FLORIDA COUNCIL ON COMPULSIVE GAMBLING
888-ADMIT-IT

24-HOUR PROBLEM GAMBLING HELPLINE ANNUAL REPORT (July 1, 2020 - June 30, 2021)

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Background and HelpLine Information

The Florida Council on Compulsive Gambling (FCCG) is a not-for-profit organization established in 1988 whose mission is to increase public awareness about problem, compulsive and disordered gambling and advocate for services and supports for individuals in need of help. The FCCG provides problem gambling awareness, prevention, education, and training supports through its 24-hour confidential and multilingual 888-ADMIT-IT Problem Gambling HelpLine. This HelpLine is available free for all Floridians. The services provided by the FCCG HelpLine are under contract with Florida state government.

This report includes data from FCCG HelpLine contacts received during the fiscal year July 1, 2020 through June 30, 2021. Since the FCCG's inception, the Agency's approach to development of problem gambling prevention, education, responsible gambling, and other related problem gambling programming initiatives, has always been research-driven. FCCG programs are based upon evidence-based research, conducted in the state of Florida, to assure population appropriateness and effectiveness. Further, ongoing and exhaustive research efforts have been and will continue to be undertaken, in research journals, industry publications, and elsewhere, to ensure the FCCG remains abreast of new technologies in science or practice, clinical trials, and any problem gambling related prevention and outreach methods and approaches.

FCCG published research to date is comprised of a combination of HelpLine data collected through the FCCG's 888-ADMIT-IT HelpLine as well as statewide prevalence studies, think tanks, program outcome evaluation reports, and other program-specific independent analysis, conducted by researchers and field/content experts under contract with the Agency. To date, findings and recommendations from these studies, insights, and reviews have guided the FCCG in identifying outstanding areas of need, developing new programming, modifying existing services or offerings, establishing key partnerships in areas based upon field expertise or geographic location, determining viable therapeutic options, and implementing effective methods and approaches to problem gambling prevention activities, training, advertising, messaging, and overall material/collateral preparation and production.

24-Hour Problem Gambling HelpLine (888-ADMIT-IT) Operation

The **888-ADMIT-IT** HelpLine, which provides a multitude of immediate services and ways for callers to get help, can be accessed via the widely publicized toll-free telephone HelpLine number (1-888-ADMIT-IT (236-4848)), through Live Chat on the agency's website (www.gamblinghelp.org), by email (fccg@gamblinghelp.org), through the 888-ADMIT-IT mobile app, or via text message (321-978-0555). The FCCG HelpLine is also featured on social media platforms via Facebook, Twitter, Pinterest, Instagram, YouTube, and LinkedIn to assure that regardless of one's comfort level in connecting, s/he can access the help needed. The **888-ADMIT-IT** telephone number was secured many years ago as a means of branding the service, and enabling easy recall, while communicating a clear message that "the first step to getting help for a gambling problem is admitting it." All FCCG materials and HelpLine related advertisements produced by the FCCG feature the 888-ADMIT-IT number.

The HelpLine is staffed 24 hours per day, 365 days a year to give supportive interventions and information to individuals who are adversely impacted by a gambling problem. These individuals include gamblers, spouses/significant others, children, relatives, friends, co-workers, employers, and anyone else seeking resources and information regarding a gambling problem. The FCCG further supplies help, information, and training to state agencies, community organizations, treatment and mental health professionals, law enforcement officials, legal authorities, academic institutions, students, gaming operators, and others who are interested in becoming educated about the issue of problem gambling. The FCCG's programs and services are diverse in nature and bilingual services are offered based upon the needs of the individual or entity contacting the Council for assistance.

As standard protocol, all agency personnel respond to contacts throughout the day ranging from help and information to business contacts. The HelpLine is answered by after-hours staff at the close of business each day. After-hours personnel ensure that contacts can receive help and resources any time during the night, weekends, and on holidays. The HelpLine is equipped with multiple telephone lines, so contacts do not have to wait for assistance. Each person in the agency and on the after-hours staff are trained to handle all contacts. The FCCG includes bilingual staff members that handle the majority of Spanish-speaking contacts, and the HelpLine is equipped with a translation service for all other languages. Resources are provided by mail and on demand through a variety of methods, including online via live chat, email, and by texting via the text interface, pending individual preferences and needs. In addition, for some resources, the FCCG offers audio options in instances when contacts may experience challenges reading the information.

Ongoing FCCG communications posted online and sent through e-blast at the onset of the pandemic and throughout its unpredictable course, reassured anyone needing problem gambling help that the 888-ADMIT-IT HelpLine services remained fully operational, with support continuing uninterrupted and accessible through all FCCG help-seeking platforms (i.e. telephone call, text, email, social media, and live chat through the website). The FCCG expanded its Peer Connect Program hours during this time, and identified telephone, online, and other distance or remotely accessible problem gambling supports to include in its HelpLine Resource Database. Updates include, but were not limited to, gambling addiction mental health treatment and counseling options as well as virtual self-help support group meetings. In addition, new and enhanced crisis services developed in response to COVID-19, such as the Florida Blue HelpLine, and Disaster Distress HelpLine, were also added to the FCCG's HelpLine database as a resource for anyone experiencing feelings of stress, anxiety, trauma, and grief due to the current health crisis.

As previously noted, there are multiple ways to reach the FCCG for help and assistance with a gambling problem. The primary way to access help is through the 888-ADMIT-IT HelpLine. During the 2020-2021-year, one thousand, one hundred and fifty-eight (1,158) telephone calls for help were received, with calls ranging from less than 1 minute to 110 minutes, the mean length being 27 minutes and the median being 24 minutes. Thirty-two (32) individuals seeking help reached out via live chat, with the chats ranging from 4-101 minutes, an average of 41 minutes, with a median of 35 minutes. Fifty-seven (57) texts for help were received with communication times ranging from 4-187 minutes, with a mean time of 57 minutes and a median time of 43 minutes.

The FCCG continues to monitor the methods used to contact the HelpLine and the impacts of the pandemic on those in need of problem gambling supports. The FCCG remains committed to real-time updates of resource referrals available through its 888-ADMIT-IT HelpLine. Through this process, the FCCG works to ensure there are no gaps in service or options available for help along the path to recovery for those suffering from problem gambling, and to remain the leading and trusted source for these referrals in the State of Florida.

HelpLine Specialists

Throughout the past thirty-three years of operation, the FCCG has hired HelpLine and other staff from different backgrounds, and with varying levels of education and clinical experience, from master's and doctoral-level trained counselors to volunteers and recovering individuals. Telephone counseling services should not be confused with HelpLine services provided, since these programs serve entirely different purposes and require different training and protocols.

Helplines are not intended for ongoing counseling as this would place an enormous liability on the helpline itself. Our HelpLine para-professionals are paid employees who have been highly trained to handle the problem gambling population only. The most important component of making the HelpLine effective is the training and protocols that are in place for operation.

HelpLine Specialists realize the appropriateness and need to refer to certified mental health professionals for counseling purposes and expert advice. Supportive intervention and the ability to provide viable resources to individuals without offering advice or counseling is a perfectly acceptable and responsible way to operate a helpline. This practice ensures that gamblers and loved ones do not become dependent on the HelpLine for continued services and will be more apt to take the next step towards recovering, be it seeking help through peer supports, from a treatment provider, attending 12-Step or other self-help meetings, utilizing social service organizations, reaching out for legal assistance, participating in financial credit counseling through a professional institution, enrolling in self-exclusion programs, or taking advantage of online supports or many other resources that may be available depending on one's location and specific needs.

Staff HelpLine Training

HelpLine Specialists are professionally trained regarding issues relating to problem and compulsive gambling, including the scope and severity of difficulties experienced by individuals, families, and others. The HelpLine is staffed around the clock by these specially trained staff, to provide supportive intervention and information at any time to individuals who are adversely affected by a gambling problem. All agency personnel are trained to handle help and information calls related to gambling addiction from individuals in crisis and others.

Training is conducted through the completion of specific modules developed and is accessible in FCCG's HelpLine Training Manual. The training is hands-on demonstration, as well as overview of the data collection and proper database usage, viewing of problem gambling specific docudramas and videos," mock" call scenarios, phone shadowing, and finally handling live calls with management oversight.

The HelpLine Manual is also provided for future reference. In addition to providing background information about who we are, our role in the state, and available services and programs, we walk participants through the HelpLine process, Agency protocol, types and classifications of contacts, and standard operating procedures. The handling of the calls and the dialogue approach we use to have the conversation is the focus of the training, however the background information and database training portions are also integral. The goal of the FCCG's HelpLine training program is to ensure HelpLine Specialists are comfortable and confident in their ability to provide appropriate supports to individuals in crisis.

In all, a HelpLine Specialist will have approximately 40-50 hours of training before beginning to handle calls, even at the practice level, though all training does not necessarily occur at one time. In addition, staff is exposed to new information by way of specialized trainings throughout the year, which include varying topics such as Domestic Violence, Baker Act procedures and the opportunity to hear about professional treatment plans and services offered to individuals through our specific network of resource referrals. All FCCG HelpLine Specialists must also complete QPR (Question, Persuade, and Refer) Suicide Prevention Training, both annually, as well as prior to responding to contacts on the HelpLine. This two-hour educational program is designed to teach lay and professional gatekeepers the warning signs of a suicide crisis and how to appropriately respond. The training process is ongoing throughout the tenure of the employee.

Upon completion of the FCCG's HelpLine training program, all FCCG employees have the knowledge to:

- ✓ Be helpful, supportive, and compassionate to all individuals contacting the HelpLine;
- ✓ Have full knowledge of all available agency programs and resource referrals;
- ✓ Utilize the Agency's database to collect and record necessary data points from HelpLine contacts;
- ✓ Identify any special services needed based upon individual circumstances;
- ✓ Possess in-depth knowledge of the issues faced by both the gambler and loved ones due to a gambling problem;
- ✓ Determine appropriate resource referrals based upon unique, individual circumstances (e.g. family member supports, distance counseling, web-blockers, self-exclusion, etc.);
- ✓ Demonstrate an ability to think outside the box when confronted with unusual circumstances (e.g. suicide warning signs, abusive callers, service disruptions, etc.).

HelpLine Manual

Resource referral information is continually updated and housed in one publication, the FCCG HelpLine Manual, for easy access and reference by agency and after-hours personnel. The Manual includes all known resources in Florida, in contiguous states, and to a more limited extent, throughout the United States. Furthermore, the Manual serves as backup when emergency situations arise from the loss of electrical power, computer difficulty, or other technological failures.

HelpLine Database

In addition to the HelpLine Manual, all Agency and after-hour personnel are supported by a computerized database which allows the FCCG to assess service effectiveness. The HelpLine database is the only location where all information relating to these contacts is found. The plethora of reports that are generated from the database are based on information housed within the system. Such reports are used to compile contact demographics and related information, to identify areas of need, and as a basis for comparison between past, present, and future problem gambling trends and statistics in the state of Florida.

The use of the computerized database also enables personnel to quickly find resource referrals to accommodate caller needs. It houses resources in each of Florida's 67 counties and includes information for community resource lines, social service organizations, crisis and mental health centers, medical facilities for veterans, and legal aid organizations, to name a few. While certain types of resources are not accessible in every county, available resource information is contained in the FCCG's HelpLine database in the following categories:

(See List on Next Page)

- Professional Counseling Services Referrals with Certified Treatment Providers
- FCCG's Online Program for Problem Gamblers (OPPG)
- FCCG's Peer Connect Program
- Self-Help Support Group Information and Referrals
- Self-Exclusion Program Options
- Financial Resources & Assistance Programs
- Legal Resources & Assistance Programs
- Population Specific Resources
- Impaired Professionals Resources
- FCCG Literature & Print Materials
- FCCG Website/Mobile App/Social Media Sites
- Employment Assistance Resources
- Online/Mobile Resources & Supports
- Hotlines & Crisis Lines (Non-Gambling Specific Social Services and Emergency Assistance)
- Mental Health & Addictions Resources (Non-Gambling Specific)

All resource referrals are confirmed on an ongoing basis and a system for re-verification is in place.

The 888-ADMIT-IT HelpLine is an ever-evolving resource for Floridians. The FCCG takes information from data collected and supplied by contacts to assist in the development of programs and additional services in future years. Additional data sets are added to or removed from the database based on feedback from people contacting the HelpLine. Further, comparing previous-year reports shows significant trends and changes in the landscape of Florida's gambling environment and associated problem gambling impacts.

During the past two years, the FCCG moved to expand and adapt its resource database in response to the COVID-19 public health crisis, in order to continue serving those suffering from gambling addiction when traditional access to supports waned.

Data Analysis

The FCCG's iCarol HelpLine database contains information on each contact received and entered by FCCG HelpLine Specialists, categorized by contact type and then merged into general files (e.g., total contacts, those seeking help and information, and those seeking help only). Given the sensitive nature of many questions, contacts may feel uncomfortable or reluctant to provide some information and/or spouses/partners, as well as loved ones may not have sufficient information to provide answers to some questions. As well, individuals may furnish information that is less than forthright. Examples include information about debts owed due to gambling, illegal acts committed, history of alcohol and substance abuse, etc. This results in significant variability in the number of responses to topics discussed and is illustrated throughout this report. It is therefore important to note that all information collected is self-reported and often conservative in nature.

EXECUTIVE SUMMARY

The FCCG's 888-ADMIT-IT HelpLine continues to be a primary resource for all Floridians concerning problem gambling and gambling disorders. The FCCG continually incorporates information from data collected and information supplied by contacts to assist in the further development and improvement of programs and additional services. Comparing previous year reports reveals significant trends and changes in the landscape of Florida's gambling environment, changing technological advances in the gambling and gaming industry, the continuing effects of the COVID-19 public health crisis, and associated problem gambling impacts. While the 888-ADMIT-IT HelpLine has remained fully operational throughout the COVID-19 pandemic, including while gambling venues were closed, this public health crisis has made for an unprecedented couple of years, with comparisons not easily measured against prior years.

The COVID-19 pandemic has changed the way we live our lives: how we work, socialize, and gamble. As land-based gambling venues around the world shut down and many professional sports paused or cancelled, those persons who bet on sports or play in land-based venues are forced to either stop gambling or find other means to do so. Academic papers, market research, and news articles have reported that the reduction in available gambling opportunities and widespread COVID-19- based restrictions (and associated stressors) are being linked to important changes in online gambling. Online gambling has been the focus of much research and safer gambling initiatives for some time, because of the nature of this gambling format—high speed, reinvestment of winnings, simultaneous play, privacy—and its association with gambling-related harm (Papineau et al., 2018). In the current unprecedented context, particular attention should be paid to the risks associated with online play and approaches for mitigating impacts upon users. This is particularly important as during the 2020-2021 fiscal year, all forms of online gambling are illegal in the State of Florida. As such, these services are not required to adhere to the same requirements as legal gambling operators or to provide any consumer protections.

As new gambling opportunities continue to emerge in non-traditional mediums and venues, such as in video games (eSports and loot box purchases), through mobile apps, and online remote sports wagering, prevention measures for problem gambling will become more important. Children and young adults may not recognize the potential negative consequences of gambling activities in these newer forms of gambling. As such, education and public awareness remain critical. This shift also creates challenges for treatment communities and other segments within society. In light of these realizations the FCCG will need to continuously acclimate its programs, as it has done in the past. It is important to note that a) problem gambling often takes some time to develop, and b) while the general prevalence rates have not dramatically risen, the population in Florida has risen. As such, the absolute number of individuals experiencing gambling and gambling-related problems continues to rise. The FCCG continues to closely monitor and adapt to the many changes in patterns of gambling behaviors by different segments of the population and remains attuned to the associated issues facing problem gamblers and their families.

As in the past, the information provided in this report is derived from 888-ADMIT-IT HelpLine contacts with gamblers, their partners/significant others, spouses, children, parents, grandparents, other family members, friends, and other concerned individuals. Given the sensitive nature of some of the questions asked, problem gamblers or family members often refused to answer specific questions, either because they fail to know the extent of the gambler's behaviors, debts, or problems, or because they are afraid to divulge confidential information. As a result, the number of valid responses provided in the various categories contained in this report differ based upon the questions asked.

