

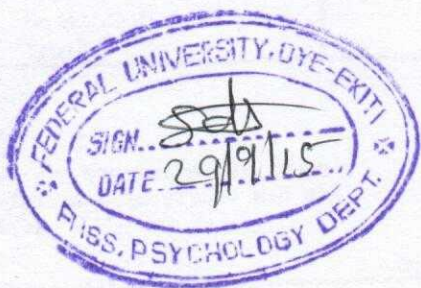
INFLUENCE OF PARENT SOCIOECONOMIC STATUS AND SELF-ESTEEM ON ATTITUDE TOWARDS ONLINE GAMBLING BEHAVIOUR AMONG MALE UNDERGRADUATES OF FEDERAL UNIVERSITY OYE EKITI.

BY

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PSY/11/0210

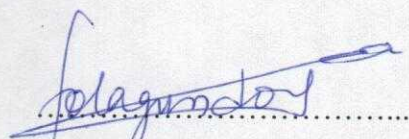
BEING A PROJECT SUBMITTED TO THE DEPARTMENT OF PSYCHOLOGY, FEDERAL UNIVERSITY OYE EKITI, OYE EKITI, EKITI STATE, IN PARTIAL FULFILMENT OF THE REQUIREMENT FOR THE AWARD OF BACHELOR'S DEGREE IN PSYCHOLOGY.



SEPTEMBER 2015

CERTIFICATION

This is to certify that this thesis was carried out by ONYEKA CHRISTIAN OSCAR (PSY/11/0210) and supervised by Mrs. F.H. OLAGUNDOYE of the Department of Psychology, Faculty of Humanities and Social Sciences; Federal University Oye Ekiti.



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DEDICATION

This research project is dedicated to my loving mother Mrs Elizabeth Onyeka. For her love and supports.

ACKNOWLEDGEMENT

All thanks to God, for the completion of this research work .The journey was very difficult, but his love and grace saw me through.

I really want to appreciate my Father Paulinus Oneyka, who has had my back all through this years. May God keep and bless you.

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ABSTRACT

This study examined the influence of parent socioeconomic status and self-esteem on attitude towards online gambling behavior of male undergraduate of Federal University Oye-Ekiti. One hundred and fifty participated in this. Three hypotheses were generated and tested using independent t test and one way analysis of variance (ANOVA). Results showed that parent financial status influences attitude towards online gambling behavior ($t(6)=3.41, <0.05$). The result of this study also revealed that monthly stipend received by the participants has no significant influence on attitude towards online gambling ($F(3, 139)=1.58, >P0.05$). Finally, self-esteem does not influence attitude towards online gambling behavior among FUYOYE male undergraduate ($t_{148}=1.32, P>0.05$). Results were discussed and useful recommendations suggested.

Keywords: Socioeconomic Status, Self-esteem and online gambling

Word counts: 111

CHAPTER ONE

1.1 Background of the study

Over the past decades, research on the concept of gambling behaviour has attracted the attention from various discipline especially psychology. While various empirical studies has been widely conducted on gambling behaviour in the developed countries, little attention has been paid to such area in this part of the world. While research on gambling behaviour are still at its infant stage in this part of the world; however as a result of improve in communication technology such as availability of internet facilities, gambling behaviour such as 1960 bet is now in high prevalence among the youth especially undergraduates. Oyebisi, Alao, and Popoola, (2012) noted that gambling is a form of behaviour that has been identify to have serious consequences on gamblers health, study-habit, academic performance, and also reported to be related to some criminal related behaviour. Gambling is a serious risk behaviour that is now common among Nigeria youth as means of survival.

Gambling means "placing something of value at risk in the hopes of gaining something of greater value" (Wilber & Potenza (2006). The main aim of a gamblers is to invest small amount of money and get bigger amount in return. One of the emerging form of gambling among Nigerian youth is 1960 bet which is now common as a result of people positive behaviour on foreign league such as Barclay premiership, Laliga, Seria A, German Budesliga etc. More and more Nigeria youth especially undergraduates are engaging themselves in gambling as a means of surviving, this is an intricate issues of special concern

as this behaviour may predispose them to pathological/compulsive gambling (this is a gambling addiction in which an urge to continuously gamble despite harmful negative consequences or a desire to stop).

The Study of Oyebisi, Alao and Popoola (2012) which is carried out among South-western Nigerian University undergraduates demonstrated gambling behaviour is a big problems among undergraduates that is in high prevalence, however, gambling sites such as 1960 bet in 2012, are still not popular, but as at today, these sites and other gambling dimension have gained their popularity among the youth as more and more youth are participating in this bad habit. The aim of this study is to examine the influence of parental socioeconomic status and self-esteem on online gambling behaviour among undergraduates.

Research has demonstrated that socioeconomic status is significant predictors of gambling related behaviour. People with buoyant financial capacity tend to participate less in gambling related behaviour than their counterpart with low socioeconomic background. Auger, Lo, Cantinotti and Loughlin (2010) in their study claim that youth with low socioeconomic background engage in gambling behaviour than their counterparts from high socioeconomic background. They reported that poverty is a great factors that predisposes people to gambling as a solution to misery live. Also self-esteem has been reported to be related to gambling behaviour. Self-esteem is the level at which individual evaluate themselves in either positive or negative manner. Self-esteem has also been reported to be significantly related to gambling behaviour. People with low self-esteem tend to participate in

gambling than their high self-esteem counterparts. Alex and Lia (1999) in their study reported that people with low self-esteem are vulnerable to gambling behaviour than their counterpart with high self-esteem. Gambling represent a channel through which some relevant aspect of our social life, such as audacity, competition and risk, manifest themselves. Gambling is both a pleasing diversion and a way of socialisation, where gratification and problematic issues alternate. Most gamblers are social players who participate in games without any relevant implications on their life, regardless of how frequent they engage in the activity. Unfortunately, in some cases gaming activities can have a dramatic impact on the player to point that he/she has little control over them. In such cases, the approach to gaming can be defined as critical or even pathological.

1.2. Statement of Problem

The high prevalence of gambling behaviour among Youth is an intricate issue that need immediate attention form researchers, government and various stakeholders. This behaviour increases the vulnerability of undergraduates to various problems ranging from low academic achievement to development of various health related problems such as depression, suicide-ideation and abuse of psychoactive substances. Undergraduates that participate in online gambling almost every time may experience gambling addiction or pathology gambling which is a serious problem. The problem is that more and more people are now participating in this form of risky behaviour, which may have detrimental effect on their health and overall academic success (Oyebisi, Alao&Popoola, 2012).

