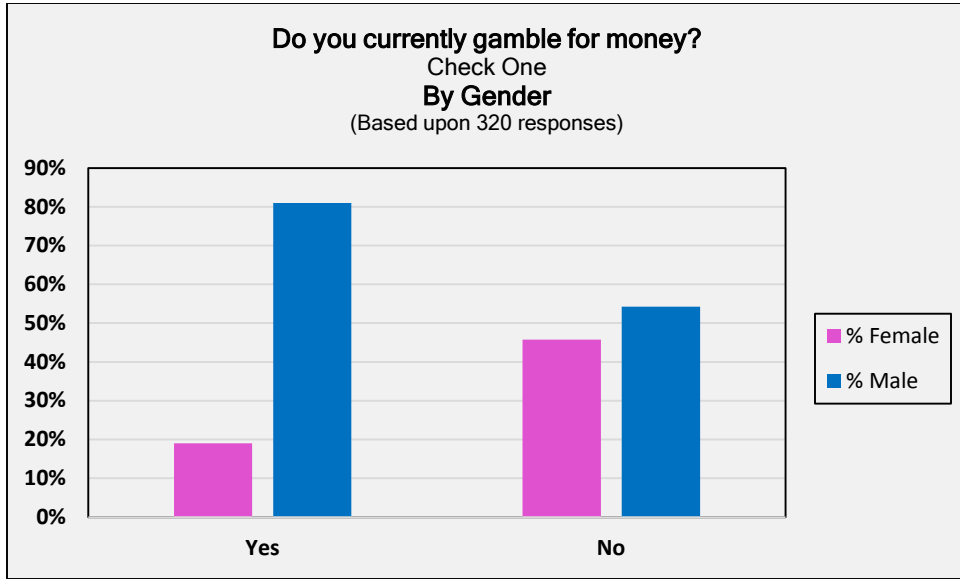
For those respondents who had gambled, those who did so “a few times” increased with each grade, while those who did so “one time” peaked in grade 8 and declined with each grade thereafter. Those respondents who indicated that they gambled for money “occasionally” increased in grade 10, while those who did so “frequently” increased in grade 10 and 11, but decreased slightly in grade 12.

Question #15 – Currently Gamble for Money

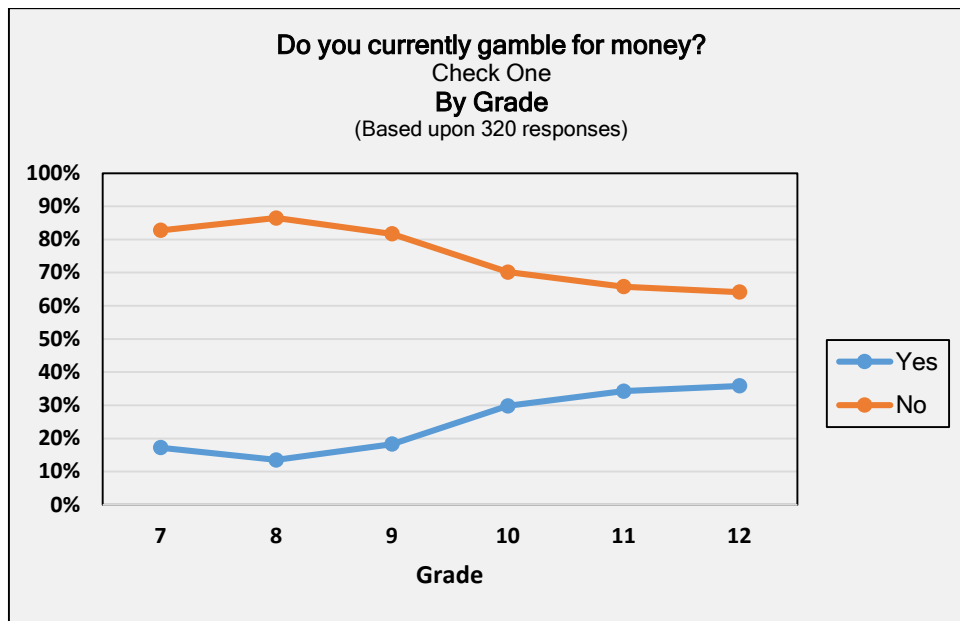


Of the respondents who disclosed a history of gambling, 26% indicated that they currently gamble for money. Students may not wager with money, due to limited financial resources. Additional comments associated with the frequency of gambling with money and what they gamble on included:

- A lot – twice per week
- During baseball season
- Eight times per week
- Every “damn” day
- Every few months
- Every other month
- Everyday
- Fan Duel every week
- Few times per week
- Four to Five times per month
- I play poker with family & friends
- Not often – only friendly wagers
- Once a month
- Once a month on sports
- Once a year
- Once time per month
- One time every couple of months
- Only for Fantasy Football
- Sometimes with family or for fun
- Twice in two years
- Two times per month



When asked if they currently gamble for money, the males made up the majority of the “yes” respondents while in the “no group” the genders were more balanced, although males still predominate.



The percentage of respondents who currently gamble for money indicated that this increased during grades 10 through 12.