The FCCG has a large and diversified outreach program to help minimize the negative impact of gambling problems. The 888-ADMIT-IT HelpLine is advertised widely. The results suggest that individuals became aware of the HelpLine via Internet searches or ads (48%), within information posted in gambling facilities (23%) (including on player's club cards, posters, brochures, signage, and/or collateral items), from family members/friends (7%), on the back of Lottery tickets or at Lottery points of purchase (6%), billboards (4%), radio or television ads (3%) or from members of Gamblers Anonymous/Gam-Anon (3%).

Some of the most notable findings in the 2020-2021 Annual HelpLine data analysis include:

- Total contacts to the FCCG increased by 32% year-over-year during the 2020-2021 fiscal year. The number of help and information contacts increased from 3,153 in the previous fiscal year to 5,709 in the current year, representing an 81% increase.

- When looking only at the non-spouse/significant other family members that contacted the 888-ADMIT-IT HelpLine during the 2020/2021 fiscal year, the majority consisted of parents (41%), children (28%), and siblings (19%). This represents a significant increase in the percentage of parents that contacted the HelpLine compared with the previous year (41% in 2020/2021 vs. 30% in 2019/2020).

- Contacts revealed that 68% of problem gamblers were male, 32% were female, and 2 individuals were identified as transgender.

- Among the 1,148 contacts who disclosed the gambler's age, it was found that 3% of the gamblers were age 20 or under; 9% were ages 21-25; 11% were 26-30; 20% were 31-40, 14% were 41-49; 11% were 50-54; 11% were 55-60; 5% were 61-64; and 14% of gamblers were ages 65 years of age or older. A general increase in young gamblers, with more than 12% age 25 or under, revealed the largest increase compared to the previous fiscal year, where this group represented less than 9%.

- Among female problem gamblers represented in this year's HelpLine contacts, (47%) were older adults (ages 55 and older), with 12% being 71+. Since these individuals often have limited disposable income, this may become a growing problem if this trend persists. Overall, female problem gamblers skewed older than males, reflecting how the varied stages of life impact upon gambling behavior differently between genders.

- Of male problem gamblers represented in this year's HelpLine contacts, 18% were ages 25 and younger (an increase of 5% over the past year. This data also shows a stark contrast again with female gamblers under age 25, which this year represented 2% of the total for females. The issue of problem gambling is affecting young males at an alarming rate, whereas it may be taking females longer to develop a gambling problem.

- Data with respect to the reported age of initiation of gambling and when it became a problem revealed that 48% of problem gamblers this year (versus 40% in 2019/2020) started gambling before age 26, and 13% started prior to the legal gambling age of 18. As well, almost a third of problem gamblers (29%) reported that gambling-related problems began before the age of 26. Of note, gambling became a problem for 4% prior to age 18 and 5% are reported to have become a problem gambler after the age of 65.

- Examining historical data and HelpLine trends, financial-related issues remain the predominant reason for initially contacting the HelpLine, with 45% of individuals reporting some form of financial problem (e.g., difficulty paying bills; overextended debt; overspending; substantial gambling losses). Relationship problems were also highly endorsed (25%) although down from 29% last year as the precipitating reason for contacting the HelpLine. Other reasons for contacting the HelpLine were to acquire information regarding referrals to Gamblers Anonymous or Gam-Anon meetings (8%), treatment referrals (4%), relapse (4%), information on self-exclusion (4%), mental health problems (3%), legal problems (2%), and homelessness/eviction or foreclosure (2%). A small number, but nevertheless serious, called about suicidal thoughts or attempts (1%) and work-related difficulties (1%).

- Of note is that divorced rates during the current year were considerably higher than that reported in 2019-2020 (19% vs. 13%). Married/cohabitating relationships with problem gamblers decreased during the current year (43%) compared with the previous year (48%). Whether divorce rates are related to gambling problems or COVID-19 are unknown. However, there is strong empirical evidence suggesting problem gamblers need considerable supports from loved ones and others to curtail or stop their gambling.

- The primary forms of gambling problems most often cited were Electronic Gambling Machines (41%), Cards/Table Games (21%), Online Gambling (17%), and Lottery Games (15%) (Table 12). While the number of contacts reporting slot machines/electronic cards/table games or traditional cards/table games as the primary gambling problem of the gambler continued to decrease, (down 2% this year and 11% over the past three fiscal years), those reporting online gambling as the form of gambling causing the most problems continued to increase, up 4% from last year, and three times higher than what was reported in fiscal year 2018/2019.

- Amongst those engaged primarily in online gambling, the large majority were male (89%), White (68%), and 30 years of age or younger (52%). The most common type of online gambling reported was online sports betting (54%), followed by online casino games (40%). The average reported income of online sports betting gamblers this year was $83,837 with almost one-third (30%) reporting average household incomes of over $100,000. This data supports the recent increases we have seen reported over the past three years via the Helpline, in both online gambling as the primary gambling type and higher reported average incomes. It also reflects 37% higher reported average income than the total reported average income amongst all gambling types, just for gamblers whose primary game of choice is online sports betting.

- When reviewing 2020/2021 HelpLine data on preferred games within different primary gambling problem types, it is apparent that accessibility is a key factor in the game of choice reported by contacts. For gamblers whose reported primary gambling problem is cards or table games, poker was the game of choice for more than half (54%). This is reflective of the greater accessibility of poker throughout the State of Florida, as the majority of reported poker players to the 888-ADMIT-IT HelpLine this past fiscal year (63%) were located in counties other than Broward or Miami-Dade.

- Much like helpline data reflected with cards/table games as the primary problem, more than three-quarters of Lottery gamblers (82%) were from counties in Florida other than Broward or Miami-Dade. Overall, 15% of all gamblers reported their primary gambling problem as being the Lottery, while another 35% indicated it was a secondary problem. Problem gamblers whose Primary Gambling Problem was reported as lottery were less likely to be employed full time (40%) than the average problem gambler (59%), more than twice as likely to be disabled or collecting workers compensation (17%) than the average (8%), and more likely to be retired or retired and working a job (23%) than the average (13%).

- An examination of the primary form of gambling by age reveals that individuals under the age of 40 are more likely to engage in both online sports betting and online casino gambling. Traditional casino games (e.g., slots, VLTs, cards and table games) also remain popular for most adults, independent of age. The percentage of adults with primary gambling problems related to electronic gambling machines increases after age 30, while lottery problems appear to increase after age 50.

- This year's data shows a 9% increase in the portion of those primarily gambling at home or at friends' homes, reflecting a 206% increase in the number of HelpLine contacts reporting this as the Primary Gambling Location (for online gambling and stock market day trading). Likewise, convenience stores (lottery retailers) did not experience the widespread closures that casinos did and can be seen increasing at a rate of only 2% over the prior year as a portion of the total, reflecting a 28% overall increase in the number of HelpLine contacts who reported this as the Primary Gambling Location. Conversely, land-based casinos, both in state and out of state, experienced a 3% drop in the share of the total, but the number of contacts reporting these locations still increased 6% over the prior year. The share of gamblers primarily betting at racinos dropped 4%, reflecting a 32% decrease in the number of HelpLine contacts who reported this as the gambler's primary venue.

- Data regarding the employment status of the gambler reveals that 59% were full time employees, 12% were retired, and 19% were unemployed, disabled, or collecting workers' compensation benefits, reflecting a 2% increase from last year in reported unemployed/disabled gamblers. This year, of those who reported being retired, more than half (54%) stated that the gambling problem intensified following retirement.

- The average reported income of problem gamblers was $52,557 this year, reflecting a 12% increase from last year's average reported annual household income of the gambler ($47,051) which was also consistent with recent HelpLine trends revealing higher annual household incomes reported each year over the past three years ($45,478 in 2018-2019).

- Of those reporting both a primary gambling problem and the gambler's income, (and excluding primary gambling categories not containing enough respondents to represent a fair percent of the total sample, N=<15) fifty-two percent (52%) of contacts to the HelpLine during the 2020-2021 fiscal year citing lottery play as the primary gambling problem, reported average household incomes of less than $25,000 (N=67). In contrast, thirty percent (30%) of online sports bettors this year reported average household incomes of the gambler of $100,000 or more. This data supports the recent increases we have seen reported over the past three years via the HelpLine, in both online gambling as the primary gambling type and higher reported average incomes. It also reflects 37% higher reported average income for gamblers whose primary game of choice is online sports betting versus the total reported average income amongst gamblers engaging in other forms of gambling.

- When only looking at contacts placed to the HelpLine this past year by the gambler directly regarding total gambling-related losses, the median amount of lifetime gambling losses was reported to be $204,058, reflecting an almost $20,000 increase in gambling related losses reported last year. One hundred and twenty-four (124) gamblers reported they had lost in excess of $200,000 or more due to gambling throughout their lifetime, with the average amount of gambling losses amongst just this subset totaling $1,000,991.

- This year, forty percent (40%) of all HelpLine contacts reported there were household gambling debts of some type; fourteen percent (14%) did not know if there were gambling-related debts, and seven percent (7%) refused to answer this question. Of those contacts reporting gambling debts, the average amount owed due to gambling-related debts this year significantly increased to $46,752 (up $16,000+ from last year). More than one-quarter (28%) reported gambling-related debts of $25,000 or greater, and 6% reported gambling debts of $100,000 or more. It should also be noted that gambling-related losses and debts are frequently under-reported by problem gamblers and many loved ones are unaware the extent and level to which the gambler is actually in debt.

- Due to the high volume and dollar amounts of gambling related debts common amongst those struggling with this addiction, it is not surprising to also find that 12% of this year's HelpLine contacts reported that the gambler filed bankruptcy at least once or has a bankruptcy case currently pending as a result of the gambling problem. In addition, 15% (up from 11% the prior year) stated bankruptcy had been filed due to gambling related financial difficulties more than once. Further indicative of the seriousness of the financial consequences associated with problematic gambling are the direct impacts on basic needs, such as living expenses like rent, mortgage, and utility payments, with 2% of individuals seeking help this year advising that the gambler was homeless due to a gambling problem, and 22% of gamblers reported as staying with someone (such as family or friends) due to the gambling. It is worth noting that the COVID-19 pandemic and associated job losses and furloughs potentially placed additional strain on these gamblers' already stressed finances.

- Access to credit cards, and other means of credit, funds much of problem gamblers' immediate money needs. As a result, gamblers may have large numbers of creditors and high debts due to their gambling. When the money to gamble runs out, the gambler often convinces themselves that the next time they gamble, they will win it back. As such, the money needed to recoup losses often results in the gambler missing rent/mortgage payments, car payments, or utility bills. Overall, this year's data suggests that 56% of all help contacts reported the gambler had difficulty paying important bills, 78% gambled away savings, equities or retirement monies (an increase from 65% last year), 39% were reported to have sold or pawned possessions (a decrease from 50% last year), and almost one-quarter (24%) were reported to be homeless and/or living with a friend.

- Problem gamblers are often faced with multiple legal consequences and challenges resulting from their gambling addiction. This year, 21% reported experiencing legal problems, including both civil and criminal actions, due to problem gambling. Overall, 50% of individuals reporting legal consequences were involved in a bankruptcy, reflecting an 8% decrease from last year, which may be related to imposed moratoriums during the COVID crisis. Similarly, there was an increase in reported divorces due to gambling this year (18% vs 15% in 2019-2020), which may also be related to impacts from the pandemic. Nineteen percent (19%) experienced a foreclosure and/or eviction, while only 10% reported a vehicle repossession due to gambling, compared to 18% that reported this legal consequence last year; and 14% encountered criminal legal problems due to crimes committed relating to their gambling addiction, with 14% reporting arrests, serving time in jail/prison, and/or placed on probation (a considerable increase from 7% in 2019-2020).

- Individuals suffering from neurological disorders may be susceptible to development of compulsive gambling behaviors resulting from their medications. Certain medications, including Mirapex, Requip, and Abilify, have been linked to causing compulsive behaviors. Disorders such as Parkinson's Disease, Restless Leg Syndrome, Multiple Sclerosis (MS), and Schizophrenia are treated using dopamine agonists which include these types of medications. Overall, 15% of individuals reported that the problem gambler had some form of neurological disorder.

- The top five most frequently cited methods contacts reported hearing about the 888-ADMIT-IT HelpLine number from this year, were as follows; through online Internet searches (47%) (reflecting an increase from 41% in the previous year); within land-based gambling venues, as reported by 23% (including on player's club cards, posters, brochures, signage, and/or collateral items); from family members or friends (7%); on Lottery Tickets/Lottery Point of Sale (6%); and last, on billboards, as reported by 4% of contacts, making it the second year in a row that billboards were not among the top three methods cited as how contacts found the HelpLine number. Since fiscal year 2018/2019, when the Florida Lottery began promoting the HelpLine number again, the FCCG has received three times as many contacts citing lottery tickets or lottery point of sale (i.e. gas station/convenience/grocery store display ads featuring the helpline number) as how they learned of the HelpLine, and land-based gambling facility advertisements or promotions has remained the second most frequently cited "how heard" method during this same time period.

- Based upon the FCCG HelpLine 2020-2021 Evaluation Study, 97% of contacts reported the Specialist was knowledgeable, 98% believed the Specialist was caring and 91% reported that they would speak with a Helpline Specialist again. Twenty-six percent (26%) of Helpline contacts for 2020-2021 had previously contacted the Helpline. This should not be misconstrued that their initial contact was not helpful but rather that the Specialist and help seeker had developed a rapport and level of trust. The HelpLine Evaluation Report suggests that individuals found the HelpLine Specialists extremely helpful and had very positive experiences.

- From 33 years of experience providing help and hope to individuals suffering from a gambling addiction, and in listening to the pleas of its HelpLine callers, the FCCG has grown its resource database to serve nearly every circumstance or situation brought about by problem gambling.

Recommendations

The FCCG continues to work closely with gamblers, family members, treatment providers and other professionals to increase public awareness about problem/disordered gambling and to provide assistance and relief from gambling-related problems. The FCCG remains committed to expanding its efforts to help train professionals in the field, work with governmental agencies and treatment providers, and to raise awareness among others who service the disordered gambling population. As well, the FCCG maintains excellent relationships with gambling industry operators in Florida, and provides expertise, training, and resources for the inclusion of responsible gambling programs and messages. The FCCG HelpLine furnishes an invaluable first step for many problem gamblers, their families, friends, and others, to have a better understanding of both this disorder as well as resources available for help, for anyone impacted.

- Given the growing and changing landscape of gambling in the State of Florida, accompanied by the introduction of regulated online gambling, and the expansion of gambling offerings and facilities, it is important that the FCCG receive appropriate support from all key stakeholders, to continue its multidisciplinary efforts in prevention and supports to problem gamblers, families, and communities. Such expansion necessitates the creation of a public health framework that will ensure that regardless of platform type, all forms of gambling will meet certain statutory requirements to necessitate responsible gambling measures and consumer protections to mitigate harm.

- As sports wagering and other forms of gambling become available, additional financial supports to help monitor and research changing patterns of gambling should be allocated. Since internet searches and gambling facility signage continued to dominate how contacts reported hearing about the FCCG HelpLine, all gambling operators, regardless of platform type, should be required to promote the 888-ADMIT-IT HelpLine if promoting and/or providing services in the State of Florida.

- The ongoing development and implementation of prevention programs targeting high school, college, and senior citizens remain critical.

- Appropriate funding will be required to help train more mental health providers in the State and ensure that they have the appropriate certification to work with problem gamblers and their families. Currently, there is no State funding available for disordered gambling treatment, and many insurance companies fail to provide coverage for gambling disorders, thereby providing little incentive for certification.

- Funding should be provided for the training of staff in the judicial system. As well, alternative ways for the judicial system to deal with problem gamblers committing certain criminal offenses is recommended, e.g., Gambling Court (New York, New Jersey).

- Additional funding will be necessary to adequately promote the 888-ADMIT-IT HelpLine throughout the state of Florida, as current government appropriated funds for advertising services are restricted for use in Broward and Dade Counties, where the 8 racinos are located.

- The FCCG should continue to provide services not only for the problem gambler but for their loved ones and other affected individuals as well.