As said earlier, empirical studies on gambling related behaviour is still at infant stage in this part of the world. Few researchers such as Oyebisi, Alao&Popoola (2012), Gupta &Derevensky (2000) and Wiber& Potenza, (2006) have all carried out empirical research on the concept of gambling. However little or no study has been conducted on the influence of socioeconomic status and self-esteem on online gambling among undergraduate of Federal University of Oye-Ekiti, even many study that has been conducted in western world may not be applicable to situation in this part of the world base on cultural orientation. This study will further improve the body of Knowledge by examine the influence of socioeconomic status and self-esteem on online-gambling among undergraduate of Federal University Of Oye-Ekiti.

The study is aimed at answering the following questions;

- i- What is the prevalence of online-gambling behaviour among undergraduates of FUOYE?
- ii- Will socioeconomic status have significant influence on on-line gambling among undergraduates?
- iii- Will Self-esteem have significant impact on online-gambling behaviour among undergraduates?

1.3 Research Objectives

The main objective of the study is to examine the influence of parental socioeconomic status on online-gambling behaviour among undergraduates of Federal University Oye, The following are the specifics objectives;

- i- To analyse the prevalence of gambling behaviour among undergraduates
- ii- To examine the influence of socioeconomic status on online-gambling behaviour among undergraduates
- iii- To investigate the influence self-esteem on online-gambling behaviour among undergraduates

1.5. Significance of the study

The findings of this present study will provide scholars with empirical data which can be used in decision making process concerning the prevalence and pattern of gambling behaviour among undergraduates. The findings of the study will benefit government, sociologist, students, and stakeholders by providing them with empirical data which can be useful in formulation of appropriate policy which can be used to curb the menace of gambling behaviour among Nigerian Undergraduates. The findings of the study is expected to enlighten the general populace on how socioeconomic status and self-esteem interact in

influencing youth gambling related behaviour. The study will also add to body of knowledge on the concept of gambling behaviour.

CHAPTER TWO

LITERATURE REVIEW

2.1 Theoretical Frame work

2.1.1 The Disease Theory of Gambling:

The disease theory of gambling proposed that gambling addiction occur as a result of disease in individual physiological functioning. The theory emphasised on the fact that people that have this disease tend to be addicted to gambling. The theory suggest that as individual with this diseases engage more in gambling, it will be very difficult for such individual to disengage from gambling. Furthermore, problem gambling become more intense in individual with diseases to the extent that such individual relationship, work are negatively affected. Gambling is a big problem which predisposes the victims to various health related problems such as loneliness and depression. Gambling is a big problem among the youth to the extent that people engage in it get addicted and their normal way of living are disrupted. Compulsive gamblers engage in gambling without caring about the implication of such behaviour to their work, life and their relationship.

According to Rosecrance (1986), the disease model of gambling has five major component, they are

- i- A single phenomena called compulsive/problem gambling
- ii- problem gamblers are quite different from others gambling

- iii- This addicted individual gradually lose control and find it difficult to stop gambling
- iv- This compulsive behaviour is a progressive condition that begin with success which motivate individual to participate more in gambling, however, less success is experience as time goes on.
- v- This condition is permanent and is irreversible

The Disease model of gambling suggest in the process of rehabilitating the gamblers, any gambling at that stage will lead to a relapse which may disrupt the whole therapy process. However, one of the weaknesses of this theory is the fact that the theory fails to address the issue of those people who gamble from time to time but never move to the state of problem gambling or compulsive gambling. This set of individual engages in gambling but do not allow this behaviour to take over their life. In this part of the world where there are lot of people with low socioeconomic status, this theory may not be applicable as some people engage in gambling but do not allow such behaviour to disrupt their daily life and other related activities. The fact that there is no enough money is enough to distract people from engaging in gambling when they lose. Also the theory proposition is based on the medical diseases in which the gamblers have no control over. The theory proposes a genetic explanation of while people engage in gambling. In other words, something in blood is always hard to cure or correct.

Practically, disease theory gives explanation for the effect of diseases on why people are influenced to gamble. The theory shows that medical attention can be required other than to treat people with gambling addiction. The theory suggests that therapy with administration of certain drugs can be used to correct brain malfunction on the body of individual who are addicted to gambling. Through a better rehabilitation process, individual with gambling addiction can be treated and live a normal life.

2.1.2 Social Learning Theory of Gambling:

The social learning model of gambling proposes that gambling as a form of behaviour that is highly subjected to reinforcement and reward. The theory proposes that as individual engage in gambling and such gambling brings high return in terms of money, such individual is motivated and reinforced to participate more in the same behaviour. This reinforcement tends to strengthen the relationship between gambling and outcome of such gambling (reward). The theory posits that this reinforcement creates a sense of physiological arousal which serves as motivation or reinforcement for an individual to engage in gambling in order to gain more profit. In other words, as level of return from gambling is encouraging, such individual are engaged more in gambling and may eventually experience gambling addiction at the end. The theory suggests a strong association between reward and gambling predisposes individual in more gambling related activities.

Meanwhile Skinner (1953) justifies the claim above when he claimed that the level of individual participation in gambling related activities is a function of reinforcement history. The reinforcement history can be explained base on the fact that whether such individual has been making profit from gambling or not. In other word the level of success in the previous gambling go along way on predicting whether such individual will engage more in gambling at future time. Further, Custer (1982) also explained that early big reward or win from gambling predisposes individual to gambling in future tome. Win serves as motivation which improve individual attitude toward gambling. However, in the case of problem gambling where people still engage in gambling without despite the fact that they are losing, the explanation for this is based on the fact that the first reward from gambling create a great and very strong reinforcement which last long till the person get addicted to gambling.

From the social learning theory explanation, Brown (1987) suggest that there are six major mechanism which predisposes people to gambling addiction; they are

- i- Felling of anxiety or depression
- ii- cognitive distortion concerning gambling behaviour
- iii- reinforcement schedule
- iv- Opportunity and availability of gambling spot
- v- attitude of socio-cultural context toward gambling
- vi- internal relationship

Furthermore, Brown (1987) reiterated that an individual is predisposed to gambling if he/she is residing in a culture which permits gambling and the attitude of the people toward gambling is positive. In other words, an individual living in an environment where people are engaging in gambling, such an individual is also expected to join the group and participate in such an act. Brown (1987) also suggests that physiological arousal also motivates an individual to engage in gambling. Brown claims that internal reinforcement improves the vulnerability of an individual to gambling. The internal urge to gamble according to Brown predisposes an individual to engage in gambling. Gambling availability in Nigeria according to this theory is one of the reasons while some people may experience gambling and eventually develop a gambling addiction.