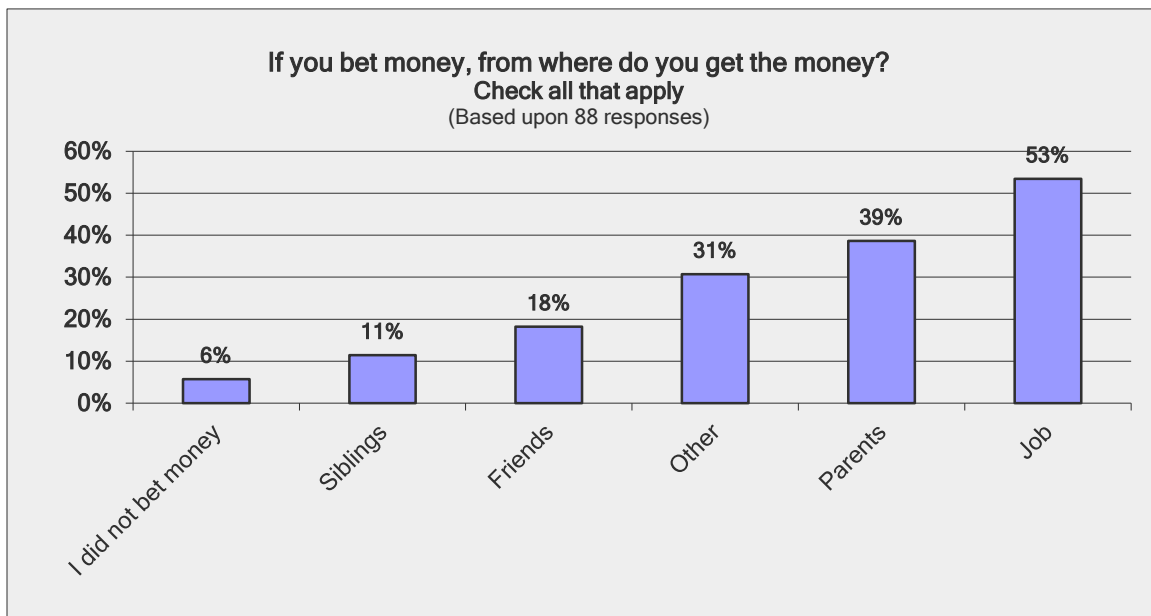
Question #16 – Wager Forms

Answer Options	Response Percent	Response Count
Money	100%	83
Other (please specify)		31
Answered Question		83
Skipped Question		800

“Other” forms of wager responses included:

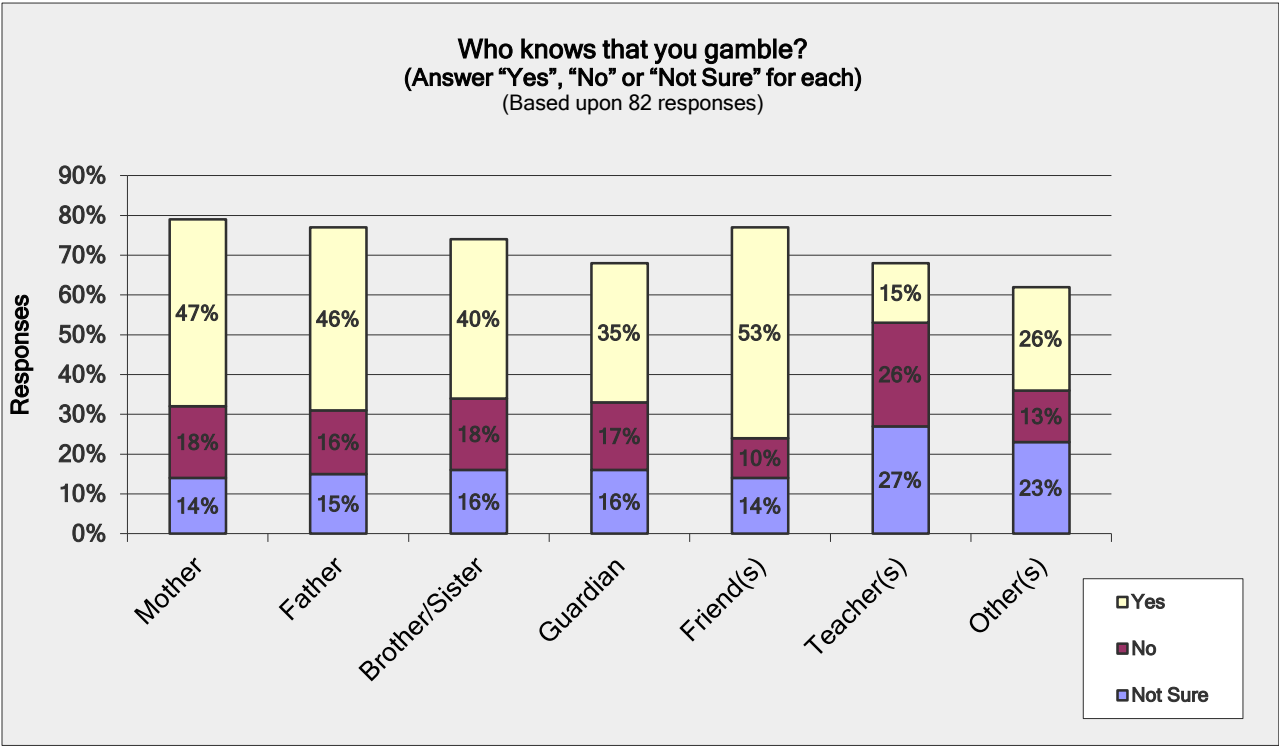
- Anything
- Baseball bats
- Bragging rights
- Candy or food
- Car parts
- Chores
- Favors
- Games
- Headphones
- In-game items
- My valuables
- Playing cards
- Pokemon pins & cards
- Pushups
- Shoes
- Skins
- Things
- Virtual points

Question #17 – Source of Gambling Money



Of those responding that they gambled for money, 53% indicated that the source of the money comes from their job, while 39% received funds from their parents, followed by 18% from their friends. 11% responded that they receive money from siblings. 31% responded that they acquire money to gamble from “Other” sources. 6% indicated that they do not place wagers with money.