24-Hour 888-ADMIT-IT Problem Gambling HelpLine Annual Report: July 1, 2020 – June 30, 2021

Annual Call Data

- During the 2020/2021 fiscal year, the FCCG received 23,558 total contacts, of which 5,709 were requesting help and/or information (**Table 1**). This represents a 32% increase in total Agency contacts from last fiscal year (17,848), and more than double the number of total contacts received during the 2018/2019 fiscal year, reversing recent downward trends. It is also important to note that pandemic-related impacts from land-based gambling operation closures and modified operations, which continued throughout the 2020/2021 fiscal year, continued to play a role in both contact volume and contact severity, as illustrated in monthly reports during this time.

Table 1

Total 888-ADMIT-IT HelpLine Contacts

Fiscal Period	Total Contacts	Percent Change from Previous Fiscal Year	Help Services Contacts	Percent Change from Previous Fiscal Year
July 1, 2020 - June 30, 2021	23,558	32%	5,709	81%
July 1, 2019 - June 30, 2020	17,848	67%	3,153	-45%
July 1, 2018 - June 30, 2019	10,713	-9%	5,754	-2%

Call Origin by Region and County

- Based upon 5,679 help and information contacts where county information was available, the data revealed that South Florida accounted for 65% of the total help and/or information contacts received, increasing the share of contacts from this region by 2% over the prior year (63%). Southeast Florida accounted for 63% of these contacts, representing an increase of 4% from last year when Southeast Florida accounted for 59% of the contacts. Other notable changes include an increase in help and information contacts from Northwest Florida increasing from 4% to 7%, and an increase in Central Florida from 14% to 16%. **Table 2** provides a breakdown by region with a map of Florida Counties provided on the following page.

Table 2

County Origin of Contact by Region

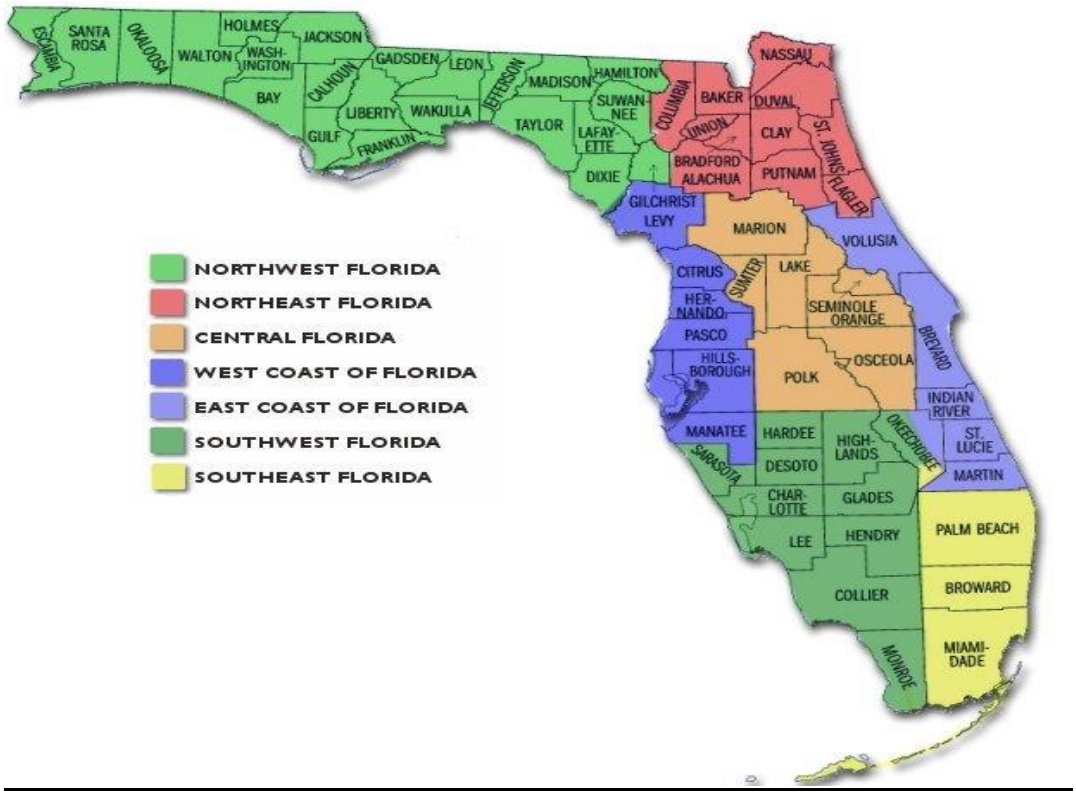
2020-2021

Florida Regions	N=5,679	Percent = 100%
Northwest Florida	384	7%
Northeast Florida	82	1%
Central Florida	931	16%
West Coast Florida	403	7%
East Coast Florida	172	3%
Southwest Florida	118	2%
Southeast Florida	3,589	63%
Totals	**5,679**	**100%**

REGIONS

Northwest: Bay, Calhoun, Dixie, Escambia, Franklin, Gadsden, Gilchrist, Gulf, Hamilton, Holmes, Jackson, Jefferson, Lafayette, Leon, Liberty, Madison, Okaloosa, Santa Rosa, Suwannee, Taylor, Wakulla, Walton, Washington
Northeast: Alachua, Baker, Bradford, Clay, Columbia, Duval, Flagler, Nassau, Putnam, St. John's, Union
Central: Lake, Marion, Orange, Osceola, Polk, Seminole, Sumter
West Coast: Citrus, Hernando, Hillsborough, Levy, Manatee, Pasco, Pinellas
East Coast: Brevard, Indian River, Martin, St. Lucie, Volusia
Southwest: Charlotte, Collier, Desoto, Glades, Hardee, Hendry, Highlands, Lee, Monroe, Okeechobee, Sarasota
Southeast: Broward, Miami-Dade, Palm Beach

Florida Map by County



- Overall, contact to the HelpLine was made by individuals from forty-seven (47) unique counties across the state during the 2020-2021 fiscal period. Broward (28%) and Miami-Dade (28%) counties represented the areas generating the most contacts to the HelpLine this year, with a 7% increase from last year in Broward County contacts. Other counties where a significant number of contacts originated included Orange (9%), Palm Beach (7%), Leon (6%), and Hillsborough (5%), (see **Table 3**). It should be noted that 56% of all contacts were placed by residents in the two counties where the 8 racinos are located, which is where the majority of 888-ADMIT-IT HelpLine advertisements are placed, as required by state contract. It is likely that if funding allowed for 888-ADMIT-IT HelpLine promotion to occur on a statewide basis, county of contact origin would be distributed across the state more evenly as well.

  The distribution of help and info contacts received by county is presented in **Table 3** on the following page.

Table 3					
Help & Info Contacts by County					
2020-2021					
County	# of Contacts (N=5,679)	% of Total	County	# of Contacts (N=5,679)	% of Total
Alachua	11	0%	Lee	59	1%
Baker	0	0%	Leon	352	6%
Bay	3	<1%	Levy	0	0%
Bradford	0	0%	Liberty	0	0%
Brevard	33	1%	Madison	0	0%
Broward	1,616	28%	Manatee	21	<1%
Calhoun	0	0%	Marion	17	<1%
Charlotte	5	<1%	Martin	9	<1%
Citrus	10	<1%	Miami-Dade	1,564	28%
Clay	9	<1%	Monroe	2	<1%
Collier	15	<1%	Nassau	2	<1%
Columbia	5	<1%	Okaloosa	6	<1%
Desoto	1	<1%	Okeechobee	2	<1%
Dixie	0	0%	Orange	539	9%
Duval	45	1%	Osceola	12	<1%
Escambia	13	0%	Palm Beach	409	7%
Flagler	2	<1%	Pasco	30	1%
Franklin	0	0%	Pinellas	73	1%
Gadsden	2	<1%	Polk	46	1%
Gilchrist	0	0%	Putnam	4	<1%
Glades	0	0%	Santa Rosa	2	<1%
Gulf	0	0%	Sarasota	20	<1%
Hamilton	0	0%	Seminole	247	4%
Hardee	0	0%	St Johns	4	<1%
Hendry	4	<1%	St Lucie	16	<1%
Hernando	11	<1%	Sumter	3	<1%
Highlands	10	<1%	Suwannee	2	<1%
Hillsborough	258	5%	Taylor	0	<1%
Holmes	0	0%	Union	0	<1%
Indian River	7	<1%	Volusia	107	2%
Jackson	3	<1%	Wakulla	0	0%
Jefferson	0	0%	Walton	1	<1%
Lafayette	0	0%	Washington	0	0%
Lake	67	1%	N =	5,679	100%

Monthly Summary:

- The 2020-2021 fiscal year represented what can best be described as a transitional period for Floridians, from coping with the impacts of the COVID-19 pandemic on daily life, to adapting to the situation, and finally accepting a new normal – in all, a politically charged process. Meanwhile, those suffering from the effects of gambling addiction faced increased stressors ranging widely from lack of entertainment alternatives to mental health impacts like anxiety and depression to renewed temptations to return to gambling at traditional facilities upon reopening.

    - In July, the FCCG witnessed the re-closure of Miami-Dade County casinos, following an order from Mayor Carlos Gimenez, due to health and safety concerns and rising infection rates. As seen earlier in the year, gambling facility closures can have a dramatic impact on gambling behaviors and associated problems, with contacts received during the month demonstrating how the cancellation and postponement of sporting events can cause sports bettors suffering from problem gambling to seek replacement avenues for betting. High levels of stress and boredom persisted and were described by numerous callers as reasons for increased gambling or relapse.

    - In August, the state could be seen gradually relaxing restrictions and reopening its economy, but the COVID-19 pandemic continued to have significant and residual impacts on the lives of Floridians. The effects of the pandemic on employment and income were pronounced during the month, with multiple contacts noting the loss of a job or income stream, including one contact whose restaurant business was struggling. Also of note, Miami-Dade County casinos reopened again on the last day of August.

    - Gov. Ron DeSantis announced in September that Florida was entering Phase 3 of reopening from the COVID-19 public health crisis, which prescribed that large venues including casinos “should reopen fully with limited social distancing protocols.” As gambling opportunities returned to their previous level of accessibility, the pandemic’s disruption on the daily life and gambling behaviors of Floridians was evident in contacts to the FCCG’s 888-ADMIT-IT Problem Gambling HelpLine with varied impacts reported, including job loss and occupational changes, boredom, and even reliance on pandemic-related casino closures as consumer protections to prevent one’s own gambling.

    - During October, Florida proceeded in Phase 3 of reopening. Florida’s gambling opportunities had essentially returned to their former levels, yet the pandemic’s effects on Floridians persisted as witnessed on contacts to the 888-ADMIT-IT Problem Gambling HelpLine. Increased job stress, slow business, boredom, relapse, and changes in gambling, as a result of the return of gambling opportunities, were all mentioned by individuals seeking help during the month.

    - During November, Florida experienced a steady uptick of reported COVID-19 infections. With Florida’s gambling venues open and looking to ease fears among their former customer bases with enhanced safety precautions and tailored advertisements, the 888-ADMIT-IT Problem Gambling HelpLine continued to receive contacts from Floridians who were experiencing ongoing impacts of the pandemic on their career, social life, mental health, and ultimately gambling habits.

    - As COVID-19 cases continued to steadily increase in Florida during the month of December, the 888-ADMIT-IT Problem Gambling HelpLine continued to receive contacts from individuals who attribute an increase in problematic gambling to the personal impacts of the pandemic, including job loss, slow business, and extra free time. HelpLine contacts expressed discomfort with the alternative phone-based or online meeting options, yet many were afraid to attend an in-person Gamblers Anonymous meeting because of the pandemic – exemplifying the impacts on resources available for help.

    - New COVID-19 cases peaked in Florida during early January, as the world welcomed the New Year. FCCG HelpLine Specialists spoke to individuals who blamed their problem gambling on additional stress from homeschooling, related job troubles, the reopening of gambling facilities, a shift to online gambling when casinos were closed, and the ability to more easily circumvent self-exclusion when face masks are required.

    - COVID-19 cases gradually declined in Florida during February, and vaccine access increased during the month as distribution rolled out to popular statewide retailers and new vaccination sites created in partnership with FEMA. The 888-ADMIT-IT Problem Gambling HelpLine nonetheless continued to receive contacts from Floridians who attributed impacts of the pandemic as the cause for the beginning, recurrence, or worsening of a gambling addiction, resulting from job loss, attending college or working from home, and the rush of returning to the casino following the temporary closure. Another contacted the HelpLine due to difficulty in accessing self-help meetings during the pandemic.

- Cases of COVID-19 remained steady in Florida during March. Residents experienced increasing accessibility to vaccination as the state increased its supplies and opened eligibility to those age 40 and older during the month. Before the end of March, the Florida Department of Health reported that nearly 3 million state residents had been fully vaccinated. In addition to the HelpLine receiving a contact from someone grieving the loss of a loved one to COVID-19, another resident hesitated when offered a homeless shelter for fear of increasing his risk for contracting the coronavirus. In another case, a woman working as a caregiver contacted the HelpLine after stealing from clients and facing jail time, resulting from her gambling addiction, so it is important to keep in mind that while these individuals expressed their concerns, there are many others who do not reach out for help and are suffering in silence.

- Starting on April 5th, all adults in Florida became eligible to receive the vaccine. Before the end of the month, more than 6 million Floridians had been fully vaccinated against COVID-19. During April, Floridians reached out to the HelpLine to get clarification about the availability of self-help resources, fear of relapse due to the reopening of casinos, pandemic-related job loss, and intensified gambling during the pandemic.

- The State of Florida's recovery from the COVID-19 pandemic continued to progress during the month of May, with new cases dropping off significantly and a steady increase in the vaccination rate. Before the end of the month, more than 8 million Floridians had been fully vaccinated against COVID-19. During the month, Floridians who reached out to 888-ADMIT-IT for help included a long-time Gamblers Anonymous member relapsing after vaccination, a loved one threatening divorce over her husband's gambling problem, a 21-year-old gambler manipulating his family to feed his addiction, a lifetime gambler with losses over $1,000,000, and a full-time stock market day trader who relapsed during the pandemic.

- Recovery from the COVID-19 pandemic continued to look positive in Florida during the month of June, with new cases remaining at relatively low levels and an increase in the vaccination rate. However, of note, vaccination and testing rates began to slow during the month, as new strains of the virus became more significant. Before the end of the month, more than 9.8 million Floridians had been fully vaccinated against COVID-19. Help seekers nonetheless continued to share notable accounts of problem gambling over the 888-ADMIT-IT HelpLine, including an older adult who picked up online gambling after losing her job and was betting away her unemployment funds; a gambler facing multiple legal consequences due to problem gambling, including a civil lawsuit, vehicle repossession, and eviction; and a loved one whose son became homeless due to his gambling addiction.

- Several anonymized examples of the calls taken during this fiscal year are contained at the conclusion of this report (see the "**Summary**" section), along with the total number of monthly contacts received each month throughout the fiscal year (provided below in **Table 4)**. Of significant importance is the approval of recent legislation expanding gambling offerings by permitting online sports wagering across the state of Florida, allowing craps and roulette in Seminole Tribe operated facilities, and the addition of tribal casinos on Seminole land. Over time, this will likely have a significant impact upon the prevalence of problem gambling among Floridians and increased contacts to the 888-ADMIT-IT HelpLine.

Monthly Totals

- When looking at just Help Services contacts, the 5,709 help/information contacts during the 2020/2021 fiscal year represents an 81% increase from the previous fiscal year (2019/2020) and is less than one percent (1%) fewer contacts seeking help or information due to a gambling problem than data reflected during the 2018/2019 fiscal year (5,754), which was the last full fiscal year reflecting "pre-COVID" helpline records. The monthly totals for help and information contacts to the 888-ADMIT-IT HelpLine received during the past three fiscal years are provided in **Table 4**. The HelpLine received an average of 476 help and information contacts each month during this fiscal year, significantly higher than last year (263).

