



More Than Just a Game

*Study into prevalence and consequences
of gambling on Sint Maarten*

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Table of contents

Table of contents	3
Abbreviations and Definitions	5
Executive Summary	7
Background of the study	7
Methodology	7
Results	7
Conclusions	10
Recommendations and Policy Considerations	11
1 Introduction	13
1.1 Background of the study	13
1.2 Aim and research questions	14
1.3 Research methodology	15
2 Participation in Gambling activities	25
2.1 Key findings	25
2.2 Survey	26
2.3 Surveyors' Observations	39
2.4 Qualitative interviews	40
2.5 Observations research team	42
3 Problematic Gambling and Consequences	44
3.1 Key findings	44
3.2 Desk research	45
3.3 Survey	46
3.4 Observations surveyors	50
3.5 Qualitative Interviews	52
3.6 Observations research team	54
4 Risk factors and Profile of Gamblers	56
4.1 Key findings	56
4.2 Desk research	57
4.3 Survey	59
4.4 Observations surveyors	62
4.5 Qualitative interviews	63
4.6 Observations research team	64

5	Perceptions on Gambling	65
5.1	Key findings	65
5.2	Survey	66
5.3	Observations surveyors	68
5.4	Qualitative Interviews	69
5.5	Observations research team	70
6	Respondents' Suggestions	72
6.1	Key findings	72
6.2	Survey	73
6.3	Observations surveyors	74
6.4	Qualitative interviews	76
6.5	Observations research team	78
7	Discussion, Conclusions and Recommendations	79
7.1	Discussion	79
7.2	Conclusions	83
7.3	Recommendations	87
A	Appendices	92
A.1	Questionnaire	92
A.2	Explanation (short-form) PGSI	102
A.3	Desk Research Literature Sources	104

Abbreviations and Definitions

Abbreviations

This report contains several abbreviations. The first time the abbreviated term appears in the text, it is written out in full with the abbreviation in parentheses. After that, only the abbreviation is used. All abbreviations used in this report are listed in the table below.

Table 1 - Table of abbreviations

BZK	Ministry of the Interior and Kingdom Affairs
TEATT	Ministry of Tourism, Economic Affairs, Traffic and Telecommunication
VSA	Ministry of Public Health, Social Development and Labor
PGSI	Problem Gambling Severity Index
ANG/NAf	Antillean Guilder
XCG	Caribbean Guilder
CFATF	Caribbean Financial Action Task Force
FATF	Financial Action Task Force
TWO	Temporary Work Organization
STAT	Department of Statistics

Definitions

For the purposes of this study, the following definitions are applied.

Table 2 - Table of definitions

Resident	In this study and particularly in the survey, the term <i>resident(s)</i> refers to individual(s) who currently reside or intend to reside on Sint Maarten for a period of at least one year, irrespective of their registration status with the Civil Registry. ¹ Residents of Saint Martin are not included in this definition. Moreover, the definition of <i>resident</i> also includes individuals, who live and work in Sint Maarten that may also not be officially registered. Although not officially registered, these individuals are an integral part of society and often make use of public services, including healthcare. Consequently, both documented and undocumented residents are included in the target population of this study.
Respondent	A participant in the survey. The participants are all residents of Sint Maarten of 18 years and older: this was verbally verified by the surveyors.
Gambler	Individuals who engage in games of chance, including but not limited to casino games, various forms of lotteries, and other gambling activities. This definition applies to both residents and visitors. Based on self-report.

¹ According to the 2022 Census, Sint Maarten has approximately 42.577 residents. In this number are registered and unregistered residents included.

Problematic gambler/ gambling	In this study we refer to <i>problematic gamblers</i> as those whose gambling behavior results in a moderate-, or high-risk on the PGSI-scale. Such behavior may (but doesn't necessarily) manifest in the form of addiction, financial distress, or deterioration of interpersonal relationships. In this study, the term <i>problematic gambling</i> is used to describe the gambling behavior associated with this group of moderate-, or high-risk gamblers.
Disordered gambler/ gambling	In this study there's also reference of general problematic gambling behavior, without necessarily being linked to the PGSI-scale. In other words: the behavior manifests in the form of addiction, financial distress, or deterioration of interpersonal relationships but it's not certain the behavior also classifies as low-/moderate- or high risk on the PGSI-scale. In this study, the term <i>disordered gambling</i> is used to describe the gambling behavior associated with this group.
Formal sector	The <i>formal sector</i> refers to legally regulated gambling activities that operate under official licenses. This includes: <ul style="list-style-type: none"> • Casinos (licensed and regulated) • Lotteries (licensed and regulated; such as the state lottery, sweepstakes, scratch cards, number lotteries, and lotto) • Online gambling (licensed)
Informal sector	The informal gambling sector refers to unregulated or illegal gambling activities, including: <ul style="list-style-type: none"> • Slot machines in bars and restaurants • Other informal activities such as cockfighting, dog fighting, unlicensed gambling sites and card/domino/bingo gambling

Executive Summary

Background of the study

On Sint Maarten, gambling was introduced in the 1960s when hotel owners considered adding casino facilities as a key amenity to attract visitors to their resorts. The gambling sector has since been transformed and is dominated by casinos, lotteries and the recently introduced online gambling. As part of the Country Packages, Sint Maarten is modernising and reforming its gambling policy, legislation and regulation of the gambling industry. Since 1996, no research has been conducted on gambling participation in Sint Maarten and there is no clear picture of the prevalence of gambling on the island and the related problems, while the size of the gambling industry has grown significantly. In order to develop policy and legislation, it is important to map the nature and extent of gambling addiction. This study generally serves to conduct extensive research into the prevalence of (problematic) gambling behaviour and the experienced impact of gambling and gambling addiction on both an individual and societal level.

Methodology

The study employed a mixed-methods approach consisting of: (1) desk research, (2) a quantitative survey among residents², (3) qualitative street interviews among gamblers and non-gamblers (residents and visitors), and (4) observations in and around gambling venues. The desk research entailed a systematic review and analysis of existing information from publicly accessible sources, including academic literature, policy documents, and other relevant reports. This phase served to establish a foundational understanding of the topic prior to the initiation of primary data collection. The quantitative data collection took place between March 24 and April 8, 2025. A total of 847 residents (age: 18+) completed the questionnaire. The data were weighted by age, gender and education level using demographic data from the most recent census in 2022. This ensures that the results reported in this study are representative of the Sint Maarten population (Dutch side) for the characteristics gender, age and education level. Finally, 37 qualitative interviews were conducted at public locations with local residents and visitors to gain a deeper understanding of the nature, motivations, and social consequences of gambling and problem gambling on Sint Maarten.

Results

Prevalence: More than one third of residents participated in gambling in the last year

In the past year, 36% of Sint Maarten residents of 18 years and older, reported participating in one or more games of chance. Based on the Sint Maarten Census 2022³ the number of participants in gambling in the past year can be estimated between 11,100 and 13,300 residents of 18 years and older. The participation rates among younger residents are higher than among older people: 42% versus 33% participated in the last 12 months. This means that between 2,600 and 3,800 residents aged 18–34 years gambled at least one time in the past year. When asked about the broader social circle, half of all respondents stated that one or a few people in their social

² At the end of the survey period, the data collection was evaluated with the surveyors

³ According to the Census 2022, the total population(all ages) was estimated at 42,577.

environment occasionally engage in gambling (51%). Seven percent reported that most or all people around them gamble.

The **main reasons** for residents to participate in gambling are to win money (58%) and to have fun (57%). Other reasons were cited less frequently, including relieving stress (19%) and passing the time (18%). The most popular forms of gambling include lotteries (on estimate between 6,300 and 7,900 residents participated), dominoes, bingo, poker and other card games (between 4,800 and 6,700 residents), casino games (also between 4,800 and 6,700 residents) and slot machines in bars and restaurants (between 1,500 and 2,600 residents).

Among those who played, 50% did so less than once per month, while a small minority (5%) engaged in gambling activities on a daily basis. When it comes to **frequency of playing**, older people play more often than younger people. A minority of 18- to 34-year-olds participated daily or weekly (14%), whereas this applies to 33% of people aged 65 and over. Furthermore, the results show that educational level plays a role when it comes to both general participation and frequency of playing. People with secondary or tertiary educational attainment reported more often having participated in games of chance more than 12 months ago. Individuals with lower educational attainment reported gambling more frequently. Regarding gender, a greater share of men participated in the last 12 months when compared to women (42% vs. 31%); they also play more frequently.

The **average spending** of all gamblers is 48 guilders a week, which is approximately a little more than 200 guilders a month or 2,500 guilders in a year. Combined with the total amount of gamblers (between 11,100 and 13,200) a total spending among residents can be estimated at more than 30 million guilders a year.

The interviews with residents and observations in and around gambling venues made by researchers, indicate that gambling is widely normalized across different age and income groups. The ease of access and high visibility of gambling venues suggest that gambling has become embedded in the everyday rhythm of life. The interviewed visitors in Sint Maarten often reported no participation in gambling activities on the island. They have other motivations for visiting the island, such as the beaches, weather, natural environment and welcoming atmosphere. This also applies to the gamblers among them: for most of them gambling is a secondary leisure pursuit.

Approximately 1,500 to 2,600 residents fall into the moderate- or high-risk gambling category

According to the survey, one in three gamblers show indicators of low-, moderate- or high-risk gambling. When extrapolated to the total population of Sint Maarten, this translates to 2% with a high-risk profile and 4% with a moderate-risk profile. In absolute terms, this means that between 400 to 900 residents are estimated to be high-risk gamblers. The estimation of the number of moderate-risk gamblers is between 900 and 1,800. Risky gambling is more common among men, while no significant differences were found on age or educational attainment.

Approximately 1,200 to 1,700 residents experience problems due to gambling

Among those who reported gambling in the past 12 months, 12% experienced gambling related problems in their life. Based on Census data the total number of gamblers experiencing problems can be estimated at 1,200 to 1,700 residents. Nine percent reported financial problems. Examples of these problems are withdrawing money from savings to play, sold belongings for money and

paid bills late. Residents were also asked whether gambling had led to any broader problems: 4% experienced social problems, and 3% experienced mental or physical issues. High-risk gamblers are significantly more likely to face such financial, social, and mental health-related consequences of gambling.

Interview data further reinforce these findings. Numerous accounts describe the negative impacts of gambling on individuals, families, and the wider community. In contrast, gambling visitors typically view gambling as a form of entertainment and generally do not associate it with serious social consequences for the island. Some, however, describe Sint Maarten as a place filled with temptations, including gambling. Especially among people who do not gamble themselves, both residents and visitors, gambling is not seen as a tourist attraction but rather as a potential threat to (local) well-being.

Young men and those exposed to gambling in their social circle are at increased risk

International research suggests that the development of disordered gambling is rarely caused by a single factor. Instead, it typically results from a combination of personal, biological, psychological, and environmental influences. These general risk factors are likely also relevant in the context of Sint Maarten. In addition, several local conditions may further contribute to harmful gambling behavior, such as unemployment, low educational attainment, poverty, and widespread availability of gambling opportunities.

Survey data reveal certain correlations between individual player characteristics and risky gambling behavior. Young, male residents in particular appear to form a risk group. Among respondents aged 18 to 34, 11% exhibits moderate or high-risk gambling behavior. Among men overall, this figure is 10%. Risky gambling is also more prevalent among those living alone (9%) or with their parents (13%). No significant relationships were found between income or education level and the likelihood of problematic gambling. However, gambling behavior within a person's social environment shows a strong correlation with problematic gambling risk. One in four respondents who indicated that most or nearly all of their friends or family gamble, fall into the moderate or high-risk category themselves.

Majority of residents view gambling as a serious problem, but sufficient help is perceived as lacking

Survey results show that 70% of residents perceives gambling as a serious problem on Sint Maarten. This perception is particularly strong among older adults and those with lower levels of education. Opinions are divided on the economic impact of gambling: while 34% believes it brings economic benefits, 39% disagrees. A majority (61%) of residents believes that adequate support for gambling-related problems is lacking on the island, and 26% is not sure about this. A minority of 13% believes there is sufficient help available. One in five (20%) of the respondents expect that individuals struggling with gambling issues would seek professional help. More than half (54%) believe they will not and 26% is not sure whether they will seek help or not.

Insights from the field and interviews further underscore a widespread lack of awareness regarding the availability of professional support services for gambling problems. Interviewees frequently mentioned religion, family, and personal willpower as the only sources of support they were aware of. The absence of visible or accessible services often leads individuals to try managing their gambling problems on their own—frequently without success.

Even in the event that services were made available, key barriers to help-seeking would likely remain. These include stigma, privacy concerns, fear of being recognized within close-knit

communities, cultural norms, mistrust in public institutions, and the lack of proactive outreach. Among those who acknowledged having a gambling problem, there was little clarity on where to find help. Feelings of shame and fear of public exposure were strong deterrents to seeking assistance.

Residents call for stronger regulation and oversight of (amount of) casinos

In both the survey and interviews, residents were asked to share their suggestions for government action on gambling in Sint Maarten. A wide range of recommendations was offered, which can be grouped into four key themes:

- Concerns about the number of casinos: Many residents urged the government to stop issuing new licenses, expressing concern about the already high number of casinos on the island.
- Stronger regulation and oversight: Respondents highlighted the need for improved regulation and stricter control of existing casinos to ensure compliance with laws and protect the community.
- Increased financial contribution from casinos: Some residents suggested that casinos should pay more taxes or invest directly in the local community, thereby contributing more significantly to the island's development.
- Addressing the social impacts of gambling: There was a call for government efforts to focus more broadly on mitigating the negative social and societal consequences of gambling, with an emphasis on long-term community well-being.

Conclusions

The study results in five main conclusions.

- 1 Gambling is a widespread and normalized phenomenon in Sint Maarten society. More than one third (36% or approximately 9.900 to 10.800 people) of the residents participated in gambling in the past year. Accessibility of lottery booths and casinos plays a key role in participation.
- 2 Disordered gambling behavior has broad and serious consequences for gamblers themselves, their social environment and the society.
- 3 Specific risk factors for disordered gambling play a role on Sint Maarten, and include normalization of gambling in daily routines, high accessibility of gambling opportunities, Incentivized engagement in casinos, Social isolation and lack of recreational alternatives, and lack of regulation
- 4 Among Sint Maarten residents there is unawareness of support structure and reluctance to seek help
- 5 Residents see gambling as a serious problem and call for action on the part of the government. These actions should be targeted at: reduction of the number of casinos and lottery booths, improvement of the regulation and control of casinos, enlargement of the tax revenues from casinos, enforcement of laws and regulations, provision of alternative recreational facilities. and development of an approach for support and care.

The overall conclusion of this study is that gambling is not a marginal issue in Sint Maarten but one with far-reaching consequences for individuals, families, and the broader community. The survey results around the prevalence of gambling place Sint Maarten within a regional pattern of widespread gambling, though with relatively higher public concern about its social impact. The findings support the need for a balanced and evidence-informed policy response. By prioritizing prevention, support, regulation, and social investment, Sint Maarten can take meaningful steps

toward protecting public well-being while maintaining a fair and transparent approach to an inherently complex issue.

Recommendations and Policy Considerations

This study presents the first comprehensive prevalence data on gambling in Sint Maarten since 1996, enriched by qualitative insights into how residents and visitors perceive and experience gambling. The study focused on establishing the extent and consequences of gambling, and on capturing the perspectives and lived experiences of those affected. It did not include an in-depth analysis of the gambling sector, its economic impact, regulatory frameworks, or the functioning of support systems. The recommendations that follow are therefore grounded in the data collected through surveys, interviews, and desk research, and reflect the Sint Maarten community's perspective within the scope of this study.

1. **Enhance public awareness of the harm and risks of gambling**, and address the prevailing silence surrounding gambling-related problems. Interventions that aim to raise awareness and shift the prevailing social norms around gambling are essential. These initiatives should be spearheaded by the government but developed in close collaboration with local stakeholders, including churches, NGOs, general practitioners, primary healthcare providers, and social workers.
2. **Target prevention efforts at-risk groups** like young adults aged 18–34, males, and individuals who have others in their social circle who also gamble. Integrating preventive education into schools, youth centers, and community programming is recommended. Furthermore, given that gambling often fills a social or recreational void, investment in affordable, meaningful alternatives (especially for youth and the elderly) is crucial.
3. **Limit overexposure and visibility of gambling**. A policy dialogue is needed on restricting outlet density and marketing—especially near schools, public transit hubs, and vulnerable neighborhoods. This study also found public support for earlier policies that restricted local residents to a maximum of three casino visits per month. Reconsideration and potential reinstatement of such regulatory measures is therefore recommended.
4. **Gambling support services**. Efforts should focus not only on expanding the availability of services, but also on ensuring their accessibility, visibility, and inclusiveness. Recommended measures include the establishment of confidential helplines, accessible and affordable counseling services, and public outreach to raise awareness of the help available.
5. **Regulate the gambling Industry**. Establishing or reinforcing independent regulatory bodies can help restore public trust, ensuring transparency and compliance with licensing, anti-addiction, and financial integrity standards. Monitoring and regulation of the gambling sector should reduce risks of money laundering, corruption, and links to organized crime. Importantly, tighter regulation must be implemented carefully to avoid pushing gambling into unregulated or underground circuits.
6. **Aim at poverty reduction and reducing inequality**. Any serious approach to reducing gambling-related harm must go beyond regulation and awareness—it must be paired with policies

aimed at alleviating poverty, improving access to stable employment, and reducing inequality.

7. Further research is needed to get a broader insight. Future studies should target on:

- vulnerable groups, such as youth under 18, low-income groups, and undocumented individuals. These populations may face a heightened risk of problematic gambling behavior while often lacking access to appropriate support structures.
- the broader institutional, economic, and legal landscape of gambling in Sint Maarten. This includes the applicable laws and regulations, the enforcement mechanisms, and the roles and responsibilities of various governmental and non-governmental stakeholders. Particular attention should be paid to how the legal framework protects citizens from gambling-related harm and addiction.
- the accessibility and effectiveness of existing support systems for individuals experiencing gambling-related harm. It is essential to assess how these systems currently operate and whether they are effectively reaching those in need.
- A specific question that arose during this study was about the value of gambling as a major tourism attraction. Despite assumptions that tourism drives the gambling economy, the study gives indications this might be not the case. This calls into question the longstanding narrative that casino tourism is a major attraction and suggests a need to reassess the prominence and placement of gambling in the tourism offering.

1 Introduction

1.1 Background of the study

Gambling on Sint Maarten

Since 2010, Sint Maarten is an independent country within the Kingdom of the Netherlands. Sint Maarten shares the island with French-speaking Saint Martin. Saint Martin is an overseas Collectivity of France.

On Sint Maarten, gambling was introduced in the 1960s when hotel owners considered adding casino facilities as a key amenity to attract visitors to their resorts. The gambling sector has since been transformed and is dominated by casinos, lotteries, and the recently introduced online gambling. The industry consists of a formal (under legal licensing) and informal sector. The formal sector consists of casinos, lotteries (state lottery, sweepstakes, scratch card lottery, number lottery, lotto) and online gambling. Various forms of informal gambling⁴ such as betting and cockfighting also exist, but their prevalence has not been formally measured or regulated. In 2023 Sint Maarten had approximately more than 2,600 registered gaming facilities. There were 25 gaming licenses (15 casinos, 7 lotteries and 3 online) on the island.⁵✕

In contrast to Sint Maarten there are no physical casinos or lottery kiosks on Saint Martin, as well as other neighboring islands of St. Barths, Saba, St. Eustatius and Anguilla. For that reason, French citizens and (neighboring island) visitors mainly gamble on the Dutch side of the island.

Legislation and Policy regarding Gambling

The gaming industry is regulated by the Ministry of Tourism, Economic Affairs, Transport and Telecommunications (TEATT), where the Inspection (Casino Control and Economic Control) and Economic Licensing departments are, by law, responsible for issuing licenses and supervising the gaming industry. The Ministry of Finance is responsible for the collection of fees in the sector. The protection of public health and prevention are the responsibility of the Ministry of Health, Social Development and Labor (VSA). Within this context, VSA is responsible for care and protection of citizens by developing policies, programs, and initiatives aimed at preventing (gambling) addiction within this context.

Action Plan

As part of the Country Packages⁶, Sint Maarten is modernizing and reforming its gambling industry. The Ministry of TEATT is in the lead and has developed an Action Plan (Plan of Approach; POA) for the aforementioned project. To implement the action plan, a working group

⁴ For the definition of informal gambling, please consult the 'Abbreviations and definitions'-section.

⁵ The las Vegas of the Caribbean. Problem and disordered gambling. White paper. Ministry of Public Health Social Development and Labor (VSA). 2023

⁶ The economy of Sint Maarten must be strengthened in terms of sustainable economic growth and income generating capacity. Good governance, solid government finances and social cohesion are vital contributing factors. The Country Package aims to contribute to an economy and a society that will be more resilient in the face of crises, while offering new opportunities for citizens and businesses. The Country Package Sint Maarten includes reforms and investments in the areas of financial management, cost and effectiveness of the public sector, taxes, the financial sector, the economy, healthcare, education, and strengthening the rule of law. The specific agreements are listed in an implementation agenda. Source: Rijksoverheid.

comprising several ministries and departments, including VSA, has been assigned the following tasks:

- to meet the requirements of the Caribbean Financial Action Task Force (CFATF) and the Financial Action Task Force (FATF);
- to establish an effective and efficient regulatory body and framework to enhance the integrity of the industry and the quality of gambling in Sint Maarten;
- to raise awareness of the potential addiction risks associated with gambling and to ensure that operators take effective measures to prevent gambling addiction.

In support and as part of VSA's responsibility, this research is being conducted. Within the working group, VSA is taking the lead on this component.

The research is conducted by the Temporary Work organization (TWO) of the Department of Interior and Kingdom Relations of the Netherlands (BZK). While TWO is the commissioning body and IPSOS I&O is the contracted research agency, it was agreed that VSA would lead a Steering Committee composed of local government experts from various departments to provide guidance on the research.

Insight in prevalence and effects of Gambling

Since 1996, no research has been conducted on gambling in Sint Maarten and there is no clear picture of the prevalence of gambling on the island and the related problems, while the size of the gambling industry has grown significantly. In order to develop policy and legislation, it is important to map the nature and extent of gambling addiction.

The study was initiated to give insight into: (1) the prevalence of gambling behavior, (2) the extent of gambling addiction, (3) participation patterns (residents and visitors), (4) socio-economic impact of gambling and gambling addiction, (5) possible side effects and (6) indications of the extent of informal gambling.

In order to investigate the feasibility of this intended study, an exploratory phase was started. In this phase, the possibilities and limitations for the implementation of the study were mapped out. A Steering Committee composed of various representatives from VSA, and the Department of Statistics (STAT) was established to supervise this phase and the subsequent implementation of the study. This orientation phase was concluded with an Inception report, in which the central research question and the definitive approach of the research are described. The aims and research questions are described below.

1.2 Aim and research questions

Overall aims

The overall aims for the study are:

1. To get insight into the prevalence of gambling and gambling patterns of residents of Sint Maarten as well as the prevalence of problematic and disordered gambling.
2. To identify gambler profiles to pinpoint vulnerable groups that can be the focus of targeted interventions.

3. To provide information on the impact and consequences of (problematic) gambling behavior for players and their relatives to assess the scale of the problem.

Research questions

The aims of the research are translated into corresponding research questions, which guide the development of survey and interview questions in the research instruments. Given the aim of the study, the following corresponding research questions are formulated:

Aim 1

1. What is the participation of Sint Maarten residents in gambling activities (game type, frequency, money spent)?
2. What is the participation of residents in formal and informal gambling activities?

Aim 2

3. What is the prevalence of problematic gambling among residents of Sint Maarten?
4. What general and local risk factors are associated with (problematic) gambling behavior?

Aim 3

5. To what extent are problem gamblers aware of and able to access care and support services?
6. What are the consequences of (problematic) gambling behavior for players, their loved ones, and their surroundings?
7. What is the impact (positive as well as negative) of gambling, as experienced by the residents of Sint Maarten?

Disclaimer

As the research questions show the study is focused on the nature and extent of the prevalence of gambling among the inhabitants of Sint Maarten and the consequences on personal and societal level. An analysis of the existing policy aimed at regulating gambling and preventing gambling addiction is not part of the study.

1.3 Research methodology

The study employed a mixed-methods approach consisting of: (1) desk research, (2) a quantitative survey among residents, and (3) qualitative street interviews among gamblers and non-gamblers (residents and visitors) and (4) observations in and around gambling venues.

The table below outlines the overall research design, linking each research question to the corresponding methods, target groups, and indicators measured.

Research Question	Method	Target group	Indicator to be measured
1. What is the participation of Sint Maarten residents in gambling activities?	Survey	Residents Sint Maarten	% of residents that indicate to play games of chance (frequency, money spend and game type)
2. What is the participation of residents in formal and informal gambling activities?	Survey	Residents Sint Maarten	% of residents that indicate to participate in formal or informal gambling activities (including an indication of the money spend in each sector)
3. What is the prevalence of problematic gambling among residents of Sint Maarten?	Survey	Residents Sint Maarten	% of residents who experience negative effects of gambling and/or have a high score on the short version of the PGSI.
4. What general and local risk factors are associated with problematic gambling behavior?	Survey	Residents Sint Maarten	Profile of the gamblers vs. (some known risk factors for gambling problems: gender, age and income)
	Desk research	-	Local, regional and international (scientific) insights into risk factors and their impact.
	Observations	-	Local, regional and international (scientific) insights into risk factors and their impact
5. To what extent are problem gamblers aware of and able to access care and support services?	Survey	Gamblers	% of residents that indicate to have asked and found help
6. What are the consequences of (problematic) gambling behavior for players, their loved ones, and their surroundings?	Survey	Residents Sint Maarten	% of residents that indicate to experience consequences for themselves, loved ones and in their community (frequency and type of consequences)
	Qualitative interviews and observations	Gamblers and non-gamblers, (residents and visitors)	The nature of the gamble-related problems and their consequences
7. What are the social impacts of gambling in Sint Maarten?	Survey	Residents Sint Maarten	Perceptions of gamblers and non-gamblers on the social impacts of gambling in Sint Maarten
	Qualitative interviews	Gamblers and non-gamblers, (residents and visitors)	Perceptions on the social impacts of gambling in Sint Maarten
8. What are respondents' suggestions for government action regarding gambling?	Survey	Residents Sint Maarten	Suggestions of residents (gamblers and non-gamblers) on government action regarding gambling
	Qualitative interviews	Gamblers and non-gamblers, (residents and visitors)	Suggestions of residents (gamblers and non-gamblers) and visitors on government action regarding gambling

1.3.1 Desk research

The desk research entailed a systematic review and analysis of existing information from publicly accessible sources, including academic literature, policy documents, and other relevant reports. This phase served to establish a foundational understanding of the topic prior to the initiation of primary data collection. The desk research yielded valuable insights into the current gambling legislation and policies in Sint Maarten, scientific literature on gambling-related risk factors and its broader societal impact, as well as examples of survey instruments.