Question #18 – Awareness of Gambling by Relationship

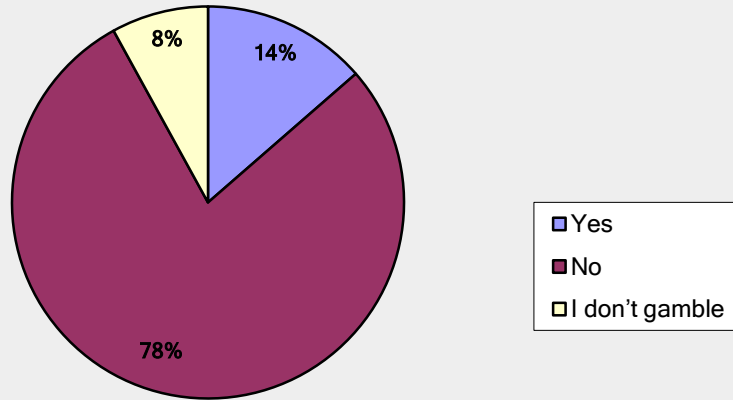


The majority of respondents indicated that family and friends were aware of their gambling activity, while teachers/others were less aware or they were unsure as to their awareness.

Question #19 – Has Gambling Caused Serious Problems

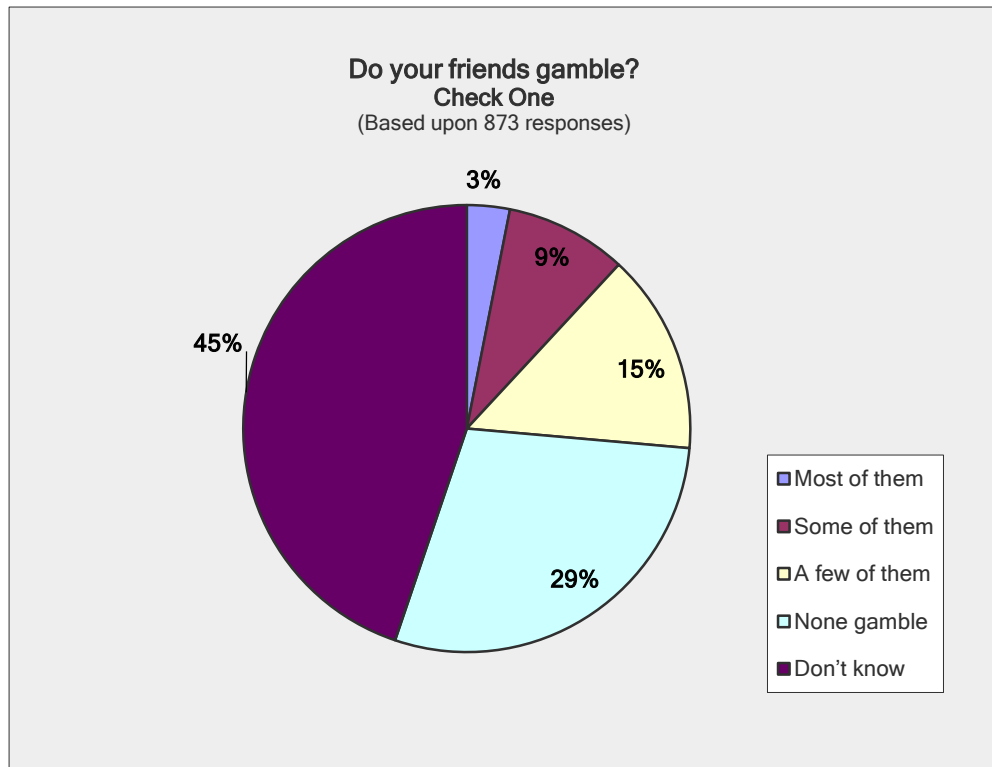
Has your gambling caused you any serious problems in the past three months?

{e.g., stress or anxiety, arguments with friends or family, worries about money, health problems, legal problems or problems at school or work}
(Based upon 88 responses)