2.1.3 Self-Determination Theory of self-esteem:

Self-Determination Theory (SDT) states that man is born with an intrinsic motivation to explore, absorb and master his surroundings and that true high self-esteem (Deci & Ryan, 1995 as cited in Ryan & Deci, 2004) is reported when the basic psychological nutrients, or needs, of life (relatedness, competency and autonomy) are in balance (Ryan & Deci, 2004; Reis, Sheldon, Gable, Roscoe, & Ryan, 2000 as cited in Ryan & Deci, 2004). When social conditions provide support and opportunity to fulfil these basic needs, personal growth, vitality and well-being are enhanced (Chirkov, Ryan, Kim, & Kaplan, 2003; La Guardia, Ryan, Couchman, & Deci, 2000 as cited in Ryan & Deci, 2004). Relatedness was an addition to the original theory to account for people's inherent ability to make meaning and connect

with others through the internalisation of cultural practices and values (Ryan &Deci, 2004).This can be used to explain gambling in the sense when there is an opportunity to make money in the society; people are driven to grab that kind of opportunity. In other words because of the high prevalence of online sport gambling in the society, males see this as an opportunity to make quick cash. By doing this, their self-esteem is not affected because they believe that they are basically exploring their society which enhances their overall survival.

2.1.4 Motivational Theory of gambling:

Motivation can be defined as the reason for behaving in a particular way. This means that motivation is what propels individuals to act in a various ways. In relation to gambling, motivation is what drives the person to engage in that gambling behaviour. The reason for gambling according varies such as; enhancement reasons, enhancement reason includes excitement, mental challenge and achievement. This means that gamblers engage in the behaviour just for the fun of it or to stimulate their mental cavity or to achieve a reward in this case money. Another reason for gambling is recreation reason, this include, hobby, relaxation or to avoid boredom. This implies that individuals gamble may because it's a hobby, it's something they like doing, some may use it as a form of relaxation, that they do it not because of the money but just to get their minds off other things, while some engage in gambling so as not to be bored. That is even people have nothing to do, they go and gamble.

Yet another reason is the social reason, which includes; sociability and influence of friends and family. We can that people gamble because they want to be sociable, right now online gambling is very popular, so most people gamble in other to expand their friends' pool. Also, people gamble because most of their friends do it. I would personally say that this is the most common reason people gamble. People who have friends who are gamblers are more at risk of copying that behaviour than people who don't have friends that gamble. However money reason is the highest motivating factor. The chance of winning big money actually drives people to playing online gambling.

2.2. Review of Empirical Studies

Various studies have been conducted on the determinant of gambling among youth in the past, this section reviews various past and recent studies on factors affecting gambling behaviour. The relationship between the following will be examined

2.2.1 Gender and Gambling behaviour

2.2.2 Socioeconomic status and gambling behaviour

2.2.3 Self-esteem and Gambling behaviour

2.2.4 Gambling behaviour.

2.2.1 Gender and Gambling behaviour

Looking at the reviews of empirical studies, it has been reported that gender is an important determinant of gambling behaviour as gender difference really exist on gambling

related behaviour as well as gambling addiction. Women generally have been reported to participate less in gambling related activities when compared to their male counterparts. The findings of Dickerson et al (1996) claim that traditionally female tends to be less players when it comes to predictive behaviour such as gambling. Their findings suggest that on average, male tends to experience higher level of gambling behaviour than their female relative. Furthermore, when it also comes to problem associated with gambling behaviour, Dickerson et al also suggest that male exhibit significant higher level of gambling addiction than their counterparts that are female. Their findings suggest that male is more vulnerable to gambling addiction than their female counterparts.

The findings of Heater and Patton (2006) justifies the claim of Dickerson et al (1996) when they reported that male and female are differed when it comes to engagement in gambling behaviour and vulnerable to gambling addiction. Their study was carried out among Canadian youth in which the total participants are 97 (59 male and 38 female). The findings suggest that male respondent display significant higher level of gambling behaviour than their female counterpart. The study indicates that almost 71% of total respondent are experiencing gambling addiction which has destroy their work and family life. The result of their findings shows that significant higher numbers of male are engaging in gambling in bars, hotels and restaurant than their female respondent. Their findings are able to prove the validity and reliability of past studies such as the work of Dickerson et al (1996).

Meanwhile, when it comes to problem gambling treatment, female has been reported to show fewer interests in solving the problem related to gambling addiction. However, this gap in treatment of addiction has been reported to be diminishing as more female are now requesting for rehabilitation programme to cure their addiction to gambling. Furthermore, more empirical explanation for problem gambling has indicated that there is only weak correlation on the relationship between gender and gambling behaviour. The findings of Loughan et, al(1996) reported that women engage in problem gambling to fight off stress and while men engage in gambling to make extra money, in other words, men are more vulnerable to problem gambling than female but the difference is very weak. Gambling for many people are perceived as a source of fun which people engage in to boost their morale and to catch fun, in other word, both men and women tend to engage in this form of recreational activity.

2.2.2 Socioeconomic Status and gambling behaviour

Based on the review of empirical literature, socioeconomic status has been reported to be related to gambling behaviour. People from low socioeconomic status have been reported to be vulnerable to gambling than their counterparts from high socioeconomic status. The reason for this being that, gambling is perceived as a source of income to people that belong to low socioeconomic background than those from high socioeconomic background. Therefore, gamblers from poor family background are also more vulnerable to gambling addiction than their counterpart from High socioeconomic status. Furthermore, those people

from low socioeconomic backgrounds who can afford to gamble risk the problem of getting addicted to gambling which may have detrimental effect to their work and family life. This means that those in lower socioeconomic classes would appear to be more vulnerable to develop gambling problems simply because it doesn't take as much money to lose in order for negative consequence to arise. A N10, 000 loss will create far more damage in a household making N25, 000 per month as compared to household earning more than N100, 000. Lower socioeconomic status has been linked to higher risk for mental illness, drug addiction and poorer overall health. This is thought to be due to a lack of access to care, limited resources, and less opportunities for prevention. Various studies have attempted to link lower socioeconomic status as a risk factor for pathological gambling. The strongest evidence comes from the work of Welte, who performed a random-digit telephone survey of American household and determined that membership in a low socioeconomic group was a significant risk factor to become a pathological gambler. Explanation for this include the possibility that lower socioeconomic group may view gambling as a way to end poverty and thus continue to participate in it despite ongoing negative consequences. Alternatively, they may be more likely to suffer negative consequences because of their more limited options and resources. Data from the British Gambling Prevalence Survey also reports that those in the lowest income brackets were nearly three times as likely to meet criteria for pathological gambling