Table 4

Help & Info Contacts by Month

Period	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	TOTAL
20-21 Help & Info Contacts	140	313	662	454	554	572	377	555	652	607	422	401	**5,709**
19-20 Help & Info Contacts	302	228	238	260	212	209	324	275	170	330	403	202	**3,153**
18-19 Help & Info Contacts	483	679	593	584	504	392	707	614	521	240	232	205	**5,754**

CONTACT DEMOGRAPHIC INFORMATION – The following data is based upon 1,266 Help contacts received throughout the year, reflecting a slight increase in the overall number of contacts and equally significant increase in severity of issues experienced by these contacts. As previously noted, it is important to recognize that not every contact supplies information to all questions asked (they may be unaware of the information requested or refuse to provide the information). As such, the numbers for each of the analyses frequently differ. Given the uneven distribution of contacts and calls due to closures and modified operations of gambling venues, as well as atypical HelpLine access due to advertisement reductions, the following data must be interpreted with caution.

CONTACT DEMOGRAPHIC INFORMATION: HelpLine Contact's Gender & Age

- Data revealed that 56% of those contacting the 888-ADMIT-IT HelpLine for help during the 2020-2021 fiscal year were male, while 44% were female, with two individuals reporting they were transgender. Of those contacts that provided their age, 23% were 30 years of age or younger; 45% were middle-aged adults, ages 31-54, 19% were between 55-64; and 14% were older adults ages 65+. Four contacts were from adolescents under age 18.

- The results in **Table 5** are generally similar to last year.

Table 5

HelpLine Contacts by Age

2020-2021

Age Range	N=1,059	Percent = 100%
Under 18	4	0%
18-20	24	2%
21-25	102	10%
26-30	112	11%
31-40	219	21%
41-49	149	14%
50-54	111	10%
55-60	133	13%
61-64	59	6%
65-70	73	7%
71-74	29	3%
75 and Up	44	4%
Totals	**1,059**	**100%**

CONTACT DEMOGRAPHIC INFORMATION: HelpLine Contact's Relationship to the Gambler

- This year, of the 1,259 HelpLine contacts reaching out for help who identified their relationship to the gambler, the majority were made directly by the gambler (74%). Spouses, cohabitants, and significant others comprised 10% of the total, representing the second-most frequently cited relationship to the gambler, followed by parents (5%), friends (4%), children (3%) and siblings of the gambler (2%). **(Table 6).** Research has confirmed that one problem gambler can impact 8-10 others, as illustrated by the types of relationships outlined in **Table 6**.

- Contacts to the HelpLline this past year included those from other family members, such as in-laws, nieces/nephews, aunts/uncles, cousins, and grandchildren, as well as community members from churches/faith-based organizations, law enforcement/legal/judicial professionals, mental health treatment providers, and a member of Gamblers Anonymous, all seeking help related to another's gambling problem.

Table 6

HelpLine Contact Relationship to the Gambler

2020-2021

Relationship to the Gambler	N=1,259	Percent = 100%
Gambler	926	74%
Spouse/Cohabitant/Significant Other of the Gambler	127	10%
Parent of the Gambler	58	5%
Friend of the Gambler	50	4%
Child of the Gambler	39	3%
Sibling of the Gambler	26	2%
Mental Health Treatment Provider	8	1%
In-laws of the Gambler	5	<1%
Niece/Nephew of the Gambler	4	<1%
Aunt/Uncle of the Gambler	3	<1%
Cousin of the Gambler	3	<1%
Church/Faith-Based Organization	3	<1%
Grandchild of the Gambler	2	<1%
Coworker of the Gambler	2	<1%
Law Enforcement/Legal/Judicial Professional	2	<1%
GA/Gam-Anon Member	1	<1%
Totals	**1,259**	**100%**

- When looking only at the non-spouse/significant other family members that contacted the 888-ADMIT-IT HelpLine during the 2020/2021 fiscal year, the majority consisted of parents (41%), children (28%), and siblings (19%). This represents a significant increase in the percentage of parents that contacted the HelpLine compared with the previous year (41% in 2020/2021 vs. 30% in 2019/2020).

CONTACT DEMOGRAPHIC INFORMATION: Precipitating Event Leading to HelpLine Contact

- When looking at historical data and HelpLine trends, financial issues continue to be the most frequently cited precipitating reasons for contacting the HelpLine, with 45% of individuals reporting some form of financial problem as the primary reason for seeking help (e.g., difficulty paying bills; overextended debt; overspending; substantial gambling losses) (**Table 7**).

- Relationship problems were also highly endorsed (25%), although down from 29% last year, still representing the second-most frequently cited precipitating reason for seeking help. Other reasons for contacting the HelpLine were cited as follows; to acquire information regarding referrals to Gamblers Anonymous or Gam-Anon meetings (8%); Self-Exclusion Inquiries, Relapse, and Professional Treatment Referrals, which each represented 4% of the total; Mental Health Problems (3%); Legal Difficulties and Homelessness/Eviction or Foreclosure, each of which represented 2% of the total; and a small number, but nevertheless serious, contacted the HelpLine due to suicidal thoughts or attempts (1%) and work-related difficulties (1%). It is extremely important to note that this information represents the **predominant** reason prompting the HelpLine contact. However, this in no way negates that most problem gamblers and their loved ones have a host of issues and gambling-related problems.

Table 7

Precipitating Event for Seeking Help

2020-2021

Precipitating Event	N=1,261	Percent = 100%
Financial Problems - Recent Substantial Loss	314	25%
Relationship Problems	311	25%
Financial Problems - Difficulty Paying Bills	144	11%
GA/GamAnon Referral	99	8%
Financial Problems - Overspending	56	4%
Self-Exclusion Inquiry	56	4%
Financial Problems - Overextended Debt	53	4%
Relapse	49	4%
Treatment Referral	46	4%
Mental Health Problems (i.e. Anxiety Depression)	40	3%
Legal Problems (Illegal Act Lawyer Advised Court Ordered etc.)	31	2%
Homeless/Eviction/Foreclosure	19	2%
Suicidal Thoughts/Attempts	11	1%
Literature/Materials Request	11	1%
Work Related Difficulties	10	1%
Other	7	1%
Medical Problems (i.e. Poor Physical Health Due to Gambling Addiction)	3	<1%
Threatened/Owes Money to Bookie/Casino/Loan Shark	1	<1%
Totals	**1,261**	**100%**

*The actual percentages may not equal 100% due to rounding.

GAMBLER DEMOGRAPHIC INFORMATION – The following information is derived from HelpLine contacts (this data includes gamblers, their partners/significant others, spouses, children, parents, grandparents, other family members, friends, and other interested third parties) concerning a problem gambler. Given the sensitive nature of some of the questions, problem gamblers or family members often refused to answer specific questions. Similarly, family members and other loved ones often fail to know the extent of the gambler's behaviors, debts, or problems. As a result, the number of valid responses differ based upon the question.

GAMBLER DEMOGRAPHIC INFORMATION: Gambler's Gender and Age

- A total of 1,250 contacts identified the gender of the gambler this year, revealing that 68% of problem gamblers were male, 32% were female, and 2 individuals were reported to be transgender.

- Among the 1,148 contacts who disclosed the gambler's age, it was found that 3% of the gamblers were age 20 or under; 9% were ages 21-25; 11% were 26-30; 20% were 31-40, 14% were 41-49; 11% were 50-54; 11% were 55-60; 5% were 61-64; and 14% of gamblers were ages 65 years of age or older. A general increase in young gamblers, with more than 12% age 25 or under, revealed the largest increase compared to the previous fiscal year, where this group represented less than 9%. (**Table 8**).

Table 8

Gambler's Age

2020-2021

Gambler's Age Range	N=1,148	Percent = 100%
Under 18	6	1%
18-20	28	2%
21-25	108	9%
26-30	126	11%
31-40	236	21%
41-49	159	14%
50-54	131	11%
55-60	131	11%
61-64	63	5%
65-70	81	7%
71-74	31	3%
75 and Up	48	4%
Totals	**1,148**	**100%**

GAMBLER DEMOGRAPHIC INFORMATION: Gambler's Age by Gender

- Among female problem gamblers represented in this year's HelpLine contacts, (47%) were older adults (ages 55 and older), with 12% being 71+. Since these individuals often have limited disposable income, this may become a growing problem if this trend persists. Overall, female problem gamblers skewed older than males, reflecting how the varied stages of life impact upon gambling behavior differently between genders.

- Of male problem gamblers represented in this year's HelpLine contacts, 18% were ages 25 and younger (an increase of 5% over the past year. This data also shows a stark contrast again with female gamblers under age 25, which this year represented 2% of the total for females. The issue of problem gambling is affecting young males at an alarming rate, whereas it may be taking females longer to develop a gambling problem. The 888-ADMIT-IT HelpLine data helps demonstrate the continuing need for more outreach and prevention efforts starting at younger ages to prevent later gambling problems. As found for the past several years, calls about male problem gamblers showed the greatest concentration among those aged 31-40 (24%). While less than females, 10% of males were 65 years of age or older, with 5% being in their 70s.

Table 9
Gambler's Age by Gender
2020-2021

	Female		Male		Transgender		TOTAL	
Gambler's Age Range	N=376	Percent = 100%	N=770	Percent = 100%	N=1	Percent = 100%	N=1,145	Percent = 100%
Under 18	1	0%	5	1%	0	0%	6	1%
18-20	0	0%	28	4%	0	0%	28	2%
21-25	6	2%	102	13%	0	0%	108	9%
26-30	15	4%	110	14%	1	100%	126	11%
31-40	53	14%	181	24%	0	0%	234	20%
41-49	54	14%	105	14%	0	0%	159	14%
50-54	72	19%	59	8%	0	0%	131	11%
55-60	62	16%	69	9%	0	0%	131	11%
61-64	28	7%	35	5%	0	0%	63	5%
65-70	42	11%	39	5%	0	0%	81	7%
71-74	21	6%	10	1%	0	0%	31	3%
75 and Up	22	6%	27	4%	0	0%	49	4%
Totals	**376**	**100%**	**770**	**100%**	**1**	**100%**	**1,147**	**100%**

- The age and gender of gamblers experiencing gambling-related problems may change with the availability and accessibility of more online gambling opportunities and the legalization of remote sports wagering in Florida. This will be critical to monitor as time goes forward. The FCCG's Annual HelpLine Outcome Evaluation reports that anecdotal evidence suggests that casino gamblers are more apt to be younger, on average, given older gamblers appear to be more fearful to be in public places during the pandemic. Some jurisdictions have reported a shift to more online casino-type games.

- Synergy Blue's research, performed in April 2020 among 1,000 consumers (primarily gamblers), reported that older gamblers showed significantly more hesitation over the safety of returning to casinos. Gen X and younger gamblers showed the greatest confidence and interest in returning. As younger gamblers lead the charge toward recovery of the gambling industry, casinos will become increasingly attentive to the trends that may come with this generation of gamblers, including an interest in new types of games, (pay-to-play/free-to-play), as well as a growing trend toward online and mobile applications[1].

[1] To view the report in full, visit, The Path Forward for Casinos in a Post COVID World: How Younger Gamblers, Experiences, and Safety Concerns Will Influence Industry Recovery, Retrieved August 10, 2020, https://synergyblue.us/wp-content/uploads/2020/05/SynergyBlue_Post-COVID-report.FINAL_.pdf.

- The FCCG remains astutely aware of the explosion of technological advances and software for online, mobile, and video game applications, geared toward youth of all ages, as well as adults. The similarities of some of these games mimicking gambling characteristics can often serve as pathways and migration from free-to-play (e.g., social casino gambling) and online sports wagering to more gambling.

- As new gambling opportunities emerge in non-traditional mediums and venues, such as in video games (eSports and loot box purchases) and through mobile apps, prevention measures for problem gambling will become more important. Children and young adults may not recognize gambling activity in these non-traditional forms, so education is key. This shift will also create challenges for treatment communities and other segments within society. As age will continue to be an important variable in the problem gambling equation, the FCCG will need to take these factors into consideration when contemplating organizational program and outreach needs, given the agency's wide array of population-specific educational materials and literature for individuals of all ages, and for those who service these populations. The FCCG will continue to closely monitor and adapt to the many changes in patterns of gambling behaviors by age and associated issues facing problem gamblers and their families.

GAMBLER DEMOGRAPHIC INFORMATION: Gambler's Race

- The distribution of the problem gambler's race for 2020-2021, as reported by HelpLine contacts, included the following information: Whites accounted for 51%, Hispanics/Latinos represented 24%, Black/African Americans comprised 21%, and Asians reflected 2% (**Table 10**). This distribution is similar to the past several years.

Table 10

Gambler's Race

2020-2021

Gambler's Race	N=959	Percent = 100%
American Indian/Alaska Native	3	<1%
Asian	18	2%
Black/African American	206	21%
Hawaiian/Pacific Islander	4	<1%
Hispanic/Latino	232	24%
Mixed Race	9	1%
White	487	51%
Totals	**959**	**100%**

*Total percentages may not equal 100% due to rounding

Gambler's Military Experience

- Based upon 874 HelpLine callers that provided military information, 58 individuals indicated they had some past military service or were retired from the military. As research has shown that this is a potentially high-risk population more vulnerable to developing a gambling addiction, the FCCG has developed population-specific programs and resource referrals for military personnel, their families, and military treatment professionals and service providers.

Relationship Status of Gambler and Children of Minor Age Living at Home with Gambler

- Given the many nuances associated with the quarantining period and ongoing COVID-related restrictions, such as furloughs, rising unemployment rates, and other stress-inducing impacts, the FCCG continued to monitor the relationship status of gamblers reported on the HelpLine during the 2020-2021 fiscal year, which as anticipated, revealed notable effects of the pandemic on normal household/family routines and communication exchanges. Data on the relationship status of the gambler revealed that 35% were married, 33% were never married/single, 19% were divorced/separated, and 10% were in a cohabitating relationship. Although data on the Relationship Status of the Gambler was more frequently collected in 2020/2021 compared with 2019/2020, the increase in the number of HelpLine contacts reporting that the gambler was divorced/separated was up 229% compared with the prior year and represents an outlier.

- According to research, although couples have been faced with multiple challenges from the COVID-19 crisis, the stressors will not necessarily harm one's marriage or relationships, and in some cases may result in a stronger bond. At the same time, couples with limited resources, added stressors (e.g., caring for children or elderly parents), and significant financial or personal losses may have a particularly difficult time navigating this crisis, which is why it presents unique circumstances for problem gamblers and their families[2]. This year, with almost half (45%) of help seekers reporting some form of financial problem as the primary reason for contacting the HelpLine (e.g., difficulty paying bills; overextended debt; overspending; substantial gambling losses), it is possible that these gambling related financial impacts caused relationship strain. An interesting observation in comparison to last year is the notable increase of 6% in the portion of gamblers who are divorced or separated (13% of the total in 2019/2020 compared to 19% of the total in 2020/2021), and corresponding decrease of 4% in the portion of gamblers who are married (39% of the total in 2019/2020 compared to 35% of the total in 2020/2021). These findings may be related to the development of gambling problems and subsequent relationship issues resulting from the pandemic and illustrates the importance of supports that are needed by the problem gambler as well as their loved ones (see **Table 11** below).

- When assisting problem gamblers, it is important to provide resources that can help family members and their children. The wide-reaching impact of a gambling addiction is not limited only to the gambler, and support is frequently necessary for the entire family.

Table 11
Relationship Status of the Gambler
2020-2021

Gambler's Relationship Status	N=1,102	Percent = 100%
Cohabitating	115	10%
Divorced/Separated	213	19%
Married	385	35%
Single/Never Married	361	33%
Widowed	28	3%
Totals	**1,102**	**100%**

- Children under the age of 18 were found to be present in 25% of the gamblers' households. It is important that HelpLine Specialists secure this information so additional supports (e.g., social services and other community resources), where necessary, can be provided if children are in need or are being neglected.

- [2]To view the article, visit the Association for Psychological Science's APS Backgrounder Series: Psychological Science and COVID-19: Pandemic Effects on Marriage and Relationships, April 24, 2020. https://www.psychologicalscience.org/news/backgrounders/backgrounder-marriage-and-relationships.html. Retrieved August 10, 2020.