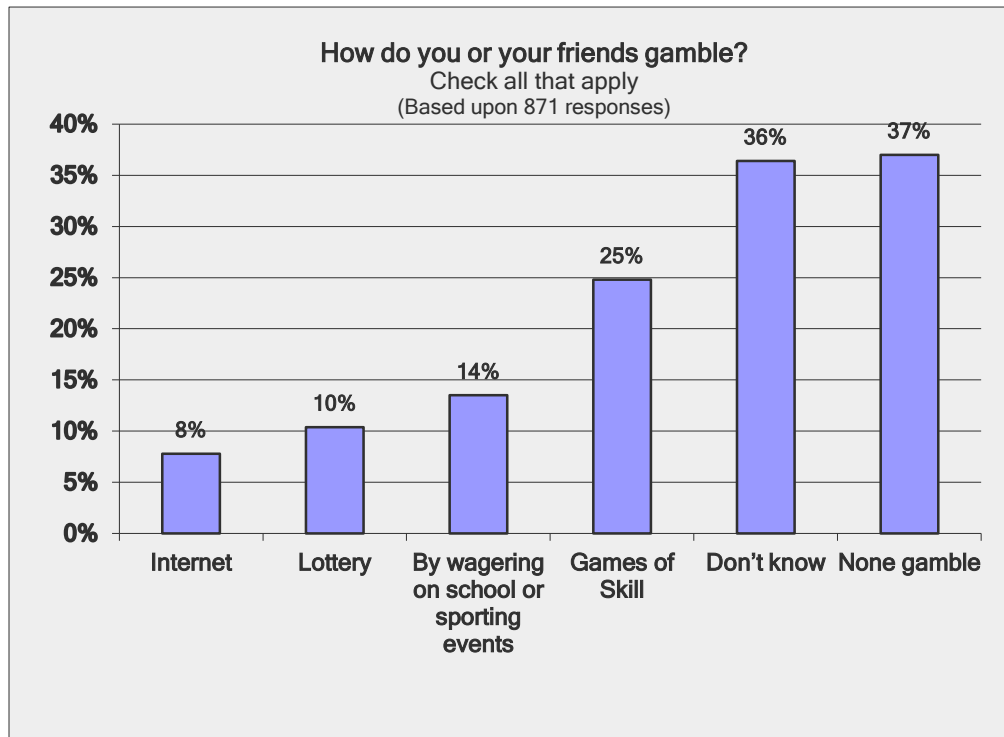
14% of respondents indicated that their gambling caused serious problems during the last three months, while 78% claimed that it did not. 8% responded that they don't gamble.

Question #20 – Knowledge of Friends Gambling



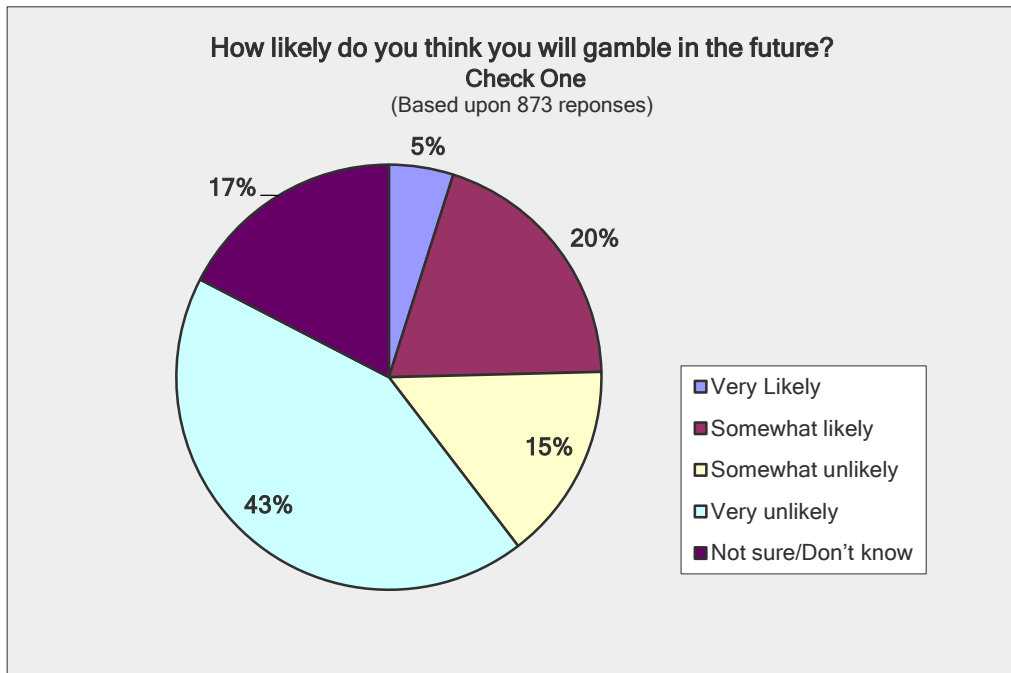
45% of those responding indicated that they “don’t know” if their friends gamble, with 29% responding that “none gamble.” 15% indicated that a “few of them” gamble, followed by 9% stating that “some of them” gamble and 3% indicated that most of them do so.