The findings from the desk research were instrumental in:

- Informing and substantiating the overall research design;
- Developing appropriate data collection tools, including the survey questionnaire;
- Contextualizing the study within both the local and regional setting

A complete list of the reviewed sources is included in Appendix A3.

1.3.2 Survey among residents

Objective: The aim of the quantitative survey among residents of Sint Maarten was to collect numerical data regarding gambling behaviors, perceptions, and experiences. This approach allowed for measurable insights into the prevalence and patterns of gambling, contributing to a more comprehensive understanding of the issue across the residents of Sint Maarten.

Survey methodology: Data collection was conducted in public spaces, specifically at a selection of larger and smaller supermarkets and hardware stores, chosen for their accessibility and ability to attract a diverse cross-section of the population. These high-traffic locations were instrumental in facilitating interactions with both documented and undocumented residents.

Target population: The survey targeted all adult residents (aged 18 and older), regardless of their legal or administrative status. To promote inclusivity and reduce barriers to participation, respondents were not asked about their residency status. As a result, while undocumented individuals were likely included in the sample, their number cannot be quantified. Consequently, it is not possible to determine the prevalence of gambling among undocumented residents, nor their representation among specific gambling venues such as casinos or lottery outlets. This group remains a hard-to-reach and vulnerable population for whom more targeted research would be required to draw reliable conclusions.

Questionnaire Design: The questionnaire was partly based on internationally recognized instruments. The short version of the Problem Gambling Severity Index (PGSI) scale⁷ is used for identifying (signs of) problematic gambling behavior (see Appendix A2). In addition, selected questions were drawn from instruments used by Ipsos I&O in gambling studies in the Netherlands and were adapted to the specific cultural and social context of Sint Maarten.

⁷ The PGSI scale is a widely used and validated tool for identifying signs of problematic gambling behavior. It's a brief, 9-item self-report measure of problematic gambling behaviors in general population.

The survey covered the following domains:

- Gambling behavior
- Consequences of gambling
- Perceptions of gambling and suggestions for government policy or interventions

The questionnaire employed routing logic to tailor the content to different respondent profiles and was made available in four languages: Dutch, English, Spanish, and Haitian Creole. All translations were carried out by professional translators and native speakers to ensure linguistic accuracy and cultural appropriateness. A full overview of the items is provided in Appendix A1.

Recruitment and Training of Survey Team: Surveyors were recruited locally by the Department of Statistics in close collaboration with the research team, ensuring that all field staff were familiar with the cultural, linguistic, and social context of Sint Maarten. Five experienced surveyors participated in a half-day training and team-building session facilitated by the research team. The training covered a range of topics, including technical competencies—such as the use of tablets for data collection—and interpersonal skills, such as building rapport, maintaining confidentiality, and troubleshooting on location. A key component of the training involved familiarization with the survey questionnaire, with particular attention to the sensitivity of the questions and the potential emotional responses the topic of gambling may provoke. Surveyors were encouraged to reflect on the impact of the subject matter and to practice empathetic communication strategies.

For visibility and identification purposes, each surveyor was issued a name badge featuring their photograph, role, and a contact phone number for verification. Additionally, surveyors were provided with two red T-shirts labeled “Survey Team” on the back to ensure clear recognition during fieldwork.

Sampling and Pilot Testing: A half-day pilot was conducted at the beginning of the fieldwork to test the practical implementation of the survey and evaluate the suitability of the selected locations. Insights gained during this phase were used to refine the research instruments and field strategy.

Public Announcements and Communication Strategy: To inform the public and encourage participation, the survey was announced via an official press release accompanied by a visual flyer. The announcement was distributed through the government press list, which includes major media outlets on Sint Maarten.



Tourism, Economic Affairs, Transport and Telecommunication; Public Health, Social Development and Labor
Government of Sint Maarten Launches Comprehensive Survey on Gambling Habits and Community Impact
Tue Mar 25 2025

Additionally, the press release was published on the official government website and disseminated through the government's Facebook page.

Fieldwork Period and Locations: Data collection was conducted over a six-day period, from March 27 to April 2, 2025, excluding Sunday. Survey activities were conducted daily at varying times—morning, midday, afternoon, and early evening—to ensure a diverse and representative

sample. The fieldwork took place at nine supermarkets and shops across Sint Maarten: Carrefour (Cul-de-Sac), Sunny Foods (Great Bay), Cost-U-Less (Cul-de-Sac), Greens Market (Cole Bay), New Super Value Market (Philipsburg), Ace Home Center (Cay Hill), Ace Mega Center (Cole Bay), Kooyman (Cay Hill), and DQ 2.3 Supermarket (Lower Princess Quarter).

The survey was carried out by three field teams, each assigned to one location per day. Teams rotated locations twice over the course of the six days, ensuring that each site was covered for two days. This parallel setup allowed for broad and efficient coverage across the island.

On the day prior to the start of fieldwork, the research team visited each location manager in person to request formal permission to conduct the survey on-site. During these visits, managers were provided with a signed permission request letter issued by the Ministry of Public Health, Social Development and Labor (VSA). After completion of the fieldwork, the research team personally revisited all locations to express gratitude and present a formal thank-you letter, from the Ministry of VSA.

Survey Approach: Surveyors approached potential respondents both at the entrances of the supermarkets and inside the stores, enabling engagement at multiple touchpoints. This strategy allowed respondents the flexibility to complete the questionnaire privately and at their own pace, often while shopping in the air-conditioned, low-pressure environment of the store. Upon completion, respondents returned the tablets to the surveyors, who remained available to provide assistance and answer questions. The questionnaire was administered digitally using tablets and was available in English, Dutch, Spanish, and Haitian Creole.

There were two conditions to participate in the questionnaire survey: the respondent had to be 18 years or older and the respondent had to be a resident of the Dutch side of Sint Maarten. Before handing over the tablets, the interviewers asked respondents whether these two things were the case. If the respondent answered one of the questions negatively, he or she could not complete the questionnaire.

Response and Statistical Significance: A total of 847 fully completed questionnaires were collected. Regarding the response, two aspects are important:

- the accuracy of the measurement, determined by the size of the response in relation to the total population of Sint Maarten
- the representativeness of the response: the extent to which the response is a good representation of the population of Sint Maarten

Accuracy of the measurement. Based on a total population of Sint Maarten of 42.577 residents⁸ (Census 2022), a response of 847 respondents results in a margin of error of 3.3% at a 95% confidence level. In practical terms, a 95% confidence level means that if this survey was repeated 100 times, in 95 of those 100 instances, the results would fall within 3.3 percentage points of the actual population values. For the subgroup of respondents who reported gambling within the past two years (just over half of the sample), the margin of error is 4.6%. This means

⁸ According to the 2022 Census, Sint Maarten has approximately 42.577 residents. In this number are registered and unregistered residents included.

that if this survey were repeated 100 times, in 95 of those 100 instances, the results would fall within 4,6 percentage points of the actual group of residents that gamble. This gives strong confidence that the findings reliably reflect broader population patterns.

For some key outcomes estimations are made of the total number of residents. The base for this estimations is the Sint Maarten census data 2022. The estimated numbers refer to individuals in Sint Maarten of 18 years and older on the Dutch side only. All the estimates are presented with their corresponding margins of error.

Representativeness and Reliability of the response. As shown in Tables 1 and 2, the survey response was well-distributed across districts, gender, age, education levels and income groups.

Table 1. Response to survey location

Survey location	
Carrefour (Cul-de-Sac)	123
Sunny foods (Great Bay)	173
Cost-U-Less (Cul-de-Sac)	74
Greens Market (Cole Bay)	46
New Super Value Market (Philipsburg)	82
Ace Home Center (Cay Hill)	124
Ace Mega Center (Cole Bay)	92
Kooyman (Cay Hill)	71
DQ 2.3 Supermarket (Lower Princess Quarter)	62
Total	847

Table 2. Response to Gender, Age and Education level

Gender		Age		Education level	
Male	435	18-34	151	Primary	74
Female	400	35-49	209	Secondary	299
		50-64	241	Tertiary	326
		> 65	119	Otherwise specified	71
No answer	12	No answer	127	No answer	75
Total	847		847		847

Table 3 – Response to District of Residence and Income

District of Residence		Income (in guilders) ⁹	
Cole Bay	117	< 500	45
Cul De Sac	152	501-1500	133
Great Bay	25	1501-2500	179
Little Bay	41	2501-3500	132
Lowlands	13	3501-4500	109
Lower Princess Quarter	189	4501-5500	76
Simpson Bay	31	> 5500	102
Upper Princess Quarter	117		
Otherwise specified	108		
No answer	54	No answer	71
Total	847		847

However, respondents were well-distributed across these characteristics, a weighting procedure was applied based on age, gender, and education level to correct for this. The demographic data from the most recent census in 2022 that reflects the total population, is used. This ensures that the results reported in this study are representative of the Sint Maarten population for the characteristics gender, age and education level.

Because the survey was conducted in the public space, both registered as well as unregistered residents are included. Due to their irregular legal status, undocumented residents are probably more reluctant to participate in surveys organized by the government. It is not clear whether this also applies to this study. To ensure privacy and optimize responses, the survey did not ask about the respondent's residency status. For this reason, it is not possible to estimate which part of the response consists of unregistered residents.

1.3.3 Post-fieldwork Evaluation with Survey Team

Following the completion of the survey fieldwork, a dedicated evaluation session was held with the full survey team, consisting of five trained surveyors. This reflective session served to gather their field-based observations and experiences, which were considered highly valuable for the study. During the data collection process, surveyors often engaged in meaningful interactions with respondents—particularly when distributing and collecting the tablets. Respondents frequently shared personal stories or comments after completing the questionnaire, offering unsolicited but relevant qualitative insights. Additionally, the approach phase—when inviting

⁹ At the time of data collection, the Antillean Guilder (ANG) was used in the questionnaire. But, since the Caribbean Guilder (XCG) was introduced during the fieldwork period, all financial data in this report are presented in ANG/XCG for consistency. The value of the ANG and XCG is equivalent (1:1).

individuals to participate—provided surveyors with a sense of respondent attitudes, concerns, and levels of engagement with the topic.

These informal insights, gathered systematically during the evaluation session, are reported in the results section as supplementary findings. While not part of the formal dataset, they enrich the interpretation of the survey results and provide important contextual depth to the study.

1.3.4 Qualitative on-site Interviews

Purpose and Rationale: In addition to the quantitative survey, qualitative semi-structured interviews were conducted to gain a deeper understanding of the nature, motivations, and social consequences of gambling and problem gambling on Sint Maarten. These interviews provided space for personal narratives and perceptions, offering rich contextual insight into the lived experiences of both gamblers and non-gamblers, local and visitors.

Data Collection Period and Locations: The interviews took place between March 24 and April 8, 2025. A total of 37 interviews were conducted at public locations in the vicinity of gambling venues, such as casinos and lottery booths. To avoid disrupting businesses, conversations were held in nearby outdoor or semi-public areas, including downtown Philipsburg, the boardwalk, and tourist hotspots such as Maho Area.

Sampling and Recruitment: Two members of the research team approached respondents (individuals, couples or small groups, with a fairly balanced gender and age distribution) in the target areas, wearing identifiable red shirts and official name badges. Participants were approached in a respectful and voluntary manner. They were asked if they were visiting or residing in Sint Maarten. In case they were visiting, the research team also informed how long they were staying, mode of transportation and where they're from. A total of 20 interviews were conducted with gamblers, including:

- 10 with local residents (5 casino patrons, 5 lottery booth players)
- 10 with visitors (including cruise passengers, long-stay tourists, sailors, and visitors from the French side)

In addition, 17 unplanned interviews were conducted with visitors and residents who indicated not to participate in games and chance (from here: non-gambler) who were approached during the sampling process. These participants shared valuable insights based on their experiences with friends, relatives, neighbors, or colleagues affected by gambling. Their perspectives on the prevalence of gambling, related harms, and the perceived role of government in prevention and regulation were included in the analysis as meaningful contextual data.

Interview Approach and Instruments: All interviews followed a semi-structured format based on a pre-developed topic guide, which aligned with the research objectives. This approach ensured consistency in the themes explored while allowing flexibility to follow up on relevant personal experiences and spontaneous insights. Topics addressed during the interviews included:

- Residency status (resident or visitor)
- Types and motivations of gambling (results in paragraph 2.4.1)
- Time and money spent on gambling (results paragraph 2.4.1)
- Personal and relational consequences of gambling (results in paragraph 3.5)
- Awareness and experiences with help services (results in paragraph 3.5)
- Perceptions of gambling on Sint Maarten (results in paragraph 5.4)

- Recommendations for addressing gambling-related problems (results in paragraph 6.4)

The interviews were conducted at varying times of the day (morning, afternoon, and evening) to capture a wide range of participant profiles. Field notes and observations were documented by the researchers, to complement the verbal data.

1.3.5 Observations research team

To complement the interviews, structured field observations were conducted on Sint Maarten between 22 March and 9 April 2025. The aim was to gain a deeper contextual understanding of the island's gambling environments and daily practices. The researcher team visited 10 of the 14 operational casinos (see Table 3) at various times—morning, afternoon, and night—during both weekdays and weekends. These visits were unannounced and non-intrusive, with researchers blending into the environment as regular patrons to minimize observer effects and capture authentic behavior and atmosphere.

Table 4 - Overview of (visited) casinos by the research team

Casino Name	Address
Casino Royale	1 Rhine Road, Maho Village
Coliseum Princess Casino	74 Front Street, Philipsburg
Diamond Casino	1 Front Street, Kanaal Building, Philipsburg
Hollywood Casino	37 Billy Folly Road, Pelican Key
Jump Up Casino	1 Emmaplein, Philipsburg
Rouge et Noir Casino	6 Backstreet, Philipsburg
Starz City Casino (Cupecoy)	106 Rhine Road, Cupecoy
Tropicana Princess Casino	34 Welfare Road, Cole Bay
Ultimate Sports Casino	453 Simpson Bay
Vegas Casino	50 Union Road, Cole Bay
Not visited casino's	
Beach Plaza Casino	101 Walter Nisbeth Road, Philipsburg
Dunes Casino	2 Airport Road, Beacon Hill
Paradise Plaza Casino	69 Welfare Road, Cole Bay
Port de Plaisance Princess	129 Union Road, Cole Bay

In addition to casinos, observational visits were made to lottery booths throughout the island. This was not a systematic activity, therefore, no list of visited lottery booths is provided here. These booths were documented across a wide range of locations, including nearly every street corner, near supermarkets, in parking lots, at store entrances, within residential neighborhoods, and along major roads. Observations were also made informally while traversing the island by car, highlighting the pervasive visibility of gambling outlets.

Immediately following each visit, researchers recorded audio memos on-site to capture fresh impressions. These recordings were later transcribed and thematically analyzed. The use of varied times and locations, combined with ethnographic techniques, provided a broad perspective on the nature and accessibility of gambling activities in Sint Maarten.

Limitations: As a qualitative component, the findings from these interviews are not statistically generalizable. However, they provide important in-depth insights that help to interpret and enrich the quantitative data, offering a more comprehensive picture of gambling behavior and its societal impact on Sint Maarten.

2 Participation in Gambling activities

2.1 Key findings

Summary of results: Survey among residents

- In the past year, 36% of Sint Maarten residents of 18 years and older reported participating in one or more games of chance. In absolute numbers the number of participants in gambling in the past year is between 11,100 and 13,300. In the last year, gambling participation was higher among men compared to women. Overall, the participation rates were higher among younger residents than among older people. Additionally, individuals with secondary or tertiary education were more likely to report past gambling activity than those with only primary education
- Among those who played, half (50%) did so less than once per month, while a small minority (5%) engaged in gambling activities on a daily basis. Although general participation rates were relatively consistent across demographic groups, notable differences emerged in the intensity of gambling: men, older residents, and individuals with lower educational attainment reported gambling more frequently.
- Approximately 52% of gamblers participated in only one type of game of chance over the past 12 months. A slightly smaller proportion (41%) engaged in two or three different types of gambling activities. A minority reported participating in a broader range of gambling activities.
- The most popular forms of gambling included lotteries (21%; on estimate between 6,300 and 7,900 participants), dominoes, bingo, poker and other card games (17%; between 4,800 and 6,700 participants), casino games (also 17%; between 4,800 and 6,700 participants) and slot machines in bars/restaurants (6%; between 1,500 and 2,600 participants). Older residents were more likely to prefer lotteries, whereas younger residents were more inclined to participate in games such as dominoes, bingo, poker, and online gambling.
- The average spending of all gamblers is 48 guilders a week, which is approximately a little more than 200 guilders a month. The total spending on gambling by residents is estimated at more than 30 million guilders a year.
- Half of the respondents (57%) stated that at least one person people in their social environment (occasionally) engages in gambling.

Summary of results: Interviews and Observations among visitors and residents

- The interviewed visitors in Sint Maarten often reported no participation in gambling activities on the islands. The primary motivations for visiting Sint Maarten are the island's beaches, weather, natural environment, and welcoming atmosphere. This also applies to the gamblers among them. For most of them gambling is a secondary leisure pursuit, typically limited to one or two nights during their stay.
- The interviews and observations indicate that gambling is widely normalized across all segments of society (e.g., different income and age groups). The ease of access and high visibility of gambling venues suggest that gambling has become embedded in the everyday rhythm of life. Additionally, it is noted that many gamblers from the French side of the island cross the border to gamble in Sint Maarten.

- Motivations to gamble vary. Some emphasized the social nature of casino visits, while others were more likely to cite monetary motivations. Gambling practices also seem to be rooted in cultural norms, personal routines, or social contexts.
- Accessibility plays a key role in participation, with both types of venues densely distributed throughout neighborhoods such as Cole Bay and Simpson Bay. Lottery booths are highly prevalent across both commercial and residential neighborhoods, often located near grocery stores, barbershops, or bars.
- Across nearly all casinos visited, identity verification was notably absent. Incentive structures (for example free food, alcohol, multiple lottery draws spread through the day) were commonly employed to encourage extended stays and repeat visits.
- Casinos differ in terms of character, atmosphere, and the visitors they receive. In larger establishments catering to tourists, table games are more present, feature a more social atmosphere, and greater staff presence. In contrast, smaller casinos outside areas frequently visited by tourists are modest and catered primarily to local clientele.

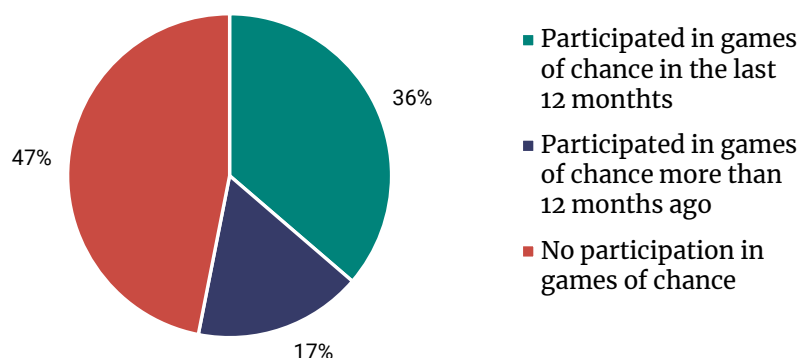
2.2 Survey

2.2.1 Participation in general

In the past 12 months, 36% of Sint Maarten residents reported participating in one or more games of chance. An additional 17% indicated that they had participated in gambling activities at some point in their lives but not within the past year. The remaining 47% of residents reported never having engaged in games of chance.

Figure 1 - Have you ever participated in games of chance?

Base: all respondents, n=847.



In absolute terms, the extrapolated number of participants that took part in gambling activities in the past year is between 11,100 and 13,300 (95% confidence interval).

Table 5 - Percentage and absolute numbers participants games of chance in Sint Maarten population (18+)

	Point estimate (% , number)	95% confidence interval
Participation in one or more games of chance in the past 12 months	36% (12,200)	33%–39% (11,100–13,300)
Participation in one or more games of chance more than 12 months ago	47% (15,900)	44%–50% (14,800–17,000)

Participation varied across demographic groups.

- **Gender.** Men (42%) participate in gambling more than women (31%) within the past 12 months.
- **Age** also played a role: younger residents were more likely to have engaged in gambling activities than older residents. More than half of residents aged 50 and older (55%) reported never having participated in gambling activities, compared to 38% among those aged 18–34 and 42% among those aged 35–49.
- Additionally, **educational attainment** showed some differences, particularly regarding participation beyond the past year; individuals with secondary or tertiary education were more likely to report past gambling activity than those with only primary education (17% and 24% versus 4%; see Table 4).

Table 6 - Have you ever participated in games of chance?

Base: all respondents, n=847.

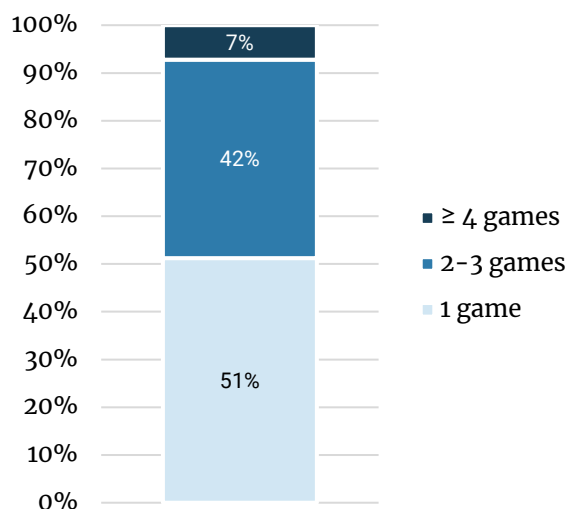
	Participated in games of chance in the last 12 months	Participated in games of chance more than 12 months ago	No participation in games of chance
Gender			
Male (n=435)	42%	15%	43%
Female (n=400)	31%	19%	51%
Age			
18–34 (n=151)	42%	20%	38%
35–49 (n=209)	36%	22%	42%
50–64 (n=241)	35%	10%	55%
65+(n=119)	33%	12%	55%
Education			
Primary (n=74)	37%	4%	60%
Secondary (n=299)	37%	17%	47%
Tertiary (n=326)	34%	24%	43%

2.2.2 Number of games played

Among those who had gambled in the past year, approximately half (51%) reported participating in only one type of game of chance. A slightly smaller proportion (42%) reported engaging in two or three types of games. A small minority (4%) participated in four or more different types of games.

Figure 2 - Number of games of chance played in the last 12 months

Base: respondents that played at least one game of chance in the last 12 months, n=312.



When broken down by demographic characteristics, differences were observed particularly across age groups. Younger residents aged 18–34 were more likely to have participated in four or more types of games (15%) compared to older age groups, where this share varied between 0% and 7%. However, these differences were not statistically significant. No substantial differences were observed across education levels.

Table 7 - Number of games of chance played in the last 12 months

Base: respondents that played at least one game of chance in the last 12 months, n=312.

	1 game	2-3 games	≥4 games
Gender			
Male (n=187)	52%	41%	7%
Female (n=117)	49%	43%	7%
Age			
18-34 (n=66)	46%	39%	15%
35-49 (n=79)	49%	45%	7%
50-64 (n=85)	49%	45%	6%
65+ (n=37)*	66%	34%	0%
Education			
Primary (n=26)*	51%	49%	0%
Secondary (n=113)	51%	40%	9%
Tertiary (n=116)	56%	38%	6%

* Note: The number of observations in these groups is limited. These results are indicative and should be interpreted with caution.

2.2.3 Frequency of playing

Among residents who participated in games of chance during the past 12 months, the majority (51%) reported gambling less than once a month. Approximately 19% engaged in gambling on a

monthly basis, and 25% participated weekly. A smaller proportion (5%) indicated gambling on a daily basis.

Among individuals who reported gambling weekly or daily, additional questions were asked regarding the time spent on gambling activities per week. Half of these respondents indicated spending less than one hour per week on gambling. About one-third reported spending between one and three hours weekly, while 18% indicated spending four or more hours per week on gambling activities.

Figure 3 - In the past 12 months, how often have you participated in these activities?

Base: respondents that played at least one game of chance in the last 12 months, n=312.

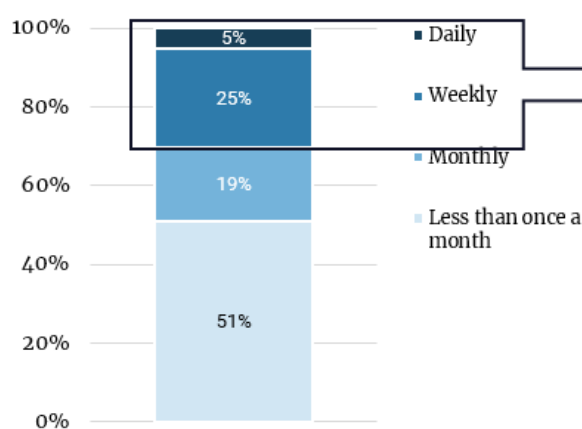
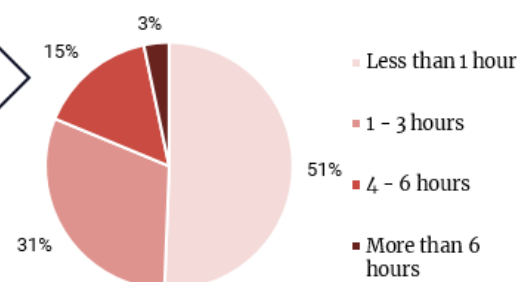


Figure 4 - How much time do you spend on them per week?

Base: respondents that played at least one game of chance in the last 12 months daily or weekly, n=94.



Gender differences were observed in gambling frequency. Women were more likely than men to gamble less frequently: 59% of female gamblers reported playing less than once a month, compared to 44% of male gamblers. Additionally, the proportion of women engaging in daily or weekly gambling was lower than that of men.

Age-related differences were also notable. Younger residents aged 18–34 were the least likely to gamble frequently; 71% reported gambling less than once a month. In contrast, older residents were more likely to engage in weekly gambling activities: 35% among those aged 50–64 and 41% among those aged 65 and older. Furthermore, a small proportion of the oldest age group (65+) reported gambling daily (12%).

Educational background also appeared related to gambling intensity. Residents with primary education levels showed higher gambling frequencies than those with secondary or tertiary education. Among primary-educated respondents, 47% reported gambling weekly, compared to 25% and 19% respectively among those with secondary and tertiary education. Over half of the residents with secondary (52%) and tertiary (56%) education levels gambled less than once a month.