Age of Gambling Onset and Age When Gambling Became a Problem

- Data with respect to the reported age of initiation of gambling and when it became a problem revealed that 48% of problem gamblers this year (versus 40% in 2019/2020) started gambling before age 26, and 13% started prior to the legal gambling age of 18. As well, almost a third of problem gamblers (29%) reported that gambling-related problems began before the age of 26. Of note, gambling became a problem for 4% prior to age 18 and 5% are reported to have become a problem gambler after the age of 65. Again, think it would be interesting for this point, to look back 10 years to see what the data shows.

Table 12					
Age Started Gambling			Age Gambling Became a Problem		
2020-2021					
Age Started Gambling	N=1,029	Percent = 100%	Age Gambling Became a Problem	N=1,034	Percent = 100%
Under 18	136	13%	Under 18	46	4%
18-20	171	17%	18-20	93	9%
21-25	184	18%	21-25	161	16%
26-30	113	11%	26-30	138	13%
31-40	152	15%	31-40	182	18%
41-49	140	14%	41-49	165	16%
50-54	46	4%	50-54	90	9%
55-60	34	3%	55-60	68	7%
61-64	29	3%	61-64	46	4%
65-70	18	2%	65-70	31	3%
71-74	4	0%	71-74	7	1%
75 and Up	2	0%	75 and Up	7	1%
Totals	1,029	100%	Totals	1,034	100%

GAMBLER PRIMARY GAMBLING PROBLEM:

Primary Gambling Problem

- The primary forms of gambling problems most often cited were Electronic Gambling Machines (41%), Cards/Table Games (21%), Online Gambling (17%), and Lottery Games (15%) **(Table 13).** While the number of contacts reporting slot machines/electronic cards/table games or traditional cards/table games as the primary gambling problem of the gambler continued to decrease, (down 2% this year and 11% over the past 3 fiscal years), those reporting online gambling as the form of gambling causing the most problems continued to increase, up 4% from last year, and 3 times higher than what was reported in fiscal year 2018/2019. As mentioned in last year's annual report, widespread general hesitations about participation in traditional recreational activities and visits to crowded places, coupled with increased accessibility and promotions of online gambling offerings, have already had significant impacts on the primary gambling problems reported via the 888-ADMIT-IT HelpLine. This is a notable point as online forms of gambling are illegal in Florida. The FCCG will continue to monitor the effects of the pandemic on the gambler's primary reported gambling problem, as well as impacts from recent legislation authorizing mobile sports betting throughout Florida (see section on online gambling given its importance in looking at changing patterns of gambling behaviors).

Table 13

Primary Gambling Problem

2020-2021

Primary Gambling Problem	N=1,199	Percent = 100%
Arcade/Amusement Games (i.e. Fish etc.)/Illegal Slots/Internet Sweepstakes Machines/VLT's	74	6%
Bingo/Keno	1	<1%
Cards/Table Games (Traditional)	249	21%
Dog Racing	1	0%
Horse Racing	16	1%
Jai-Alai	2	0%
Lottery	175	15%
Online Casino Gambling	83	7%
Online Gambling - Sports Betting/Fantasy Sports Betting	112	9%
Online Gambling - Horse Racing	10	1%
Online Gaming - Social Network Games	2	<1%
Slot Machines/Electronic Cards/Table Games (at Casinos/Racinos Only)	409	34%
Stock Market/Business Risks/Commodities/Real Estate/Bitcoin	33	3%
Sweepstakes (Traditional - i.e. Publisher's Clearing House McDonalds Monopoly Games etc.)	2	<1%
Video Games (Console - PS4/Xbox/etc.)	8	1%
Didn't Know/Refused	22	2%
Totals	**1,199**	**100%**

- When reviewing 2020/2021 HelpLine data on preferred games within different primary gambling problem types, it is apparent that accessibility is a key factor in the game of choice reported by contacts. See **Tables 14, 15, 16, and 17** on the following pages for specifics:

Primary Gambling Problem – Cards/Table Games

- For gamblers whose reported primary gambling problem is cards or table games, poker was the game of choice for more than half (54%). This is reflective of the greater accessibility of poker throughout the State of Florida as the majority of reported poker players to the 888-ADMIT-IT HelpLine this past fiscal year (63%) were located in counties other than Broward or Miami-Dade. **Table 14.**

Table 14

Primary Gambling Problem - Cards/Table Games (Traditional)

2020-2021

Primary Gambling Problem - Cards/Table Games (Traditional)	N=249	Percent = 100%
Cards/Table Games (Traditional) - Poker	134	54%
Cards/Table Games (Traditional) - Blackjack	71	29%
Cards/Table Games (Traditional) - Texas Hold 'em	17	7%
Cards/Table Games (Traditional) - Baccarat	15	6%
Cards/Table Games (Traditional) - Craps/Dice/Dominoes/Pai Gow	3	1%
Cards/Table Games (Traditional) - Other/Non-Specified	9	4%
Totals	**249**	**100%**

Primary Gambling Problem – Lottery Games

- Overall, 15% of all gamblers reported their primary gambling problem as being the Lottery, while another 35% indicated it was a secondary problem. It is important to note that many people do not view lottery games as a form of gambling. As such, these numbers are likely highly underestimated.
    - Demographic data on Lottery gamblers this year, revealed that 17% of females and 14% of males indicated Lottery playing (scratch tickets – 75%; drawings 6%; all forms of the lottery - 13%) as their primary form of gambling.
    - While the largest percentage of Lottery gamblers were White (56%), more Blacks/African-Americans (30%) preferred Lottery games than gamblers of Latino/Hispanic background (12%). More than half of individuals (53%) identifying Lottery gambling as their primary form of gambling problem were age 50 or older.
    - Of the Lottery gamblers with reported employment status and income this year, one-fifth (20%) were retired, and more than 1 in 5 were unemployed, disabled, or collecting workers compensation (28%). Problem gamblers whose Primary Gambling Problem was reported as lottery were less likely to be employed full time (40%) than the average problem gambler (59%), more than twice as likely to be disabled or collecting workers compensation (17%) than the average (8%), and more likely to be retired or retired and working a job (23%) than the average (13%) **(Table 15)**.

Table 15

Primary Gambling Problem - Lottery - Employment Status

2020-2021

Primary Gambling Problem - Lottery - Employment Status	Lottery Gamblers (N=157)	Percent = 100%	All Gamblers (N=1,070)	Percent = 100%
Full-Time	63	40%	634	59%
Retired	32	20%	125	12%
Unemployed	18	11%	119	11%
Part-Time	13	8%	54	5%
Disabled/Workers-Comp	26	17%	85	8%
Student	0	0%	26	2%
Retired Plus Job	4	3%	10	1%
Student Plus Job	1	1%	8	1%
Homemaker	0	0%	9	1%
Totals	**157**	**100%**	**1,070**	**100%**

- Much like HelpLine data reflected with cards/table games as the primary problem, more than three-quarters of Lottery gamblers (82%) were from counties in Florida other than Broward or Miami-Dade. As research supports, compulsive gamblers will gamble on anything, and often the primary gambling problem as reported in HelpLine data is reflective of both the type of gambling available and the accessibility, promotion, and awareness of the HelpLine number for those in need of help. This point is also illustrated further down in this report in the **Secondary Gambling Problem Table 20,** as many HelpLine contacts report gambling on the lottery in addition to gambling on their primary game of choice, if it's accessible. Of Lottery gamblers, scratch-off tickets were largely preferred, by 79%, as is common amongst problem gamblers who typically seek games that provide immediate wins or losses and instant gratification, versus having to wait for results. **Table 16.**

Table 16

Primary Gambling Problem - Lottery

2020-2021

Primary Gambling Problem - Lottery	N=175	Percent = 100%
Lottery Games - Scratch-Off Tickets	139	79%
Lottery Games - All	25	14%
Lottery Games - Drawings - Daily/Weekly/Bi-Weekly/Powerball	11	6%
Totals	**175**	**100%**

Primary Gambling Problem – Online Gambling

- Online gambling has been the focus of much research and safer gambling initiatives for some time, because of the nature of this gambling format—high speed, reinvestment of winnings, simultaneous play, privacy—and its association with gambling-related harm (Papineau et al., 2018). It is critical to note that online gambling itself is not a type of gambling activity but rather a medium in which to gamble. Online operators offer a multitude of opportunities to gamble on traditional casino games (e.g., slots, roulette, blackjack, poker, etc.) sports wagering (professional, collegiate or amateur sports, including Olympic events, etc., as well as prop bets), with some sites offering wagering on current or future events (e.g., who will be the Republican nominee for the 2024 Presidential race, who will be the next Pope, etc.). While online international sites are typically not able to accept wagers from U.S. bettors, many sites have developed strategies to attract and accept wagers from the U.S. Within the U.S., geo-tracking systems will often only permit individuals in a specific jurisdiction to gamble online (e.g., Nevada), however, many gamblers use a Virtual Private Network (VPN), which can be used to encrypt one's internet connection and route it through a server in a location where the online wagers are allowed or other tactics to circumvent intended restrictions. It is important to note that despite current legal prohibitions for online gambling in the State of Florida during this fiscal period, a significant number of contacts indicated that online gambling was occurring, with 17% citing it as the primary activity by the problem gambler. See **Table 17** for types of online gambling and gender differences.

    - Amongst those engaged primarily in online gambling, the large majority were male (89%), White (68%), and 30 years of age or younger (52%).

    - Significant gender differences are also noted among online gamblers, with females almost exclusively reporting gambling on casino type games online (91%), and males reporting gambling on sports (60%), casino type games (34%), horse racing (5%), and on fantasy sports as well as gambling on social network games, representing 1% for male gamblers (**Table 17).**

    - The most common type of online gambling reported was online sports betting (54%), followed by online casino games (40%). Problem gamblers whose primary problem was online sports betting were most often reported gambling across all sports, as opposed to a single sport like football, baseball, or basketball. A small percentage of individuals having their primary gambling problem with online horse wagering (5%) were all males.

    - The average reported income of online sports betting gamblers this year was $83,837 with almost one-third (30%) reporting average gambler incomes of over $100,000. This data supports the recent increases we have seen reported over the past three years via the HelpLine, in both online gambling as the primary gambling type and higher reported average incomes. It also reflects 37% higher reported average income for gamblers whose primary game of choice is online sports betting versus the total reported average income amongst gamblers engaging in other forms of gambling. See **Table 25** on page 35 for specifics.

Table 17

Primary Gambling Problem - Online Gambling by Gender

2020-2021

Primary Gambling Problem - Online Gambling	Females (N=22)	Percent = 100%	Males (N=185)	Percent = 100%
Online Casino Gambling	20	91%	63	34%
Online Gambling - Sports Betting/Fantasy Sports Betting	2	9%	110	60%
Online Gambling - Horse Racing	0	0%	10	5%
Online Gaming - Social Network Games	0	0%	2	1%
Totals	**22**	**100%**	**185**	**100%**

Primary Gambling Problem – by Age

- An examination of the primary gambling problem by age reveals that individuals under the age of 40 are more likely to engage in both online sports betting and online casino gambling. Traditional casino games (e.g., slots, VLTs, cards and table games) also remain popular for most adults, independent of age. The percentage of adults with primary gambling problems related to electronic gambling machines increases after age 30, while lottery problems appear to increase after age 50. See **Table 18.**

Table 18

Primary Gambling Problem by Age

2020-2021

Primary Gambling Problem	<18	18-20	21-25	26-30	31-40	41-49	50-54	55-60	61-64	65-70	71-74	75+	N=1,121	Percent = 100%
Arcade/Amusement Games (i.e. Fish etc.)/Illegal Slots/Internet Sweepstakes Machines/VLT's			4	4	15	7	8	15	4	7	1	3	68	6%
Bingo/Keno							1						1	<1%
Cards/Table Games (Traditional)		4	35	49	59	32	16	13	14	7	2	2	233	21%
Dog Racing							1						1	0%
Horse Racing			1		1	3	1	2	1	2	1	3	15	1%
Jai-Alai							1						1	0%
Lottery		5	7	11	41	14	22	18	9	21	6	12	166	15%
Online Casino Gambling	2	7	19	14	16	6	5	6	1	2	2	1	81	7%
Online Gambling - Sports Betting/Fantasy Sports Betting	2	8	27	19	22	12	6	9			1		106	9%
Online Gambling - Horse Racing			2	1		2	1	3				1	10	1%
Online Gaming - Social Network Games			1	1									2	<1%
Slot Machines/Electronic Cards/Table Games (at Casinos/Racinos Only)		1	9	18	62	76	66	63	26	36	16	23	396	35%
Stock Market/Business Risks/Commodities/Real Estate/Bitcoin	1		1	5	11	3			8			2	31	3%
Sweepstakes (Traditional - i.e. Publisher's Clearing House McDonalds Monopoly Games etc.)											2		2	<1%
Video Games (Console - PS4/Xbox/etc.)		2	2	2	1	1							8	1%
Totals													**1,121**	**100%**

Primary Gambling Problem – by Gender

- The primary activity associated with gambling problems also revealed significant gender differences (**Table 19).** Female problem gamblers were reported to prefer Electronic Gambling Machines (68%), Lottery Games (17%), representing a 3% increase from 14% last year, and cards/table games (8%).

- Male problem gamblers were reported to equally prefer Cards/Table Games (28%) and Electronic Gambling Machines (27%), as well as online gambling (23%) (see discussion on online gambling above), and gambling on the Lottery (14%). Male problem gamblers were more than three times as likely as females to primarily play cards/table games (28% vs. 8%) and were four times as likely to choose online gambling as their primary gambling type (23% vs. 5%). Fifteen percent (15%) of males report online sports wagering as their primary problem. This will be extremely important to monitor when remote sports wagering is enacted in Florida. Recent trends in other jurisdictions within the U.S. that have legalized sports wagering have shown significant increases in wagering, increased calls to helplines and increases in problem gambling. Males comprise a significant majority of those primarily gambling on dog or horse racing, sports betting, the stock market, taking business risks, and video game wagering. It is also important to note that depending on the form of gambling, problem/disordered gambling often takes some time to develop. As such, these behaviors will need to be continually monitored over time. See **Table 19** for specifics.

- Males and females were almost equally likely to primarily have a problem with lottery games (17% for females vs.14% for males), demonstrating its broad appeal and easy accessibility for all types of gamblers.

Table 19

Primary Gambling Problem - by Gender

2020-2021

Primary Gambling Problem	Females (N=387)	Percent = 100%	Males (N=780)	Percent = 100%	N=1,169	Percent = 100%
Arcade/Amusement Games (i.e. Fish etc.)/Illegal Slots/Internet Sweepstakes Machines/VLT's	43	11%	28	4%	71	6%
Bingo/Keno	1	<1%	0	0%	1	<1%
Cards/Table Games (Traditional)	31	8%	215	28%	246	21%
Dog Racing	0	0%	1	0%	1	0%
Horse Racing	0	0%	16	2%	16	1%
Jai-Alai	1	<1%	1	0%	2	0%
Lottery	66	17%	109	14%	175	15%
Online Casino Gambling	20	5%	63	8%	83	7%
Online Gambling - Sports Betting/Fantasy Sports Betting	2	1%	110	14%	112	10%
Online Gambling - Horse Racing	0	0%	10	1%	10	1%
Online Gaming - Social Network Games	0	0%	2	0%	2	<1%
Slot Machines/Electronic Cards/Table Games (at Casinos/Racinos Only)	220	57%	185	24%	407	35%
Stock Market/Business Risks/Commodities/Real Estate/Bitcoin	2	1%	31	4%	33	3%
Sweepstakes (Traditional - i.e. Publisher's Clearing House McDonalds Monopoly Games etc.)	0	0%	2	0%	2	<1%
Video Games (Console - PS4/Xbox/etc.)	1	<1%	7	1%	8	1%
Totals					**1,169**	**100%**

*Percentage totals may exceed 100% due to rounding.
**2 Transgender contacts with EGM problem and are represented in the total

GAMBLER SECONDARY GAMBLING PROBLEM:

Secondary Gambling Problem

- As stated previously, if the problem gambler's preferred method and location for betting become unavailable, they typically will seek out other ways to obtain the same "high/level of excitement" from their gambling addiction. The circumstances of the pandemic left lottery tickets and online gambling as easy alternatives to access for problem gamblers who could no longer patronize their venue of choice. This is reflected in 888-ADMIT-IT HelpLine contacts and the data reported here as well, with the surge in still-accessible Lottery games (34%) not negatively impacted by COVID-19 (a frequently endorsed most popular secondary problem activity). The FCCG will closely monitor whether gambling patterns shift back as all venues are currently available. See **Table 20**.