Question #21 – Individual & Friends Gambling Modes



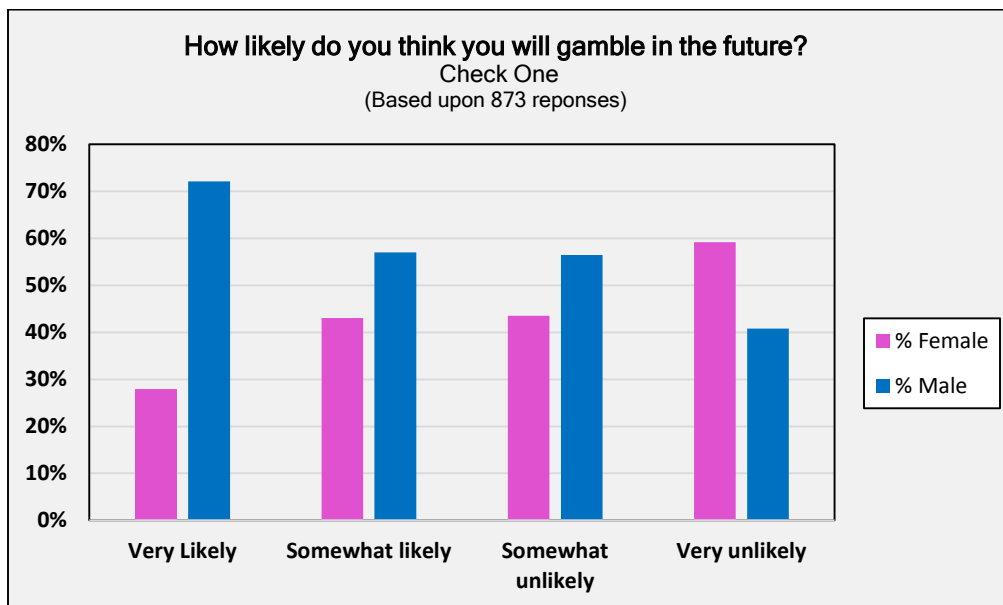
In response to the question “How do your friends gamble?” 37% indicated that none of their friends gamble, followed by 36% who indicated that they don’t know. 25% identified games of skill, followed by 14% who indicated that they wager on school or sporting events. 10% of the respondents identified the Lottery as a preferred form of gambling, followed by almost 8% do so on the Internet.

Question #22 – Likelihood of Gambling in the Future



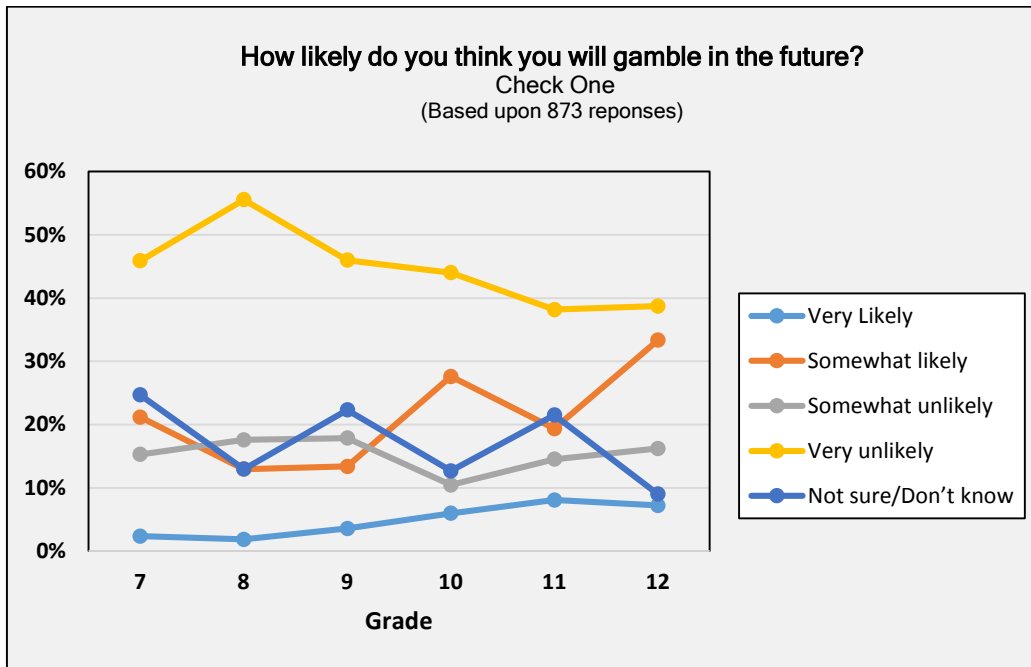
5% of the respondents think they are very likely to gamble in the future, with 20% thinking they are somewhat likely to do so. 15% thought they were somewhat unlikely to gamble in the future, followed by 43% who anticipated they would be very unlikely to do so. 17% indicated that they weren't sure/don't know.

By Gender



Males responding positively to the anticipated likelihood of gambling in the future outweighed female respondents.

By Grade



The likelihood of respondents' gambling in the future increased between grades 9 and 12.

Conclusion

Response Rate

Given the total student enrollment (10,285) of participating school districts, the number of potential survey completes was less than expected: 883 surveys were completed or 9% of total student population.

The form in which consent/assent forms were distributed (i.e., paper v. electronic), the timing of form distribution (i.e., beginning of the year parent packages, with report cards or separate circulation) and the time interval between consent/assent form distribution and administration of the survey could have effected total survey completes. Electronic distribution of forms proved to be the most effective, given that the Greater Egg Harbor Township Regional school district chose to disseminate forms electronically which resulted in 512 completes or 58% of the total responses.

The response rate can also be attributed to the nature of the study involved illegal activity of underage gambling. This may have prevented parents/guardians to allow their children to participate and students' willingness to take the survey in fear of being "found out." This sentiment could have also carried over to students who took the survey and responses could have been provided accordingly.

Survey Instrument

Should the survey be administered at a future date, a few of the survey questions may require some minor revision. For instance, Question #6 - "What is the average number of hours you spend on the above Internet sites?" and #8 - "How many hours per day do you spend playing video games?" should be reworded to reflect "active" hours spent, since subjects may have interpreted the questions to refer to being online with a site that remains "open" on a smartphone throughout the course of the day.