2.2.3 Self Esteem and gambling behaviour

Self-esteem has been also suggested to be a significant determinant of gambling behaviour among youth. Self-esteem reflects a person's overall subjective emotional evaluation of his or her own worth. An individual with high self-esteem firmly believe in certain values and principles, and are ready to defend them even when finding opposition, feeling secure enough to modify them in light of experience while people with low self-esteem is associated with friend that participate in gambling are also vulnerable to gambling related activities. This can be justifying based on the fact that an individual who fail to conform to group norms may face social rejected and finally evicted from the group. low Self-esteem exert big influence on an individual, because of fear of social rejection, individual is expected to follow the group rules including behaviour which may be detrimental to their work-life and family relations such as gambling.

Individual with higher self-esteem fully trust in their capacity to solve problems, not hesitating after failures and difficulties. They ask others for help when they need it. While individual with low self-esteem is someone who wants to "relieve some kind of psychic pain".

Self-defeating behaviours such as gambling are usually related to emotional distress. According to Baumeister (1997), gambling is a self-defeating behaviour in at least two ways. First, it has direct negative consequences, such as expending a large amount of money.

Second, gambling often undermines the personal program of self-regulation that has been designed to avoid self-defeating behaviours in the first place. Self-defeating behaviour affects self-appraisal and self-esteem—decreases in self-esteem are generally accompanied by negative affects like anxiety and depression. Symptoms of emotional disorders influence the motivation to gamble and gambling behaviours, on the other hand, are likely to modulate the symptoms of emotional disorders (Kim et al. 2006). Therefore, it is not surprising that high prevalence of emotional disorders, particularly anxiety and/or depression, has been found among pathological gamblers (Kim et al. 2006; el-Guebaly et al. 2006; Getty et al. 2000; Cunningham-Williams et al. 1998; Blaszczynski and McConaghy 1989). In a study on prevalence and co-morbidity of pathological gambling Petry et al. (2005) found high prevalence rates of mood disorder (49.6%), anxiety (41.3%), and personality disorders (60.8%) among pathological gamblers. Similarly, Kim and colleagues (2006) reported significantly increased overall prevalence of emotional disorders among pathological gamblers in comparison to general population. *Psychiatric J Gambl Stud* 123 co-morbidity among pathological gamblers may also be associated with greater severity of gambling pathology (el-Guebaly et al. 2006; Ibanez et al. 2001).

As gamblers commit more and more in gambling, they continue to derive an increasing portion their self-esteem from seeing themselves as smart or lucky. Because of this, two things happen when they do incur the inevitable losses. First, they suffer monetary loss. Second, and more importantly, they suffer a deflated ego. Further, the casino will reward

them with gifts to inflate their deflated ego and at the same time make them feel like a winner. The idea is to perpetuate their gambling activity Baumeister (1997).

To salvage their self-esteem, they rationalize losses by blaming other people or situations. They blame the jockey, the weather, and the interruptions by friends and family members, the counter-measure by casinos and the 'bad luck' in cards, craps or lotteries. In other situations especially in sports gambling, they reflect on their handicapping abilities and themselves that they will not make the same mistake again.

The monetary loss is another matter, however, and this dealt with differently. In order to recoup the loss, many gambler chase. That is, they continue their betting and increase the amount of their bets in order to get even. Many gamblers may chase for shorts periods, until they learn from bitter experience that this is counter-productive. Chasing seems logical to many gamblers especially those who are brave, courageous and smart, as it means giving oneself a chance to get even. If a gambler stops chasing, both money and self-esteem are lost.

2.2.4. Gambling Behaviour:

Gambling is an activity that impacts on most Nigeria, it is embedded within our society as part of mainstream culture through the entertainment, leisure, sport, and tourism industries, and it is a significant source of income for the government and private enterprise.

The study of Oyebisi, Alao and Popoola (2012) examined the prevalence of gambling behaviour among undergraduate students in South- Western Nigeria with the aim of

determining its nature and its relationship with their study habits. The study sample consists of 2,400 students selected by stratified random sampling across federal, state and private universities located in the South-western part of the country. The results showed that a considerable percentage of undergraduate still demonstrate pathological gambling behaviour and a negative correlation between gambling behaviour and study habits.

2.3. The following Hypotheses tested in this study:

- I. There will be a significant influence of socioeconomic status on attitude towards online gambling.
- II. Participants receiving lower monthly stipend will show more favourable attitude towards online gambling than those receiving higher monthly stipend.
- III. There will be a significant influence of self-esteem on attitude towards online gambling.

2.4 Operational Definition of Terms:

Socioeconomic status: Socioeconomic status (SES) is an economic and sociological combined total measure of a person's work experience and of an individual's or family's economic and social position in relation to others, based on income, education, and occupation. For the purpose of this study, socio-economic status would mean the parents financial capability, the monthly stipend they give their child, level of education and the type of residence they live.

Self-esteem: Self-esteem reflects a person's overall subjective emotional evaluation of his or her own worth. It is a judgment of oneself as well as an attitude toward the self. It is the amount that the individual place on itself. Self-esteem would be measured with Rosenberg self-esteem scale. The scale is a likert format type, with scores between 1 to 5, and high score in this scale means that the individual as an high self-esteem, while a score indicate low self-esteem.

Online gambling: Gambling is the wagering of money or something of material value (referred to as "the stakes") on an event with an uncertain outcome with the primary intent of winning additional money and/or material goods. For the purpose of this study online gambling will be conceptualized as the process of engaging in internet gambling such as 1960, merrybet etc. so as to win a prize. Online gambling would be measured using online gambling attitude scale. The scale is in likert format, and the score is between 1-5, high score here means that the individual as a negative attitude towards online gambling while low socres indicate a positive attitude towards online gambling.

CHAPTER THREE

METHOD

This chapter emphasise the methodology for this study. It focuses on the following areas; research design which describe the type of design that were used in the study, study population which elaborate on the characteristics of target population, research instrument which explain on the scale use to collect data, psychometric properties, research instrument, administration of the instrument and treatment of data.

3.1 Research design:

An expo-facto research design was used in this study because the researcher was interested in sampling gambling behaviour among male fuoye undergraduate based on their self-esteem and socio-economic status. This research designed was used because none of the variable was manipulated by the researcher.