Table 20

Secondary Gambling Problem

2020-2021

Secondary Gambling Problem	N=328	Percent = 100%
All Electronic Gambling Machines (Arcades/Electronic Cards/Table Games/Slots/Internet Sweepstakes/Illegal Slots/VLT's, etc.)	72	22%
Bingo/Keno	9	<1%
Cards/Table Games (Traditional)	116	35%
Dog Racing	8	2%
Horse Racing	10	3%
Jai-Alai	2	1%
Lottery	111	34%
Online Gambling	59	18%
Online Gaming	0	0%
Stock Market/Business Risks/Commodities/Real Estate/Bitcoin	13	4%
Sweepstakes (Traditional - i.e. Publisher's Clearing House McDonalds Monopoly Games etc.)	0	<1%
Video Games (Console - PS4/Xbox/etc.)	6	2%
Games of Skill (Pool/Bowling/etc.)	1	<1%

* Note: Multiple answers permitted.

GAMBLER PRIMARY GAMBLING LOCATION:

Primary Gambling Location

- Data on the gamblers' primary gambling venue revealed 44% were reported to prefer gambling at land-based casinos (includes both in-state tribal casinos (42%) as well as out-of-state casinos (2%)), 21% at either their home or a friends' homes (online gambling), 17% at convenience stores (lottery tickets), and 8% at racinos in Broward or Miami-Dade Counties (**Table 21**). Clearly, the primary gambling location was dependent upon availability and was also impacted by patrons' reported beliefs about the safety of returning to crowded indoor spaces, in light of the COVID-19 pandemic. As such, when land-based casinos were closed, gambling activities shifted to other venues, including the home. This year's data shows a 9% increase in the portion of those primarily gambling at home or at friends' homes, reflecting a 206% increase in the number of HelpLine contacts reporting this as the Primary Gambling Location (for online gambling and stock market day trading). Likewise, convenience stores (lottery retailers) did not experience the widespread closures that casinos did and can be seen increasing at a rate of only 2% over the prior year as a portion of the total, reflecting a 28% increase in the number of HelpLine contacts who reported this as the Primary Gambling Location. Conversely, land-based casinos both in state and out of state experienced a 3% drop in the share of the total, but the number of contacts reporting these locations still increased 6% over the prior year. The share of gamblers primarily betting at racinos dropped 4%, reflecting a 32% decrease in the number of HelpLine contacts who reported this as the gambler's primary venue.

- As stated previously, if the problem gambler's preferred method and location for betting become unavailable, he/she will seek out other ways to obtain the same "high" from their gambling addiction. The circumstances of the pandemic left lottery tickets and online gambling as easy alternatives to access for problem gamblers who could no longer patronize their venue of choice. The FCCG will closely monitor whether gambling patterns shift back as all venues are currently available.

- It should also be noted that fluctuations in reported Primary Gambling Problems are also influenced in brick-and-mortar gambling facilities by the availability of, and changes to, onsite signage, employee knowledge about problem gambling and available supports through the 888-ADMIT-IT HelpLine, and management's knowledge and views about the issue.

Table 21

Primary Gambling Location

2020-2021

Primary Gambling Location	N=1,171	Percent = 100%
Tribal Casino (Florida Only)	495	42%
Home/Friends Home	251	21%
Convenience Store	194	17%
Racino (Pari-Mutuel with Slots in Broward or Miami-Dade County)	94	8%
Cardroom/Jai-Alai/Racetrack (Non-Racino/No Slots)	62	5%
Internet Sweepstakes Center	44	4%
Out-of-State Casino	18	2%
Bars/Clubs	6	1%
Amusement Parks/Arcades	5	<1%
Bingo Hall	1	<1%
Day/Floating Casino	1	<1%
Totals	**1,171**	**100%**

EMPLOYMENT/FINANCIAL/HOUSING-RELATED IMPACTS

Employment Status of Gambler

- Data regarding the employment status of the gambler reveals that 59% were full time employees, 12% were retired, and 19% were unemployed, disabled, or collecting workers' compensation benefits, reflecting a 2% increase from last year in reported unemployed/disabled gamblers. (**Table 22**). This year, of those who reported being retired, more than half (54%) stated that the gambling problem intensified following retirement.

Table 22

Employment Status of the Gambler

2020-2021

Employment Status of the Gambler	N=1,073	Percent = 100%
Full-Time	638	59%
Retired	125	12%
Unemployed	118	11%
Disabled/Workers-Comp	85	8%
Part-Time	54	5%
Student	26	2%
Retired Plus Job	10	1%
Homemaker	9	1%
Student Plus Job	8	1%
Totals	**1,073**	**100%**

Gamblers' Occupation

- Not surprisingly, gamblers are reported to be engaged in a variety of less-skilled occupations and frequently change jobs. The most frequently cited occupations for employed gamblers this year were retail/sales/service industry occupations (20%) (down from 35% last year, likely resulting from pandemic closings), business owners or those self-employed (16%) and skilled laborers (9%). It should be noted that these occupations suffered the greatest levels of unemployment during the COVID-19 closures. **Table 23** provides a complete listing of all occupations.

Table 23

Occupation of the Gambler

2020-2021

Occupation of the Gambler	N=786	Percent = 100%
Accounting/Banking/Financial Occupations	51	6%
Administrative/Secretarial/Clerical Occupations	30	4%
Airline Occupations	5	1%
Building/Janitorial/Grounds Maintenance Occupations	10	1%
Business Owner/Self-Employed	127	16%
Computer Engineering & Science Occupations	15	2%
Construction	39	5%
Counselor/Psychologist/Mental Health/Social Service Occupations	20	3%
Delivery Driver/Transportation	54	7%
Educator/Teacher	20	3%
First Responders – Police/Fire Fighter/Paramedic	4	1%
Gaming Industry Occupations	7	1%
Government/State Agency Occupations	23	3%
Healthcare Provider (Doctor/Nurse/etc.)	44	6%
Installation & Repair Occupations	10	1%
Insurance Occupations	15	2%
Legal Professional – Attorney/Judge	13	2%
Management – Business/Professional Industry	21	3%
Management – Retail/Sales/Service Industry	31	4%
Real Estate Occupations	17	2%
Retail/Sales/Service Industry Occupations	155	20%
Security/Loss Prevention	8	1%
Skilled/Laborer	67	9%
Totals	**786**	**100%**

Reported Income of the Gambler

- The average reported income of problem gamblers was $52,557 this year, reflecting a 12% increase from last year's average reported annual household income of the gambler ($47,051) and also consistent with recent HelpLine trends revealing higher annual household incomes reported each year over the past three years ($45,478 in 2018-2019).This is not to suggest, however, that the majority of gamblers are not facing employment related challenges, as over one-third (36%) reported average household incomes of less than $25,000 annually, and 17% reported incomes of less than $10,000 per year (many indicated they were unemployed or retired). The reported income of problem gamblers is presented below in **Table 24.** It should be noted that 84 individuals reported not knowing the gamblers' income and 56 refused to answer this question.

Table 24

Income of the Gambler

2020-2021

Income of the Gambler	N=790	Percent = 100%
$0	102	13%
$1 to $10,000	31	4%
$10,001 - $14,999	44	6%
$15,000- $24,999	108	14%
$25,000- $34,999	77	10%
$35,000- $49,999	124	16%
$50,000- $74,999	147	19%
$75,000- $99,999	55	7%
$100,000- $149,999	57	7%
$150,000- $199,999	20	3%
$200,000 or more	25	3%
Totals	**790**	**100%**

Reported Income of the Gambler by Primary Gambling Type

- Of those reporting both a primary gambling problem and the gambler's income, (and excluding primary gambling categories not containing enough respondents to represent a fair percent of the total sample; i.e., N=<15) fifty-two percent (52%) of contacts to the HelpLine during the 2020-2021 fiscal year citing lottery play as the primary gambling problem, reported average household incomes of less than $25,000 (N=67). In contrast, thirty percent (30%) of online sports bettors this year reported average household incomes of the gambler of $100,000 or more. See **Table 25** below for specifics:

Table 25

Income of the Gambler by Primary Gambling Type

2020-2021

Income of the Gambler by Primary Gambling Type	Average Income by Gambling Type	$0	$1 to $10,000	$10,001 - $14,999	$15,000- $24,999	$25,000- $34,999	$35,000- $49,999	$50,000- $74,999	$75,000- $99,999	$100,000- $149,999	$150,000- $199,999	$200,000 or more	N=786	Percent = 100%
Arcade/Amusement Games (i.e. Fish etc.)/Illegal Slots/Internet Sweepstakes Machines/VLT's	**$33,469**	7	2	2	5	6	15	4	2	1			**44**	**6%**
Bingo/Keno	N/A								1				**1**	**0%**
Cards/Table Games (Traditional)	**$55,206**	19	2	4	18	16	38	40	6	10	7	7	**167**	**21%**
Dog Racing	N/A	1											**1**	**0%**
Horse Racing	**$21,455**	2			4	3	2						**11**	**1%**
Jai-Alai	N/A												**0**	**0%**
Lottery	**$40,053**	12	12	13	30	20	13	15	5	5	2	1	**128**	**16%**
Online Casino Gambling	**$39,309**	12	3	3	10	4	4	7	3	7	1		**54**	**7%**
Online Gambling - Sports Betting/Fantasy Sports Betting	**$83,837**	8	2	5	11	1	11	12	4	12	6	5	**77**	**10%**
Online Gambling - Horse Racing	N/A			2			2	1	1				**6**	**1%**
Online Gaming - Social Network Games	N/A	1						1					**2**	**0%**
Slot Machines/Electronic Cards/Table Games (at Casinos/Racinos Only)	**$59,016**	28	6	15	32	27	38	64	25	19	3	12	**269**	**34%**
Stock Market/Business Risks/Commodities/Real Estate/Bitcoin	**$68,600**	5			1			1	9	1	1	1	**19**	**2%**
Sweepstakes (Traditional - i.e. Publisher's Clearing House McDonalds Monopoly Games etc.)	N/A												**0**	**0%**
Video Games (Console - PS4/Xbox/etc.)	**$27,143**	2	1			1	1	2					**7**	**1%**
Totals													**786**	**100%**

Money Lost Due to Gambling

- Given the uncertainty many loved ones have surrounding the gambler's actual gambling-related losses, it was deemed more appropriate to calculate money lost due to gambling as reported only by gambler contacts this year, with all other contacts omitted. This data should still be interpreted with caution, however, as gamblers in general tend to underestimate losses while they overestimate winnings.

- When only looking at contacts placed to the HelpLine this past year by the gambler directly regarding total gambling-related losses **(Table 26)** the median amount of lifetime gambling losses was reported to be $204,058, reflecting an almost $20,000 increase in gambling related losses reported last year. One hundred and twenty-four (124) gamblers reported they had lost in excess of $200,000 due to gambling throughout their lifetime, with $1,000,991as the average amount of gambling losses amongst just this subset.

Table 26

Gambler Contacts Only - Money Lost Due to Gambling

2020-2021

Lifetime Gambling Losses	N=716	Percent = 100%
$0	10	1%
$1 to $10,000	209	29%
$10,001 - $14,999	22	3%
$15,000- $24,999	69	10%
$25,000- $34,999	44	6%
$35,000- $49,999	43	6%
$50,000- $74,999	89	12%
$75,000- $99,999	21	3%
$100,000- $149,999	68	9%
$150,000- $199,999	17	2%
$200,000 or more	124	17%
Totals	**716**	**100%**

Money Owed Due to Gambling

- This year, forty percent (40%) of all HelpLine contacts reported there were household gambling debts of some type; fourteen percent (14%) did not know if there were gambling-related debts, and seven percent (7%) refused to answer this question. Of those contacts reporting gambling debts, the average amount owed due to gambling-related debts this year significantly increased to $46,752 (up $16,000+ from last year). More than one-quarter (28%) reported gambling-related debts of $25,000 or greater, and 6% reported gambling debts of $100,000 or more. It should also be noted that gambling-related losses and debts are frequently under-reported by problem gamblers and many loved ones are unaware the extent and level to which the gambler is in debt.

- Given accumulated debts by gamblers, it is often difficult to isolate all creditors to whom gamblers owe money. Most often they borrow money from family members and friends, extend credit card debt, acquire loans from bank/credit unions and loan companies, and are overdue on rent and utilities, while others report owing the IRS back taxes. This year more than half (58%) of problem gamblers are reported to have significant credit card debts, representing a 7% increase from those with gambling-related credit card debts last year. In addition, more than one-third (33%) owe money to family members and friends due to gambling, while others owe money to banks or credit unions (16%), non-traditional loan companies, and an alarming 16% reported they were behind on their rent or mortgage payment due to gambling. Please see **Table 27** below for specifics.

Table 27

To Whom the Gambling Debts are Owed

2020-2021

To Whom the Gambling Debts are Owed	N=535	Percent = 100%
Bank/Credit Union	85	16%
Bookie	16	3%
Car Payment	42	8%
Casino	17	3%
Credit Cards	309	58%
Employer	3	1%
Family/Friends	178	33%
IRS	23	4%
Non-traditional Loan Company (AmScott/Payday Advance etc.)	88	16%
Rent/Mortgage	85	16%
Utilities	31	6%
Totals	**877**	**164%**

*Multiple responses/sources of debt are included.

- Due to the high volume and dollar amounts of gambling related debts common amongst those struggling with this addiction, it is not surprising to also find that 12% of this year's HelpLine contacts reported that the gambler filed bankruptcy at least once, or has a bankruptcy case currently pending as a result of the gambling problem. In addition, 15% (up from 11% the prior year) stated bankruptcy had been filed due to gambling related financial difficulties more than once. Further indicative of the seriousness of the financial consequences associated with problematic gambling are the direct impacts on basic needs, such as living expenses like rent, mortgage, and utility payments, with 2% of individuals seeking help this year advising that the gambler was homeless due to a gambling problem, and 22% were staying with someone (such as family or friends) due to their gambling. It is worth noting that the COVID-19 pandemic and associated job losses and furloughs potentially placed additional strain on these gamblers' already stressed finances.

Illegal Acts, Types and Actions

- In the final stages of a gambling disorder, when gamblers have exhausted all personal finances, credit, and bailout options, they often turn to criminal activities as a continued means of gambling to recoup losses. In most cases, while these problem gamblers have never committed illegal acts prior to this period in their lives, it reflects the magnitude of the devastation so many problem gamblers and their families commonly experience.

- This year, contacts seeking help from the HelpLine reported that 16% of the problem gamblers committed illegal acts to help finance their gambling addiction, which is similar to last year (17%). An additional 4% didn't know (2%) or refused to answer the question (2%) as to whether the gambler committed illegal acts. As previously noted, this information, and other data in this report is self-reported. As such, it is important to recognize that often disclosure of criminal behaviors is under-reported as gamblers do not choose to share such private and potentially incriminating information with a stranger. In the case of loved ones, they often fail to know the extent of the gamblers' legal problems.

- Of those responding that the gambler committed illegal activities this year due to their gambling problem, the majority were male (68%), White (48%), and 32% of the gamblers were 55 years old or older (12% were 65 or older).

- The most common illegal acts reported this year included larceny/theft/burglary (48%), fraud/writing bad checks/forgery (23%), and embezzlement (13%). See **Table 28** for all responses. Additionally, a large percentage of contacts and callers reported multiple illegal acts committed.

Table 28

Illegal Acts Committed by the Gambler

2020-2021

Illegal Acts Committed by the Gambler	N=159	Percent = 100%
Assault/Battery/Domestic Violence	2	1%
Embezzlement	20	13%
Fraud (Forgery/Bad Checks/etc.)	37	23%
Gambling Related Offenses (Counterfeit Ticketing Cheating Bookmaking)	6	4%
Illegal Lottery Ticket Purchase – Under 18	1	<1%
Larceny/Theft/Burglary (Convenience Store Private Home Purse Snatching etc.)	76	48%
Prostitution	1	<1%
Illegal Drugs (Drug Use Possession Intent to Sell or Selling)	9	6%
Violation of Probation/Parole	1	<1%
Other	24	15%

*Other encompasses, child endangerment, drunk driving, exploitation of the elderly, illegal or underage gambling, tax evasion, and vandalism.
**Multiple answers were permitted which accounts for the diverse number of illegal acts committed by gamblers.