Outcome

As the literature suggests, given the proliferation of state lotteries and the expansion of casino gaming, gambling has become common and an acceptable form of entertainment. While underage gambling cannot be entirely attributed to Internet and video game play activity, it would be unrealistic to believe that it does not contribute to this issue.

Television advertisements marketing the lottery, casinos and online gambling promote gambling; while they may be directed to adults, children are also part of the audience and receive positive messages encouraging gambling activity.

Internet and Video games are easily accessible and can provide opportunities for children to gamble via the many games offered. While these games may not directly promote gambling, they can provide a means in which children can do so.

Survey data indicates that over 98% of the respondents (i.e., 848) spend time each day on the Internet (Chart #6). Survey results revealed that slightly over 97% spend anywhere from 1 – 13+ hours online every day. Data suggests that females spend longer periods of time on the Internet (i.e., four hours or more).

74% of all survey respondents (i.e., 883) communicated that they play video games (Chart #8). 89% of these respondents play video games (i.e., 654) anywhere from 1 – 13+ hours per day. Data indicates that males spend longer periods of time playing video games (i.e., four hours or more). Females outnumber males who do not play video games.

A Smartphone is the preferred device of choice when playing online games for 75% those responding (i.e., 651), followed by over 51% who use a computer and 30% choosing a tablet (Chart #10).

71% of those responding (i.e., 585) indicated that they made purchases to extend or enhance Internet game/play experience, from frequent purchases to a one time occurrence (Chart #11).

While 9% of respondents had a positive view of gambling, 49% had a neutral opinion (Chart #12) of the activity. Males had a more positive view of gambling than females; females accounted for a majority of those had a negative view of the activity. Respondents in grades 10, 11 and 12 had a positive view of gambling, as compared to those in lower grades.

Over 37% of respondents indicated that they have gambled (Chart #13); of those respondents 78% indicated that they gambled for money in the past (Chart #14) and 26% indicated that they currently do so (Chart #15). When asked about past or current gambling for money, males outnumber females. Respondents indicated other wager forms as: Candy, food, car parts, chores, favors, games, headphones, in-game items, playing cards, Pokémon pins and cards, pushups, shoes, skins and virtual points (Chart #16).

For those respondents who wagered money, over 53% get the funds from a job, 39% from parents, almost 31% from “other” sources, 11% from siblings and 18% from friends (Chart #17). Friends were identified to be the most knowledgeable of respondents’ gambling activity, followed by family members (Chart #18).

14% of respondents claim that gambling has caused serious problems in the last three months (Chart #19). It should be noted that only 88 students responded to this question.

26% of respondents indicated that they know their friends gamble. The remainder indicated that “none gamble” or they “don’t know” (Chart #20). This response could be perceived as a common “creed” of confidentiality amongst students, since underage gambling activity is an illegal activity. For those who indicated that their friends gamble (Chart #21), gambling activities ranged from games of skill (25%), by wagering on school or sporting events (14%), Lottery (10%) and Internet (8%).

25% of respondents indicated that they were likely to gamble in the future, 17% were unsure as to their future gambling activity and 58% indicated that were unlikely to do so. (Chart #22). Data revealed that males thought they were more likely to gamble in the future than females.

It should be noted that during the course of administering the survey and completing the study, many informal discussions occurred with school staff/administrators who indicated that an educational program focusing on gambling is needed, whether due to student’s gambling via video games, the internet or one-on-one instances, such as fantasy football.



LLOYD D. LEVENSON INSTITUTE
OF GAMING, HOSPITALITY & TOURISM

“UNDERAGE GAMBLING PERSPECTIVES & BEHAVIOR” SURVEY
OCTOBER/NOVEMBER 2015

Completion of this survey is entirely confidential, anonymous and voluntary. You are free to stop taking this survey at any time for any reason you so choose.

Date: _____

Grade: _____ Age: _____ Male: _____ Female: _____

School: _____

1 – Which Internet sites do you visit regularly? (Check all those apply)

- Tumblr
- Pinterest
- Kik
- Facebook
- Twitter
- Instagram
- Snapchat
- Viver
- What’s App
- Skype
- Spotify
- Pandora
- Vine
- Yikyak
- Other (Please Specify) _____

2 – What is the average number of hours you spend on the above Internet sites each day?

_____ Hours

_____ I don’t visit these sites

3 – Which of the following games do you play regularly? (Check all that apply)

- 8 Ball Pool
- Tetris Battle
- Candy Crush
- Words with Friends
- Trivia Crack
- Minecraft
- Call of Duty
- The Sims
- Mario Kraft
- Super Smash Bros
- Lego Games
- Sky Landers
- Other (Please Specify) _____
- I don't play Internet or Video games

4 – How many hours per day do you spend playing video games?