3.2 Setting:

This study was conducted in Oye Ekiti local government area specifically within the walls of Federal University Oye-Ekiti.

3.3 Sampling Technique:

The sampling technique used in this study was accidental sampling technique. Accidental sampling technique was used because it was difficult to get the names of all the

male student in the University, therefore the researcher administered the questioners to the ones he came in contact with.

3.4 Participants:

One hundred and fifty participants were accidentally sampled to take part in the study. The breakdown of the participants is as follows: Gender: One hundred and fifty participants were male which accounts as 100%. In terms of parental financial status, 3 of the total participants which is 2% are from a poor family, 13 participants are from a below average family this accounts for 8.7%; 101 participants which is 67% are from an above average family based on their finances; 28 participants which is 18% of the total population are from a rich family, while 5 participants which is 3% are from a very rich family. In relations to the parents highest educational status, the parents of 22 participants has only secondary school certificate, while 28 participants parents has OND/NCE certificate; parent of 68 participants has HND/BSC certificate; while parents of 32 participants possess postgraduate certificate.

3.5 Research Instrument:

Standardised instruments were used in this study. The questionnaires were divided into three sections. The first section comprises items that seek information on respondent personal profile such as sex, age, marital status as well as their level of parental socioeconomic status etc.

Items in the second section focus on self-esteem. Rosenberg self-esteem scale it include items that measure respondent's personal evaluation of their value and worth. Items in the second section of the instrument involves Likert scale close-ended five points continuum. The responses were coded as follows: 5 for strongly agree, 4 for agree, 3 for undecided, 2 for disagree and 1 for strongly disagree. The items in the third section focuses on the online gambling attitude of the participants. The instrument also involve Likert scale close-ended five point's continuum. These were used to elicit information from the sampled respondents on gambling behaviour. The responses were coded as follows: 5 for strongly agree, 4 for agree, 3 for undecided, 2 for disagree and 1 for strongly disagree.

3.4.1: Section A Personal Profile: This section comprises nine items which seeks information about respondent's demographics data. These include department, level, age, monthly stipend, religion, and parent educational status, type of parent's residence

3.4.2Section B: Self-esteem scale: This section contain statement that seek information on respondents general self-esteem levels, it includes 10 items which is adopted from Rosenberg, (1965) Self-esteem Scale. The response format is also 1-5 point Likert-scale ranging from strongly agree-strongly disagree, where, strongly agree=5, agree=4, undecided=3, disagree=2, strongly disagree=1. The scoring involve addition of respondenmt scores on each items after successful recoding to ascertain their level of self-esteem. The scores can range from 10-50 points, the higher the scores, the higher the level of self-esteem of the students. The scale reported a cronbach alpha of .59 in this study.

3.4.3 Section C Online Gambling Scale: This section seek to collect data of the respondent level of involvement in gambling related behaviour. The scale is self-designed questionnaire which consist of ten items. These items will be used to examine respondent level of gambling. The response format is also 1-5 point Likert-scale ranging from strongly agree-strongly disagree, where, strongly agree=5, agree=4, undecided=3, disagree=2, strongly disagree=1. The scoring also involves addition of respondent scores on each items after successful recoding to ascertain their level of gambling activities. The scores can range from 10-50 points, the higher the scores, the higher the gambling related activities. The Cronbach alpha for this scale in this study was .79.

3.6 Procedure

Distribution of the questionnaires takes place at the respondent's department. The questionnaires were administered at, faculty of sciences socialsciences. Agricultural sciences and Engineering. The questionnaires were personally collected from the respondents after they have filled it. Assurances of anonymity were given by the researcher so as to encourage frank response. Administration of questionners lasted for three days.

3.7 Statistical Method

The data collected in this study was analysed using the Statistical Package for Social Sciences (SPSS). Demographic Characteristicis of participants were analysed using descriptive

statistics such as mean, standard deviation, frequency table and percentage. Hypotheses stated in this study were tested using inferential statistics.

Hypotheses one was tested using independent t test and one way Analysis of Variance (Anova), Hypotheses two was tested using one way Analysis of Variance (Anova), while hypotheses three was tested using independent t test.

CHAPTER FOUR

RESULT

The data collected were scored and analysed. The following are the results:

Table 1: Means (M), Standard Deviations (SD) and Correlations among the Study

Variables

Variable	N	M (SD)	Alpha	1	2	3
1. Parental Monthly Income	89	138,708(129,121)	-	-		
2. Participant Monthly Stipend	140	12,646(11,463)	-	0.15 NS	-	
3. Self-esteem	150	38.37(5.11)	0.595	0.03 ^N S	0.06 ^{NS}	-
4. Attitude towards online Gambling	150	30.45(8.08)	0.795	-0.03 NS	0.005 ^{NS}	-0.08 ^{NS}

^{NS} Not Significant

Hypothesis one

There will be a significant influence of parental socioeconomic status on attitude towards online gambling.

Table 2: Independent t-test analysis testing the influence of parental financial status on participants' attitude towards online gambling

Variables	Parental Financial Status	N	X	S.D	Df	T	Sig. (2-tailed)
Attitude towards Online gambling	Poor	3	38	1.73	6	3.41	P < 0.05
	Very rich	5	23	7.28			

$t(6) = 3.41, P < 0.05$

Table 2 shows that there is a significant difference in the mean scores of participants whose parents are poor (38) and rich (23) on attitude towards online gambling [$t_6 = 3.41, P < 0.05$]. This means that participants whose parents are poor have more positive attitude towards online gambling than those whose parents are rich.

Table 3: One Way ANOVA analysis testing the influence of parental education on attitude towards online gambling

Gambling Attitude					
	Sum of Squares	Df	Mean Square	F	Sig.
Between Groups	125.261	3	41.754	.634	.594
Within Groups	9611.913	146	65.835		
Total	9737.173	149			

Table 3 shows that there is no significant influence of parental level of education on attitude towards online gambling [$F(3, 149) = 0.63, P > 0.05$]. Parental education of

school certificate mean score of ($x=29.55$) were not different from OND/NCE mean score of ($x=31.61$), HND/BSc mean score of ($x=30.90$) and Postgraduate mean score of ($x=29.13$). This means that level of parental education does not determine attitude towards online gambling.