Table 8 - In the past 12 months, how often have you participated in these activities? By gender, age and educational level.

Base: respondents that played at least one game of chance in the last 12 months, n=312.

	Daily	Weekly	Monthly	Less than once a month
Gender				
Male (n=187)	8%	31%	18%	44%
Female (n=117)	2%	18%	20%	59%
Age				
18-34 (n=66)	0%	14%	15%	71%
35-49 (n=79)	9%	21%	18%	52%
50-64 (n=85)	4%	35%	26%	36%
65+(n=37)*	12%	41%	14%	33%
Education				
Primary (n=27)*	7%	47%	31%	16%
Secondary (n=113)	6%	25%	17%	52%
Tertiary (n=116)	3%	19%	22%	56%

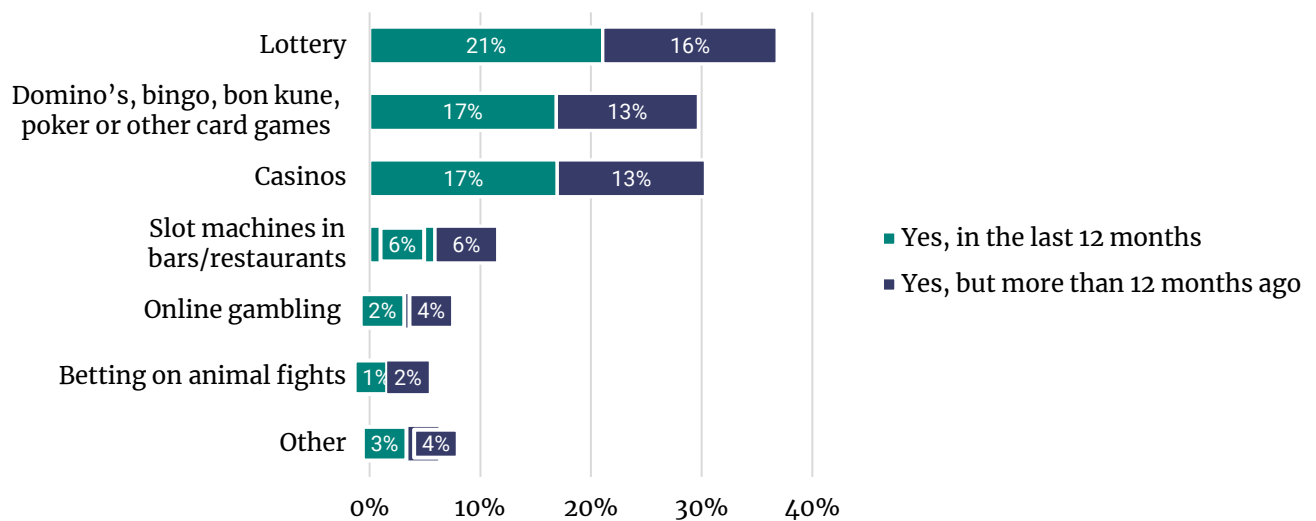
* Note: The number of observations in these groups is limited. These results should be interpreted with caution.

2.2.4 Type of games

In the past 12 months, the most participated forms of gambling among Sint Maarten residents were lottery games (21%), followed by informal games such as dominoes, bingo, poker, and other card games (17%), and casino games (17%). These three types of gambling also remained the most popular when considering participation over a longer time span (more than 12 months ago). Participation in online gambling activities was relatively rare, with only 2% of respondents reporting engagement in the past year. Betting on animal fights, an illegal form of gambling in Sint Maarten, was reported by 1% of respondents. It is important to acknowledge that social desirability bias may have influenced underreporting of participation in illegal gambling activities.

Figure 3 - Have you ever participated in...¹⁰

Base: all respondents, n=847.



When comparing participation across demographic groups, several patterns emerged. Overall, participation rates were higher among men than women across all types of gambling. However, most gender differences were not statistically significant, with exceptions for participation in dominoes, bingo, poker, and online gambling, where men were significantly more likely to participate than women.

Age-related differences were more pronounced. Residents aged 50–64 were more likely to participate in the lottery compared to younger residents under 35 years of age (26% vs. 14%). In contrast, younger residents (18–34 years) participated more frequently in informal games (24%), in playing slot machines in bars and restaurants (13%), online gambling (6%) and betting on animal fights (4%) compared to some older age groups.

Regarding education levels, differences were generally limited. However, secondary-educated residents reported higher participation rates in dominoes, bingo, poker and other card games (18%) compared to primary-educated residents (5%).

¹⁰ In the questionnaire 'bon kune' was mentioned together with domino's, bingo, poker and other card games. However it is not common term.

Table 9 - Have you ever participated in...(% participated in the last 12 months)

Base: all respondents, n=847.

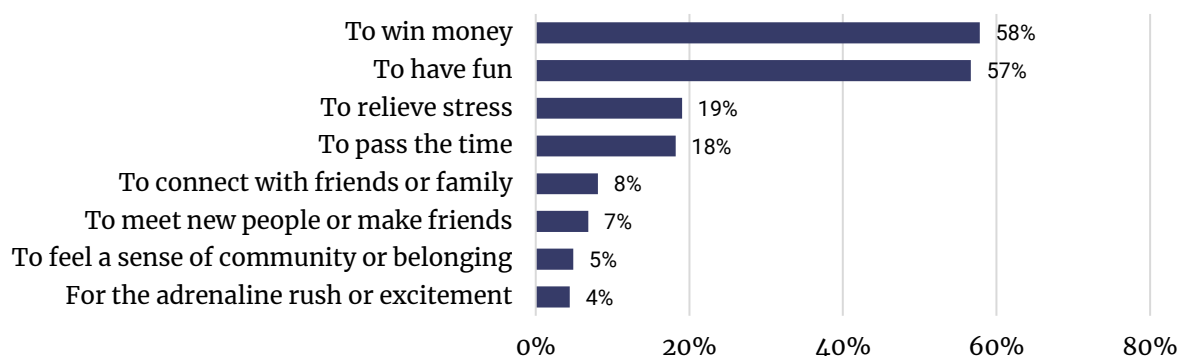
	Lottery	Domino, bingo, poker card games	Casinos	Slot machines	Online gambling	Betting animal fights	Other
Gender							
Male (n=435)	24%	19%	19%	7%	3%	2%	3%
Female (n=400)	19%	14%	15%	5%	1%	1%	2%
Age							
18-34 (n=151)	14%	24%	23%	13%	6%	4%	5%
35-49 (n=209)	22%	19%	17%	5%	2%	1%	1%
50-64 (n=241)	26%	12%	16%	4%	2%	0%	3%
65+(n=119)	24%	11%	13%	1%	0%	0%	0%
Education							
Primary (n=76)	29%	5%	19%	3%	0%	0%	3%
Secondary (n=299)	21%	18%	17%	8%	2%	2%	2%
Tertiary (n=326)	20%	16%	13%	4%	3%	1%	3%

2.2.5 Reasons for playing

Among respondents who participated in one or more games of chance in the past 12 months, the primary motivations for gambling were to win money (58%) and to have fun (57%). Other reasons were cited less frequently, including relieving stress (19%) and passing the time (18%). Social motivations, such as connecting with friends or family or meeting new people, were reported relatively infrequently.

Figure 4 - What are your reasons for playing? (Please select all that apply)

Base: respondents that played at least one game of chance in the last 12 months not solely being 'other', n=307.



Clear differences emerged across age groups regarding motivations for gambling. Younger residents (aged 18–34) were most likely to report gambling for entertainment purposes (71%). In contrast, winning money was the dominant motivation among older age groups, with 56% to

70% of respondents aged 35 years and older indicating this as their main reason. Additionally, while passing the time ranked among the top three reasons for younger residents, stress relief emerged as a notable motivation among residents aged 50 and above, particularly among those aged 65 and older (38%).

Table 10 - What are your reasons for playing? Top 3 most cited reasons, by age.

Base: respondents that played at least one game of chance in the last 12 months not solely being 'other', n=307.

	Age 18-34 (n=66)	Age 35-49 (n=78)	Age 50-64 (n=83)	Age 65+ (n=37)*
1.	To have fun (71%)	To win money (56%)	To win money (70%)	To win money (62%)
2.	To win money (43%)	To have fun (50%)	To have fun (49%)	To have fun (57%)
3.	To pass the time (22%)	To pass the time (22%)	To relieve stress (14%)	To relieve stress (38%)

*Note: Due to the limited number of respondents aged 65 and older, results for this group should be interpreted with caution.

Educational background also played a role in explaining motivations for gambling. Residents with primary and secondary education levels were more likely to gamble to win money. In contrast, among respondents with a tertiary education, having fun was the predominant motivation. Furthermore, relieving stress featured more prominently among residents with lower educational attainment compared to those with a tertiary education level, for whom passing the time appeared more relevant.

Table 11 - What are your reasons for playing? Top 3 most cited reasons, by education level.

Base: respondents that played at least one game of chance in the last 12 months not solely being 'other', n=307.

	Primary (n=25)*	Secondary (n=112)	Tertiary (n=115)
1.	To win money (86%)	To win money (57%)	To have fun (60%)
2.	To have fun (59%)	To have fun (55%)	To win money (52%)
3.	To relieve stress (37%)	To relieve stress (17%)	To pass the time (20%)

* Note: Due to the small sample size for primary education respondents, these results should be interpreted with caution.

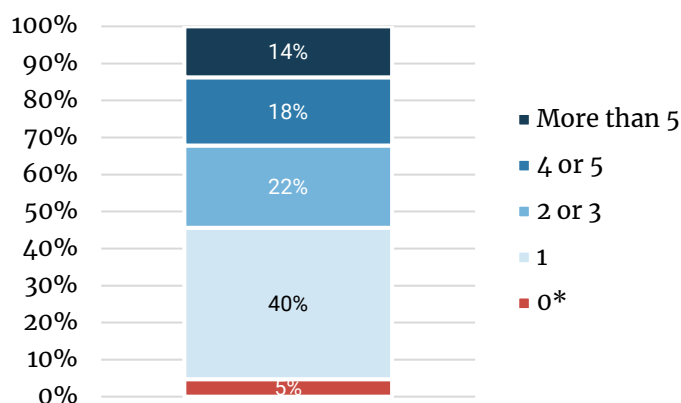
2.2.6 Spendings on games of chance

Among residents who participated in the lottery over the past 12 months, the average number of lottery tickets purchased per week was 2.8. Forty percent of these people reported purchasing one ticket per week, while approximately one in five reported purchasing two to three tickets per week. About one third (32%) indicated they bought more than three tickets per week.

No statistically significant differences were observed between men and women or across different education levels with respect to the average number of lottery tickets purchased. Due to small sample sizes, comparisons across age groups could not be reliably made.

Figure 5 - On average, how many lottery tickets do you buy per week?

Base: respondents that participated in the lottery in the last 12 months, n=147.



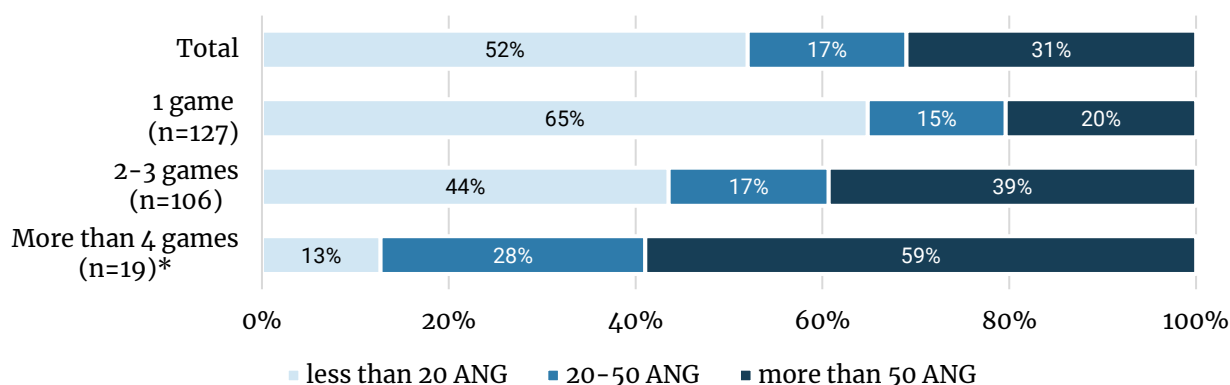
* Note: Because this question targets respondents who reported any lottery participation in the past year, those with a very low participation frequency—e.g., once annually—may report an average of zero tickets per week.

Regarding overall gambling expenditures, a majority of respondents (52%) who had participated in at least one game of chance in the past year reported spending less than 20 guilders per week.¹¹ About one third spent more than 50 guilders per week, while the remaining group reported weekly spending between 20 and 50 guilders. The average spending of all gamblers is 48 guilders a week, and approximately a little more than 200 guilders a month.

There was a clear relationship between the number of different games played and the amount of money spent: residents who limited themselves to one type of game of chance were more likely to spend less (65% spent less than 20 guilders per week) compared to those who engaged in multiple types (44% for those playing 2–3 types).

Figure 6 - On average, how much money do you spend per week on gambling activities?

Base: respondents that played >1 game of chance in the last 12 months not solely 'other', and not chose an escape option, n=252.



* Note: Due to the limited number of respondents playing 4 games or more, these results should be interpreted with caution.

¹¹ At the time of data collection, the Antillean Guilder (ANG) was used in the questionnaire. Although the Caribbean Guilder (XCG) was introduced during the fieldwork period, all financial data in this report are presented in ANG for consistency. The value of the ANG and XCG is equivalent (1:1).

Gender differences were also observed: men reported higher spending than women, with 38% of men spending more than XCG 50 per week compared to 22% of women.

Table 12b - On average, how much money do you spend per week on gambling activities?

Base: respondents that played at least one game of chance in the last 12 months not solely being 'other', and having not chosen an escape option, n=252.

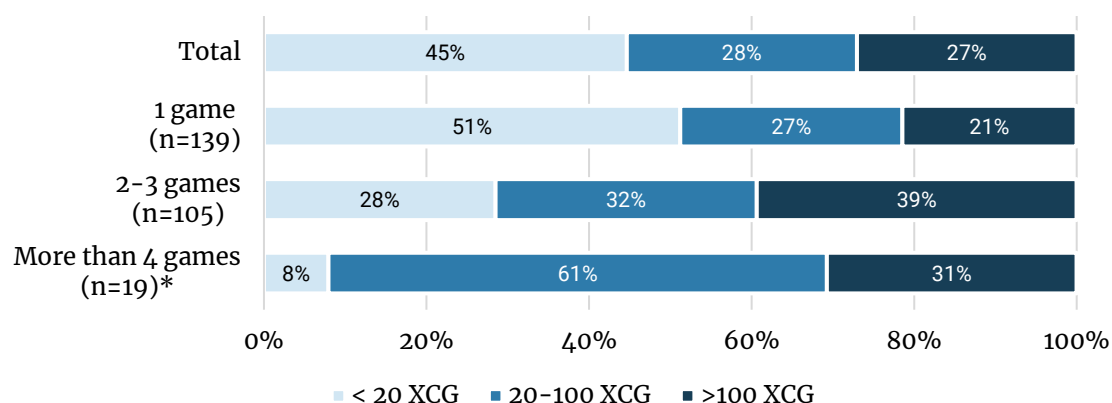
	< XCG* 20	XCG 20 – 50	> XCG 50
Gender			
Male (n=155)	48%	13%	38%
Female (n=93)	57%	21%	22%

* Note: In the survey the spending on gambling was measured in ANG, since that was the currency at that moment

When asked about the maximum amount spent during a single gambling session, almost half of the respondents (45%) indicated they had never spent more than XCG 20. Slightly more than one quarter (28%) reported spending between XCG 20 and XCG 100, and another quarter (27%) reported spending more than XCG 100. Similar to weekly spending patterns, respondents who engaged in fewer types of gambling activities tended to spend less in a single session.

Figure 7 - What is the most amount of money you have spent on a single gambling session?

Base: respondents that played at least one game of chance in the last 12 months not solely being 'other', and having not chosen an 'escape', n=263 .



* Note: Due to the limited number of respondents playing 4 games or more, these results should be interpreted with caution.

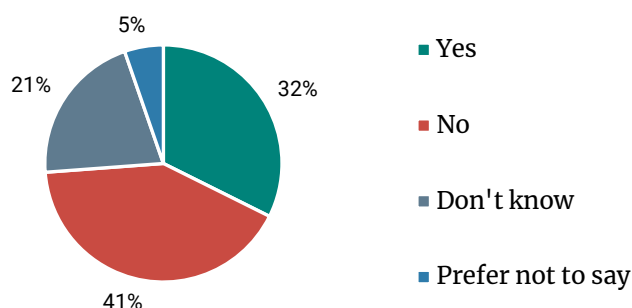
2.2.7 Perception of others' participation

In addition to self-reported gambling behavior, respondents were asked two questions regarding the gambling behavior of people in their immediate social environment. First, whether a close relation (partner, family member, or good friend) had engaged in gambling activities in the past 12 months; second, how many individuals in their broader social circle occasionally engage in gambling.

Approximately one-third of respondents reported that someone close to them had gambled in the past year (32%). Four out of ten indicated that no one in their immediate environment had engaged in gambling activities (41%).

Figure 2.1 - Has anyone close to you (partner, relative, or good friend) engaged in these activities in the last 12 months?

Base: all respondents, n=847.



Older residents more frequently indicated not having close contacts who gamble. Nearly half of respondents aged 50–64 years (48%) and over half of those aged 65 years and older (53%) reported no gambling among close relations, compared to 30% of 18–34-year-olds and 38% of 35–49-year-olds. A similar pattern is visible across education levels: 59% of those with a primary education reported no gambling among close relations, compared to 38% and 39% among those with secondary and tertiary education, respectively.

Table 13 - Has anyone close to you (partner, relative, or good friend) engaged in these activities in the last 12 months?

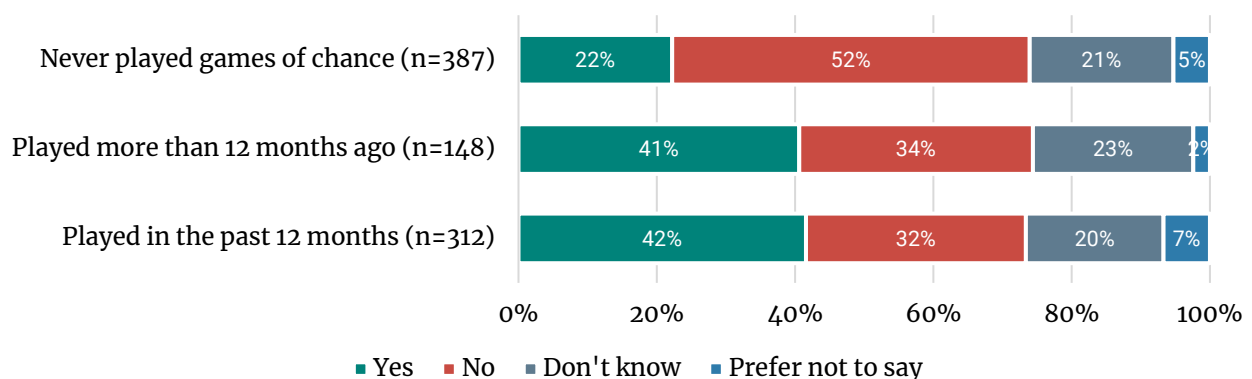
Base: all respondents, n=847.

	Yes	No	Don't know	Prefer not to say
Age				
18–34 (n=151)	38%	30%	25%	7%
35–49 (n=209)	39%	38%	19%	5%
50–64 (n=241)	29%	48%	20%	2%
65+ (n=119)	28%	53%	15%	3%
Education				
Primary (n=76)	23%	59%	16%	2%
Secondary (n=299)	36%	38%	20%	5%
Tertiary (n=326)	34%	39%	22%	5%

There is also a clear difference between individuals based on their own gambling participation. Residents who reported gambling themselves in the past 12 months were significantly more likely to have friends or relatives who also gambled. Among this group, 42% indicated that one or more individuals in their close social circle engaged in gambling activities, compared to only 22% among those who had never gambled.

Figure 8 - Has anyone close to you (partner, relative, or good friend) engaged in these activities in the last 12 months? By own participation in past 12 months.

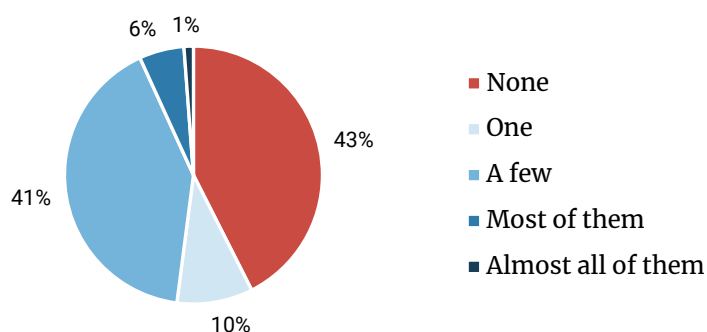
Base: all respondents, n=847.



When asked about the broader social circle, half of the respondents stated that one or a few people in their social environment occasionally engage in gambling (51%). Seven percent reported that most or all people around them gamble.

Figure 9 - How many people in your own social circle (occasionally) engage in these activities?

Base: all respondents, n=847.



Again, differences are visible by age and gender. Older individuals (50 years and above) were significantly more likely to report having no gamblers in their social circle (47–48%), compared to 30% among 18–34-year-olds and 37% among 35–49-year-olds. Similarly, women more frequently indicated the absence of gambling in their social circles compared to men (49% vs. 36%).

Table 14 - How many people in your own social circle (occasionally) engage in these activities? By age and gender.

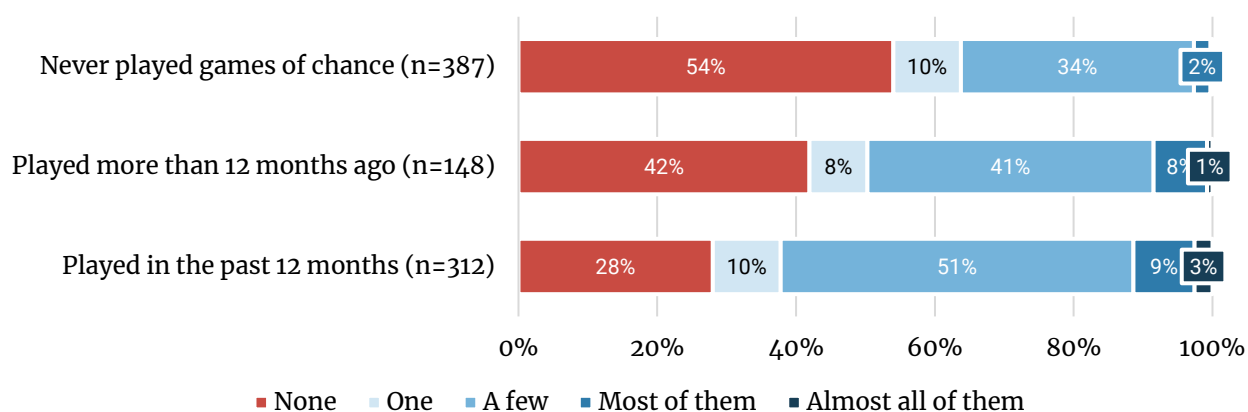
Base: all respondents, n=847.

	None	One	A few	Most/(Almost) all of them
Gender				
Male (n=435)	36%	10%	45%	10%
Female (n=400)	49%	9%	38%	4%
Age				
18-34 (n=151)	30%	12%	48%	11%
35-49 (n=209)	37%	7%	51%	5%
50-64 (n=241)	47%	11%	37%	6%
65+ (n=119)	48%	8%	35%	9%

Similarly, residents who gambled themselves more often reported that many in their broader social circle also participated in gambling, suggesting a clustering effect of gambling behavior within social networks.

Figure 10 - How many people in your own social circle (occasionally) engage in these activities? By own participation.

Base: all respondents, n=847.



2.3 Surveyors' Observations

Following the completion of the survey fieldwork, a dedicated evaluation session was held with the full survey team, consisting of five trained surveyors. This reflective session served to gather their field-based observations and experiences, which were considered highly valuable for the study. These informal insights, gathered systematically during the evaluation session, are reported in this paragraph and enrich the interpretation of the survey results and provide important contextual depth to the study.

Engagement with survey respondents

When engaging with respondents, surveyors noted three recurring response patterns.

- First, those most willing to participate in the survey were often opposed to gambling and wanted to see it regulated or stopped.
- Second, a group emphasized personal responsibility, arguing that gambling should remain available for those who choose to engage: *"If you don't want to gamble, don't gamble. Just don't close the casinos."* Moreover, they actually emphasized the need for gambling activities as an extra income opportunity, as a respondent stated: *"Don't mess with our side-hustle!"*
- Finally, those currently engaged in (problematic) gambling were often reluctant to participate. One surveyor recalled a respondent stating: *"You don't need to know my business, just don't close the casinos. I know I'm addicted."* Others refused participation due to the personal impact gambling had on loved ones. One respondent said: *"I don't want to talk about gambling. I feel the effect of it—my friend lost her whole family because of gambling."*

Lottery participation and casino visits are normalized within society

Surveyors noted that gambling—particularly lottery participation and casino visits—appears to be widely normalized within society. The ease of access and high visibility of gambling venues—openly located in supermarkets, on street corners, and accessible via mobile phones—suggested that gambling has become embedded in the everyday rhythm of the average Sint Maarteners life.

Accessibility and Availability of gambling venues

The omnipresence of gambling was striking. As one surveyor described it:

"Only in this corner to corner we have 10 [lottery] booths... and every one of them sells. All of them open, all of them making money. From where? From who?"

A relatively new development mentioned was the rise of mobile lottery sellers equipped with handheld machines. The ability to purchase lottery tickets via mobile phones was also cited as a development that further lowered barriers to access. In some cases, children were reportedly sent to buy lottery tickets on behalf of adults. A surveyor noted: *"Kids are sent to buy lottery tickets — and teenagers slip into casinos for free drinks and slot machines."*

Informal gambling

Informal gambling activities—such as cockfighting and dogfighting—were also mentioned by surveyors in relation to local bars and restaurants, particularly in areas such as Dutch Quarter and French Quarter.

Gambling visitors from the French side

Additionally, surveyors noted that many gamblers from the French side of the island cross the border to gamble in Dutch St. Maarten. Although these individuals were not part of the official sample, several argued that they represented an important but overlooked segment of the gambling population.