_____ Hours

_____ I don't play video games

5 – On which game systems do you play games regularly? (Check all that apply)

- Microsoft Xbox
- Sony PlayStation
- Nintendo Wii
- Nintendo DS
- Other (Please Specify) _____

6 – On which devices do you play online games? (Check all that apply)

- Smartphone
- Tablet
- Computer
- I don't play online games – Skip to Question #8

7 – How often have you made purchases to either extend or enhance Internet play/game experience?
(Check One)

- Frequently
- Occasionally
- A few times
- One time
- Never

8 – How do you view gambling as an activity? (Check One)

- Very Positive
- Positive
- Neutral
- Negative
- Very Negative

9 – How often have you gambled for money in the past? (Check One)

- Frequently
- Occasionally
- A few times
- One time
- Never

10 – At what age did you first gamble? (Check One)

- Before age 10
- 11-13
- 14-16
- 17-19
- Don't remember
- I have never gambled

11 - Do you currently gamble for money? (Check One)

- Yes - If yes, how often? _____ times per week
_____ times per month
- No - If **No** skip to question #16

12 – What do you use to place a bet? (Check One)

- Money
- Other: _____

13 - If you bet money, from where do you get the money? (Check all that apply)

- Job
- Parents
- Siblings
- Friends
- Other: _____
- I did not bet money – Skip to Question #16

14 – Who knows that you gamble? (Answer “Yes”, “No” or “Not Sure” for each)

	Yes	No	Not Sure
Mother			
Father			
Brother/Sister			
Guardian			
Friend(s)			
Teacher(s)			
Other(s)			

15 – Has your gambling caused you any serious problems in the past three months (e.g., stress or anxiety, arguments with friends or family, worries about money, health problems, legal problems or problems at school or work)?

- Yes
- No
- I don't gamble

16 – Do your friends gamble? (Check One)

- Most of them
- Some of them
- A few of them
- None gamble
- Don't know

17 - How do you or your friends gamble? (Check all that apply)

- On the Internet
- On social media (e.g., Facebook)
- On games of skill against other people (e.g., pool, golf, darts, video games)
- Playing the lottery (having an adult purchase tickets for you)
- By wagering on school or sporting events
- None gamble
- Don't know

18 - How likely do you think you will gamble in the future? (Check One)

- Very Likely
- Somewhat likely
- Somewhat unlikely
- Very unlikely
- Not sure/Don't know

Gambling Problem: Dial 1-800-GAMBLER

A 24 Hour/7 Day per Week Confidential Helpline

SAVE THE DATE - July 23rd

SUPERINTENDENT BREAKFAST DISCUSSION UNDERAGE GAMBLING PERSPECTIVES & BEHAVIOR



Underage Gambling is a Growing Concern...

Games on social media/the Internet and the social acceptance of legalized gambling can give teens the impression that gambling is a customary and normal behavior and that they have a very good chance of winning.

The Lloyd D. Levenson Institute of Gaming, Hospitality & Tourism at Stockton University recently partnered with the New Jersey Lottery in an effort to identify the frequency and form(s) of underage gambling and to potentially create an educational program to identify associated risks, prevention and incidence of problem gambling.

Please join us for this very important discussion; your participation in this project is vital to a conclusive study and to address the growing problem of underage gambling.

Thursday, July 23, 2015 @ 9:30 a.m.

Stockton Seaview Hotel & Golf Club, 401 South New York Road, Galloway, NJ

RSVP to 609-347-2180, 609-626-3859 or email at LIGHT@stockton.edu

by July 10, 2015





LLOYD D. LEVENSON INSTITUTE
OF GAMING, HOSPITALITY & TOURISM

UNDERAGE GAMBLING PERSPECTIVES & BEHAVIOR STUDY

June 2015

The Project: Identifying the Incidence of Underage Gambling

Given the promotion of games on social media/internet and since legalized gambling is socially accepted and promoted in 48 states, via state lotteries, casinos and TV poker tournaments, teens can get the impression that gambling is a customary/normal behavior and that they have a very good chance of winning. Part of the intent of our project is to determine the extent to which this perspective exists and, if so, if an educational program should be created to address underage gambling behavior and prevention.

The Request: Survey of Middle & High School Students – Fall 2015

Students of participating schools will be asked to take a brief survey (which will take less than 15 minutes to complete). Survey participation is entirely anonymous and voluntary and student participation can be terminated at any point while taking the survey. Stockton University's protocol for research approval requires that parents and children be advised of the study and consent to participation. Survey copies and forms will be provided to participating schools.

About the Project:

The Lloyd D. Levenson Institute of Gaming, Hospitality & Tourism at Stockton University (www.stockton.edu/levenson) recently partnered with the New Jersey Lottery in an effort to identify the frequency and form(s) of underage gambling and to potentially create an educational program to identify associated risks, prevention and incidence of problem gambling.

The Next Step:

On Thursday, July 23, 2015 (at 9:30 a.m.) you are invited to attend a breakfast discussion at Stockton Seaview Hotel & Golf Club for superintendents to learn more about underage gambling, the study and to consider your district's participation in this investigational pilot project. Please RSVP to 609-347-2180, 609-646-3859 or email LIGHT@stockton.edu by July 10th. We hope you will join us in this very important discussion. Thank you for your consideration. We look forward to meeting you.

Israel Posner, Ph.D.
Executive Director
Email: izzy.posner@stockton.edu
TEL: 609-347-2168

Felicia Grondin, MPA
Research Associate
Email: Felicia.grondin@stockton.edu
TEL: 609-347-2180



101 Vera King Farris Drive | Galloway NJ 08205-9441
stockton.edu

School of Business

P: 609.652.4534 • F: 609.626.5539

Underage Gambling Perspectives & Behavior Study **Informed Consent Form**

Complete Both Sides & Return by October 23, 2015

Dear Parent/Guardian:

In the upcoming weeks, your child will be asked to participate in a survey intended to explore underage gambling perspectives and behavior. This is an important study, since there are many opportunities for children to gamble, especially via games available through social media. In conducting this study, Stockton University hopes to identify attitudes related to gambling, as well as the incidence, frequency and forms it takes in today's underage population. Your decision to allow your child to take participate in this study and your child's subsequent decision to take the survey, is unpaid, confidential, anonymous and completely voluntary. You or your child will not be subject to any cost(s) for participating.