Table 4: One Way ANOVA analysis testing the influence of residential type on attitude toward online gambling

Gambling Attitude					
	Sum of Squares	Df	Mean Square	F	Sig.
Between Groups	29.907	3	9.969	.143	.934
Within Groups	8706.853	125	69.655		
Total	8736.760	128			

Table 4 shows that there is no significant influence of participants' residential type on attitude towards online gambling [$F(3, 128) = 0.14, P > 0.05$]. Residence type of 3 bedroom standard mean ($x=30.07$) were not different from 3 bedroom residence mean ($x=30.25$), flat owned bungalow residence mean ($x=31.21$) and duplex residence mean of ($x=31.06$). This means that the type of residence of participants does not predict their attitudes towards online gambling.

Since it is only parental financial status that influence attitude towards online gambling out of the other socio-economic indicators (parental education and residential type), hypothesis one is then considered partially supported.

Hypothesis Two: Participants receiving lower monthly stipend will show more favorable attitude towards online gambling than those receiving higher monthly stipend.

Table 5: One Way ANOVA analysis testing the influence of monthly stipend on attitude towards online gambling

Gambling Attitude					
	Sum of Squares	Df	Mean Square	F	Sig.
Between Groups	300.773	3	100.258	1.575	.198
Within Groups	8655.913	136	63.646		
Total	8956.686	139			

Table 5 shows that there is no significant influence of participants' monthly stipend on attitude towards online gambling [F (3) 139 = 1.58, P > 0.05]. Participant 5,000 monthly stipend (\bar{x} =31.11) were not different from participants who receives monthly stipends of 5,000-8,000 mean scores of (\bar{x} =29.09), 10,000-15,000 mean score (\bar{x} =30.24) and 20,000& above mean (\bar{x} =33.12). This means that monthly stipend receive by participants does not predict their attitude towards online gambling.

Hypothesis Three: There will be a significant influence of self-esteem on attitude towards online gambling.

Table 6: Independent t-test analysis testing the influence of self-esteem on attitude towards online gambling

Variables	Self-esteem	N	X	S.D	Df	T	Sig. (2-tailed)
Attitude towards online gambling	Low Self-esteem	69k	31.39	8.31	148	1.32	P >0.05
	High Self-esteem	81	29.65	7.85			

t(148)=1.32, p>0.05

Table 6 shows that there is no significant difference in the mean scores of participants with low (31.39) and high self-esteem (29.65) on attitude towards online gambling [t₁₄₈= 1.32, P > 0.05]. This means that self-efficacy does not determine attitude towards online gambling. Therefore, hypothesis three is not supported.

CHAPTER FIVE

DISCUSSION, CONCLUSION AND RECOMMENDATION

5.1. Discussion

This study investigated the influence of socioeconomic status and self-esteem on online gambling behaviour. The researcher wanted to know if individual self-esteem and socioeconomic background of an individual can influence his gambling behaviour.

Hypothesis one of this study state that, there will be a significant influence of socioeconomic status on attitude towards gambling. This particular hypothesis was partially confirmed. For the purpose of this study, socioeconomic status was measured in following ways: the parent financial status (rich or poor), the parent educational achievement, and the residential type of the parent.

This study reports that there is no significant of participant's residential type on attitude towards online gambling. This means that the type of residence of the participants does not predict attitude of people towards gambling. This therefore implies that, irrespective of the kind of house undergraduate lives e.g, duplex, one room apartment, there attitude towards gambling is fixed i.e positive or negative.

The results of this study also indicates that parent's level of education does not influence online gambling among undergraduates. This implies that parent's educational level does not

determine the occurrence of gambling. This connotes that the child of a postgraduate would have the same probability of gambling just like the child of an Ond/Nce holder.

However, study reports a significant difference in the mean score of participants based on their parent's financial status. This implies that individuals whose parents are poor are prone to exhibiting gambling behaviour more than individuals whose parents are rich. The reason for this is that children of the rich do not need to gamble because their parents provide all they need unlike the children of the poor who have to sort for alternative sources of income.

Hypothesis two of this study stated that participants receiving lower monthly stipend will show more favorable attitude towards online gambling than those receiving higher monthly stipend. The results showed that the monthly stipend does not influence attitude towards online gambling. This means that the monthly allowance received by undergraduate cannot determine if they would engage in gambling.

We can further infer from this study that parents who give their children high monthly allowance so as to reduce the occurrence of gambling behavior are just wasting their time, because this study showed that monthly stipend does not reduce or increase the occurrence of gambling behavior. Therefore hypothesis two is rejected.

The third hypothesis stated that there will be a significant influence of self-esteem on attitude towards online gambling. This study however reports that self-esteem did not significantly influence attitude towards online gambling.

This means that the self-esteem of people does not affect their gambling tendencies. That being said this study reports that individuals with both high and low self-esteem reports similar attitude towards gambling. The results in this study is contrary to that of Baumeister (1997) who believed that as gamblers win their self-esteem is increased, the present study however reports that self-esteem does not interrelated with gambling behaviour.

5.2. Conclusion

The conclusion of this study is socioeconomic status and self-esteem no effect on online gambling behaviour. The findings in this study however indicated that the financial capability of one's parent can determine online gambling behaviour, this means that if your parent is rich, then your probability of gambling is low, whereas, if your parent is poor, then you are more predisposed to gamble.

That being said, the findings of this study indicated that self-esteem has little role to play in gambling behaviour this means people with high self-esteem possess the same attitude as those with low self-esteem. Also it was reported in this study that the residential type of the individual does not influence or determine gambling behaviour, this implies that irrespective of the type of house you live whether duplex or one room apartment your attitude towards gambling is fixed.

5.3 Recommendations

Based on the findings of this study, the following are recommendations are suggested:

Since socioeconomic status in terms of financial capabilities influence gambling behaviour, parents should try as much as possible to provide what is needed by the child adequately so as to reduce the chances of that child to engage in gambling. Also this study recommends that government to reduce the number of online sport betting organization because online gambling is very high at this particular period.

5.4. LIMITATION AND SUGGESTIONS FOR FURTHER STUDIES

During the course of this study the researcher encountered some limitations. The major limitation was in the area of data collection, students were very difficult to convince to fill the questioners, the research had to even beg some of them before they can fill, some of the student asked for money before they could fill the questioners which the researcher smartly avoided given. Another limitation is monetary aspect, the movement from oye to ikole was actually very time and money consuming.

Further studies should investigate more on the influence of self-esteem on gambling behaviour, also further studies should include gender difference in its investigation of gambling behaviour.

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APPENDIX A

FEDERAL UNIVERSITY OYE -EKITI.
FACULTY OF HUMANITIES AND SOCIAL SCIENCES
DEPARTMENT OF PSYCHOLOGY

Dear Respondent,

This questionnaire is designed to collect data for academic purposes. I am only interested in your honest opinion on the issue raised. Information provided by you will be highly appreciated and will be with utmost confidentiality.