- It is important to note that disordered gamblers commonly experience cognitive distortions, so they may not frequently view certain behaviors as "illegal", thereby further under-reporting incidences. For example, "borrowing" money from a family member, housemate or employer, without the person's or organization's permission is not frequently viewed as "stealing" because problem gamblers typically justify their actions by rationalizing that they intend to pay the money back. However, this thought process does not negate the fact that in actuality, taking money or any item of value from a person or organization without their knowledge and consent is by definition "stealing" and is an illegal act.

Legal Consequences due to Gambling

- Problem gamblers are often faced with multiple legal consequences and challenges resulting from their gambling addiction. This year, 21% reported experiencing legal problems, including both civil and criminal actions, due to problem gambling. Overall, 50% of individuals reporting legal consequences were involved in a bankruptcy, reflecting an 8% decrease from last year, which may be related to imposed moratoriums during the COVID crisis. Similarly, there was an increase in reported divorces due to gambling this year (18% vs 15% in 2019-2020), which may also be related to impacts from the pandemic. Nineteen percent (19%) experienced a foreclosure and/or eviction, while only 10% reported a vehicle repossession due to gambling, compared to 18% that reported this legal consequence last year; and 14% encountered criminal legal problems due to crimes committed relating to their gambling addiction, with 14% reporting arrests, serving time in jail/prison and/or placed on probation (a considerable increase from 7% in 2019-2020) (see **Table 29).**

Table 29

Legal Consequences due to Gambling

2020-2021

Legal Consequences due to Gambling	N=212	Percent = 100%
Civil - Bankruptcy	106	50%
Civil - Divorce	38	18%
Civil - Foreclosure/Eviction	41	19%
Civil – Other Civil Lawsuits	10	5%
Civil - Vehicle Repossession	22	10%
Criminal - Arrest	18	8%
Criminal - Jail	9	4%
Criminal - Parole	0	0%
Criminal - Probation	5	2%
Other Civil or Criminal Consequences	4	2%

*Multiple responses permitted.

MENTAL HEALTH, EMOTIONAL, DOMESTIC AND OTHER RELATED DIFFICULTIES CAUSED BY GAMBLING

Mental Health, Emotional & Domestic Problems Caused by Gambling

- Difficulties faced by problem gamblers and their loved ones are not limited to financial and legal troubles but include a host of mental health issues and emotional and domestic problems. Sixteen percent (16%) reported the gambler had suicidal ideation or attempts, 55% experienced anxiety and 60% suffered from depression resulting from gambling. Interestingly, despite the continuation of COVID, the percentage of gamblers suffering from these mental health disorders decreased slightly during the 2020-2021 year.

- Problem gambling has been extensively reported to negatively impact family relationships. Fifty-six percent (56%) of all HelpLine contacts reported family conflict last year, while 37% indicated family neglect, and 3% reported family violence resulting from excessive gambling. However, when examining these same domestic problems of family conflict, and family neglect from HelpLine contacts made by the gambler compared to other contacts (e.g., spouses, loved ones, friends, etc.), self-reports of the non-problem gamblers reported significantly more family conflict than gamblers (73% vs.44%), more family neglect (33% vs. 29%) and an increase in family violence (6% vs. 2%). While the data is not from a matched sample (e.g., the spouse and the gambler) but rather representing different family members, the discrepancies are noteworthy and clinically significant. These findings further illustrate the fact that problem gamblers are often unaware of, or in denial about, the harms caused to loved ones by their excessive gambling.

- For many problem gamblers, their most important relationship is the one they have with their gambling, and they often jeopardize other significant relationships as a result. This not only impacts their immediate family members (spouses, partners, parents, children, and other family members), but can also impact their relationship with their employer, as work performance typically declines due to a preoccupation of how to recoup lost money. This year, HelpLine data revealed 26% of gamblers were reported to have work- or school-related difficulties due to gambling. This is a significant decline from last year and may be accounted for by higher rates of unemployment and most colleges offering remote learning.

- It is important to note that most problem gamblers engage in their behavior for the excitement, adrenaline rush or as a means of escaping daily problems. While money is absolutely essential to maintain one's gambling, other problems arise due to debts incurred. Access to credit cards and other means of credit funds much of problem gamblers' immediate money needs. As a result, gamblers may have large numbers of creditors and high debts due to their gambling. When the money to gamble runs out, the gambler often convinces themselves that the next time they gamble, they will win it back. As such, the money needed to recoup losses often results in the gambler missing rent/mortgage payments, car payments, or utility bills. Overall, this year's data suggests that 56% of all help contacts reported the gambler had difficulty paying important bills, 78% gambled away savings, equities or retirement monies (an increase from 65% last year), 39% were reported to have sold or pawned possessions (a decrease from 50% last year), and almost one-quarter (24%) were reported to be homeless and/or living with a friend.

- Mental health, emotional, and domestic difficulties reported to the 888-ADMIT-IT HelpLine during the 2020-2021 fiscal year can be seen on the next page in **Table 30.**

(See Chart on Next Page)

Table 30		
Gambler's Mental Health, Emotional, & Domestic Difficulties		
2020-2021		
Anxiety	549 of 990	55%
Depression	585 of 983	60%
Neurological Disorders	129 of 876	15%
Suicidal Ideations/Attempts	152 of 942	16%
Family Conflict	569 of 1024	56%
Family Neglect	362 of 969	37%
Family Violence	31 of 915	3%
Problems at Work/School	200 of 771	26%
Difficulty Paying Household Bills	589 of 1053	56%
Gambled Away Savings, Equity, Retirement	777 of 1000	78%
Sold or Pawned Assets	335 of 870	39%
Homeless	19 of 920	2%
Staying with Friends/Family	202 of 920	22%

- Individuals suffering from neurological disorders may be susceptible to development of compulsive gambling behaviors resulting from their medications. Certain medications, including Mirapex, Requip, and Abilify, have been linked to causing compulsive behaviors. Disorders such as Parkinson's Disease, Restless Leg Syndrome, Multiple Sclerosis (MS), and Schizophrenia are treated using dopamine agonists which include these types of medications. FCCG HelpLine Specialists inquire about such illnesses and/or medications and encourage callers responding affirmatively to inform their prescribing doctor of their gambling problem, so if necessary medications may be changed, or dosages adjusted. Overall, 15% of individuals reported that the problem gambler had some form of neurological disorder.

Loved One's Mental Health, Emotional & Domestic Problems Experienced

- There is considerable research suggesting individuals closest to the problem gambler (spouses/partners, immediate family members) have been shown to be equally impacted by the gambler's addiction, which also accounts for the large percentage of contacts seeking help and support. When asked, 73% of loved ones said there was family conflict present, a third (33%) advised they felt neglected, and 6% reported family violence. Fifty-nine percent (59%) reported feelings of anxiety, 34% acknowledged periods of depression due to the presence of a gambling problem in their lives, with 9% admitting to experiencing their own problems at work (see **Table 31**). There is little doubt that loved ones require much-needed support and assistance by the HelpLine.

Table 31		
Gambler's Mental Health, Emotional, & Domestic Difficulties		
2020-2021		
Type of Difficulty Experienced by Loved One's	**Respondents**	
Loved One's Anxiety	116 of 197	59%
Loved One's Depression	63 of 183	34%
Family Conflict - Loved One's	164 of 224	73%
Family Neglect - Loved One's	61 of 187	33%
Family Violence - Loved One's	11 of 175	6%
Loved One's Problems at Work	13 of 141	9%

Gamblers with Alcohol/Substance Abuse Problems, Other Addictions, and Family History

- Due to the high rate of co-occurring disorders among problem gamblers, HelpLine Specialists attempt to ascertain whether there has been past or current substance abuse or other addictive behaviors of the problem gambler. Among the HelpLine callers answering this question about the gambler, 18% of problem gamblers were reported to have sought help for a previous addiction (non-gambling).

- Data collected on family history further revealed that 35% of the gamblers originated from a family that had a history of gambling problems, and over 27% reported a family history of alcohol and/or substance abuse.

Relapse/Sought Help for a Gambling Problem Before

- The rate of relapse with a gambling addiction is high, and it is not uncommon for a problem gambler to attempt recovery multiple times before becoming successful. Whether for themselves or a loved one, many of the individuals calling the 888-ADMIT-IT HelpLine have previously sought help for problem gambling. Overall, 36% of contacts revealed that the problem gambler had previously sought help for a gambling problem prior to their contact with the HelpLine. Of those reporting that they've sought help at a previous time, 62% reported they had attended self-help groups, 39% used outpatient counseling supports from mental health professionals, and 31% acknowledged utilization of a self-exclusion program. See **Table 32** below for specifics:

Table 32

Sought Help for Gambling Problems Previously

2020-2021

Sought Help for Gambling Problems Previously	Respondents	
Self-Help Groups	238	62%
Outpatient Counseling	150	39%
Self-Exclusion	117	31%
FCCG Literature	86	22%
FCCG Peer Connect	31	8%
Inpatient/Residential Treatment	16	4%
888-ADMIT-IT	14	4%
Other	8	2%
Church Pastor	4	1%
VA Psychologist	3	1%
EAP Provider	1	<1%

How Contacts Learned of the HelpLine

- How individuals reported hearing about the 888-ADMIT-IT HelpLine and services offered is an important step in how the FCCG continues to track the efficacy of its advertising and outreach campaigns, all of which remain broad and extensive. The top five most frequently cited methods contacts reported hearing about the 888-ADMIT-IT HelpLine number this year were as follows: through online Internet searches (47%) (reflecting an increase from 41% in the previous year); within land-based gambling venues, as reported by 23% (including on player's club cards, posters, brochures, signage, and/or collateral items); from family members or friends (7%); on Lottery Tickets/Lottery Point of Sale (6%); and last, on billboards, as reported by 4% of contacts, making it the second year in a row that billboards were not among the top three methods cited as how contacts found the helpline number. As can be seen in the HelpLine contacts detailed herein, the COVID-19 pandemic had a significant universal impact on all aspects of life, gambling included. Casino, racetrack, and cardroom closures led gamblers to choose options which could still be accessed, including lottery tickets and online gambling, and where point-of-purchase placements and online advertising made relevant and impactful imprints. Conversely, stay-at-home orders and general hesitation about venturing out during the crisis may have reduced the impact that billboards would have had under normal circumstances.

- Internet searches and gambling facility signage continued to dominate how callers reported hearing about the FCCG HelpLine. However, it is well established that it typically takes multiple "touches" and advertisements before an individual will act upon a call to action, in this case to dial 888-ADMIT-IT. Problem gamblers notoriously deny they have a problem in spite of repeated losses and concomitant mental health and familial consequences. While contacts may most easily recall searching the Internet to confirm the HelpLine number before making contact, they may have first been exposed to 888-ADMIT-IT through a billboard, radio ad, social media post, or a combination of any of the methods noted below. The FCCG believes it is prudent to maintain an outreach "ecosystem" to nurture those in need of problem gambling help, but who may not yet be ready to reach for it – especially considering the secrecy and stigma surrounding this addiction.

- Nonetheless, collecting information on how individuals become aware of the HelpLine is important to show trends and shifts in consumer behaviors while informing future marketing strategies. HelpLine data continues to reveal that a large and growing percentage of contacts obtain the HelpLine number through gambling operator advertisements. Since fiscal year 2018/2019, when the Florida Lottery began promoting the HelpLine number again, the FCCG has received three times as many contacts citing lottery tickets or lottery point of sale (i.e. gas station/convenience/grocery store display ads featuring a helpline number) as how they learned of the HelpLine, and land-based gambling facility advertisements or promotions has remained the second most frequently cited "how heard" method during this same time period. See **Table 33** on the following page for "how heard" specifics.

(See Chart on Next Page)

Table 33		
How Contacts Learned About the HelpLine		
2020-2021		
How Contacts Learned About the HelpLine	**N=991**	**Percent = 100%**
Billboard	39	4%
Conference/Training/Community Event	0	0%
Convenience Store Sign/Ad	1	0%
Family Member/Friend	65	7%
GA/GamAnon	29	3%
Gambling Facility	224	23%
Internet Ad	12	1%
Internet Search	467	47%
Law Enforcement/Legal Professional	3	0%
Lottery Point of Sale	12	1%
Lottery Ticket	54	5%
Medical Professional	1	0%
Mental Health Treatment Provider/Counselor	17	2%
NCPG Affiliate	3	0%
Online Gambling Website	0	0%
Other Hotline (211 or Crisis Line, etc.)	9	1%
Other Non-Traditional Ad	0	0%
Radio/Television	33	3%
Social Media	1	0%
Taxi/Bus	2	0%
Telephone Kiosk	0	0%
Other	19	2%
Totals	**991**	**100%**

Problem Gambling Resources Available for Help Seekers

- Upon contacting the HelpLine, each individual is given the opportunity to share their concerns and ask pertinent questions. The HelpLine's priority is to engage and assure the contact that the FCCG and HelpLine Specialist have their best interests at heart and are available to assist by offering a wide array of services. Our Specialists utilize an open communication approach which first builds rapport and a bond with the contact, furnishing individuals with the freedom to divulge information in a confidential manner as part of an ongoing dialogue – at a pace in which they are comfortable. Ultimately, this results in gaining a person's trust and in the end best serves their needs, while assessing if the individual is in crisis at the time contact is made. This relaxed yet structured approach enables the FCCG to obtain pertinent information necessary to tailor its referrals on a case-by-case basis (e.g., what prompted the contact, emotional difficulties, legal and financial problems, etc.). Crisis contacts are handled in a way that allows HelpLine Specialists to make the necessary arrangements for emergency back-up supports as needed, pending identified needs.

  Based upon the FCCG HelpLine 2020-2021 Outcome Evaluation Study, conducted by an independent researcher, 97% of contacts reported the Specialist was knowledgeable, 98% believed the Specialist was caring, and 91% reported that they would speak with a Helpline Specialist again. Twenty-six percent (26%) of Helpline contacts for 2020-2021 had previously contacted the Helpline. This should not be misconstrued that their initial contact was not helpful, but rather that the Specialist and help seeker had developed a rapport and level of trust. The HelpLine Evaluation Report suggests that individuals found the HelpLine Specialists extremely helpful and had very positive experiences. This has consistently been the finding since this research was initiated more than 15 years ago.

- The FCCG maintains a vast database of resources specifically developed and chosen to assist those in need of help with a gambling problem (both for gamblers and their loved ones), along with addressing the collateral impacts of this addiction. From 33 years of experience providing help and hope to individuals suffering from a gambling addiction, and in listening to the pleas of its HelpLine callers, the FCCG has grown its resource database to serve nearly every circumstance or situation brought about by problem gambling.

- The FCCG continues to grow and adapt. With the onset of the COVID-19 public health crisis, the agency added a bevy of new resources to fill the gaps left by cancelled in-person support group meetings and address the new challenges of scheduling counseling appointments. The FCCG expanded its Peer Connect Program hours, and identified telephone, online, and other distance or online accessible problem gambling supports, to include in its HelpLine resource database. Updates included gambling addiction mental health treatment and counseling options available through telehealth and mobile apps, as well as virtual or call-in self-help support group meetings. In addition, new and enhanced crisis services were developed in response to COVID-19, such as the Florida Blue HelpLine and Disaster Distress HelpLine, which were added to the FCCG's HelpLine database as resources for anyone experiencing feelings of stress, anxiety, trauma, or grief due to the pandemic

- While a primary resource recommended to most HelpLine contacts includes individual therapy offered by the FCCG network of licensed, certified mental health treatment providers for gamblers and their families throughout Florida, it is important to recognize that this may not be the client's preferred choice of intervention. Other recommended supports include Peer Connect, Self-Exclusion, Social Services, Web Blocking Software, Self-Help Support Groups (e.g., Gamblers Anonymous, Gam-Anon, Celebrate Recovery, etc.), Legal and Financial Resources, Literature/Self-Help Recovery Workbooks, or other Mental Health Services, all of which should be considered as forms of therapeutic intervention. Those with gambling problems frequently opt for multiple programs and supports, sometimes consecutively or at times simultaneously.