2.4 Qualitative interviews

In addition to the quantitative survey, qualitative semi-structured interviews were conducted to gain a deeper understanding of the nature, motivations, and social consequences of gambling and problem gambling on Sint Maarten. These interviews provided space for personal narratives and perceptions, offering rich contextual insight into the lived experiences of both gamblers and non-gamblers, local and visitors. A total of 20 interviews were conducted with gamblers, including 10 local residents (5 casino patrons, 5 lottery booth players), 10 visitors (cruise passengers, long-stay tourists, sailors, and visitors from the French side). In addition, 17 interviews were conducted with visitors and residents who indicated not to participate in games of chance.

Viewpoints on differences between Casino and Lottery

Interviewed lottery players and casino visitors engage in a broad spectrum of gambling practices that are often rooted in cultural norms, personal routines, or social contexts.

- Lottery gambling is sometimes ritualized; one respondent from Haiti reported choosing numbers based on symbolic dreams—a practice inherited from his grandparents. This form of gambling is treated as a private act, not openly discussed with peers or family, especially in religious contexts.
- In contrast, the interviewed casino visitors primarily described participation as either recreational or spontaneous, often occurring with friends. Some emphasized the social nature of casino visits, while others were more likely to cite monetary motivations.
- Several local gamblers viewed the lottery and casino as distinctly different: lotteries were viewed as controlled, low-stake, and personal; whereas casinos as high-risk, fast-paced, and public. Accessibility also plays a key role in participation, with both types of venues densely distributed throughout neighborhoods such as Cole Bay and Simpson Bay.

Quote: "I'm addicted. I play every day. If I have no money, I borrow to buy a ticket. I'm currently in the situation that I have debts with several people that I should pay back, but I have no money." – Male, Gambler, Lottery player, Est. age 70–80.

Non-gamblers viewpoints on gambling

Among interviewed local non-gamblers in Sint Maarten, gambling is viewed largely from an observational distance rather than as a personal practice.

- Many explicitly distanced themselves from gambling, with bingo sometimes being the only accepted form of play. Others framed gambling as wasteful or immoral, citing personal discipline, religious values, or a desire not to “lose hard-earned money” as key reasons for non-participation. Nonetheless, they offered detailed insights into how gambling is embedded in local life.
- Casino visits, they noted, are frequent and normalized—some individuals reportedly queue at opening hours or immediately after payday. Informal systems like “partner

hand", a local rotating savings system, were also mentioned and sometimes ambiguously framed as a form of gambling or economic survival. Gambling, in this perspective, is part of a broader socioeconomic coping strategy.

Quote: "It's not just the poor. I've seen managers destroy themselves gambling." – Male, Non-gambler, Est. age 30–40.

Visitors engagement in gambling

The interviewed visitor gamblers in Sint Maarten predominantly engaged in casino-based gambling, with slot machines, blackjack, poker, and roulette being the most frequently mentioned activities. Lottery participation within this group was negligible or entirely absent. For most, gambling was a secondary leisure pursuit, typically limited to one or two nights during their stay. A minority—particularly cruise passengers and repeat travelers from Canada and the United States—integrated gambling more consistently into their vacation routines. Notably, several tourists were unaware of the presence of casinos on the island, despite being interviewed in close proximity to major gambling establishments along the boardwalk.

Visitors reasoning for visiting the island

A frequently mentioned reason for the presence of casinos on Sint Maarten is their perceived importance for tourism and the island's attractiveness to visitors. In the interviews with tourists, we asked about their reasons for visiting Sint Maarten as a way to ease into the topic of gambling—whether they had ever gambled during their stay and whether casinos played a role in their decision to visit the island. The primary motivations mentioned for visiting Sint Maarten were described as the island's beaches, natural environment, tranquility, weather, beach access, hiking, welcoming atmosphere and visiting friends, rather than gambling. Reported casino expenditures varied widely. Interestingly, some individuals who regularly gamble in their home countries did not feel inclined to do so in Sint Maarten, citing factors such as more appealing casino options at home, a desire to prioritize other vacation activities, or the availability of onboard casinos during cruises. Those who did visit local casinos often did so because someone in their travel party—such as a partner or friend—expressed a particular interest in gambling.

Quote: "We come here regularly, to relax and really unwind. If I want to gamble, I do that at home. In Montreal we have beautiful big casinos." – Couple, Visitor Gamblers, Casino players, Est. age 50–60, Canada

A few visitors expressed curiosity or awareness of gambling facilities but chose not to engage for personal, financial, ethical, or cultural reasons. A notable subgroup—cruise crew from Indonesia—reported abstaining from gambling due to legal prohibitions in their home country, although they observed peers from other countries (e.g., China, Philippines, India) taking advantage of opportunities to gamble while ashore.

Quote: "We don't gamble, it's not our thing. The casino's we've seen here look a bit tacky. We're here for a safe and friendly destination, the peace and quiet, the Caribbean feel. We come here for years." – Couple, Long stay Visitor Non gamblers, Est. age 60–70, UK.

Spending on gambling by tourists

The interviewed visitor gamblers displayed a wide range of gambling spending behavior, generally characterized by modest and incidental engagement. Reported expenditures ranged from as little as \$0,5 to approximately \$100–\$300 per casino visit, with few outliers. One tourist reported a personal cap of \$100 per evening, indicating a clear self-imposed limit. Another Canadian visitor described a \$0.50 slot machine bet yielding \$750 in a single spin, though most of his usual spending was limited to a few hundred dollars.

2.5 Observations research team

To complement the interviews, structured field observations were conducted on Sint Maarten, to gain a deeper contextual understanding of the island's gambling environments and daily practices. The researcher team visited 10 of the 14 operational casinos at various times. In addition to casinos, observational visits were made to lottery booths throughout the island. Observations were also made informally while traversing the island by car, highlighting the pervasive visibility of gambling outlets. The results are presented in this paragraph.

Gambling is a widespread, routinized, and normalized aspect of daily life

During observational visits to casinos and lottery booths across Sint Maarten, the research team noted that gambling is a widespread, routinized, and normalized aspect of daily life—particularly among local residents. While casinos are often portrayed in public discourse as tourist-focused entertainment venues, the majority of patrons observed were locals, including individuals arriving in work attire such as construction clothing and safety boots, suggesting routine visits before or after work.

Casino Environments and User Behavior

Across nearly all visited casinos, identity verification was notably absent. Entrance checks were inconsistent or missing, and control desks were often unstaffed or non-functional. Most casinos were machine-dominated, with slot machines comprising the overwhelming majority of gaming options. Table games were more present in larger establishments catering to tourists, which also featured brighter lighting, a more social atmosphere, and greater staff presence. In contrast, smaller casinos outside tourist zones were modest and catered primarily to local clientele. Patrons typically played in silence and isolation, showing deep focus and minimal interaction. Some used multiple machines simultaneously, and some reserved machines by folding chairs over them when temporarily away. Mobile phone use inside was rare; several players were observed stepping outside to take calls, suggesting either a social stigma or a desire for discretion while gambling.

Incentive structures were commonly employed to encourage extended stays and repeat visits. Casinos offered complimentary free alcoholic beverages, snacks, or even full meals. In one case, a \$30 dinner package included \$20 worth of gambling credit. Free pizza distribution for casino clients and branded shuttle services were also observed.

Lottery Booths as Everyday Infrastructure

Observations at lottery booths mirrored many of the same behavioral patterns seen in casinos. Booths were highly prevalent across both commercial and residential neighborhoods, often located near grocery stores, barbershops, or bars. Despite being situated in busy areas, the

behavior around them was solitary and focused. Most individuals arrived with a clear purpose, made swift purchases, and departed without interaction.

The research team noted repeat visits within short time spans, with some individuals returning just minutes later to purchase more tickets. High spending levels were observed—individuals buying 70–80 guilders worth of tickets, despite the low base price per ticket. Several people were seen attempting to buy tickets after official closing hours, even knocking on closed booth windows.

Emerging Patterns of Concern

Across all observed settings, several consistent patterns emerged:

- **High Accessibility, Low Oversight:** Both casinos and lottery booths are highly accessible, with virtually no visible mechanisms to prevent underage or vulnerable individuals from gambling.
- **Routine and Isolation:** Gambling appears to be embedded in daily routines. Patrons—especially locals—engaged in solitary, repetitive behavior with limited social interaction, contrasting sharply with the sociable image often portrayed in gambling promotions.
- **Incentivized Engagement:** Casinos use free or discounted food and drink offers to extend dwell time and encourage repeated play.
- **Signs of Compulsion:** Behaviors such as last-minute arrivals, post-closing attempts to gamble, and immediate repeat visits suggested a degree of urgency or loss of control among certain patrons.

In sum, these field observations paint a picture of a gambling landscape that is not only deeply normalized in daily life, but also lightly regulated and behaviorally incentivized. This combines widespread availability, lack of oversight, and emerging signs of dependency.

3 Problematic Gambling and Consequences

This chapter presents the extent of problematic gambling on Sint Maarten and the consequences of (problematic) gambling.

3.1 Key findings

Summary of results: Desk research

- There are multiple ways to define 'problematic gambling behavior'. The White Paper on gambling on Sint Maarten uses the DSM-V to define the term.¹² It defines problem gambling as 'a non-addicted behavior that causes negative consequences for the gambler and others but does not meet the diagnostic criteria for a gambling addiction'. In this report the PGSI-scale is used to measure the extent to which someone exhibits problematic gambling behavior. The group that reports a low-, moderate- or high-risk at the PGSI-scale are defined 'problematic' gamblers, their gambling behavior as problematic gambling. It should however be noted that there might be situations or individuals whose gambling might appear problematic (e.g. because they experience multiple negative consequences) but do not define as a 'problematic gambler' according to this definition.
- In general, (problematic) gambling behavior can have broad and serious consequences for the gambler and his or her direct social environment. These effects can occur on financial, psychological, social, and physical levels. The impact extends to the gambler's environment, and the risk of additional problems and addictions is significant.

Summary of results: Survey among residents

- Most gamblers (66%) do not exhibit problematic gambling behavior, but one in three shows signs of low-, moderate- or high-risk gambling. When extrapolated to the total population of Sint Maarten, it concerns 2 percent with a high-risk profile and 4 percent with a moderate-risk profile. In absolute terms, this means that between 400 and 900 residents are estimated to be high-risk gamblers. The estimation of the number of moderate-risk gamblers is between 900 and 1,800.
- Risky gambling is more common among men.
- Residents were asked if the engagement in gambling activities led to any problems. Most people who gambled in the past year said they did not experience any problems as a result (88%); the remaining 12% did experience gambling related problems in their life. The total number of gamblers experiencing problems can be estimated at 1,200 to 1,700. For one in ten gamblers, it led to financial problems (9%). Three percent experienced mental or physical problems, and 4 percent experienced social problems because of their gambling.
- High-risk gamblers are significantly more likely to experience financial, social, and mental health consequences and problems.

Summary of results: Interviews and Observations among visitors and residents

- (Disordered) participation in gambling manifests in Sint Maarten in various ways, ranging from chronic lottery use to acute casino loss-chasing. In the interviews numerous negative

¹² The Las Vegas of the Caribbean; Problem and Disordered Gambling. An analysis of the lack of Responsible Gambling and the Prevention of Addiction of St. Maarten Locals. 2023

consequences of gambling are described, affecting individuals, families, and the broader community. Among these are:

- excessive spending of incomes and borrowed money
- economic hardship
- emotional lows, loss of control, and aggression
- reduced household stability
- misallocation of welfare funds
- gambling displacing healthier forms of recreation
- gambling indicating structural economic desperation rather than recreational behavior
- gambling coinciding with other addictions like alcohol
- Among visitors, gambling is mostly framed as entertainment. They generally do not perceive gambling as having serious social consequences on the island. On the other hand, some characterize Sint Maarten as full of temptations, including gambling, drugs, and alcohol.
- Especially among people who do not gamble themselves, gambling is not viewed as a tourist attraction, but as a potential burden on local well-being.

3.2 Desk research

Consequences of (disordered) gambling

Gambling behavior can have broad and serious consequences for the gambler and his or her direct social environment on financial, psychological, social, and physical levels. The impact extends to the gambler's environment, and the risk of additional problems and addictions is significant. Based on the consulted literature¹³, the consequences of (disordered) gambling behavior can be summarized as follows.

- **Financial consequences.** Disordered gambling often leads to significant financial issues, such as debt, taking out loans, and sometimes even loss of employment or bankruptcy.
- **Psychological and physical consequences.** Disordered gambling is associated with psychological issues such as depression, anxiety, feelings of guilt, restlessness, and in severe cases, suicidal thoughts.
- **Physical complaints,** such as headaches, fatigue, sleep disorders, and gastrointestinal issues.
- **Social and relational consequences.** Gambling addiction often leads to social isolation: family and friends withdraw, relationships deteriorate, and conflicts arise at home. The ability to function at work or school is also affected.
- **Comorbidity and additional problems.** Disordered gambling frequently occurs alongside other addictions, such as alcohol or substance abuse. There are also indications of an increased risk of delinquent behavior, especially among young people.

While there's little to none (recent) research into the consequences of (disordered) gambling for residents that take part in this activity and their relatives specifically on St. Maarten, there's more general data available. Gambling is associated with a variety of health and social harms and costs. More recently frameworks and measures have been developed to assess wider gambling-related harms (Abbott et al, 2018). A study from 2024 showed that two in ten Dutch players (22%) experienced one or more negative consequences due to gambling. This varied from 'small'

¹³The sources are listed and numbered in Appendix A3. For this part the following publications are used 7, 9, 10, 13, 14, 38 and 39.

harms like having regrets, to more serious financial, social or personal effects (e.g. withdrawing money from savings accounts, neglecting work or studies). Because of the gambling-related harm that can affect multiple domains of life, including financial and health problems, psychological and emotional distress and impaired social and cultural relationships, gambling can be seen as a public health issue as well (Latvala et. al., 2020).

3.3 Survey

3.3.1 Problematic gambling behavior, based on PGSI

This chapter examines the extent of risky gambling behavior among residents of Sint Maarten who participated in at least one gambling activity in the past year. To assess this, the short version of the Problem Gambling Severity Index (PGSI; Ferris & Wynne, 2001) was employed. The PGSI scale is a widely used and validated tool for identifying signs of problematic gambling behavior. It's a brief, 9-item self-report measure of problematic gambling behaviors in the general population.

Disclaimer

It is important to note that the (short-form) PGSI is not intended to diagnose gambling addiction according to DSM-5 criteria. Rather, it provides an indication of the severity of problem gambling behavior, categorizing individuals into one of four groups: non-problem gambler, low-risk gambler, moderate-risk gambler, or high-risk gambler. As with any screening tool, certain limitations apply to the interpretation of these results; for further details, see Appendix A.2.

Among all residents 6 percent (estimate between 1,500 and 2,600 persons in total) are considered low-risk gamblers, 4 percent (between 900 and 1,800 persons in total) as a moderate-risk, and 2 percent (between 400 and 1,000 persons in total) as high-risk gambler.

Table 15 - Percentage and absolute number gamblers in Sint Maarten population 18+, by PGSI

PGSI	Point estimate (%, number in SXM population)	95%-confidence interval
High-risk gambler	2% (700)	1%-3% (400-1,000)
Moderate-risk gambler	4% (1,400)	3%-5% (900-1,800)
Low-risk gambler	6% (2,000)	4%-8% (1,500-2,600)
Non-problem gambler	23% (7,800)	20%-26% (6,800-8,700)
Non-gambler	64% (21,600)	61%-67% (20,600-22,700)

Characteristics of low-, moderate- and high-risk gamblers

When focusing on the characteristics of gamblers some gender differences are evident: women are more often categorized as non-problem gamblers compared to men (73% versus 60%), while men are more frequently moderate-risk gamblers (16% versus 7%).

Higher education levels are also associated with a greater share of non-problem gamblers. However, these differences are not statistically significant.

Table 16 - Share of low-, moderate-, and high-risk gamblers among residents that participated in games of chance in the last 12 months

Base: respondents that played > 1 game of chance in the last 12 months not solely being 'other', n=307.

	Non-problematic	Low-risk	Moderate-risk	High-risk
Gender				
Male (n=211)	60%	18%	16%	7%
Female (n=159)	73%	17%	7%	3%
Age				
18-34 (n=151)	53%	21%	16%	10%
35-49 (n=209)	67%	18%	13%	2%
50-64 (n=241)	71%	12%	10%	6%
65+(n=119)	74%	17%	8%	1%
Education				
Primary (n=29)*	58%	26%	9%	7%
Secondary (n=135)	62%	19%	14%	6%
Tertiary (n=157)	80%	9%	7%	5%

* The number of observations is limited. These results should be interpreted with caution.

3.3.2 Experienced consequences and/or problems

Due to own gambling behavior

Residents that indicated to have participated in one or more games of chance in the past year, were confronted with different possible consequences as a result of their gambling behavior. These consequences can be classified into three different categories: **financial** ones (e.g. paid bills late, borrowed money), **social** (e.g. used work/school time to play) and **mental and/or physical consequences** (e.g. less sleep, experiencing feelings of stress).

The majority of people who participated in one or more games of chance in the past year reported that they did not experience any of the described negative issues as a result of their gambling behavior. Fifteen percent (estimated at 1,400 to 2,300 residents in the total population) said they experienced at least one of them. One in ten reports financial (10%) and/or mental or physical consequences (9%). Regarding financial consequences, most reported are withdrawing money from their savings to play (5%), paying bills late (4%) or reduced spending on essentials such as groceries or medication (4%). The most that experienced mental or physical consequences are/have regretting playing (6%) and having less sleep due to playing (4%). Less mentioned are consequences such as stealing money, and having suicidal thoughts.

A slightly smaller group (in comparison to financial and mental/physical consequences in general) said they experienced one or more social consequences (6%). Mostly cited is using work or study time to play (3%). Less mentioned is experiencing conflicts in relationships.

There are differences depending on player type. Moderate- and high-risk gamblers were significantly more likely to report these consequences compared to non-problematic or low-risk gamblers. For example, 18 percent of moderate-/and high-risk players withdrew money from

their account to gamble with, compared to 2 percent of non-problematic and low-risk players. For the mental and physical aspects too, they apply more often to moderate- and high-risk gamblers than to players demonstrating less, or no problematic gambling behavior. For example, among moderate- and high-risk players one quarter has sometimes regretted gambling (24%), while among non-problematic and low-risk gamblers, 2 percent is affected by feelings of guilt. Similarly, 12 percent of moderate- and high-risk gamblers reported feelings of shame, whereas this was reported by 0 percent of low-risk and non-problematic gamblers.

Regarding social consequences, 8 percent reported using work or study time to engage in gambling activities, compared to 1 percent in the non-problematic and low-risk group. In contrast to the financial consequences discussed earlier, no significant differences were observed between the low-risk, moderate-risk, and non-problematic gamblers regarding these work- or study-related issues.

Table 17 - In the past 12 months, have you experienced any of the following as a result of engagement in these activities? By PGSI-score.

	Non-problematic/ Low-risk (n=252)	Moderate- / High- risk (n=55)
Financial		
Withdrawn money from savings to play	2%	18%
Sold belongings for money	0%	10%
Paid bills late	0%	23%
Spent less on leisure activities (e.g., dining out, movies)	2%	11%
Spent less on groceries or medications	1%	18%
Borrowed money from friends or family	0%	16%
Borrowed money from a bank	0%	2%
Stolen money	0%	2%
None of the above	95%	64%
Social		
Used work or study time to play	1%	8%
Experienced decreased performance at work or school	0%	6%
Been absent from work or school	0%	5%
Spent less time with loved ones	2%	11%
Felt socially isolated	1%	4%
Experienced more conflicts in relationships	0%	4%
None of the above	97%	82%
Mental/physical		
Regretted playing	2%	24%
Had less sleep due to playing	2%	14%
Felt stressed due to playing	1%	13%
Experienced more depressive thoughts	0%	12%

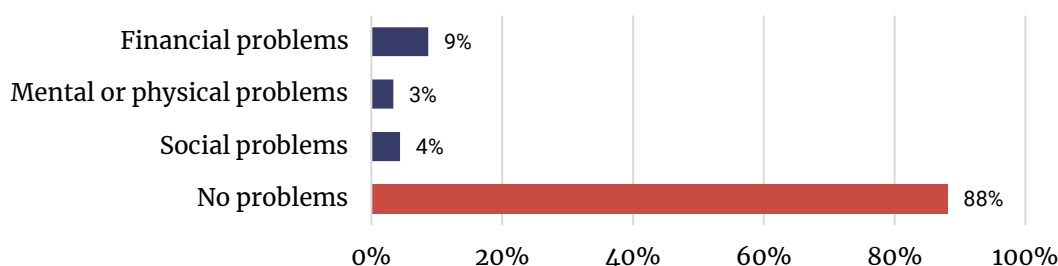
Felt ashamed of my playing behavior	0%	12%
Eaten less than I should have	0%	10%
Had suicidal thoughts	0%	4%
Felt insecure or vulnerable because of playing	0%	5%
None of the above	96%	67%

Gambling-related problems

In addition to these consequences, residents were asked if the engagement in gambling activities led to any problems in these three domains. The majority of gamblers (88%) did not report experiencing any problems due to their gambling behavior; the remaining 12% did experience problems (estimate between 1,200 and 1,700 residents). For 9% the experienced problems are financial, 4% reported social problems, and 3% mental or physical health problems.

Figure 11 - Have you ever felt that your engagement in these activities is causing problems in your life? (Select all that apply)

Base: respondents that played at least one game of chance in the last 12 months not solely being 'other', n=307.



Problem prevalence increases with the severity of gambling risk: high-risk gamblers report experiencing significantly more financial, mental, and social problems than low-risk or non-problem gamblers.

Table 18 - Have you ever felt that your engagement in these activities is causing problems in your life? (Select all that apply). By PGSI-score.

Base: respondents that played at least one game of chance in the last 12 months not solely being 'other', n=307.

	Non- problematic/ Low-risk (n=252)	Moderate-/ High-risk (n=55)
Financial problems	2%	39%
Mental or physical problems	1%	16%
Social problems	3%	13%
No problems	95%	56%

Half of those who reported problems (n=34) took no action. Among those who did act, most (temporarily) stopped gambling, while others made self-agreements or discussed it with someone. Among those who did not take action (n=15) various reasons were cited. The reasons most named are 'I don't think I need help' and 'I can solve it myself.' Because of the small sample sizes these results are not illustrated in a figure, they are indicative and should be interpreted with caution

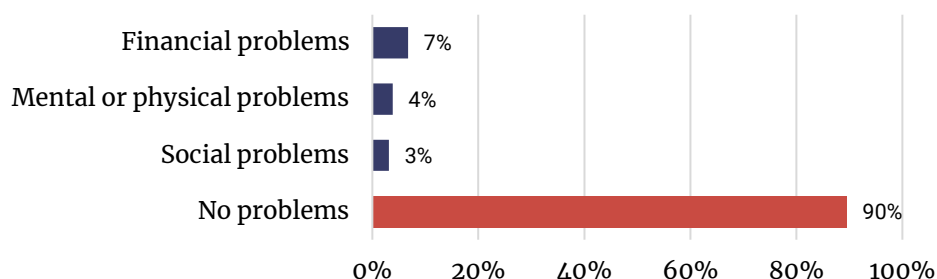
Due to 'loved ones' gambling behavior

As discussed in Section 3.7, 32 percent of residents reported having a close relation (partner, family member, or good friend) who engaged in gambling activities over the past 12 months. These respondents were asked whether they had experienced any negative consequences as a result of that person's gambling behavior.

The majority (90%) indicated that they had not encountered any problems. However, 10 percent did experience problems (estimated at 700 to 1,400 residents in the total population). Most mentioned are financial problems (7%), 4 percent reported mental or physical health issues, and 3 percent mentioned social problems associated with the gambling behavior of someone close to them.

Figure 12 - Did you experience any problems in the last 12 months because of this person's engagement in these activities?

Base: respondents that indicate someone close to them engages in gambling activities, n=463.



3.4 Observations surveyors

Following the completion of the survey fieldwork, a dedicated evaluation session was held with the full survey team, consisting of five trained surveyors. This reflective session served to gather their field-based observations and experiences, which were considered highly valuable for the study. These informal insights, gathered systematically during the evaluation session, are reported in this paragraph and enrich the interpretation of the survey results and provide important contextual depth to the study.

Negative consequences linked to (disordered) gambling

Surveyors observed a wide range of social consequences linked to gambling, including strained family relationships, financial ruin, homelessness, and increased vulnerability among youth and

elderly populations. While some individuals expressed enjoyment of gambling, surveyors frequently encountered respondents whose accounts pointed to problematic or even compulsive gambling patterns. Several described gambling as a daily necessity, or as their only perceived means of survival amid financial hardship. In numerous cases, respondents disclosed spending their entire salaries, social assistance, child support, or pensions on gambling—often resulting in food insecurity, debt, and emotional distress. There was concern about school-aged children being sent to buy lottery numbers and entering casinos.

Examples of consequences of gambling behavior

Surveyors reported hearing many distressing stories during fieldwork. Common themes included: the financial and emotional toll on families—especially children—the intersection between gambling and prostitution, and the pressures of poverty and high cost of living on the island.

- Surveyors mentioned observations of young women engaging in transactional sex to sustain gambling habits and elderly individuals losing their pensions in casinos. A surveyor recalled the story of a woman:
“She was telling me I got to gamble, because if I don’t gamble, I can’t provide for my kids. She said the government will not raise minimum wage and when they decide to do it, they put 20 dollars on it. She says it cannot suffice. She says she has two choices, gambling or prostitution. She can’t prostitute, she says she is too old for that, she doesn’t want to do that, it is not like her, so she is going to gamble until she can provide for her kids without gambling. So, she goes to the casino, and she says at most she spends 500 guilders every month on gambling. So, I asked her if she would win. She said she wins more than she loses, that is why she keeps going back.”

Surveyors described people turning to sex work—not to survive per se—but to fund their gambling habits. One surveyor summarized: *“It is horrible, because there are young girls going to the casinos and they don’t have the money. So, what do they do? They prostitute themselves just to get 20 bucks to gamble.”* One surveyor recounted a particularly disturbing observation: *“You get girls in the casino... they prostitute themselves to get only that 20 bucks to gamble. And what they do, they go in the toilet... they just do that and it has actually men that sit in the casino and they solicit.”*

- Some respondents shared that they lost everything due to gambling: their homes, relationships, and livelihoods. Several had to rely on friends or relatives for food and money after losing their wages at the casino. Others described the cascading impact on their households—unpaid bills, disrupted schooling for children, and severe emotional strain.
“There was the old lady that mentioned that some people would go in and they blow their entire salary and when they come out, they don’t even have a dollar to catch a bus to go home. They have to feed the kids, they were planning to go to the supermarket, but they went there first to see if they could double it and they blew it all and then they don’t have no food to carry home. So, there again, it goes into the prostitution.”

