

CREDIT COUNSELOR QUESTIONNAIRE

Respondent name: _____
Title: _____
Office: _____
City, ST: _____

Date: _____ Date: _____
Action: _____ Action: _____
Status: _____ Status: _____

Date: _____ Date: _____
Action: _____ Action: _____
Status: _____ Status: _____

Thank you note sent? Y / N Date: ____/____/____

General Introduction (screen for informant)

Hello, my name is _____. I'm calling from the National Opinion Research Center at the University of Chicago. We are working on a study for the National Gambling Impact Study Commission. The Commission is authorized by Congress and the President to study the impact of gambling in the United States. For the current phase of the study, we are seeking to learn about communities that have access to casino gaming establishments. Your community has been randomly selected for an indepth review of some of the possible effects of having one or more casinos operating within or nearby a community. Is there someone there who I can speak with who has had a lot of experience at your agency, and who would be familiar about changes that have taken place in your community, perhaps over the last 5 or 10 years?

Informant Introduction

Hello, my name is _____. I'm calling from the National Opinion Research Center at the University of Chicago. We are working on a study for the National Gambling Impact Study Commission. Are you familiar with the Commission? (*Clarify, if needed:* The Commission is authorized by Congress and the President to study the impact of gambling in the United States, and is currently conducting the first national survey on gambling in more than 20 years). For the current phase of the study, we are seeking to learn about communities that have access to casino gaming establishments. Your community has been randomly selected for an indepth review of some of the possible effects of having one or more gaming establishments operating within or nearby a community.

Given your position with _____, we think you can provide us with important information. Please be assured that we are asking for voluntary information, and that we won't use your name or other identifying information when presenting the results of our community studies. In case you have any questions or concerns that arise after we're done, let me give you the number for our project director, Sally Murphy: 773-???-????.

Is this a good time for you to answer a few questions?

—*If No, not a good time, then ask* When is a good time to call you back?

—*If No, refuses to talk, add:* It is very important that we speak with you, as a representative of your community, since the official data lag a couple years behind current events. We would like to have a complete and up-to-date profile on your community which we can present to the Commission members. Is it possible tomorrow might be better? *If continues to refuse, ask* Is there someone else in the community



you could recommend?



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Background

1. First I need to ask you some questions about yourself. What is your job title?
2. How long have you worked at this organization?
3. How long have you been involved in your general line of work?
4. How long have you lived in the (name of city) area?



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Gaming History

5. Next I'd like to ask a few background questions about the kinds of gambling available in (name of city). First, what sort of gaming establishments are operating in your community at this point in time? Please include any casinos, riverboats, racetracks, bingo parlors, and small businesses with video gaming machines (e.g., truckstops and bars) or lottery games.
6. Are there any gaming establishments located outside your community, within 50 miles of (name of city), that draw local residents?
7. Are any of the facilities in or around your community owned by an Indian tribe?
8. Could you sketch out for me about when various gaming establishments have opened in and around your community in the last 5 or 10 years?
9. Have any legal gaming establishments closed down? Y / N When did this happen?

What was the reason?



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Community Changes

10. Now I'd like to ask about changes that may have occurred in your community in the past 5 or 10 years. First, what trends have you noticed in the number of individuals using consumer credit counseling services?
11. Have you noticed any trends for consumer credit counseling which appear to be influenced by the opening or closing of gambling facilities, or the availability of certain types of games?
12. Have you noticed any trends in the number of individuals filing for Chapter 7 or Chapter 13 bankruptcies?
13. Have you noticed any trends in such filings that appear to be influenced by the opening or closing of gambling facilities, or the availability of certain types of games?
14. *If R has noticed trend in personal bankruptcy due to gambling debt:*
How large or small a role do gambling losses now play in the debt problems you are seeing?



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15. How much of gambling indebtedness comes from the use of credit to finance casino gambling?
16. What role do you think debit/ATM cards and overdraft protection have played? Have you seen an increase in credit and debit card gambling debt, as a proportion of total gambling debt, during your career?
17. Have you noticed any general trends in the number of individuals filing for Chapter 11 bankruptcies in the past several years?
18. Have you noticed any trends in such filings that appear to be influenced by the opening or closing of gambling facilities, or the availability of certain types of games in the area?
19. Why do you think these changes have taken place? (e.g., casino-owned operations depleting business of mom-and-pop shops and restaurants)
20. Are gambling debts, including credit extended by licensed casinos, legally enforceable in your jurisdiction? In other words, can these debts be collected through the court system, to your knowledge?



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21. For any of the issues we've discussed, have you noticed any differences by type of gambling activity—for example, casino gambling, pari-mutuel, bingo, lottery, or video lottery?
22. What would you say is the *primary* social or economic problem that your community faces at this time?
23. Would you say that legalized gambling has had any affect on your community's efforts to control this problem?
24. How does the community generally feel about having legalized gaming readily available?

(Note: Check the bankruptcy data that we have for this community. If they are not complete, ask about getting data for the missing years.)



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Expectations and Beliefs

25. Finally, we'd like to know, what were your personal expectations for the effects of a nearby gaming establishment on the economic vitality of the community before (it / they) opened? Have your expectations been borne out?
26. Have there been any changes (good or bad) you would attribute to legalized gambling that you didn't expect?
27. What is your overall feeling about the effects (if any) the availability of legalized gambling has had on your community?
28. Are you pleased with the overall direction of your local economy at this point? Y / N
If no: What aspects could use improvement?
29. Do you have any other comments to share with us regarding gambling in your community?



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Closing

Thank you so much for your time and assistance!

May send you a copy of the Commission report once it is completed? Y / N

I'd just like to emphasize that NORC will be sending you the report directly; we will not be giving any information about you to the Commission.

May we call you back if we have additional questions? Y / N

Is there anyone else you would recommend I speak with on these types of issues?

Finally, do you have any brochures, news clippings, or other literature which you believe would be useful to us?

Double-check R's name, title, and mailing address (so we can send draft profile), give them your name and phone number, and close.