If you agree to your child's participation and he/she decides to do so, they will complete a survey (administered online or via hard copy) to identify their perspectives on gambling and related habits. The total time to participate in this research will take less than 10 minutes. Your child may terminate their participation in the survey at any time.

Participation in this research poses no risk to children surveyed. Any information obtained via the survey or survey process will remain confidential and anonymous and will not be disclosed at any time except with your permission.

You or your child's decision to agree to or decline participation will not prejudice you or your child's future relations with Stockton University. If you have any questions, please contact the principal investigator, Felicia Grondin, who will be happy to answer any of them. She can be reached by calling (609) 626-3859 or via email at: felicia.grondin@stockton.edu.

By marking the appropriate circle, you are indicating that you have read the information provided above. You may withdraw this consent at any time without penalty or prejudice should you choose to discontinue your child's participation in this study.

Parent Name: _____ Signature: _____
(Please Print) Date: _____

Yes, I consent to my child's participation
 No, I do not consent to my child's participation

- PLEASE COMPLETE OTHER SIDE -
Gambling Problem: Dial 1-800-GAMBLER
A 24 Hour/7 Day per Week Confidential Helpline



101 Vera King Farris Drive | Galloway NJ 08205-9441
 stockton.edu

School of Business

P: 609.652.4534 • F: 609.626.5539

Underage Gambling Perspectives & Behavior Study **Student Assent Form**

Complete Both Sides & Return by October 23, 2015

Dear Student:

You are invited to participate in a study exploring underage gambling perspectives and behavior. In conducting this study, we hope to identify student attitudes related to gambling, as well as how often and how (e.g., games on social media, the Internet, etc.) they may participate in this activity. Your decision to participate in this study is unpaid, confidential, anonymous and completely voluntary. You can withdraw at any time without penalty. You will not be subject to any cost(s) for participating.

If you decide to participate you will be asked to complete a survey (administered online or via hard copy) to identify your perspectives on gambling and related habits. Your total time to take the survey should be less than 10 minutes. You may terminate your participation in the survey at any time.

Participation in this research poses no risk to those who participate. Any information that is obtained in conjunction with the survey will remain confidential and will not be disclosed at any time except with you or your parent's permission.

Your decision whether or not to participate will not prejudice your family's or your future relations with Stockton University. If you have questions, please do not hesitate to ask. If you have any additional questions after completing the experiment, please contact the principal investigator, who will be happy to answer any of them. The name of the principal investigator on this project is Felicia Grondin. She can be reached by calling (609) 626-3859 or via email: felicia.grondin@stockton.edu.

By marking the appropriate circle, you are indicating that you have read the information provided above and have decided to participate. You may withdraw at any time without penalty or prejudice should you choose to discontinue participation in this study.

Student Name: _____
 (Please Print)

Signature: _____
 Date: _____

Yes, I would like to participate.

No, I do not want to participate.

- PLEASE COMPLETE OTHER SIDE -
Gambling Problem: Dial 1-800-GAMBLER
A 24 Hour/7 Day per Week Confidential Helpline

**LLOYD D. LEVENSON INSTITUTE
OF GAMING, HOSPITALITY & TOURISM**

STOCKTON UNIVERSITY

**Underage Gambling Perspectives & Behavior Study
October/November 2015**

Instructions for Survey Administration

Dear Survey Administrator:

Thank you for helping Stockton University and the NJ Lottery to administer the Underage Gambling Perspectives & Behavior Study. The following information and instructions are provided to assist you in the survey process.

About the Survey:

- The survey has been approved by Stockton University's Institutional Review Board*
- The survey should be administered sometime during the school day at the location of the school.
- Please assist students if they have any questions about the survey.
- Allow students privacy when taking the survey to insure anonymity.

*Stockton Institutional Review Board (IRB) review is required to review all research conducted by faculty, staff and students to ensure that an adequate research model will be administered by those with proficiency in knowledge about how to protect human subjects. In this case, researchers were required to be certified by the Collaborative Institutional Training Initiative (CITI) in "human subjects' research". In addition to reviewing the planned administration of the study, the IRB also confirms that appropriate disclosure procedures are incorporated regarding voluntary participation, confidentiality and anonymity.

Prior to Students taking the survey, please make the following announcement:

- The survey is being administered by Stockton University in partnership with the New Jersey Lottery & Northstar New Jersey Lottery Group.
- Stockton University thanks you for agreeing to participate in the underage gambling perspectives and behavior survey. We hope the results of this study will help to identify student attitudes related to gambling, as well as how often and how (e.g., games on social media, the Internet, etc.) they may participate in this activity.
- Your decision to participate in this study is unpaid, confidential, anonymous and completely voluntary. You will not be subject to any cost(s) for participating. You are free to stop taking this survey at any time for any reason you so choose.
- Make sure to hit "Done" at the end of the survey to insure that your responses are recorded.
- If you have a question about the survey, you can contact Felicia Grondin at 609-626-3859 or Felicia.grondin@stockton.edu.
- If you, or someone you know, has a gambling problem, contact 1-800-GAMBLER - a 24 Hour/7 Day per week confidential helpline.

Online Survey Link: <https://www.surveymonkey.com/r/Underage-gambling-survey>