One man shared that he had lost over \$10,000 through gambling, borrowing from friends and family before hitting rock bottom. He eventually stopped when he found himself homeless and without food. The account moved the surveyor, who recognized it as

reflective of a broader pattern of quiet suffering:
“That’s what a lot of people in St. Maarten are dealing with now.”

Normalization and absence of control

Additionally, surveyors noted public concern regarding the normalization of gambling among minors and the absence of controlled access to gambling venues. There was also a widespread perception that gambling contributed to broader societal issues such as poverty, crime, and social isolation.

3.5 Qualitative Interviews

In addition to the quantitative survey, qualitative semi-structured interviews were conducted to gain a deeper understanding of the nature, motivations, and social consequences of gambling and problem gambling on Sint Maarten. These interviews provided space for personal narratives and perceptions, offering rich contextual insight into the lived experiences of both gamblers and non-gamblers, local and visitors. A total of 20 interviews were conducted with gamblers, including 10 local residents (5 casino patrons, 5 lottery booth players), 10 visitors (cruise passengers, long-stay tourists, sailors, and visitors from the French side). In addition, 17 interviews were conducted with visitors and residents who indicated not to participate in games of chance.

Disordered gambling

Among **interviewed local gamblers**, disordered participation manifests in various ways, ranging from chronic lottery use to acute casino loss-chasing. One elderly man self-identified as addicted to lottery gambling, describing daily play and financial borrowing to sustain the habit. Others highlighted how casino gambling can lead to rapid financial depletion—within minutes—and motivate players to spend entire salaries in an attempt to recover losses. A woman recounted her past casino addiction, which began with small slot machine bets as a teenager and escalated into compulsive gambling. Several respondents noted having seen individuals emotionally distressed or aggressive in lottery booths and casinos, particularly after losses. While some continue to gamble with what they consider control, they still acknowledge observing significant disordered behavior among their peers.

Quote: “In the casino, you go with 500–1000 dollar, but your money, your whole salary, is gone in ten minutes. Then you go look for more to win it back.” – Male, Local Gambler, Lottery player, Est. age 50–60.

Interviewed local gamblers described numerous negative consequences of gambling, affecting individuals, families, and the broader community. Some lottery players reported spending excessive portions of their income, including pensions or borrowed money, on tickets. Casino gamblers spoke of emotional lows, economic hardship, and loss of control. A woman mentioned that her shift from gambling to religion was prompted by the realization of wasted money and lost family time. Social impacts include aggression in lottery booths, reduced household stability, and the misallocation of welfare funds (e.g., “calf money” from the French side used for gambling rather than child care). Several respondents observed that gambling opportunities are so ubiquitous that they displace healthier forms of recreation, and even attract those already struggling with poverty or addiction, perpetuating cycles of financial stress.

*Quote: "Some people come and spend \$270 on lottery and don't even have bus fare home."
- Female, Local Gambler, Lottery player, Est. age 20-30.*

Local non-gamblers perceive negative consequences of gambling

While not gamblers themselves, respondents described pervasive and visible gambling problems in their communities. They shared stories of acquaintances losing entire salaries in casinos or borrowing money to continue gambling. Some respondents associated gambling addiction with a lack of structure or support in people's lives—particularly among those already dealing with other addictions like alcohol. There was consensus that gambling had shifted post-Hurricane Irma from being a pastime to being a crutch for economic distress. Some noted that gambling is used as a “side hustle” to try to stretch finances across the month, indicating structural economic desperation rather than recreational behavior. A respondent, frontline professional, estimated that 40% of gamblers face problems, reinforcing the idea that excessive gambling is widespread and under addressed.

Quote: "In the casinos, you feel the sense of desperation. I'm a casino hater." – Female, Local non-gambler, est. age 60-70.

Few visitors acknowledge disordered gambling behavior

Very few interviewed visitors openly acknowledged disordered gambling behaviors. However, certain patterns hinted at potential issues. A cruise passenger noted that gambling “is how he pays for his cruises,” suggesting dependence. In another case, a male companion on a cruise jokingly accused his partner of having a problem, indicating frequent onboard gambling. Overall, gambling was mostly framed as entertainment by tourists, though some were highly engaged—e.g., participating in poker tournaments or entering casinos daily. The absence of overt acknowledgment of problems may reflect the temporary nature of their stay, as well as the social acceptability of vacation gambling. Some visitors contrasted local conditions with jurisdictions like Nassau, where limits are imposed on local participation—suggesting implicit awareness of gambling-related risks for host populations.

Quote: "She goes to the slots; I stay for the cheap liquor." – Group (2 male, 2 female), Visitor Gamblers, Casino players, Est. age 60-70, US.

Visitors' perceptions of gambling related problems

- The interviewed visitor gamblers generally did not perceive gambling as having serious **social consequences on the island**, though a French side visitor commented on the abundance of casinos and the absence of facilities for youth. Their primary concerns as tourists lay elsewhere—such as infrastructure, road conditions, or the availability of nightlife and shopping. A few visitors expressed concern about the well-being of local residents, particularly regarding financial harm from gambling, tuition affordability, or family consequences. However, these insights were limited and typically based on comparisons with policies in other Caribbean destinations. Most visitor gamblers maintained a distance from local realities, viewing casinos as isolated vacation amenities rather than integrated elements of the local economy or social fabric.

*Quote: "Probably you have problems, but I'll take it. I come for the beach and the people."
– Male, Cruiseship Visitor gambler, Est. age 70-80, US.*

- Among the interviewed visitors who do not participate in gambling, many were highly vocal about what they perceived as **disordered gambling behavior in others**. Some used strong language, with one American woman calling gambling a "disease" and expressing surprise and concern upon learning of the number of casinos. Others observed early-morning queues at casinos or described acquaintances who spent significant portions of their salary on gambling. A long-stay visitor, est. age 40, from the UK characterized Sint Maarten as full of "temptations," including gambling, drugs, and alcohol, which he saw as moral tests. Several respondents explicitly linked gambling to **financial hardship** among locals, reinforcing perceptions of it as a socially harmful activity.

Quote: "Casino? It's a disease. Keep it away." – 2 Females, Visitor US (Est. age 70–80)/Local on boat (Est. age 60–70).

- The perceived **negative societal impact of gambling** was even more a theme among interviewed visitor non-gamblers. Several described gambling as a drain on the local population, with one explicitly stating that it leads to people "not even having money to get home after work." Crime, especially on the French side, and economic stress were mentioned in the same breath as gambling, suggesting that some see these as interlinked. Respondents questioned the necessity of casinos on the island and voiced skepticism about their contribution to the public good. Overall, gambling was viewed not as a tourist attraction, but as a potential burden on local well-being.

Quote: "As long as the gambling is regulated, very important." – Couple, Visitor non gambler, Est. age 40–50, Canada.

3.6 Observations research team

To complement the interviews, structured field observations were conducted on Sint Maarten, to gain a deeper contextual understanding of the island's gambling environments and daily practices. The researcher team visited 10 of the 14 operational casinos at various times. In addition to casinos, observational visits were made to lottery booths throughout the island. Observations were also made informally while traversing the island by car, highlighting the pervasive visibility of gambling outlets. The results are presented in this paragraph.

Absence of access control

Importantly, none of the visited sites employed any access controls such as age verification or tracking of repeat entry. Observers reported that patrons behaved as though they did not want to be seen — minimizing eye contact, folding tickets carefully, and exiting quickly — which may indicate shame or social discomfort tied to disordered gambling.

Disordered gambling is apparent at both casinos and lottery booths

Signs of disordered participation were apparent at both casinos and lottery booths.

- At casino locations, individuals demonstrated high levels of immersion and repetition in their behaviors — often playing multiple machines, avoiding interaction, and staying for extended periods. The non-social, almost ritualistic behavior, paired with incentives such as free drinks, highlighted the possibility of compulsive play.

- At lottery booths, the problem appeared more visible. Observers witnessed repeated transactions within short timeframes, excessive spending on tickets (well above the baseline 1 guilder price), and a sense of urgency approaching closing time. Some patrons arrived just before booth closure, while others knocked on closed doors hoping for last-minute access. This compulsion suggests that participation, in many cases, goes beyond entertainment.

Social fallout of gambling is visible

From the perspective of interviewed non-gamblers, the social fallout of gambling is stark and visible. Respondents described desperation in casino atmospheres, people unable to afford basic needs after gambling losses, and community members losing jobs or descending into debt. Gambling was seen as contributing to family instability, reduced workplace productivity, and deepened inequality. Respondents pointed to indirect consequences such as the normalization of dependency, youth exposure, and emotional breakdowns. Some also described how casinos provide a false sense of security and belonging, especially for older people. The emotional tone was often one of frustration, helplessness, or indignation—especially as these harms were perceived to be tolerated, or even enabled, by the state and elite circles.

Quote: “The casino’s are not there for the tourists, they are not there for the locals, they are there for money laundering, and everybody knows that. There are several reports about it”
 – Male, Local non-gambler, Est. Age 40–50.

Social impacts identified include financial strain, especially for lower-income individuals, and the breakdown of routines or family cohesion. Observers noted that gambling seemed to replace community gathering places — especially for older adults, for whom there are few other leisure options. The normalization of gambling as a daily habit may mask its harmful effects, but observed urgency, secrecy, and spending patterns reveal a different story.

The general absence of oversight allows individuals to gamble unsupervised, and without regulation, social harms accumulate privately. Though the issue is broadly acknowledged by the community, stigma and infrastructural gaps prevent effective responses.

4 Risk factors and Profile of Gamblers

In the previous chapter the consequences of gambling are described. In this chapter the focus is on the risk factors that can lead to disordered gambling. A desk research gives insights in the general risk factors that may also apply to Sint Maarten. In addition to this the survey presents a picture of the profile of moderate and high-risk gamblers. The qualitative interviews and the observations of the researchers give a deeper understanding of the local factors that can lead to (disordered) gambling.

4.1 Key findings

Summary of results: Desk research

- In general, it is assumed that the development of disordered gambling is not the result of one clear cause, but that several factors play a role side by side. Disordered gambling behavior can develop due to a combination of biological, personal and psychological factors, factors in the environment, the availability and other characteristics of the game and social factors.
- No specific research was found into the possible local risk factors Sint Maarten has for disordered gambling behavior. It is likely that the general risk factors also apply to Sint Maarten. Multiple areas can be identified that can contribute to harmful gambling. The island has relatively high unemployment levels, low education and poverty amongst their residents, and the island offers a lot of gambling opportunities.

Summary of results: Survey among residents

- From the survey, some correlations emerge between **player characteristics** and risky gambling behavior.
 - Young male residents of Sint Maarten make up a risk group. Among all respondents aged 18 to 34, 11% exhibit moderate or high-risk gambling behavior. Among male respondents this percentage is 10%.
 - Also, higher shares of moderate or high-risk playing is seen among people living alone (9%) or with their parents (13%).
 - In the survey results no significant relations can be found between income and education level and problematic gambling.
- The gambling behavior in the **social environment** has a strong correlation with risks to problematic gambling.
 - A quarter of the respondents who indicate that most or almost all of the people in their social circle gamble, belong to the category of moderate or high-risk gamblers.
 - In the geographical distribution of problematic gambling behavior, some patterns are visible, but these are not statistically significant. The percentage of moderate and high-risk gamblers is relatively high in the districts Lowlands and Simpson Bay (12% of all respondents in these districts).
- Compared with low-risk players, high risk gamblers visit **casinos** more often and participate more in **online gambling**, and **domino, bingo and card games**, and make more **use of slot machines**. They are not over represented among lottery players.

Summary of results: Interviews and Observations among Residents and Visitors

- In the interviews respondents painted a picture of disordered gamblers that cut across age, gender, and income levels. This is in line with the results of the survey that indicate that gambling is prevalent in all income and age groups.
- The interviews make also clear that disordered gambling is particularly prevalent among older adults and those with low or unstable incomes. From the stories that are told, poverty, social isolation, and lack of recreational alternatives appeared to be important contributing factors to disordered gambling.
- Key risk factors include early exposure to gambling, the normalization of gambling in daily routines, and cultural or superstitious beliefs tied to luck and dreams. The availability and density of gambling options, especially in proximity to residential and commercial areas, amplify exposure and temptation. Also lack of regulation is seen as an enabling factor. The normalization of gambling, combined with low income and minimal oversight, is perceived as creating fertile ground for risky behavior and cycles of dependency.
- A number of comments referenced the past policy of limiting local access to three casino visits per month. The absence of such controls today is seen as a contributing factor to increased risk.
- Based on observations in and around gambling venues, tourists tend to engage in short-term, more social gambling behaviors, whereas locals demonstrated more withdrawn and repetitive engagement patterns.

4.2 Desk research

The desk research was aimed at providing insights in the general and local risk factors that are associated with disordered or harmful gambling behavior.

4.2.1 General risk factors for disordered or harmful gambling behavior

Studying various sources shows that there many factors that are associated with addiction and gambling addiction in particular. Nevertheless, there is no unambiguous answer to the question of why people become addicted to something. This applies to numerous addictions and also to gambling. In general, it is assumed that the development of disordered gambling or gambling addiction is not the result of one clear cause, but that several factors play a role side by side. However, there are certain circumstances or situations that contribute to some people being at risk of developing compulsive or disordered gambling behavior. Disordered gambling behavior can develop due to a combination of biological, personal and psychological factors, factors in the environment, the availability and other characteristics of the game and social factors. The factors found in the literature are:¹⁴

1. Genetic and neurological factors

- *Genetic predisposition.* People with family members who have addiction problems are at greater risk of gambling addiction.
- *The working of the brain's reward system.* Gambling activates dopamine, which provides a sense of reward and can create dependency.

¹⁴ The sources are listed in Appendix A3. For this part the following publications are used: numbers 7, 9, 10, 13, 14, 16, 19, 28, 36, 37, 38 en 39.

2. Psychological factors

- *Personality traits.* A lot of psychological research has focused on describing specific personality traits of players that could be the cause of disordered gambling behavior. An accumulation of these aspects poses a greater risk. These are:
 - impulsiveness and sensationalism
 - a negative self-image and low self-esteem;
 - few problem-solving and social skills;
 - a low frustration tolerance; not being able to tolerate and process disappointments and stress.
- *Psychological problems.* Problems such as feelings of inferiority, depression, anxiety or stress can lead to gambling as a way to avoid negative feelings. Loneliness, social isolation and boredom can also encourage people to gamble.
- *Cognitive distortions.* Cognitive biases such as the illusion of control ("I can win if I just persevere") reinforce gambling behavior.

2. Availability and characteristics of gambling opportunities

- *Availability and accessibility:* The presence of low-threshold gambling opportunities increases the risk. This applies to offline gambling opportunities such as gambling halls, casinos, and lottery outlets. Online gambling in particular is accessible because it can be done anonymously and without the presence of others.
- *Characteristics of games of chance.* Certain characteristics of gambling promote addiction. For example, unpredictable and quick rewards make gambling extra addictive. For example, when gamblers make a big profit at the beginning, they often become convinced of the benefits of the game. That big win makes them optimistic about their chances of winning. Furthermore, the shorter the time between stake and outcome, the greater the tendency to take a gamble again. It makes a lot of difference whether the reward is given immediately or only a while after.

3. Social and environmental factors

- *Social factors.* Extent to which the phenomenon of gambling is accepted and there is a broad socially accepted norm with regard to acceptable gambling behavior.
- *Social pressure.* Friends or family who gamble, or a culture in which gambling is normal, increase the likelihood of disordered gambling behavior
- *Environmental influences.* Upbringing and exemplary behavior parents, family dynamics (such as conflict avoidance or passivity), and financial stress are risk factors
- *Advertising.* Advertising affects gambling behavior. Even if the advertisement is not directly about the product (gambling), but about the effect of the product (a pleasant evening), about the name of the company (the gambling industry) or about charities (lotteries).

In order to answer the question which factors are the most decisive, in 2021 a meta-analysis was conducted (Allami et. al, 2021) in which a number of previous studies into problem gambling were analyzed. The researchers conclude that the risk factors with the highest effect are associated with specific types of games of chance. People who participate in continuous-play format gambling products have higher risk of disordered gambling behavior. Furthermore, they

found that the effects of socio-demographic factors were small. They note that this was also the case for male gender and young age, even though these risk factors are the most frequently linked to problem gambling. The explanation could be that these factors may actually be proxies for another, stronger, causal factor. For instance, the risk factor 'impulsivity'.

4.2.2 Specific risk factors for disordered or harmful gambling behavior on Sint Maarten

In a whitepaper on problem and disordered gambling on St. Maarten¹⁵ multiple general factors are described that contribute to the development of problems and disordered gambling. They resemble the factors that were described in the previous paragraph, and are arranged in biological, psychological, cultural and social factors. For instance, the white paper notes that children, adolescents and young adults that start gambling at a youthful age are at high-risk for developing gambling related problems. Also, the connection between having a low-income and disordered gambling is described. In addition, gambling-specific factors that contribute to harmful gambling are discussed.

In the white paper no research was found into the possible local risk factors St. Maarten has for disordered gambling behavior. Nevertheless, the white paper illustrates that St. Maarten meets multiple areas that directly contribute to harmful gambling. The island has relatively high **unemployment levels, low education and poverty** amongst their residents, and offers **a lot of gambling opportunities**. For this reason, St. Maarten has a high likelihood of gambling addiction. It states that St. Maarten offers too many gambling opportunities per square capita, and diminishes the possible negative consequences by focusing on the benefits in terms of economy and tourism. A study on casino gambling in the Caribbean also found St. Maarten to be in the top 5 jurisdictions with a great deal of concentration of casino's (Jarvis and Cross, 2020). Numerous other studies also find that greater gambling availability is associated with an increase in participation and a rise in problem gambling prevalence rates (e.g., Abbott, 2020).

4.3 Survey

In the previous paragraph it became clear that numerous factors influence the development of a gambling addiction. It is a combination of factors, most of the time without one clear cause. In this paragraph is examined whether these factors also occur on Sint Maarten. The analysis focuses on the extent to which problematic gambling on Sint Maarten is related to:

- personal characteristics (such as age, gender, education and income),
- social context (such as household composition, district where one lives and gambling behavior of family and acquaintances)
- type of game of chance that is played

4.3.1 Relation between gambling behavior and personal characteristics

From the survey in Sint Maarten, several significant correlations can be seen between gambling behavior and personal characteristics. The figures show that there are more men (10%) than women in the category of moderate or high-risk gamblers.

¹⁵ The Las Vegas of the Caribbean; Problem and Disordered Gambling. An analysis of the lack of Responsible Gambling and the Prevention of Addiction of St. Maarten Locals.

There is no clear relationship between education and moderate or high-risk gambling behavior. The same applies to income. Respondents with lower incomes do not have a higher risk of problematic gambling behavior than other income groups.

Table 19 – Moderate and high-risk gamblers by gender, age and education

Base: all respondents, n=847.

	Moderate-/ High-risk gambler	Non- problematic/ Low-risk gambler	Gambler more than 12 months ago	Non-gambler
Gender				
Male (n=433)	10%	32%	15%	43%
Female (n=398)	3%	27%	19%	51%
Age				
18-34 (n=151)	11%	31%	20%	38%
35-49 (n=209)	5%	30%	22%	42%
50-64 (n=241)	6%	28%	10%	56%
65+(n=119)	3%	30%	12%	55%
Education				
Primary (n=74)*	6%	29%	4%	62%
Secondary (n=298)	7%	29%	17%	47%
Tertiary (n=325)	4%	30%	24%	43%
Income				
Less than 500 guilders (n=45)	1%	37%	24%	38%
501-1500 guilders (n=133)	4%	29%	14%	53%
1501-2500 guilders (n=179)	12%	28%	16%	44%
2501-3500 guilders (n=132)	5%	29%	13%	53%
3501-4500 guilders (n=109)	6%	24%	27%	44%
4501-5500 guilders (n=76)	7%	31%	15%	47%
More than 5500 guilders (n=102)	6%	38%	27%	29%

4.3.2 Relation between gambling behavior and environmental and social context

There is a slight over representation of moderate and high-risk gamblers in the districts Lowlands and Simpson Bay. However, the difference between other districts is not significant. There also seems to be a higher risk for single individuals and people who live alone or with their parents. However, these differences are too small to draw any conclusions.

A significant difference can be seen when it comes to the behavior of individuals in the immediate social environment. Respondents who indicate that in their social environment most or almost all people gamble, have a significantly higher risk on problematic gambling behavior. The number of moderate or high-risk players are much lower among respondents that indicate that none of the people in their social circle gamble.

Table 20 – Moderate and high-risk gamblers by household composition, district of living and gambling behavior in social environment

Base: all respondents, n=847.

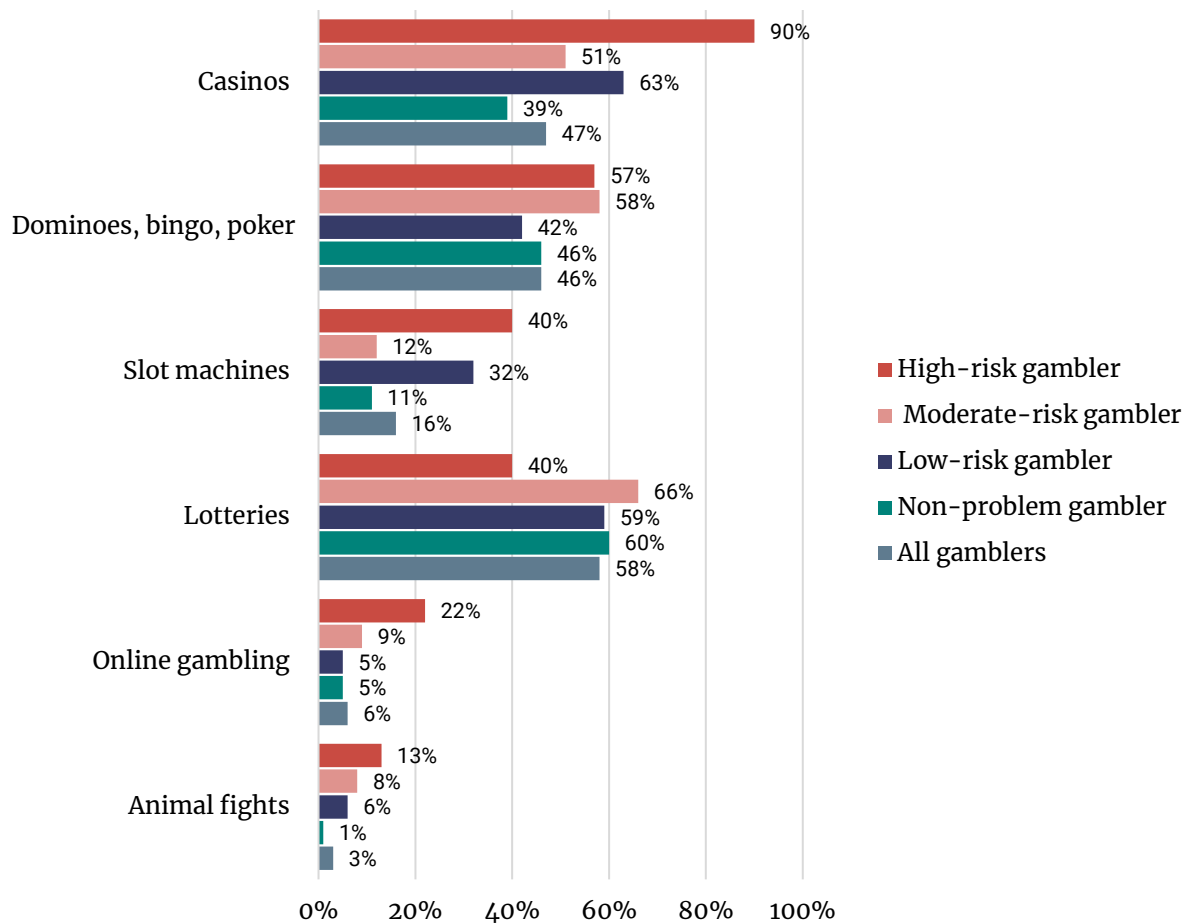
	Moderate-/ High-risk gambler	Non-problematic/ Low-risk gambler	Gambled more than 12 months ago	Non- gambler
District				
Lowlands + Simpson Bay (n=44)	12%	29%	18%	41%
Cul De Sac (n=148)	8%	32%	15%	45%
Lower + Upper Princess Quarter (n=306)	6%	31%	16%	47%
Great Bay + Little Bay (n=66)	6%	26%	16%	53%
Cole Bay (n=117)	4%	29%	21%	46%
Household composition				
Living alone (n=187)	9%	40%	8%	43%
Living alone with child(ren) (n=96)	3%	24%	30%	43%
Living with partner (no children) (n=157)	5%	33%	10%	52%
Living with partner and child(ren) (n=242)	5%	22%	21%	53%
Living with parents (n=52)	13%	26%	27%	34%
Living with extended family (n=62)	6%	30%	13%	50%
Number of people in social circle who gamble				
None (n=359)	3%	21%	17%	60%
One or a few (n=424)	6%	36%	17%	41%
Most or almost all of them (n=58)	25%	36%	21%	18%

4.3.3 Relation between gambling behavior and characteristics of gambling opportunities

Nine out of ten of the high-risk gamblers visited a casino during the last twelve months at least once. Casinos are therefore for this group far more popular than among the moderate and low risk players. High risk gamblers also participate more in online gambling, domino, bingo and card games like poker, betting on animal fights, and make more use of slot machines.

Figure 13 -Participations in games of chance by risk category (PGSI)

Base: respondents that played at least one game of chance in the last 12 months not solely being 'other', n=307.



4.4 Observations surveyors

According to surveyors, disordered gamblers span different ages and backgrounds, but recurring profiles emerged. The surveyors heard stories about senior citizens spending their pensions on gambling, while women, especially single mothers, were observed to use gambling as a perceived strategy to cover financial gaps. Several stories emerged of individuals engaging in transactional sex in or near casinos to obtain gambling funds. Several comments made by respondents to the surveyors pointed to poverty, social isolation, and lack of recreational alternatives as important contributing factors. One surveyor highlighted a case:

“She said she got luck. She told me she buys a little car and other things and all of it came from gambling, because the money she makes is just enough to pay rent and buy food. All the other things in life that she has to take care of for herself and her kids, the money from gambling does that. So, she is not in favor of the government.”

The normalization of gambling, combined with low income and minimal oversight, was perceived as creating fertile ground for risky behavior and cycles of dependency.

4.5 Qualitative interviews

In addition to the quantitative survey, qualitative semi-structured interviews were conducted to gain a deeper understanding of the nature, motivations, and social consequences of gambling and problem gambling on Sint Maarten. These interviews provided space for personal narratives and perceptions, offering rich contextual insight into the lived experiences of both gamblers and non-gamblers, local and visitors. A total of 20 interviews were conducted with gamblers, including 10 local residents (5 casino patrons, 5 lottery booth players), 10 visitors (cruise passengers, long-stay tourists, sailors, and visitors from the French side). In addition, 17 interviews were conducted with visitors and residents who indicated not to participate in games of chance.