SECTION A

- (a) Monthly Stipend.....(N)
- (b) How would you describe your parent/sponsor financially
 - a- Poor ()
 - b- Below Average ()
 - c- Above average ()
 - d- Rich ()
 - e- Very Rich ()
- (c) Parent monthly income(N)
- (d) Parent highest educational qualification
 - a- School Cert ()
 - b- OND/NCE ()
 - c- HND/B.S.C,B.A ()
 - d- Post-Graduate M.S.C MA.PhD. ()
- (e) Type of residence:
 - a- Rented () and Family owned()
 - b- One-room apartment ()
 - c- Room and Parlour ()
 - d- One Wing/2 Bedroom ()
 - e- 3 Bedroom ()
 - f- Flat Owned Bungalow ()
 - g- Duplex ()

SECTION B

In this section you are therefore required to tick answer indicating your view on statement provided below. **Strongly disagree (SD), Disagree (D), Undecided (U), Agree (A), Strongly Agree (SA).**

s/n	Items	SD	D	UD	A	SA
1	I feel that I am a person of worth, at least on an equal plane with others.					
2	feel that I have a number of good qualities					
3	All in all, I am inclined to feel that I am a failure.					
4	I am able to do things as well as most other people					

5	I feel I do not have much to be proud of					
6	I take a positive attitude toward myself.					
7	On the whole, I am satisfied with myself					
8	I wish I could have more respect for myself.					
9	I certainly feel useless at times.					
10	At times I think I am no good at all.					

SECTION C

In this section you are therefore required to tick answer indicating your view on statement provided below. **Strongly disagree (SD)** ,**Disagree(D)**,**Undecided (U)**,**Agree(A)**, **Strongly Agree(SA)**

S/N	Items	SD	D	UD	A	SA
1	People who practice online gambling like 1960 bet should be severely punished					
2	I belief is not a crime to gamble as far as it brings income					
3	Online gambling such as 1960 bet should be prohibited in the Nigeria					
4	There is not so special about online gambling					
5	The high prevalence of online-gambling behaviour among youth is a welcome development					
6	Youth that are engaging in online gambling are risking gambling addiction					
7	I belief people can participate in gambling to sustain a living					
8	Any youth that practice gambling should be sanctioned					
9	People can always prevent themselves from involving in risk behaviour such as online-gambling such as 1960 Bet.					
10	Government should make law that prohibit public display of online betting In Nigeria.					

APPENDIX B

FREQUENCIES VARIABLES=PFS PE TR1 TR2
/ORDER=ANALYSIS.

Frequencies

		Statistics			
		Parental Financial Status	Parental Educational Level	Residence Type	Residence Type
N	Valid	150	150	150	150
	Missing	0	0	0	0

Frequency Table

		Parental Financial Status			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Poor	3	2.0	2.0	2.0
	Below Average	13	8.7	8.7	10.7
	Above Average	101	67.3	67.3	78.0
	Rich	28	18.7	18.7	96.7
	Very Rich	5	3.3	3.3	100.0
	Total	150	100.0	100.0	

		Parental Educational Level			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	School Cert,	22	14.7	14.7	14.7
	OND/NCE	28	18.7	18.7	33.3
	HND/BSC	68	45.3	45.3	78.7
	PG	32	21.3	21.3	100.0
	Total	150	100.0	100.0	

		Residence Type			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Rented	15	10.0	10.0	10.0
	Family Owned	43	28.7	28.7	38.7
	No Indication	92	61.3	61.3	100.0
	Total	150	100.0	100.0	

		Residence Type			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	One Room	2	1.3	1.3	1.3
	Room & Parlour	8	5.3	5.3	6.7
	One Wing/2 Bedroom	4	2.7	2.7	9.3
	3 Bedroom	36	24.0	24.0	33.3
	Flat Owned Bungalow	61	40.7	40.7	74.0
	Duplex	18	12.0	12.0	86.0
	No Indication	21	14.0	14.0	100.0
	Total	150	100.0	100.0	

DESCRIPTIVES VARIABLES=PMI MS SE G
/STATISTICS=MEAN STDDEV MIN MAX.

Descriptives

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
Parental Monthly Income	89	10000	750000	138707.87	129121.349
Monthly Stipend	140	2000	100000	12646.43	11462.874
Self-Esteem	150	20	49	38.37	5.106
Gambling Attitude	150	10	68	30.45	8.084
Valid N (listwise)	86				


```

RELIABILITY
/VARIABLES=SE1 SE2 SE3 SE4 SE5 SE6 SE7 SE8 SE9 SE10
/SCALE('Self-Efficacy Scale') ALL
/MODEL=ALPHA.

```

Reliability

Scale: Self-Efficacy Scale

Case Processing Summary

		N	%
Cases	Valid	143	95.3
	Excluded ^a	7	4.7
	Total	150	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.595	10

```

RELIABILITY
/VARIABLES=G1 G2 G3 G4 G5 G6 G7 G8 G9 G10
/SCALE('Online-Gambling Attitude') ALL
/MODEL=ALPHA.

```

Reliability

Scale: Online-Gambling Attitude

Case Processing Summary

		N	%
Cases	Valid	138	92.0
	Excluded ^a	12	8.0
	Total	150	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.795	10

```

ONEWAY G BY PFS
/STATISTICS DESCRIPTIVES
/MISSING ANALYSIS.

```

Oneway

Descriptives

Gambling Attitude

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		

Poor	3	38.00	1.732	1.000	33.70	42.30	37	40
Below Average	13	30.85	7.081	1.964	26.57	35.13	21	47
Above Average	101	30.20	7.874	.783	28.64	31.75	12	68
Rich	28	31.71	9.059	1.712	28.20	35.23	10	45
Very Rich	5	23.00	7.280	3.256	13.96	32.04	14	31
Total	150	30.45	8.084	.660	29.15	31.76	10	68

ANOVA

Gambling Attitude	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	501.727	4	125.432	1.969	.102
Within Groups	9235.446	145	63.693		
Total	9737.173	149			

ONEWAY G BY PMI2
 /STATISTICS DESCRIPTIVES
 /MISSING ANALYSIS

Oneway

Descriptives

Gambling Attitude	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
100,000-50,000	26	31.69	6.728	1.319	28.97	34.41	14	47
51,000-100,000	30	30.03	8.277	1.511	26.94	33.12	16	47
101,000-200,000	16	32.38	11.105	2.776	26.46	38.29	20	68
> 200,000	17	31.41	9.428	2.287	26.56	36.26	13	45
Total	89	31.20	8.568	.908	29.40	33.01	13	68

ANOVA

Gambling Attitude	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	69.987	3	23.329	.310	.818
Within Groups	6390.373	85	75.181		
Total	6460.360	88			

ONEWAY G BY PE
 /STATISTICS DESCRIPTIVES
 /MISSING ANALYSIS.