Local Gamblers' perceptions of risk factors

Disordered gambling among locals affects individuals across a broad age range, but is particularly prevalent among older adults and those with low or unstable incomes. The interviewed local gamblers mention several key risk factors including early exposure to gambling (e.g., via family), the normalization of gambling in daily routines, and cultural or superstitious beliefs tied to luck and dreams. Several interviewed lottery gamblers explicitly stated that they gamble despite not having disposable income, sometimes borrowing money to purchase tickets. In casino settings, the risk was heightened by the availability of fast-paced games, free drinks, and a sensory-stimulating environment. Some emphasized the emotional toll and social stigma, while others tended to normalize large spending or framed it as entertainment. The availability and density of gambling options, especially in proximity to residential and commercial areas, amplify exposure and temptations.

Quote: "I started gambling as a girl when my mom went to play bingo. One dollar became five, then more." – Female, Local Gambler, Casino player, Est. age 40–50.

Local non-gamblers' perceptions of risk factors

Respondents who do not gamble themselves painted a picture of disordered gamblers that cut across age, gender, and income levels. Older adults were frequently mentioned as a high-risk group, drawn to casinos due to lack of alternative daytime activities, especially air conditioning and drinks. Simultaneously, individuals at management level or with higher incomes were not exempt—disordered gambling was described as affecting both working-class and professional circles. Structural factors such as poverty, inflation, job precarity, and lack of affordable recreation emerged as mentioned key drivers. Some respondents linked gambling with organized crime, suggesting that the sector itself perpetuates risk by functioning without effective oversight or ethical accountability. Gambling was also associated by non-gamblers, with prostitution to fund gambling.

Quote: "I know a case that looked like alcohol addiction, but it appeared to be gambling addiction, often going hand in hand, also because of the free alcohol in the casinos. Person lost his job over it." – Male Local non gambler, Est. age 30–40.

Visitors' perceptions of risk factors

- While few visitors presented themselves as disordered gamblers, anecdotal observations pointed to potential risks within subgroups. For example, those who gamble routinely on

cruises or who prefer daytime gambling sessions could be displaying behavioral patterns associated with problem gambling. Risk factors such as age, travel routine familiarity, and disposable income were present. Some had specific casino preferences based on aesthetics or “winning history,” which can foster habitual or superstitious engagement. However, the dominant profile was that of recreational, short-term gamblers whose risk exposure was moderated by the limits of their vacation time and financial planning. Some pointed out the risks for residents.

Quote: “In Nassau, locals aren’t allowed to gamble—that protects them. I think that is positive” Group (2 male, 2 female), Visitor Gamblers, Casino players, Est. age 60–70, US.

- The interviewed non-gambling visitors provided third-party insights into gambling-related risk profiles. Locals were often mentioned as the primary group at risk—particularly those of lower income, working multiple jobs, or struggling with substance use. One respondent referenced older casino patrons appearing “desperate.” The association between gambling and lack of alternatives—especially for youth or retirees—was raised multiple times. Respondents highlighted that **proximity, economic strain, and lack of regulation** were enabling factors, even if they did not witness individual cases firsthand. Religious, ethical, or self-discipline motivations (e.g., “testing my character”) played a strong role in abstention.

Quote: “I’ve heard St. Maarten has many temptations—I’m here to test my character.” Male, Long-stay Visitor, Non gambler, Est. age 40–50, UK

4.6 Observations research team

To complement the interviews, structured field observations were conducted on Sint Maarten, to gain a deeper contextual understanding of the island’s gambling environments and daily practices. The researcher team visited 10 of the 14 operational casinos at various times. In addition to casinos, observational visits were made to lottery booths throughout the island. Observations were also made informally while traversing the island by car, highlighting the pervasive visibility of gambling outlets. The results regarding the risk factors are presented in this paragraph.

- A key risk factor appears to be **economic stress**. Several behaviors — such as immediate reinvestment of winnings, multiple returns to the lottery booth, and high-ticket purchases — suggest that individuals may be using gambling as a coping or income-stretching strategy.
- Several respondents referenced what they understood to be a former policy limiting locals to three casino visits per month, implying that such measures were seen as potentially effective in reducing gambling-related harm. **The absence of such controls** today is seen as a contributing factor to increased risk.
- The typical profile of more disordered gamblers, as observed, appears to center around **older, working-class individuals** who engage in solitary machine-based play. Many appeared to be in the 40–60 age bracket. Observers noted that tourists tended to engage in short-term, more social gambling behaviors, whereas locals demonstrated more withdrawn and repetitive engagement patterns.

5 Perceptions on Gambling

This chapter presents residents' perceptions of gambling on Sint Maarten. It explores whether gambling is viewed as a societal problem, whether it is believed to have positive economic effects, and whether sufficient support services are perceived to be available.

5.1 Key findings

Summary of Results: Survey among Residents

- Seven out of ten residents (70%) perceive gambling as a serious problem on Sint Maarten, particularly older and lower-educated residents.
- Opinions on the economic impact of gambling are divided; 34% believe it has positive effects in terms of more visitors, jobs and/or income, while 39% disagree.
- Men are slightly more likely than women to perceive positive economic effects of gambling.
- A majority (61%) believe that sufficient help for gambling problems is lacking on the island.
- More than half (54%) expect that individuals experiencing gambling problems would not seek help and 26% is not sure about this.

Summary of Results: Interviews and Observations among Residents and Visitors

- The surveyors' impressions and the results of the interviews underline the unawareness of any professional support services for gambling-related issues among gamblers. In conversations, people often referred to religion, family, or personal willpower as the only available "support systems."
- The lack of visible support may lead people to self-manage their gambling problems in silence, often unsuccessfully. It is stressed that even if services were available, stigma, privacy concerns, fear of being recognized in small communities, cultural norms, distrust of government, and lack of proactive outreach would remain major barriers to seeking help.
- Among those who acknowledge a gambling problem, there was no clear idea of where to seek help, and shame or fear of community exposure deters individuals from pursuing assistance.
- Public awareness campaigns about the risks of gambling, responsible gambling warnings, or prevention initiatives inside or around gambling venues are absent.
- This lack of visible education or deterrents contributes to normalization and unregulated gambling behavior, particularly among youth and vulnerable groups. The current lack of policy practice, combined with a lack of current protective infrastructure, has contributed to unchecked access to gambling venues.

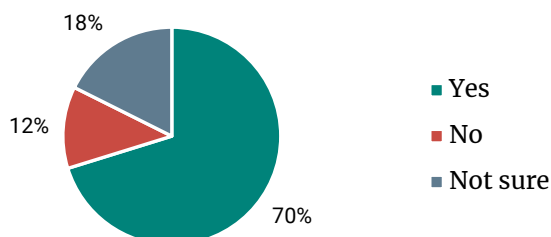
5.2 Survey

5.2.1 Problem or Positive impact?

A substantial majority of residents (70%) perceive gambling as a serious problem on Sint Maarten. A minority (12%) do not view it as a problem, while 18 percent are uncertain.

Figure 14 - Do you believe gambling is a serious problem in Sint Maarten?

Base: all respondents, n=847.



Perceptions vary across demographic groups. Older residents (aged 50 and above) are more likely to perceive gambling as a problem (81%) compared to younger residents (59–68%). Younger residents are also more likely to be undecided (19–26% compared to 8–10% among older residents).

Similarly, residents with only a primary education are more likely to view gambling as a serious problem than those with secondary or tertiary education. Moreover, individuals who have never participated in gambling are more likely to view it as a problem compared to those who have gambled in the past 12 months (75% versus 63%).

Table 21 - Do you believe gambling is a serious problem in Sint Maarten?

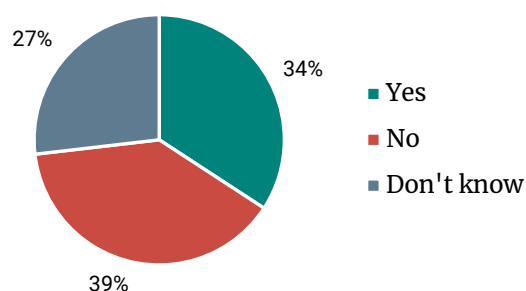
Base: all respondents, n=847.

	Yes	No	Not sure
Age			
18–34 (n=151)	59%	16%	26%
35–49 (n=209)	68%	13%	19%
50–64 (n=241)	81%	9%	10%
65+(n=119)	81%	11%	8%
Education			
Primary (n=76)	88%	5%	7%
Secondary (n=299)	73%	13%	15%
Tertiary (n=326)	67%	12%	20%
Own participation			
Never played	75%	9%	16%
Played more than 12 months ago	73%	10%	17%
Played in past 12 months	63%	16%	20%

In addition, respondents were asked whether they believe gambling contributes positively to the economy of Sint Maarten, for instance through increased tourism, employment, and income. Approximately one-third (34%) agreed with this proposition, while a slightly larger share (39%) disagreed, and 27 percent indicated they were unsure.

Figure 15 - Do you believe gambling has a positive economic impact on Sint Maarten (e.g. more visitors, jobs, income)?

Base: all respondents, n=847.



Background differences regarding this perception are limited. No significant differences are observed across age, education level, or gambling participation. However, men are somewhat more likely than women to expect a positive economic impact (39% versus 30%).

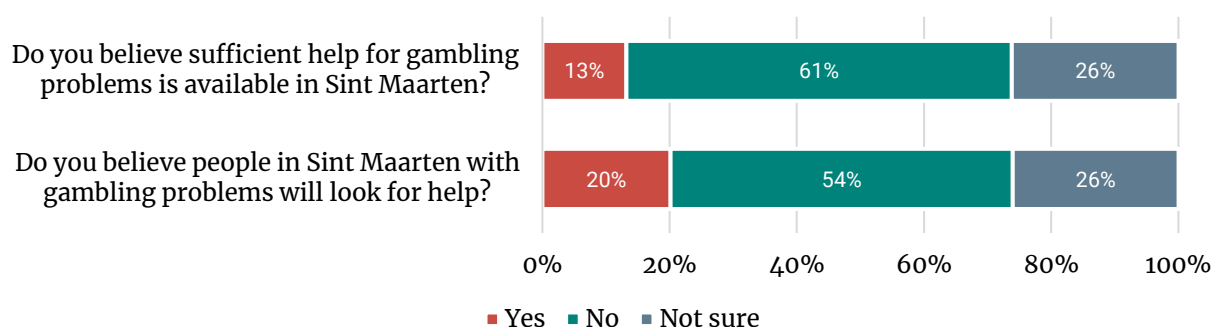
5.2.2 Access to help?

Residents were asked about their views on the availability of support services for gambling problems. A majority (61%) believe that sufficient help is not available. Only 13 percent believe that enough help is available, while 27 percent are uncertain.

Similarly, slightly more than half of respondents (54%) think that people experiencing gambling problems would not seek help. One in five (20%) expect that people would seek help, with the remainder (26%) indicating they are unsure.

Figure 16 – Access to help

Base: all respondents, n=847.



Some demographic differences are observed. Men more often believe that help is available (16% versus 11% of women). Residents with primary or secondary education levels are also more likely to perceive help as available (21% and 15%, respectively) compared to residents with tertiary education (7%). These groups also more frequently believe that people would seek help (28% and 23% versus 12%).

Table 22 – Do you believe sufficient help for gambling problems is available in Sint Maarten?

Base: all respondents, n=847.

	Yes	No	Not sure
Gender			
Male	16%	59%	25%
Female	11%	63%	26%
Education			
Primary (n=76)	21%	57%	22%
Secondary (n=299)	15%	61%	24%
Tertiary (n=326)	7%	65%	28%

Table 23 – Do you believe people in Sint Maarten with gambling problems will look for help?

Base: all respondents, n=847.

	Yes	No	Not sure
Education			
Primary (n=76)	28%	49%	23%
Secondary (n=299)	23%	54%	23%
Tertiary (n=326)	12%	61%	27%

No significant differences are observed between gamblers and non-gamblers, nor between gamblers at different risk levels.

5.3 Observations surveyors

Surveyors reported widespread unawareness of any professional support services for gambling-related issues. None of the surveyors nor respondents could identify local institutions or organizations explicitly offering care for gambling addiction. In conversations, people often referred to religion, family, or personal willpower as the only available “support systems.” Churches were occasionally mentioned as spaces for help, but most had not incorporated gambling as a specific concern in their programming. A surveyor summarized the sentiment:

“Everybody said: No. No, for the help. One lady said her sister was addicted, but she found Christ and that was her help.”

It was noted that this lack of visible support leads many people to self-manage their gambling problems in silence, often unsuccessfully. The few who had managed to stop gambling typically

did so through informal networks, not formal assistance. Some respondents stressed that even if services were available, stigma, distrust of government, and lack of proactive outreach would remain major barriers to seeking help.

Surveyors noted the absence of visible public awareness campaigns, responsible gambling warnings, or prevention initiatives inside or around gambling venues. This lack of visible education or deterrents contributes to normalization and unregulated gambling behavior, particularly among youth and vulnerable groups. A surveyor noted:

"There are no ads warning people about the risks — gambling seems completely accepted and unchecked."

5.4 Qualitative Interviews

In addition to the quantitative survey, qualitative semi-structured interviews were conducted to gain a deeper understanding of the nature, motivations, and social consequences of gambling and problem gambling on Sint Maarten. These interviews provided space for personal narratives and perceptions, offering rich contextual insight into the lived experiences of both gamblers and non-gamblers, local and visitors. A total of 20 interviews were conducted with gamblers, including 10 local residents (5 casino patrons, 5 lottery booth players), 10 visitors (cruise passengers, long-stay tourists, sailors, and visitors from the French side). In addition, 17 interviews were conducted with visitors and residents who indicated not to participate in games of chance.

Awareness of formal support for gambling addiction

- Awareness of formal care services among interviewed **local gamblers** is extremely limited. Several respondents, including those with acknowledged gambling problems, stated they did not know where to find help. One man who identified as addicted to lottery play said he would be open to support but was unaware of any local resources. Others mentioned Turning Point as a possible referral center but dismissed it as inappropriate for gamblers due to its association with substance rehabilitation and only open for men, not women. Respondents emphasized privacy concerns, fear of being recognized in small communities, and cultural norms that discourage public disclosure of personal struggles. Instead, self-help through religion or personal willpower was often cited as the only viable recovery route. There is a clear disconnect between the existence of help and its perceived accessibility and relevance among local gamblers.

Quote: "It is important to get help. Kids suffer, people suffer.... Casinos were actually intended for tourists, it shouldn't be for the locals." – Female, Local gambler, Est. age 30–40.

- Among **local non-gamblers**, the awareness of formal support for gambling addiction is virtually nonexistent. Multiple respondents explicitly stated that there was "no help" available. Where support did exist, it was often faith-based and by a respondent perceived as morally rigid—presenting high barriers for those seeking help. The stigma of relapse or perceived moral failure could make it harder to access this type of support. One respondent noted the urgent need for neutral, accessible support services, particularly

ones not embedded in religious frameworks. Others stressed the lack of basic visibility: no public hotline, no shelters, no campaigns. Shame and social taboo, especially in a small island setting, were seen as major deterrents to help-seeking. There was a clear call for low-threshold, anonymous services.

Quote: "There's no help for this on the island—not even a phone number." – Male, local non-gambler, Est. age 30–40.

- Unsurprisingly, **visitors** – gambler as well as non-gamblers – had virtually no knowledge of support systems for gambling-related harm in Sint Maarten. The gamblers among them did not express any need for such services themselves. Several visitors assumed or observed that such support is missing or inadequate.
 - A few called for regulation and support structures comparable to those seen in countries like the United States or the UK. Some other visitors drew comparisons with other destinations where local access to casinos is restricted (e.g., Nassau), which they praised as protective measures for residents.

Quote: "If people are poor, there should be rules about gambling." Male, Longstay Visitor, Non-gambler, Est. age 40–50, UK.

- Others expressed the view that faith-based approaches may not be sufficient, especially for those who need neutral or secular services. Visitors with health or social sector experience (e.g., a former teacher) remarked on the vulnerability of the population and emphasized the need for better public health infrastructure, including addiction services. These visitors displayed a critical awareness of the potential harm gambling could cause to others, even if they did not perceive risks to themselves.
- Overall, the lack of visibility of responsible gambling messaging on the island likely contributes to limited awareness among visitors, though most did not perceive this as a pressing concern.

5.5 Observations research team

To complement the interviews, structured field observations were conducted on Sint Maarten, to gain a deeper contextual understanding of the island's gambling environments and daily practices. The researcher team visited 10 of the 14 operational casinos at various times. In addition to casinos, observational visits were made to lottery booths throughout the island. Observations were also made informally while traversing the island by car, highlighting the pervasive visibility of gambling outlets. The results concerning the awareness of support are presented in this paragraph.

Gambling venues do not display support services

The research team noted that none of the venues displayed information about support services or help for disordered gambling. There were no visible signage, brochures, or referral materials. Among those who acknowledge a gambling problem, there was no clear idea of where to seek help, and shame or fear of community exposure deters individuals from pursuing assistance.

In one case, a past policy of tracking ID-based visits (to limit entry to three times per month) was

referenced as having helped control overuse. The current lack of that policy practice, combined with a lack of current protective infrastructure, has contributed to unchecked access.

6 Respondents' Suggestions

This chapter presents residents' suggestions, ideas, and recommendations for solving the problems they associate with gambling. These remarks are based on individual experiences and personal opinions but can nonetheless provide useful viewpoints for the government of Sint Maarten. The results reflect the expectations of residents of Sint Maarten regarding the role of the government on this issue.

6.1 Key findings

Summary: Suggestions based on Survey among Residents

Participants in the survey were asked what suggestions or recommendations for government action on gambling in Sint Maarten they have. They brought up diverse recommendations for government action on gambling in Sint Maarten. These can be clustered in four major themes:

1. Concerns about the amount of casinos
2. Better regulation and control of casinos
3. Enlargement of the tax revenues from casinos
4. Approach to the negative social and societal consequences of gambling

Summary: Suggestions based on Interviews and Observations among Residents and Visitors

The four major themes are also mentioned in the qualitative interviews and are in line with the observations of the surveyors. In addition, there was also attention for:

- The oversaturation of gambling venues. Besides reducing the number of casino's there is also a call for government to reduce the number of lottery booths
- Public skepticism about transparency of licensing and concerns about corruption
 - Urgent recommendations for governmental intervention by enforcement of laws and regulations in combination with support and care
 - The effect of limiting local residents' access to casinos, might push individuals toward illegal or unregulated forms of gambling
- From the perspective of tourism development, some respondents suggested better advertising and visibility of casinos

Field observations confirmed the findings of the survey and the interviews. It was consistently noted that both gamblers as well as non-gamblers acknowledge that the current environment is overly permissive. The call for action was widespread and often accompanied by references to past systems that had worked more effectively. Multiple stakeholders voiced similar recommendations for government policy:

- Reinstate the three-times-per-month ID-based limit on casino visits for locals.
 - Introduce better regulation and oversight, including ID checks at the door.
 - Reduce the density of lottery booths and restrict their locations.
 - Provide alternative recreational facilities, particularly for older adults.
- Launch public awareness campaigns and establish accessible help services.

6.2 Survey

In this study, participants in the survey were asked to share their recommendations for government action on gambling in Sint Maarten. In total 422 (50% of the total response) wrote down at least one remark, suggestion or recommendation for the government. These open-ended responses were analyzed using a secure, in-house developed AI tool, which revealed several recurring themes.

Theme 1: Concerns about the number of casinos

There appears to be a widespread concern that there are too many casinos in Sint Maarten. To a lesser extent, this is also said about lottery booths. A significant number of respondents are urging the government to stop issuing licenses for new casinos. Some examples of statements:

Quotes

"We don't need so many casinos." "Stop opening casinos."

"Limit the entrance of local population to casino and put a stop to stand alone lottery booths and casinos"

"This is a tourist economy, but it's too much casino, so stop issuing licenses for casinos."

Theme 2: Better regulation and control of casinos

Additionally, residents indicate that the government could improve the regulation and control of casinos. Respondents specifically want more regulation concerning how often local residents can visit a casino. There is also a frequent call for 'casino controllers'.

Quotes

"Enforce the law to limit the time for local residents going to the casino."

"Bring back the casino controllers and casino regulations to limit gambling for visitors."

Casinos are for tourists and not for locals."

"Government should install or enforce control over the people that visit the casino."

"There is no sufficient control which may also produce and create an addiction problem resulting in crime, as theft, drugs domestic abuse etc."

Theme 3: Enlargement of the tax revenues from casinos

Moreover, remarks are made about the tax revenues. The recommendations are focused on the belief that the government should require casinos to make a larger (financial) contribution to the community by both paying more taxes and by investing in the local community. Some examples of statements:

Quotes

"Investigate the money laundering. Give locals licenses to run casinos. Investigate government involvement to see who is personally benefiting from these casinos and lotto booths."

"Collect taxes on it from the casinos!"

"For the little taxes they pay why don't they maintain a school or adopt a roadway to keep maintained."

Theme 4: Approach to the negative social and societal consequences of gambling

Many respondents indicate that gambling has a negative influence on the local community, such as gambling addiction, financial problems, and distraction for the youth. According to these respondents, the government should focus on broader societal improvements. Suggested improvements include focusing on increasing the minimum wage. The expansion of social activities for both young and old is also highlighted, as well as raising awareness about the negative effects of gambling, primarily through education.

Quotes

"A lot gamble to relieve stress because the island has a lot going on and the government is not doing anything."

"Increase in salaries will help because of that fewer people will go gambling."

"Educate the population about gambling from a young age."

6.3 Observations surveyors

During interactions with respondents, surveyors consistently noted that many participants held strong views about the role of government in addressing gambling-related issues. While individual opinions varied, a common thread was the expectation that government should take more active responsibility in regulating access, improving transparency, and providing social alternatives for youth and the elderly. These observations emerged across demographic groups and were often delivered with a sense of urgency and personal investment. As one surveyor summarized: *"Most people say: OK, casinos can be there, but put some controls or regulate the gambling visitors."*

Recurring references to earlier forms of regulation

Several older respondents shared memories of past policies that limited local residents' access to casinos—for example, allowing entry only twice a month, and requiring identification checks. These rules were remembered positively as effective forms of control. As one respondent told a surveyor: *"It used to be better, because they used to monitor it. You had to show your ID. They knew who you were."* Surveyors heard repeated calls to reinstate such limitations, particularly to protect vulnerable groups like pensioners and social benefit recipients.

At the same time, some respondents expressed caution. They feared that limiting access too strictly—especially for those already dependent on gambling—might push individuals toward illegal or unregulated forms of gambling. A surveyor stated: *"If you stop the people that are already addicted... you open a door to illegal gambling. That would be even harder to control."*

Concerns about weak enforcement and corruption

Surveyors also recorded widespread distrust in government oversight mechanisms. Multiple respondents claimed that casino controllers were not perceived as neutral, allegedly receiving daily allowances from casinos. *“Even if it’s only 50 dollars, they get something at the cashier every day,”* a surveyor noted. This fueled a broader perception that authorities were complicit or unwilling to enforce existing rules, including proper ID checks.

Public skepticism about licensing and transparency

Respondents questioned whether the government truly benefits from the casino sector. Surveyors heard many doubts about the collection and use of tax revenue, and suspicions of money laundering were commonly voiced: *“Nobody knows what the casinos are making. Nobody knows what they are giving. So how do we know what they should pay in taxes?”* These comments reflect a demand for better financial transparency and independent monitoring of gambling revenues. *“Some of them also said it is the government’s fault because they are the ones who click on the button. You know, to get everybody licenses or whatever it is they need.”*

Requests for broader social policy attention

Several surveyors observed that respondents—especially parents and working adults—voiced frustration that government attention seemed focused on gambling, while other urgent issues were left unaddressed. There were frequent calls for more investment in community infrastructure, youth programs, and family-friendly recreation. As one participant remarked: *“Why a survey about casinos? Why not a survey about families who can’t cope, with parents at work and kids home alone?”*

This critique was sometimes tied to broader concerns about governance and priorities, including infrastructure problems and a perceived over-reliance on licensing without corresponding regulation.

Need for balance: regulation with support

Surveyors noted a recurring pattern in which respondents—especially those who knew people affected by gambling—emphasized that restrictions alone would not solve the issue. Many stressed the importance of offering viable alternatives and support systems before reducing access. *“You can’t close the doors without opening others,”* a surveyor summarized. Some suggested practical solutions, such as limiting casino entry for individuals receiving social assistance, or requiring that government-issued cards only be used for essential purchases. Others recommended public campaigns to raise awareness of the risks: *“There should be ads: if you gamble, you lose everything.”*

The role of government as lead actor

Across many interviews, surveyors observed that respondents viewed the government as the only institution with the authority and resources to implement meaningful change. While churches and NGOs were appreciated, most felt these efforts were not enough.

“This isn’t a volunteer job,” one respondent said. *“The government has to be in the lead.”*

Respondents also stressed that interventions must be designed with care. One person warned that simply closing casinos would increase poverty, crime, and stress unless alternative income or activities were provided.

In summary, surveyors observed a mix of frustration, distrust, and practical suggestions from respondents. Many showed deep engagement with the topic, some even spending extended time writing out long responses. As one surveyor recalled: *“One man spent 45 minutes on the tablet. He said, ‘You told me I can elaborate, and I will.’”*

6.4 Qualitative interviews

In addition to the quantitative survey, qualitative semi-structured interviews were conducted to gain a deeper understanding of the nature, motivations, and social consequences of gambling and problem gambling on Sint Maarten. These interviews provided space for personal narratives and perceptions, offering rich contextual insight into the lived experiences of both gamblers and non-gamblers, local and visitors. A total of 20 interviews were conducted with gamblers, including 10 local residents (5 casino patrons, 5 lottery booth players), 10 visitors (cruise passengers, long-stay tourists, sailors, and visitors from the French side). In addition, 17 interviews were conducted with visitors and residents who indicated that they do not participate in games of chance.

Suggestions of Local gamblers

Interviewed local gamblers put forward a range of recommendations aimed at curbing gambling-related harm.

- A recurring theme was the **oversaturation of gambling venues**—particularly lottery booths—and a call for government to reduce their numbers. Respondents proposed stricter enforcement of existing regulations, including ID checks, to prevent underage or excessive gambling. One interviewee suggested closing casinos to locals for three months to assess the impact, reinforcing the belief that gambling should target tourists, not residents.
- Others recommended **public awareness campaigns**, town hall meetings, and **greater transparency** around where gambling revenue goes. Community-based approaches were preferred over institutional solutions, particularly due to fear of stigma and mistrust in government agencies.
- A key takeaway was that while some locals enjoy gambling, they also recognize its destructive potential and want **stronger guardrails** in place.

Quote: "The government should close some of those lottery booths—there's one on every corner!" – Male, Local gambler, Lottery player, Est. age 50–60.

Suggestions of Local non-gamblers

Interviewed local non gamblers offered strong, often urgent recommendations for governmental intervention. A recurring theme was **enforcement**: existing laws and regulations are considered adequate but unenforced, due to nepotism and corruption. Several respondents questioned the motives behind casino proliferation, pointing to alleged ties with money laundering, political patronage, and organized crime. There was a shared view that government actions are driven more by short-term electoral gains than by public health or economic justice. Respondents proposed a ban on locals entering casinos, better regulation and monitoring of gambling behavior, and investments in affordable social infrastructure (education, youth centers, elder care). They also emphasized the importance of transparent public communication regarding

gambling and empowering local entrepreneurship instead of fostering dependency on extractive gambling economies.

Quote: "If there are rules, they must be enforced. That's the government's job." – Male, Local, Non gambler, Est. Age 40–50.

Suggestions of visitors

- Interviewed **visitor gamblers** made several recommendations, albeit often framed through the lens of tourism development rather than public health.
 - Some noted the possibility for **better advertising and visibility** of casinos, especially for cruise tourists who were unaware of their existence.
 - A respondent suggested that the government should **invest more in youth facilities** rather than expanding casino infrastructure.
 - Some strongly endorsed **restricting locals from accessing casinos**, similar to the system in Nassau, to protect vulnerable populations from financial harm.
 - Additionally, one respondent questioned how gambling revenue was being used, urging **transparency and reinvestment in local services**.
 - Finally, **logistical improvements**—such as better roads and cheaper inter-island ferry connections—were seen as more urgent priorities than gambling policy itself.

Quote: "If they tax the casinos, it should go to the community, not just more casinos." – Group (2 male, 2 female), Visitor Gamblers, Casino players, Est. age 60–70, US.

- Some interviewed **visitor non-gamblers** expressed strong policy opinions, despite their lack of personal involvement.
 - Most supported **tighter regulation of gambling**, especially for locals.
 - Several recommended **limiting casino access** to tourists only, referencing models from other Caribbean locations (e.g., Nassau).
 - A few respondents proposed **moderation through licensing or caps**.
 - One suggested that regulation should account for socioeconomic status—wealthy individuals could be free to gamble, while **protections should exist for vulnerable populations**.
 - A Canadian couple emphasized that **regulation is key**, stating that any activity can be acceptable if properly overseen.
 - Additionally, some argued for redirecting government focus toward infrastructure, public services, and **alternative recreation** (e.g., youth centers, nature facilities).
- Some noted the advantage for the economy of the island.

Quote: "More casinos would be a good thing, because the [cruise] crew definitely goes to the casino. So, if there are more casinos, they will definitely go. It's good for the economy—it's good money." – 2 Males, Visitor, Non gambler, Est. age 20–30, Indonesia

6.5 Observations research team

To complement the interviews, structured field observations were conducted on Sint Maarten, to gain a deeper contextual understanding of the island's gambling environments and daily practices. The researcher team visited 10 of the 14 operational casinos at various times. In addition to casinos, observational visits were made to lottery booths throughout the island. Observations were also made informally while traversing the island by car, highlighting the pervasive visibility of gambling outlets. The results concerning the suggestions for solving the problems associated with gambling are presented in this paragraph.

Field observations confirmed that multiple stakeholders — including gamblers, bystanders, and visitors (when asked)— voiced similar recommendations for government policy:

- Reinstate the three-times-per-month ID-based limit on casino visits for locals.
- Introduce better regulation and oversight, including ID checks at the door.
- Reduce the density of lottery booths and restrict their locations.
- Provide alternative recreational facilities, particularly for older adults.
- Launch public awareness campaigns and establish accessible help services.

Observers consistently noted that even those who gamble frequently acknowledge that the current environment is overly permissive. The call for action was widespread and often accompanied by references to past systems that had worked more effectively.

7 Discussion, Conclusions and Recommendations

7.1 Discussion

7.1.1 Overview and Strengths of the Research

This study provides the first in-depth prevalence estimates of gambling behavior in Sint Maarten since 1996. Given the complex and sensitive nature of the topic, conducting robust research on gambling is inherently challenging. Social desirability bias, privacy concerns, and emotional sensitivities often hinder accurate data collection. Nevertheless, this study successfully navigated those obstacles through a carefully designed survey process that ensured participant anonymity and comfort. The result was reasonably high participation, strong engagement, and willingness to share personal experiences—indicative of a public eager to be heard on this issue.

Importantly, the findings offer valuable insights into the extent of gambling, the populations most affected, perceived risks, and the social consequences of gambling behavior on the island. Responses were often emotionally charged, suggesting a high level of public concern and societal impact.

Prevalence and Vulnerable Groups

The study reveals that 36% of adult residents (approximately 11,100 to 13,300 individuals) reported engaging in gambling activities over the past year. An estimated 6%—equating to approximately 1,500 to 2,600 residents—fall within the moderate to high-risk gambling category. These figures underscore the widespread nature of gambling on the island and the urgency of addressing its potentially harmful effects.

Certain population groups are disproportionately involved in gambling. Men and young adults (aged 18–34) and individuals with gambling participation in their social circle emerge as especially vulnerable. Furthermore, gambling is often present in the immediate social environment of residents, which may normalize the behavior and increase the risk of exposure, especially among impressionable youth and economically vulnerable individuals.

Impact on Individuals, Families and Society

The effects of (problematic) gambling extend well beyond individual players. Reported consequences include financial strain, mental health challenges, family conflict, and social isolation. Qualitative accounts also highlighted perceived links between gambling and broader issues such as poverty, crime, and even prostitution. The emotional toll on families—particularly on children—is a recurring theme.

These findings suggest that the scope of the issue is broad, intersecting with wider social and economic stressors on the island. Approximately 70% of residents view gambling as a societal problem, not merely a matter of individual choice or behavior.

A notable strength of this study is its multi-level approach to measuring gambling behavior. It not only assessed individual participation but also examined the prevalence of gambling within respondents' social circles and the perceived societal impact. This triangulated design

contributes to a consistent and credible picture: Sint Maarten is indeed facing a significant public challenge related to gambling behavior and its social repercussions.

Financial Vulnerability and Expenditure Patterns

The average spending of all gamblers is 48 guilders a week, which is approximately a little more than 200 guilders in a month or 2500 guilders in a year. Combined with the total amount of gamblers (between 11,100 and 13,300) a total spending among residents can be estimated at more than 30 million guilders a year.

The findings on gambling expenditures shed important light on the potential financial vulnerability of players—particularly those at moderate to high risk of gambling-related harm.

On basis of the survey results, a rough estimation can be made of the gambling spendings as share of the income. Among lower-income gamblers (earning less than 1500 guilders/month), the average monthly spending (median) is 51 guilders. This represents 7% of their monthly income, assuming that the average income in that category is 750 guilders. Also, among players in the income group of 1500 to 3500 guilders, the spending on gambling in relation to their income is substantial: on average 6%. It should be noted that the spread around this average is large, because the spendings as well as the incomes in these income groups vary stark.

Table 24 - Estimations of monthly spending on gambling as percentage of income

Base: respondents that played at least one game of chance in the last 12 months not solely being 'other', n=307.

Income group	Monthly spending (median)	Calculation*	Estimated spending on gambling as percentage of income
0-1500 XCG	51 XCG	51 / 750	± 7%
1500-3500 XCG	154 XCG	154 / 2500	± 6%
3500-5500 XCG	86 XCG	86 / 4500	± 2%
> 5500 XCG	171 XCG	171 / 7000	± 2%

* Because the income is measured in categories, the exact income is unknown. For that reason, the middle value of the income category is used for the calculation (except for the highest group).

In the context of Sint Maarten, where at least 19 percent of the population has a monthly income of 1000 guilders or less¹⁶, these figures take on additional significance. The consequences of overspending are more severe for lower-income households, potentially exacerbating financial stress, debt, and vulnerability to social exclusion. Qualitative responses and observations support this: several participants reported “always needing to borrow money after gambling” or “using social welfare money to play lottery.”

These findings support the case for targeted financial literacy programs and public education campaigns, especially aimed at populations in the lower income groups. Moreover, they

¹⁶ <https://stmaartennews.com/news/almost-one-in-five-households-live-under-the-poverty-line/>

reinforce the need to include economic harm as a critical dimension in future gambling prevention and treatment strategies.

Comparison with Other Jurisdictions

In an international context, Sint Maarten's gambling prevalence is substantial, though not necessarily exceptional. For instance, in Curaçao, a recent study found that 59% of a random sample had engaged in gambling, with 1–3% of the overall population classified as problem gamblers depending on the classification method.¹⁷ While direct comparisons are complicated by methodological differences, these figures place Sint Maarten within a regional pattern of widespread gambling, though with relatively higher public concern about its social impact.

A large recent meta-analysis published in *The Lancet* (2024)¹⁸ found that globally, 46.2% of adults and 17.9% of adolescents had gambled in the past 12 months. Gambling was more common among men (49.1%) than women (37.4%). Among adults, 8.7% were classified as engaging in any level of risk gambling, while 1.41% met the criteria for problematic gambling. These global benchmarks provide a useful point of comparison, especially when considering data from other Caribbean jurisdictions—such as Jamaica—as well as European territories like the Netherlands and France, to further contextualize the findings from Sint Maarten.

¹⁷ See: Inter Continental University of the Caribbean. (2023). *Onderzoek naar de verdeling en het gedrag van de kansspelers populatie op Curaçao*. https://gamingcontrol.spin-cdn.com/media/pdf_files/20241007_icuc_report_gokproblematiek_29_nov_definitief.pdf

¹⁸ Tran, Lucy T et al. (2024). *The prevalence of gambling and problematic gambling: a systematic review and meta-analysis* *The Lancet Public Health*, Volume 9, Issue 8, e594 – e613. <https://www.thelancet.com/action/showPdf?pii=S2468-2667%2824%2900126-9>

Table 25 – Overview international gambling prevalence

Country/ Territory	Gambling Prevalence (Past Year)	Estimated Problem Gambling Prevalence	Notes	Source
Global	46%	8,7 % risk gambling, 1,4% problem gambling	Meta analysis, adult population, screened 3692 reports, with 380 representative unique samples, in 68 countries and territories	https://www.thelancet.com/action/showPdf?pii=S2468-2667%2824%2900126-9
Sint Maarten	36%	6%	First in-depth estimate since 1996. High emotional engagement in responses.	Current study (2025)
Curacao	59% (in 2023)	1–3% (in 2023)		https://gamingcontrol.spin-cdn.com/media/pdf_files/2024_1007_icuc_report_gokproblematiek_29_nov_definitief.pdf
Netherlands	65% (in 2024)	4% of adults (in 2024). Using PGSI scale	Total of moderate and high-risk gambler	Deelname aan kansspelen in Nederland - meting 2024
France	47.2% (in 2019)	1.9% (in 2014); 1.3% (in 2010)	Problem gambling is slowly increasing; national barometer used for tracking.	https://www.researchgate.net/publication/352738897_French_people_and_gambling_Results_from_the_2019_Sante_publique_France_Barometer
Jamaica	34.4%	12.8%; 5.1% high-risk and 7.7 moderate risk (using CPGI scale)	National adult gambling survey.	https://www.bglc.gov.jm/wp-content/uploads/2023/01/FINAL-REPORT-Investigation-of-Adult-Gambling-In-Jamaica-Published-2022.pdf
United States	60%	1–3%	Approx. 2.5 million with severe gambling disorder; 5–8 million with milder issues.	https://www.ncpgambling.org/help-treatment/faqs-what-is-problem-gambling/

Contributions from Qualitative Research

The qualitative component of the research enriched the quantitative findings, offering nuanced perspectives from a range of stakeholders—including gamblers, non-gamblers, residents, and visitors. Notably, several visitors explicitly stated that gambling was not a primary reason for their stay, and even among regular gamblers, there was concern that the current gambling offer is excessive and inadequately regulated.

Participants voiced a strong need for addiction support services, as well as more preventive measures and accessible recreational alternatives—particularly for youth and the elderly. However, caution was also expressed regarding overly restrictive policies, which may risk pushing gambling activity underground, making it harder to monitor and address.

7.1.2 Limitations of the study

While the findings provide a strong foundation for policy development, several limitations should be acknowledged:

- The survey included only residents on the Dutch side of the island, residents from the French side were not quantitatively studied. However, there are indications they may participate in gambling activities on the Dutch side and therefore are target group worth studying in further research.
- Individuals under the age of 18—potentially vulnerable to (online) gambling—were not included.

- The study did not explore illegal gambling in-depth; a different research strategy is required to address this complex domain.
- Key stakeholder perspectives—such as those of social workers, caregivers, and representatives from the gambling industry—were not directly included. Their input could provide valuable context for future policy development.

7.2 Conclusions

Drawing on desk research, and on empirical data collected between March 24 and April 8, 2025—including a comprehensive quantitative survey among residents of Sint Maarten (n=847), 37 qualitative semi-structured interviews with residents and visitors, and field observations by the research team and surveyors—this study presents a set of evidence-based conclusions regarding gambling behavior, its underlying drivers, and perceived potential policy responses.

The overall conclusion of this study is that gambling is not a marginal issue in Sint Maarten but one with far-reaching consequences for individuals, families, and the broader community. The findings support the need for a balanced and evidence-informed policy response. By prioritizing prevention, support, regulation, and social investment, Sint Maarten can take meaningful steps toward protecting public well-being while maintaining a fair and transparent approach to an inherently complex issue.

Gambling is a widespread and normalized phenomenon in Sint Maarten society

More than one third of the residents participated in gambling in the past year

Gambling is widely practiced and normalized across all segments of society. In the past year, 36 percent reported participating in one or more games of chance. The absolute number of residents that participate in gambling in the past year, can be estimated between 11,100 and 13,300 people. The ease of access and high visibility of gambling venues suggest that gambling has become embedded in the everyday rhythm of life. Gambling is prevalent among diverse income and education levels, but relatively high among men and younger residents.

The frequency of gambling is higher among men, older residents, and lower educated

Among those who played, half (50%) did so less than once per month, while a small minority (5%) engaged in gambling activities on a daily basis. Although general participation rates were relatively consistent across demographic groups, the participation is relatively high among young adults and men. Looking at the intensity of playing some other groups emerge as more frequent gamblers. Men, older residents, and individuals with lower educational attainment reported gambling more frequently as other groups.

Popular forms of gambling included lotteries, dominoes, bingo, poker, card and casino games

Approximately 52% of gamblers participated in only one type of game of chance over the past 12 months. A slightly smaller proportion (41%) engaged in two or three different types of gambling activities. A minority reported participating in a broader range of gambling activities. The most popular forms of gambling included lotteries, dominoes, bingo, poker and other card games, and

casino games. Older residents were more likely to prefer lotteries, whereas younger residents were more inclined to participate in games such as dominoes, bingo, poker, and online gambling.

Participation in informal gambling activities

One out of six residents participated in informal gambling games such as dominoes, bingo, poker and other card games (17%). Participation in online gambling activities was relatively rare, with only 2% of respondents reporting engagement in the past year. Which part of this online gambling is illegal is not clear. Betting on animal fights, an illegal form of gambling in Sint Maarten, was reported by 1% of respondents. It is important to acknowledge that social desirability bias may have influenced underreporting of participation in illegal gambling activities.

Motivations to gamble vary; participation depends on social context

Among respondents who participated in one or more games of chance in the past 12 months, the primary motivations for gambling were to win money (58%) and to have fun (57%). Other reasons were cited less frequently, including relieving stress (19%) and passing the time (18%). Social motivations, such as connecting with friends or family or meeting new people, were reported relatively infrequently. Gambling practices also seem to be rooted in cultural norms, personal routines, or social contexts. Residents in whose social context gambling is widespread and accepted, gamble more than people who know fewer people who gamble. Half (51%) of the respondents who indicate that most or all of the people in their social circle gamble, are participating in gambling themselves.

Accessibility plays a key role in participation

Accessibility plays a key role in participation. Lottery booths are highly prevalent across both commercial and residential neighborhoods, often located near grocery stores, barbershops, or bars. Across nearly all visited casinos, identity verification was notably absent. Incentive structures (e.g. free food and drinks, multiple lottery draws throughout the day) were commonly employed to encourage extended stays and repeat visits.

Gambling is usually not the main reason for tourists to visit Sint Maarten

The interviewed visitors in Sint Maarten often reported no participation in gambling activities on the island. The primary motivations for visiting Sint Maarten are the island's beaches, weather, natural environment, and welcoming atmosphere. This also applies to the gamblers among them. For these gambling visitors gambling is a secondary leisure pursuit, typically limited to one or two nights during their stay. The casinos they visit can differ in terms of character, atmosphere from the venues that are visited by residents.

Disordered gambling behavior has broad and serious consequences

An estimated 6 percent of all residents of Sint Maarten can be seen as moderate or high-risk gambler

Most gamblers (66%) do not exhibit problematic gambling behavior, but one in three shows signs of low-, moderate- or high-risk gambling. When extrapolated to the total population of Sint Maarten, it concerns 2 percent with a high-risk profile and 4 percent with a moderate-risk profile. In absolute numbers the number of moderate-risk gamblers lies between 900 and 1,800 residents, and estimate for the number of high-risk gamblers lies between 400 and 1,000. Signs

of disordered participation are apparent at both casinos and lottery booths. At casino locations, individuals demonstrated high levels of immersion and repetition in their behaviors. At lottery booths observers witnessed compulsive behavior that suggests buying lottery tickets, in many cases, goes beyond entertainment.

Disordered participation in gambling manifests in Sint Maarten in various ways and affecting individuals, families, and the broader community

Numerous negative consequences of gambling can be identified. Among people that indicated to have gambled in the past 12 months, 12 percent (between 1,200 and 1,700 persons) have experienced problems due to their gambling behavior. High-risk gamblers are significantly more likely to experience financial, social, and mental health consequences and problems.

- For one in ten gamblers (9%) it led to *financial problems*. Example of financial problems vary from paying bills late to excessive spending of incomes, pensions and borrowed money, withdrawing money from savings to play and misallocation of welfare funds. For this group with severe financial problems gambling is more structural economic desperation rather than recreational behavior.
- Six percent of the gamblers indicate that they are (sometimes) regretting playing, 4 percent had less sleep due to playing. Three percent of the gamblers experienced *mental or physical problems* and 4 percent experienced *social problems* because of their gambling. Examples that are mentioned, concern emotional lows, loss of control of the gambling behavior, reduced household stability, and aggression. For some players gambling coincides with other addictions like alcohol.
- Surveyors observations indicate that there is a widespread perception that gambling contributes to broader societal issues such as poverty, crime, and social isolation. Many distressing stories are to be heard including financial and emotional toll on families—especially children—the intersection between gambling and prostitution, and the pressures of poverty and high living costs on the island.

Specific risk factors for disordered gambling play a role on Sint Maarten

The development of disordered gambling is usually the result of several factors that play a role side by side. Disordered gambling behavior can develop due to a combination of biological, personal and psychological and social factors, and also the availability of gambling opportunities. Some of these factors apply specifically to Sint Maarten. Based on the desk research, survey, interviews and observations within and around gambling venues, a number of local risk factors emerge.

Although problematic gambling cuts across age, gender, and income levels, the survey results reveal several groups in Sint Maartens' society with higher risks of problematic behavior.

- Risk of problematic gambling is related to **age and gender**. Younger adults, aged 18 to 34 years, exhibit compared to other groups the highest share of moderate or high-risk gambling behavior: 11 percent versus 6 percent for the total population. Among male residents this share is 10 percent.
- **Gambling behavior in one's social environment** has a strong correlation with risks to problematic gambling. A quarter of the respondents who indicate that most or almost all

of the people in their social circle gamble, belong to the category of moderate or high-risk gamblers.

From the desk research, observations and interviews emerged some other factors that can contribute to harmful gambling. The combination of these factors is creating fertile ground for risky behavior and cycles of dependency.

- **Social-economic profile of the population:** Groups with relatively high rates of unemployment, low education and poverty are more vulnerable for disordered gambling.
- **Lack of recreational alternatives.** Social isolation and lack of recreational alternatives appears to be an important contributing factor to disordered gambling.
- **Normalization of gambling in daily routines:** Gambling appeared to be embedded in daily routines. Patrons—especially locals—engaged in solitary, repetitive behavior with limited social interaction. The normalization of gambling is combined with cultural or superstitious beliefs tied to luck and dreams.
- **High accessibility of gambling opportunities:** The island offers a lot of gambling opportunities. Both casinos and lottery booths are widespread and highly accessible. The availability and density of gambling options, especially in proximity to residential and commercial areas, amplify exposure and temptation.
- **Incentivized Engagement:** Casinos use free or subsidized food and drink offers to extend dwell time and encourage repeated play.
- **Lack of regulation:** There are virtually no visible mechanisms to prevent underage or vulnerable individuals from gambling. This lack of visible education or deterrents contributes to normalization and unregulated gambling behavior, particularly among youth and vulnerable groups.

In sum, this paints a picture of a gambling landscape that is not only deeply normalized in daily life, but also lightly regulated and behaviorally incentivized. This combines widespread availability, lack of oversight, and emerging signs of dependency.

Unawareness of support structure and reluctance to seek help

A majority (61%) believe that sufficient help for gambling problems is lacking on the island. Among those who acknowledge a gambling problem, there was no clear idea of where to seek help, and shame or fear of community exposure deters individuals from pursuing assistance. Public awareness campaigns, responsible gambling warnings, or prevention initiatives inside or around gambling venues are absent.

This unawareness of any professional support services for gambling-related issues among gamblers, makes people turn to alternative support like religion, family, or personal willpower as the only available “support systems.” It may also lead to self-management of gambling problems in silence, which is often unsuccessfully. It is stressed that even if services were available, stigma, privacy concerns, fear of being recognized in small communities, cultural norms, distrust of government, and lack of proactive outreach would remain major barriers to seeking help. More than half (54%) of all residents expect that individuals experiencing gambling problems would not seek help.

Residents see gambling as a serious problem and call for action of the government

Seven out of ten residents (70%) perceive gambling as a serious problem on Sint Maarten. This opinion persists particularly among older and less educated residents. Opinions on the economic impact of gambling are divided; 34% believe it has positive effects, while 39% disagree. The participants in the survey and the interviewed gamblers and non-gamblers brought up diverse recommendations for government action on gambling in Sint Maarten. They can be clustered in a number of major themes:

- **Reduction of the number of casinos and lottery booths.** This recommendation is fueled by the oversaturation of gambling venues. The reduction of the density of lottery booths, should be combined by more restriction about their locations (less booths in residential areas). Some respondents point out that when the number of gambling venues is reduced, preventive measures are needed to prevent gamblers turning toward illegal or unregulated forms of gambling.
- **Improvement of the regulation and control of casinos.** Among gamblers as well as non-gamblers it is acknowledged that the current environment is overly permissive.
- **Enlargement of the tax revenues from casinos.** This recommendation has a background in public skepticism about transparency of licensing and concerns about whitewashing and corruption.
- **Enforcement of laws and regulations.** There is a widespread call for action often accompanied by references to past systems that had, in the respondents perception, worked more effectively. These are:
 - Reinstate the three-times-per-month ID-based limit on casino visits for locals.
 - Introduce better regulation and oversight, including ID checks at the door.
- **Provision of alternative recreational facilities.** This measure should be particularly focused on older adults.
- **Development of an approach for support and care.** A package of measures can counter the negative consequences of gambling. Part of this can be the establishment of accessible help services (including non-faith-based) as well as the launching of public awareness campaigns.

7.3 Recommendations

This study presents the first comprehensive prevalence data on gambling in Sint Maarten since 1996, enriched by qualitative insights into how residents and visitors perceive and experience gambling. The findings confirm that gambling is not only widespread but also generates significant concern across the community. Approximately 6% of adults—1,500 to 2,600 individuals—meet criteria for moderate to high-risk gambling, highlighting the urgent need for a coordinated response.

The study focused on establishing the extent and consequences of gambling, and on capturing the perspectives and lived experiences of those affected. It did not include an in-depth analysis of the gambling sector, its economic impact, regulatory frameworks, or the functioning of support systems. The recommendations that follow are therefore grounded in the data collected through

surveys, interviews, and desk research, and reflect the Sint Maarten community's perspective within the scope of this study.

1. Enhance public awareness of the harm and risks of gambling

A key recommendation is to enhance public awareness of the harm and risks of gambling, as well as to address the prevailing silence surrounding gambling-related problems. Public education on the social and financial consequences of gambling is a crucial first step in safeguarding new generations, non-gamblers, and the approximately 8,800 to 10,800 residents of Sint Maarten who currently gamble but have not yet developed problematic behavior.

The findings indicate that individuals with gamblers in their social circles are at increased risk of developing disordered gambling behaviors. This is often accompanied by financial, psychological, and social difficulties, both for the gamblers themselves and their families. Therefore, interventions that aim to raise awareness and shift the prevailing social norms around gambling—from a normalized everyday activity to one that carries significant risks—are essential.

Such efforts should be culturally tailored and may include public awareness campaigns via traditional and social media, school-based educational programs, and information sessions in community centers. These initiatives should be spearheaded by the government but developed in close collaboration with local stakeholders, including churches, NGOs, general practitioners, primary healthcare providers, and social workers. The focus should be on helping people recognize the warning signs of gambling addiction in themselves and others, and on informing the public about how and where to seek support for themselves or loved ones in need.

2. Target prevention efforts at-risk groups

Prevention efforts should target at-risk groups in Sint Maarten, identified in this study, namely the approximately 1,500 to 2,600 individuals classified as moderate- to high-risk gamblers. These are disproportionately young adults aged 18–34, males, and individuals who have others in their social circle who also gamble. Integrating preventive education into schools, youth centers, and community programming is recommended. Furthermore, given that gambling often fills a social or recreational void, investment in affordable, meaningful alternatives (especially for youth and the elderly) is crucial.

3. Limit overexposure and visibility of gambling

The findings also reveal concerns about the overexposure and visibility of gambling in daily life. Even frequent gamblers noted how "unavoidable" gambling venues and advertisements have become. A policy dialogue is needed on restricting outlet density and marketing—especially near schools, public transit hubs, and vulnerable neighborhoods.

This study also found public support for earlier policies that restricted local residents to a maximum of three casino visits per month. The discontinuation of such controls is perceived as a contributing factor to increased gambling risk. Reconsideration and potential reinstatement of such regulatory measures is therefore recommended.