Oneway

Descriptives

Gambling Attitude	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean	Minimum	Maximum

					Lower Bound	Upper Bound		
School Cert.	22	29.55	5.050	1.077	27.31	31.78	19	39
OND/NCE	28	31.61	8.116	1.534	28.46	34.75	16	47
HND/BSC	68	30.90	9.679	1.174	28.55	33.24	10	68
PG	32	29.13	5.740	1.015	27.06	31.19	20	42
Total	150	30.45	8.084	.660	29.15	31.76	10	68

ANOVA

Gambling Attitude

	Sum of Squares	Df	Mean Square	F	Sig.
Between Groups	125.261	3	41.754	.634	.594
Within Groups	9611.913	146	65.835		
Total	9737.173	149			

T-TEST GROUPS=TR1(1 2)
 /MISSING=ANALYSIS
 /VARIABLES=G
 /CRITERIA=CI(.95).

T-Test

Group Statistics

	Residence Type	N	Mean	Std. Deviation	Std. Error Mean
Gambling Attitude	Rented	15	25.87	7.405	1.912
	Family Owned	43	30.49	9.083	1.385

Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means			
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference
Gambling Attitude	Equal variances assumed	.163	.688	-1.773	56	.082	-4.622
	Equal variances not assumed			-1.958	29.812	.060	-4.622

Independent Samples Test

		t-test for Equality of Means		
		Std. Error Difference	95% Confidence Interval of the Difference	
			Lower	Upper
Gambling Attitude	Equal variances assumed	2.607	-9.844	.601
	Equal variances not assumed	2.361	-9.445	.201

T-TEST GROUPS=SEC1(1 2)
 /MISSING=ANALYSIS
 /VARIABLES=G
 /CRITERIA=CI(.95).

T-Test

Group Statistics

	SEC1	N	Mean	Std. Deviation	Std. Error Mean
Gambling Attitude	Low	69	31.39	8.309	1.000
	High	81	29.65	7.850	.872

Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means			
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference
Gambling Attitude	Equal variances assumed	.329	.567	1.315	148	.191	1.737
	Equal variances not assumed			1.309	141.293	.193	1.737

Independent Samples Test

		t-test for Equality of Means		
		Std. Error Difference	95% Confidence Interval of the Difference	
			Lower	Upper
Gambling Attitude	Equal variances assumed	1.321	- .874	4.348
	Equal variances not assumed	1.327	- .887	4.361

CORRELATIONS
 /VARIABLES=PMI MS SE G
 /PRINT=TWOTAIL NOSIG
 /MISSING=PAIRWISE.

Correlations

Correlations

		Parental Monthly Income	Monthly Stipend	Self-Esteem	Gambling Attitude
Parental Monthly Income	Pearson Correlation	1	.152	.028	-.033
	Sig. (2-tailed)		.162	.797	.758
	N	89	86	89	89
Monthly Stipend	Pearson Correlation	.152	1	.058	.005
	Sig. (2-tailed)	.162		.498	.956
	N	86	140	140	140
Self-Esteem	Pearson Correlation	.028	.058	1	-.084
	Sig. (2-tailed)	.797	.498		.304
	N	89	140	150	150
Gambling Attitude	Pearson Correlation	-.033	.005	-.084	1
	Sig. (2-tailed)	.758	.956	.304	
	N	89	140	150	150

Gambling Attitude

ANOVA

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	1697.417	26	65.285	.850	.670
Within Groups	4762.942	62	76.822		
Total	6460.360	88			

T-TEST GROUPS=PFS(1 5)
 /MISSING=ANALYSIS
 /VARIABLES=G
 /CRITERIA=CI(.95).

T-Test

Group Statistics

Parental Financial Status		N	Mean	Std. Deviation	Std. Error Mean
Gambling Attitude	Poor	3	38.00	1.732	1.000
	Very Rich	5	23.00	7.280	3.256

Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means			
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference
Gambling Attitude	Equal variances assumed	7.500	.034	3.408	6	.014	15.000
	Equal variances not assumed			4.404	4.707	.008	15.000

Independent Samples Test

		t-test for Equality of Means			
		Std. Error Difference	95% Confidence Interval of the Difference		Mean Difference
			Lower	Upper	
Gambling Attitude	Equal variances assumed	4.402	4.229	25.771	
	Equal variances not assumed	3.406	6.078	23.922	

ONEWAY G BY TR21
 /STATISTICS DESCRIPTIVES
 /MISSING ANALYSIS
 /POSTHOC=LSD ALPHA(0.05).

Oneway

Descriptives

Gambling Attitude

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
< 3 Bedroom standard	14	30.07	7.227	1.931	25.90	34.24	18	40
3 Bedroom	36	30.25	9.796	1.633	26.94	33.56	10	68
Flat owned Bungalow	61	31.21	7.577	.970	29.27	33.15	13	47
Duplex	18	31.06	8.489	2.001	26.83	35.28	16	45
Total	129	30.80	8.262	.727	29.36	32.24	10	68

ANOVA

Gambling Attitude

	Sum of Squares	Df	Mean Square	F	Sig.
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Between Groups	29.907	3	9.969	.143	.934
Within Groups	8706.853	125	69.655		
Total	8736.760	128			

ONEWAY G BY MS1
 /STATISTICS DESCRIPTIVES
 /MISSING ANALYSIS
 /POSTHOC=LSD ALPHA(0.05).

Oneway

Descriptives

Gambling Attitude	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
< 5,000	18	31.11	7.498	1.767	27.38	34.84	19	47
5,000-8,000	34	29.09	6.978	1.197	26.65	31.52	14	47
10,000-15,000	54	30.24	9.093	1.237	27.76	32.72	10	67
20,000 and above	34	33.12	7.202	1.235	30.60	35.63	16	47
Total	140	30.77	8.027	.678	29.43	32.11	10	67

ANOVA

Gambling Attitude	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	300.773	3	100.258	1.575	.198
Within Groups	8655.913	136	63.646		
Total	8956.686	139			