4. Gambling support services

In response to the approximately 1,200 to 1,700 residents in Sint Maarten who report experiencing problems related to their own gambling behavior, and the 700 to 1,400 residents

affected by the gambling of someone close to them, this study strongly recommends significant investment in appropriate support services.

Efforts should focus not only on expanding the availability of services, but also on ensuring their accessibility, visibility, and inclusiveness. Many respondents, both gamblers and non-gamblers, reported a lack of visible, accessible, and non-faith-based options for support that are inclusive of all genders. Recommended measures include the establishment of confidential helplines, accessible and affordable counseling services, and public outreach to raise awareness of the help available.

5. *Regulate the gambling industry*

Regulatory concerns also surfaced, from desk research, observations and with participants questioning the fairness of games, industry integrity, and the adequacy of oversight. Establishing or reinforcing independent regulatory bodies can help restore public trust, ensuring transparency and compliance with licensing, anti-addiction, and financial integrity standards. Monitoring and regulation of the gambling sector should reduce risks of money laundering, corruption, and links to organized crime. These risks are widely acknowledged in international literature and also flagged in public reports relevant to the island.¹⁹ Importantly, tighter regulation must be implemented carefully to avoid pushing gambling into unregulated or underground circuits. Ongoing monitoring, community engagement, and investment in real alternatives are key to avoiding unintended consequences.

6. *Aim at Poverty reduction and reducing Inequality*

Desk research, field observations, and interviews identified several underlying factors that contribute to harmful gambling behaviors. These factors—particularly when combined—create fertile ground for risky behavior and cycles of dependency. Individuals with low income and limited educational attainment who engage in gambling are placed at heightened vulnerability, increasing their risk of falling deeper into poverty.

The study underscores a sobering social reality: many individuals in Sint Maarten turn to gambling as a coping mechanism in response to persistent poverty and limited economic opportunities. As supported by international literature (see Moreira et al., 2023²⁰), low levels of education and financial hardship are recognized risk factors for developing gambling disorders.

¹⁹ See e.g.:

– InSight Crime. (2025). *Criminal threats to the Caribbean in 2025: Final IC report*.

<https://www.gracao.com/docs/Criminal%20Threats%20to%20the%20Caribbean%20in%202025%20Final%20IC.pdf>

– Financial Intelligence Unit, Ministry of Justice – Sint Maarten. (2024). *SINT MAARTEN Anti-Money Laundering and Terrorist Financing National Risk Assessment (NRA)* – 2024.

https://cdn.centralbank.cw/media/legislation_guidelines/20250527_nra_sint_maarten_2024.pdf

– Financial Intelligence Unit, Ministry of Justice – Sint Maarten. (2024). *Provisions & Guidelines For Gaming Service Providers (Casinos And Lotteries)* – updated November 2024. [http://www.fiu-sxm.net/web/fiuweb/fiusxmweb.nsf/29e3df05e1abce0804257682005b24be/4c75ff953fd92004257950004fadf5/\\$FILE/PG%20Gaming%20Sector%20-%20updated%20November%202024.pdf](http://www.fiu-sxm.net/web/fiuweb/fiusxmweb.nsf/29e3df05e1abce0804257682005b24be/4c75ff953fd92004257950004fadf5/$FILE/PG%20Gaming%20Sector%20-%20updated%20November%202024.pdf)

– Raad voor de Rechtshandhaving. (2022). *Combating money laundering and the financing of terrorism in St. Maarten*.

<https://www.raadrh.com/en/reports-sxm/2022-combating-money-laundering-and-the-financing-of-terrorism-in-st-maarten-68>

– PWC. (2014). *Integrity Inquiry into the Functioning of the Government of Sint Maarten*.

https://eerstekamer.nl/9370000/1/j4nvgs5kjg27kof_j9vkvfj6b325az/vjnlmhh2tizy

²⁰ Moreira D, Azeredo A, Dias P. Risk Factors for Gambling Disorder: A Systematic Review. *J Gambl Stud.* 2023 Jun;39(2):483–511. doi: 10.1007/s10899-023-10195-1. Epub 2023 Mar 8. PMID: 36884150; PMCID: PMC9994414.

These conditions are particularly relevant in the context of Sint Maarten (see e.g. SEO 2022²¹), where unemployment remains high and large segments of the population face educational and economic disadvantages.

For some, gambling is perceived not as leisure, but as a necessary “side hustle” to supplement inadequate income or deal with financial stress. Any serious approach to reducing gambling-related harm must therefore go beyond regulation and awareness—it must be paired with policies aimed at alleviating poverty, improving access to stable employment, and reducing inequality. Structural investments in income security, education, and vocational pathways are essential to address the root causes that drive people toward gambling out of necessity rather than choice.

7. Further research

Finally, the study demonstrates the importance of continued research and stakeholder engagement. Future studies should in the first place target on **vulnerable groups**, such as youth under 18, low-income groups, and undocumented individuals. There is a need to better understand the situation of vulnerable groups, as these populations may face a heightened risk of problematic gambling behavior while often lacking access to appropriate support structures.

Secondly, the **broader institutional, economic, and legal landscape of gambling** in Sint Maarten should be examined. This includes the applicable laws and regulations, the enforcement mechanisms, and the roles and responsibilities of various governmental and non-governmental stakeholders. Particular attention should be paid to how the legal framework protects citizens from gambling-related harm and addiction. Further research—especially through direct engagement with actors in the gambling sector—is essential to understand how the industry perceives and addresses gambling addiction. For example, it is important to explore whether operators acknowledge their role in preventing harm, and whether they take voluntary measures—such as offering self-exclusion programs or staff training—to support individuals showing signs of problem gambling. Insight into the sector’s willingness and capacity to assume responsibility could inform the development of more effective and collaborative regulatory strategies.

A related area of interest is the **accessibility and effectiveness of existing support systems** for individuals experiencing gambling-related harm. Key stakeholders in this context include healthcare providers, social workers, and government agencies. It is essential to assess how these systems currently operate and whether they are effectively reaching those in need. Findings from the current study suggest that dedicated support for gambling addiction or related problems is limited and limited accessible. Nevertheless, professionals who are already supporting affected individuals—either formally or informally—such as frontline healthcare workers and social service providers, can offer valuable insights. Their local knowledge and hands-on experience are likely to highlight critical needs and inform the key components required to establish a more effective and responsive support system.

A specific question that arose during this study was about the **value of gambling as a major tourism attraction**. Despite assumptions that tourism drives the gambling economy, the study

²¹ <https://www.seo.nl/wp-content/uploads/2023/10/2022-66-Social-Security-Sint-Maarten.pdf>

gives indications this might be not the case. Many interviewed visitors were unaware of the abundance of casinos and did not come to the island to gamble, even if they engage in gambling at home. This calls into question the longstanding narrative that casino tourism is a major attraction and suggests a need to reassess the prominence and placement of gambling in the tourism offering.

The **overall conclusion** of this study is that gambling is not a marginal issue in Sint Maarten but one with far-reaching consequences for individuals, families, and the broader community. The findings support the need for a balanced and evidence-informed policy response. By prioritizing prevention, support, regulation, and social investment, Sint Maarten can take meaningful steps toward protecting public well-being while maintaining a fair and transparent approach to an inherently complex issue.

A Appendices

A.1 Questionnaire

Questions for Surveyor

A1. Name of Interviewer²²

- ☐ D.
- ☐ E.
- ☐ M.
- ☐ O.
- ☐ L.
- ☐ J.

A2. Date

- | | |
|-------------------------------------|------------------------------------|
| <input type="checkbox"/> 25th March | <input type="checkbox"/> 1st April |
| <input type="checkbox"/> 26th March | <input type="checkbox"/> 2nd April |
| <input type="checkbox"/> 27th March | <input type="checkbox"/> 3rd April |
| <input type="checkbox"/> 28th March | <input type="checkbox"/> 4th April |
| <input type="checkbox"/> 29th March | <input type="checkbox"/> 5th April |
| <input type="checkbox"/> 30th March | <input type="checkbox"/> 6th April |
| <input type="checkbox"/> 31st March | <input type="checkbox"/> 7th April |

A3. Time

- ☐ 10.00–14.30
- ☐ 12.30–17.00
- ☐ 14.30–19.00

A4. Location

- ☐ Carrefour
- ☐ Cost U Less
- ☐ Sunny Foods
- ☐ Kooyman
- ☐ Ace Mega Center
- ☐ Ace Home Center
- ☐ Greens Market
- ☐ New Super Value Market
- ☐ DQ 2.3 Supermarket

²² The names of the interviews have been anonymized for privacy reasons.

Good morning/Good afternoon, ma'am/sir. We are conducting a survey about games of chance, for the Sint Maarten government. I'm from the Stats Department, here is my badge for identification purposes.

Would you like to participate? Filling out the survey takes about 10 minutes and is completely anonymous. We do not ask for personal information such as name, address or ID.

The questions may be personal, but it's important to answer them honestly. I won't see your responses as you fill them out on the tablet, and I won't be able to retrieve them later. Your input is important for the future well-being of the people of Sint Maarten.

Ask if the respondent is familiar with the tablet and prefers to complete the survey on it or on paper (only in English).

Ask if the respondent is a resident of Sint Maarten.

Ask if the respondent is 18 or older.

Ask if the respondent is comfortable with filling out self (preferred because of privacy)

Hand survey on paper to person and tell to stay close/take seat on nearby bench, to give back the survey on paper after finishing.

Afterwards fill in the last question below.

A5. Has the respondent completed the survey independently, with the help of the interviewer, or on paper?

- ☐ Independently
- ☐ Helped by the interviewer
- ☐ Filled out on paper and entered by the interviewer

Games of Chance in Sint Maarten

Thank you for taking part in this short survey on games of chance in Sint Maarten. Your responses will help us understand local participation better. The survey takes about 10 minutes and is completely anonymous. Please answer honestly.

B1. What is your age?

- ☐ Prefer not to say

B2. What is your gender?

- ☐ Male
- ☐ Female
- ☐ Prefer not to say

B3. What is your highest level of education?

- ☐ No formal education
- ☐ Primary school
- ☐ Secondary school
- ☐ Tertiary (College/University)
- ☐ Other
- ☐ Prefer not to say
- ☐ No formal education

B4. Which district do you live in?

- ☐ Cole Bay
 - ☐ Cul De Sac
 - ☐ Great Bay
 - ☐ Little Bay
 - ☐ Lowlands
 - ☐ Lower Princess Quarter
 - ☐ Simpson Bay
 - ☐ Upper Princess Quarter
 - ☐ Other, please specify
-
- ☐ Prefer not to say

B5. What best describes your current household composition?

- ☐ I live alone
 - ☐ I live alone with child(ren)
 - ☐ I live with a partner (no children)
 - ☐ I live with a partner and child(ren)
 - ☐ I live with my parents
 - ☐ I live with extended family (including e.g., siblings, grandparents)
 - ☐ Other, please specify:
-
- ☐ Prefer not to say
-

C1. Have you ever participated in...

	Yes, in the last 12 months	Yes, but more than 12 months ago	No, never
Casinos (e.g. table games, slot machines)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Lottery (e.g. state lottery, sweepstakes, scratch cards, number lottery, lotto)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Slot machines in bars/restaurants	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Domino's, bingo, bon kune, poker or other card games	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Betting on animal fights (e.g. cockfighting, dogfighting)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Online games of chance (e.g. slots, lottery, sports betting)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other, please specify:	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Review your answers in the last question.

Did you...

- Fill in once, or more than once 'Yes, in the last 12 months'? Including online games of chance?
→ Continue to question **C1a and further**
- Fill in once, or more than once 'Yes, in the last 12 months'? But not online games of chance?
→ Continue to question **C2a and further**
- Not fill 'Yes in the last 12 months' at all?
→ Continue to question **F1 and further**

C1a. In the last 12 months, which types of online games of chance have you participated in? (Select all that apply)

- ☐ Sports betting
- ☐ Online casino games (e.g. slots, blackjack, roulette, baccarat)
- ☐ Poker
- ☐ Lottery
- ☐ Bingo
- ☐ Chatochi
- ☐ Other, please specify:

C2a. In the past 12 months, how often have you participated in the activities selected in question C1?

- ☐ Daily
- ☐ Weekly
- ☐ Monthly
- ☐ Less than once per month

C2b. How much time do you spend on them per week?

- ☐ Less than 1 hour
- ☐ 1-3 hours
- ☐ 4-6 hours
- ☐ More than 6 hours

C3. What are your reasons for playing?

- ☐ To have fun
- ☐ For the adrenaline rush or excitement
- ☐ To connect with friends or family
- ☐ To meet new people or make friends
- ☐ To win money
- ☐ To relieve stress
- ☐ To feel a sense of community or belonging
- ☐ To pass the time
- ☐ Other, please specify:

If you selected 'Yes, in the past 12 months' for 'Lottery' in question C1 → continue to D1 and further.

If you did not select 'Yes, in the past 12 months' for 'Lottery' in question C1 → continue to D2 and further.

D1. Earlier in the questionnaire you indicated that you have participated in the lottery in the past year. On average, how many lottery tickets do you buy per week?

☐ Prefer not to say

D2. On average, how much money do you spend per week on gambling activities?

☐ Prefer not to say

D3. What is the most amount of money you have spent on a single gambling session?

☐ Prefer not to say

E1a. In the last 12 months...

Have you bet more than you could really afford to lose?

- ☐ Never
- ☐ Sometimes
- ☐ Most of the time
- ☐ Almost always

E1b. In the last 12 months...

Have people criticized your betting or told you that you had a gambling problem, regardless of whether or not you thought it was true?

- ☐ Never
- ☐ Sometimes
- ☐ Most of the time
- ☐ Almost always

E1c. In the last 12 months...

Have you felt guilty about the way you gamble or what happens when you gamble?

- ☐ Never
- ☐ Sometimes
- ☐ Most of the time
- ☐ Almost always

**E2. Have you ever felt that your engagement in these activities is causing problems in your life?
(Select all that apply)**

- ☐ Yes, financial problems (e.g., money issues, debt, selling things)
- ☐ Yes, mental or physical problems (e.g., stress, sleep trouble, depression)
- ☐ Yes, social problems (e.g., more arguments, less enjoyment in relationships)
- ☐ No

If E2 is Yes → continue to E3 and further

If E2 is No → continue to E5 and further

E3. What did you do when you noticed gambling was causing problems?

- ☐ I talked to others (friends, family)
- ☐ I got professional help (doctor, psychologist)
- ☐ I set rules for myself (how often I play or how much I spend)
- ☐ I made agreements with others (how often I play or how much I spend)
- ☐ I (temporarily) stopped playing
- ☐ I did something else, please specify:

- ☐ I didn't do anything → **Continue to question E4.**

E4. What prevents you from seeking help?

- ☐ I don't think I need help
- ☐ I can solve it myself
- ☐ I don't think the problems are big enough
- ☐ I feel ashamed
- ☐ I don't know where to go for help
- ☐ I don't want to rely on other people
- ☐ I haven't had time yet
- ☐ Other, please specify:

E5. In the past 12 months, have you experienced any of the following as a result of engagement in these activities? (Select all that apply)

- ☐ Withdrawn money from savings to play
- ☐ Sold belongings for money
- ☐ Paid bills late
- ☐ Spent less on leisure activities (e.g., dining out, movies)
- ☐ Spent less on groceries or medications
- ☐ Borrowed money from friends or family
- ☐ Borrowed money from a bank
- ☐ Stolen money
- ☐ None of the above

E6. In the past 12 months, have you experienced any of the following as a result of engagement in these activities? (Select all that apply)

- ☐ Used work or study time to play
- ☐ Experienced decreased performance at work or school
- ☐ Been absent from work or school
- ☐ Spent less time with loved ones
- ☐ Felt socially isolated
- ☐ Experienced more conflicts in relationships
- ☐ None of the above

E7. In the past 12 months, have you experienced any of the following as a result of engagement in these activities? (Select all that apply)

- ☐ Had less sleep due to playing
 - ☐ Eaten less than I should have
 - ☐ Experienced more depressive thoughts
 - ☐ Had suicidal thoughts
 - ☐ Regretted playing
 - ☐ Felt ashamed of my playing behavior
 - ☐ Felt stressed due to playing
 - ☐ Felt insecure or vulnerable because of playing
 - ☐ None of the above
-

F1. Has anyone close to you (partner, relative, or good friend) engaged in these activities in the last 12 months?

- ☐ Yes → Continue to F2
- ☐ No → Continue to G1
- ☐ Don't know → Continue to G1
- ☐ Prefer not to say → Continue to G1

F2. Did you experience any problems in the last 12 months because of this person's engagement in these activities?

- ☐ Yes, financial problems (e.g., money issues, debt, selling things)
- ☐ Yes, mental or physical problems (e.g., stress, sleep trouble, depression)
- ☐ Yes, social problems (e.g., more arguments, less enjoyment in relationships)
- ☐ No

G1. How many people in your own social circle (occasionally) engage in these activities?

- ☐ None
- ☐ One
- ☐ A few
- ☐ Most of them
- ☐ Almost all of them

G2. Do you believe gambling is a serious problem in Sint Maarten?

- ☐ Yes
- ☐ No
- ☐ Not sure

G3. Do you believe sufficient help for gambling problems is available in Sint Maarten?

- ☐ Yes
- ☐ No
- ☐ Not sure

G4. Do you believe people in Sint Maarten with gambling problems will look for help?

- ☐ Yes
- ☐ No
- ☐ Not sure

G5. Do you believe gambling has a positive economic impact on Sint Maarten (e.g. more visitors, jobs, income)?

- ☐ Yes
- ☐ No
- ☐ Not sure

G6. What was your net income last month?

- ☐ Less than 500 ANG²³
- ☐ 501-1500 ANG
- ☐ 1501-2500 ANG
- ☐ 2501-3500 ANG
- ☐ 3501-4500 ANG
- ☐ 4501-5500 ANG
- ☐ More than 5500 ANG
- ☐ Prefer not to say

G7. What suggestions, if any, do you have for the government regarding gambling in Sint Maarten?

- ☐ Prefer not to say

Thank you for your participation! Please return this survey on paper to the interviewer.

Follow Sint Maarten Government on Facebook and other (social) media platforms to stay updated on this research and the results

²³ During the fieldwork in Sint Maarten, a new currency was introduced: the Caribbean guilder. For the 70 years prior, the Antillean guilder (ANG) was the national currency. The new currency has the same value as its predecessor. It was decided to use the old term in the survey, as it was expected that this would resonate most with residents.

A.2 Explanation (short-form) PGSI

The Canadian Problem Gambling Index (CPGI), sometimes called the Problem Gambling Severity Index (PGSI), is a standardized questionnaire used to measure the risk of problem gambling behaviors.²⁴ It assesses the degree of problem gambling, ranging from "non-problem gambler" to "high-risk gambler." The PGSI consists of nine questions relating to gambling-related experiences over the past 12 months, such as borrowing money to recoup losses, feelings of guilt, and health complaints. These questions help gauge the severity of potential gambling problems. The index is a valuable tool for screening and identifying individuals who may be at risk for developing a gambling disorder. It is important to note that the PGSI is not a diagnostic tool, and further clinical evaluation is necessary for a formal diagnosis.

The short version of the PGSI is a brief three-item measure for use in tracking the prevalence of problem gambling in the general population. Brief instruments have some benefits as the minimizing of burden on respondents and enhancing response rates. It was therefore used in the underlying study. In 2012 researchers analyzed this measure and concluded that it's a valid brief assessment instrument for problem gambling (Volberg & Williams, 2012). The table below shows the full 9-item PGSI. The short-form is formed by three questions, highlighted in purple.

Table A2 - PGSI short-form scoring

THINKING ABOUT THE LAST 12 MONTHS...	Never (0)	Sometimes (1)	Most of the time (2)	(Almost) always (3)
Have you bet more than you could really afford to lose?				
Have you needed to gamble with larger amounts of money to get the same feeling of excitement?				
When you gambled, did you go back another day to try and win back the money you lost?				
Have you borrowed money or sold anything to get money to gamble?				
Have you felt that you might have a problem with gambling?				
Has gambling caused you any mental health problems, including stress or anxiety?				
Have people criticized your betting or told you that you had a gambling problem, regardless of whether or not you thought it was true?				
Has your gambling caused any financial problems for you or your household?				
Have you felt guilty about the way you gamble or what happens when you gamble?				

²⁴ Ferris, J., & Wynne, H. (2001). *The Canadian Problem Gambling Index: Final report*. Ottawa, ON: Canadian Centre on Substance Abuse.

The answer options "never," "sometimes," "most of the time," and "always" are assigned points 0, 1, 2, and 3, respectively. Adding up these points results in a total score ranging from 0 to 9. Based on this total score, an individual falls into one of the following categories: non-problem gambler (score 0), low-risk gambler (score 1), moderate-risk gambler (score 2 to 3), or high-risk gambler (score 4 or higher) (Ferris & Wynne, 2001; Gambling Commission UK²⁵)

Table A2 - PGSI short-form scoring

PGSI score 0	Representing a person who gambles (including heavily) but does not report experiencing any of the 9 symptoms or adverse consequences asked about.
PGSI score 1	Representing low risk gambling by which a person is unlikely to have experienced any adverse consequences from gambling but may be at risk if they are heavily involved in gambling.
PGSI score 2 or 3	Representing moderate risk gambling by which a person may or may not have experienced any adverse consequences from gambling but may be at risk if they are heavily involved in gambling.
PGSI score 4 or more	Representing moderate risk gambling by which a person may or may not have experienced any adverse consequences from gambling but may be at risk if they are heavily involved in gambling.

The PGSI was developed for epidemiological purposes. That is, to measure the extent of problem gambling in general populations or subgroups, and not to diagnose gambling addiction, as is done in clinical settings (Holtgraves, 2009). The outcome of the test is therefore not equivalent to a DSM-V diagnosis for gambling addiction ('gambling disorder'). Studies comparing the PGSI with clinical diagnoses show that the PGSI is not suitable for diagnosing gambling addiction and often overestimates the number of gamblers 'at risk' (e.g., Williams & Volberg, 2014).

As with any screening instrument, there are several caveats that must be made when interpreting the outcome. A first limitation of the PGSI is that the questions are based on self-reported data and do not capture the full spectrum of gambling-related problems, such as underlying psychological or social aspects that contribute to (problem) gambling behavior (Miller, Curry, Hodgins & Casey, 2013). In addition, according to research, the instrument contains abstract phenomena such as 'lying' or 'problems,' which allow for different interpretations between individuals, which can also lead to false positives or false negatives (Samuelsson, Wennberg & Sundqvist, 2019).

Regarding the short version, the researchers advise that the screen must not be used to report or track changes in any further sociodemographic characteristics or gambling behavior. Due to small base sizes in the above surveys the data should be treated with caution (Volberg & Williams, 2012).

²⁵ [Problem gambling screens](#)

26. The Las Vegas of the Caribbean; Problem and Disordered Gambling. An analysis of the lack of Responsible Gambling and the Prevention of Addiction of St. Maarten Locals	https://www.sintmaartengov.org/Documents/Reports/MinVSA_Probleem%20and%20Disordered%20Gambling_SintMaarten_White%20Paper_2023.pdf	2023
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28. Central Bank Curacao and Sint Maarten: Financial Education: A Panacea in Today's Modern Society?	https://cdn.centralbankcw/media/blogs/20201104_blog_nov_2020_financial_education.pdf	2023
29. Advies Sociaal Economische Raad Curacao Kansspelen	https://ser.cw/wp-content/uploads/sites/280/2023/12/015-2024-SER.pdf	2023
30. Annual Report Sint Maarten Reconstruction, Recovery, and Resilience Trust Fund	https://antilliaansdagblad.com/nieuws-menu/29218-ser-pas-op-gokverslaving	2023
31. The lottery of life: practices of survivance, future orientations and everyday news routines in the Dutch Caribbean	https://thedocs.worldbank.org/en/doc/1167fb286a721c7e3ff7aa2b8ae1365-0370072024/original/Sint-Maarten-AnnualReport-23-24-04-03-24-WEB.pdf	2023
32. Onderzoek naar de verdeling en het gedrag van de kansspelers populatie op Curacao	https://ora.ox.ac.uk/objects/uuid:18327f22-2511-40f7-8455-27d7afb22959	2023
33. Onderzoek gokverslaving Curacao (media announcement)	https://www.casinonieuws.nl/online/gcb-curacao-onderzoek-naar-gokproblematiek/	2023
34. Annual Student Gambling Survey	https://www.ygam.org/wp-content/uploads/2023/02/Annual-Student-Gambling-Survey-Feb-2023.pdf	2023
35. Tourism and activities	http://stats.sintmaartengov.org/reports.php	2023
36. Lottery booths: How government facilitates gambling addiction	https://stmaartennews.com/health/lottery-booths-how-the-government-facilitates-gambling-addiction/#:~:text=The%20SER%20could%20for%20instance,many%20as%20a%20mental%20illness.	2023
37. SXM's Landmark Financial Literacy Month: Empowers Hundreds	https://smn-news.com/index.php/st-maarten-st-martin-news/44418-sxm-s-landmark-financial-literacy-month-empowers-hundreds.html	2023
38. Lottery booths: in low-income area	https://stmaartennews.com/local-news/lottery-booths-target-low-income-areas/	2023
39. Why you should avoid lotteries	https://stmaartennews.com/opinions/why-you-should-avoid-lotteries/	2023
40. Perspectief van Nederlanders op kansspelen	https://www.rijksoverheid.nl/documenten/rapporten/2024/06/27/tk-bijlage-rapport-perspectief-van-nederlanders-op-kansspelen	2024
41. Waarom wordt iemand gokverslaafd? - AGOG Nederland. Waarom wordt iemand gokverslaafd? - AGOG Nederland	https://www.agog.nl/gokken-en-gokverslaving/algemene-informatie/waarom-gokverslaafd/	2024
42. Wat zijn de risico's van gokken? - Jellinek. Wat zijn de risico's van gokken? Jellinek. (Online) gokken: risico's, verslaving & hulp Jellinek. Wanneer wordt (online) gokken een probleem?	https://www.jellinek.nl/vraag-antwoord/wat-zijn-risico's-gokken/	2024
43. Feiten en cijfers over (online) gokken - Trimbos-instituut. Belangrijkste feiten en cijfers over gokken in Nederland, met speciale aandacht voor kwetsbare groepen zoals jongeren.	https://www.trimbos.nl/kennis/digitale-media-gokken/expertisecentrum-gokken/cijfers-gokken/	2024
44. Gokken, gokschade en gokproblematiek- Trimbos-instituut. Kennisbehoefte van professionals. Kennisupdate 2025.	https://www.trimbos.nl/kennis/digitale-media-gokken/expertisecentrum-gokken/cijfers-gokken/	2025

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