Suggestions/Actions Recommended to HelpLine Contacts

- Based on individual input, data, and experiences, the FCCG staff provides appropriate supportive resources to assist contacts given their specific circumstances, needs, and requests. Multiple supports and services are available to all HelpLine contacts, ranging from private counseling and self-help support group referrals, to Peer Connect, legal aid, and financial counseling programs. **Table 34** illustrates the multitude of resources recommended to contacts during the 2020-2021 fiscal year.

Table 34

Recommendations Provided During HelpLine Contact

2020-2021

Recommendations Provided During HelpLine Contact	N=1,156	
Self-Help Support Groups – Gamblers Anonymous	914	79%
Counseling Services/Professional Treatment	847	73%
Literature/Materials Requests	837	72%
Financial Resources	680	59%
Self-Exclusion Programs	663	57%
Peer Connect Program	444	38%
Online Self-Help Treatment Supports	360	31%
Self-Help Support Groups – Gam-Anon	206	18%
Hotlines/Crisis Lines & Social Services/Emergency Assistance	98	8%
Self-Help Support Groups - Other Alternative Support Groups	86	7%
FCCG Website/Mobile App & Social Media Sites	77	7%
Self-Help Support Groups - Celebrate Recovery	54	5%
Legal Resources	52	4%
Population Specific - Military/Veteran's Resources	34	3%
Population Specific - College Resources	17	1%
NCPG Affiliates	15	1%
Online/Mobile Gambling/Video Game/Social Casino Gaming Addiction Resources	13	1%
Employment Assistance Resources	10	1%
Online Supports & Mobile Apps	10	1%
Impaired Professionals Resources	4	<1%
Consumer Protection Services	4	<1%
Population Specific – Senior Resources	3	<1%
Mental Health & Addiction Services	3	<1%
Population Specific – Youth Resources	0	0%
Self-Help Support Groups - Computer Gaming Anonymous	0	0%
Self-Help Support Groups - Online Gamers Anonymous (OLGA & OLG-Anon)	0	0%

* The percentages reflect the percentage of contacts receiving a particular recommendation.
** HelpLine contacts typically receive multiple recommendations.

Below are some highlights of each of the many services provided by the Florida HelpLine (888-ADMIT-IT) during the past fiscal year:

- **Counseling Services (Professional Treatment)**

  Another significant role of the FCCG is the continued training of treatment providers, mental health workers, clinical social workers and marriage and family therapists throughout the state. This has been accomplished through multiple webinars, online training modules and outreach activities conducted to promote the FCCG's programs and services to diverse audiences throughout the state of Florida.

  As background, to better aid Floridians in need of assistance for a gambling problem, the FCCG joined forces with the Florida Certification Board in 2007 to establish a credential package for compulsive gambling counselors in the state of Florida. The Advisory Committee convened for the first time that year, and subsequently completed a Role Delineation Study, as well as a validation survey as means of determining the core competencies and requirements for field professionals. The Florida Certification Board's process for state credentials for gambling addiction certification was completed in 2008. Over a decade later, the Certified Gambling Addiction Counselor Credential remains an available certification for mental health providers seeking to provide problem gambling counseling services in Florida. However, not many mental health providers have sought such certification because unlike alcohol and substance abuse counseling services, there is no state funding available for disordered gambling treatment, and many insurance companies do not provide coverage for gambling disorders, thereby providing little incentive for certification.

  The FCCG currently provides the required 60-hour certification training for licensed mental health professionals (state and nationally approved) and furnishes fifteen (15) additional free continuing education online modules for mental health and addiction professionals (credentialed by the Florida Board of Clinical Social Work, Marriage & Family Therapy and Mental Health Counseling and The Florida Certification Board, respectively), psychologists (credentialed by the Florida Board of Psychology), and medical doctors (credentialed by the Florida Board of Medicine). In addition, the FCCG assists treatment professionals in securing professional oversight to meet the supervisory requirements with a Board-Approved Clinical Consultant (BACC) for obtaining the Certified Compulsive Gambling Counselor credential by The Florida Certification Board.

  During the current year, seven new treatment providers participated in the supervision process available through the FCCG, in an effort to become networked certified problem gambling treatment providers. Providers in the FCCG's 888-ADMIT-IT HelpLine Problem Gambling Treatment Referral Network are selected based upon three criteria: 1) their successful completion of the FCCG's online 60-hour certification training; 2) their desire to obtain the gambling addiction certification credential; and 3) their location, if in an area designated by the FCCG as currently underserved. Candidates attend monthly supervision meetings with an FCCG Board Approved Clinical Consultant (BACC, the credential held by the supervision facilitator) in order to staff cases, review empirically validated treatment approaches for providing services to problem gamblers, and prepare for the International Certification for Gambling Counselors Exam. Additionally, several counseling professionals who hold the Florida-based Certified Gambling Addiction Counselor credential (CGAC) have also participated in supervision calls in order to continue their professional development and work towards earning the international credential in the field of gambling addiction counseling.

  It is also important to note that HelpLine contacts, as well as survey respondents to the FCCG's HelpLine Evaluation Outcome Study have consistently reported the importance of the availability of increased treatment services and low-cost options for problem gamblers and those adversely impacted.

  Problem gambling specific programs and services offered through the 888-ADMIT-IT HelpLine include counseling service referrals provided through a variety of professional treatment options. Modalities of available treatment services provided by FCCG referrals include problem gambling specific outpatient mental health counseling services (furnished by a specific network of licensed, certified gambling addiction treatment professionals located throughout the state of Florida); residential/inpatient treatment program services (by treatment facilities meeting FCCG standards of care in delivering gambling-specific services to the problem gambling population); and a web-based referral to the Online Gambling Self-Help Treatment Program (gamblingselfhelp.com) (for those seeking on-demand options, who lack insurance, or the ability to pay for face-to-face counseling services . Treatment from trained professionals can assist in finding ways to cope with stress and begin recovery from addiction to gambling. Receiving professional treatment differs from self-help groups by providing the opportunity to share personal information in an individual setting through one-on-one dialogue with a licensed, certified, and trained specialist. Certified, mental health, addiction, and other health care professional problem gambling counseling referrals provided through the 888-ADMIT-IT HelpLine have received specialized training to

understand and treat the unique circumstances and experiences of problem gamblers and those adversely affected. This type of individualized treatment has been negatively impacted as a result of the COVID pandemic.

- **Outpatient Counseling/Intensive Outpatient Counseling**

  There are times when professional guidance and support can be particularly helpful to aid problem gamblers in sorting out options or strategies for learning how to cope with situations or difficulties that arise in their life. Professional treatment differs from self-help groups in that it presents an opportunity to share personal information in a one-on-one dialogue with a trained counselor or other specialist. Such treatment also provides the option of services as an individual or in a couple or group counseling session. In addition to providing an environment to help gamblers and their families examine essential issues, it can furnish comprehensive treatment supports for varying difficulties based upon individual needs.

  At present, the FCCG utilizes a network of Gambling Addiction Certified Provider Referrals spread across seven Florida counties (Broward, Miami-Dade, Hillsborough, Orange, Lake, Volusia, and Palm Beach). These Providers all maintain international (ICGC-I/II) or state (CGAC) certification in the treatment of compulsive gambling, in addition to being Licensed Clinicians through the Florida Board of Social Work, Mental Health, and Marriage and Family Therapy.

- **Inpatient/Residential Treatment Services**

  For a small percentage of problem gamblers in need of more intensive supports, the FCCG provides in-patient residential treatment program referrals through the HelpLine. As is consistent with FCCG outpatient treatment referrals, the FCCG is committed to only providing referrals for residential/inpatient treatment to facilities that meet the standard of delivering gambling-specific services to the problem gambling population. Currently, the only facilities meeting this standard of care are all located outside the state of Florida. . While in-patient/residential treatment programs are a goal here in Florida, to date the challenge of having a certified provider in gambling addiction on staff, alongside a gambling-addiction-only treatment track continues to be a barrier . As such, at this time, all residential/inpatient treatment facility HelpLine referrals are for programs located outside the Sunshine state.

- **Online "Gambling Self-Help" Professional Treatment Supports (online treatment)**

  For those seeking on-demand options, or who lack insurance, or the ability to pay for face-to-face counseling services, the FCCG provides access through a web-based referral to the Online Gambling Self-Help Treatment Program (gamblingselfhelp.com).

  There are several advantages to offering online "treatment", including but not limited to reaching problem gamblers in underserved areas, addressing scheduling challenges with traditional treatment, and reducing stigmatization common among problem gamblers. Women gamblers in particular have reported difficulties in managing time constraints and arranging childcare needs to attend traditional therapy. Another advantage of online interventions is that problem gamblers can repeat content as needed, at their own pace, have opportunities for visual learning, and access to necessary information (e.g. coping with triggers or urges to gamble) at times when a licensed therapist may not be available.

  The site has 4 modules that address the following:

  1) Self-Assessment
  2) Making Decisions (which includes motivational enhancement material)
  3) Reaching Your Goal (which helps individuals cultivate more adaptive coping strategies)
  4) Maintaining Your Goal (focused on relapse prevention and future planning).

- During the 2020-2021 fiscal year, 847 (73%) HelpLine contacts were recommended for Counseling/Professional Treatment Services and 360 (31%) were provided referrals to Online Self-Help Treatment Supports.

- **Peer Connect**

  The FCCG's Peer Connect Program continues to provide gamblers and loved ones with the opportunity to speak to someone in recovery, or a loved one of someone in recovery, in an effort to facilitate an easier transition into recovery and/or treatment. This program's goal is to motivate individuals to take necessary steps towards stopping gambling and rebuilding their lives, personally, professionally, and financially when necessary, through peer-to-peer support. It also demonstrates to individuals with gambling problems that there is hope, and that people with a gambling problem can recover and go on to have a normal life. During Peer Connect appointments, peers share their story of when they first began recovery and can speak from experience on how the recovery process works. This program is not meant to take the place of counseling, 12-step meetings, faith-based treatment, or any other recovery method, but rather serves as a compliment to treatment by helping guide the person into a comfortable path of their choosing. Peer Connect also provides a much-needed support service for those living in remote areas of the state where clinical services and self-help programs are generally limited and/or unavailable.

  Peer Connect offers assistance with the FCCG's *A Chance for Change* Recovery Workbooks and the FCCG's *Financial Debt & Budgeting Toolkit* as well. The FCCG's "*A Chance for Change*" Workbooks program outlines a comprehensive self-help program for gamblers, loved ones, and elder gamblers. This seven-part series of self-help recovery workbooks is designed to help individuals experiencing gambling-related difficulties to eliminate self-defeating negative behaviors, to think clearly, and make better decisions to lead a healthier lifestyle. Workbooks may be utilized independently or in conjunction with support groups, professional counseling, or part of a law enforcement restitution program. A workbook is also available for college-aged students. The *Financial Debt & Budgeting Toolkit* is a financial budgeting assistance program that provides financial guidance and accountability for problem gamblers and loved ones through peer supports. The budgeting plan is developed based upon the available income (or amount of money coming in), regular bills that need to be paid (i.e. rent/mortgage, utilities, food, etc.), and the amount of gambling-related debts that may be owed. Through the Peer Connect Program, utilization of the *Budgeting Toolkit* can help problem gamblers and family members develop goals and measures to sustain a budget and help ensure long-term positive financial sustainability.

  - In 2020-2021, the Peer Connect Program was recommended to 444 (38%) HelpLine contacts. The annual HelpLine evaluation report for 2020-2021 revealed that 100% of gamblers referred found this program useful.

- **Self-Help Support Groups**

  Self-help is a critical part of the recovery process. Self-help groups can assist callers and provide the tools and strategies for recovery by providing support, direction, motivation, resources, and a sense that they are not dealing with the gambling problem alone. An essential aspect of many self-help programs is the incorporation of a sponsor. Sponsors may provide additional information, encouragement, fellowship, and guidance to newcomers on a voluntary basis. They may also furnish assistance and offer suggestions to newcomers on a case-by-case basis.

  - **Gamblers Anonymous/Gam-Anon**

    Gamblers Anonymous (GA) is an anonymous and confidential fellowship of men and women of all ages, from diverse social and economic backgrounds, races and religions, who meet for the purpose of sharing their experience, strength, and hope as it relates to maintaining abstinence from gambling while living a happy and useful life. There are no dues or fees, and the only requirement for membership is a desire to stop gambling.

    Gam-Anon is for persons adversely affected by the gambler, such as family members (e.g., spouses, partners, parents) and friends. Members are provided opportunities for learning how to cope with the gambler and accompanying difficulties. It is similar in structure and function to GA. It is not necessary for the gambler to attend Gamblers Anonymous in order for a family member, friend, or other loved one to participate in the Gam-Anon program.

    The GA/Gam-Anon program has been addressing gambling addiction and helping those affected since the 1950s. These 12-step meetings have tens of thousands of members around the United States, are free to attend, and offer sponsorship and pressure relief as significant components of the program. Many people choose to use this resource as their only recovery program, as they feel more comfortable being around people who have/are living with a gambling addiction then they do in a one-on-one counseling type setting. The FCCG encourages self-help resources in conjunction with individual treatment options.

- This past year, 1,120 of gamblers and loved ones contacting the FCCG's HelpLine were referred to GA (79%) and/or Gam-Anon (18%). Multiple meetings are held in different parts of Florida, predominantly based upon population and individual needs.

- **Celebrate Recovery**

  Celebrate Recovery is a faith-based support group that provides help with all types of addictions and problems. This group calls them "hang-ups, habits, and hurts". They incorporate the GA 12-step model and the 8 Recovery Principles of the Beatitudes to instill a feeling of hope in overcoming adversities. During meetings, individuals will share about their situation with other group members, receive guidance from church members, and work through the program together over the course of 8-10 weeks. Much like counseling or GA/Gam-Anon, Celebrate Recovery can be a stand-alone recovery system that the person embraces and works throughout the rest of their life, and it can also be used in conjunction with other available modalities of problem gambling treatment.

  - Fifty-four (54) HelpLine contacts (5% of all contacts) were provided Celebrate Recovery as a resource during the 2020-2021 year.

- **Other Alternative Support Groups**

  Other support groups have been developed for people that are afflicted with Parkinson's disease, depression, anxiety, Bipolar Disorder, compulsive shopping/spending, overeating, or are stricken with grief. Although they are not traditional 12-step programs, they offer comfort, support, and a chance to share with others who are also affected by the same or similar serious mental/physical health issues. For some, this type of resource can be beneficial when used in conjunction with other problem gambling specific resources.

  - During the 2020-2021 fiscal year, 86 HelpLine contacts were provided Alternative Support Group resources for additional supports.

- **Self-Exclusion Programs**

Self-Exclusion is a program offered by gambling operators (both land-based and online) and provided as a resource to FCCG HelpLine contacts. Self-Exclusion allows an individual to self-ban from gambling by signing a contract with the operator stating they no longer wish to be allowed to gamble in their facility. Length of exclusion periods, as well as processes and procedures, vary by operator and location.

Self-Exclusion Programs are offered by Land-based Gambling Operators such as casinos, cardrooms, racetracks, jai-alai, and other pari-mutuel operators, by Online Gambling Operators such as Fan Duel or Draft Kings, and also by Financial Service Providers, such as Everi Cares and Automated Systems America (ASAI), that provide access to cash for gambling operators through networks of ATMs, cash access kiosks, booth, credit, and other financial access services. Additionally, True Link Financial provides access to cash restrictions through a customizable and reloadable VISA debit card that can be obtained and customized to work where consumers need it and to block where they don't, helping to provide restricted access to funds and limit gambling-related losses.

In the last few years, and especially during the coronavirus pandemic, Online Trading, including Cryptocurrency and Stock Trading, has grown significantly (Nefedova et al., 2020). Previous research has identified that excessive trading can be a gambling disorder. Problem gamblers have a greater risk when exposed to different forms of online trading, and problem gamblers often engage in many different forms of trading. Restriction of access to these forms of trading (Cryptocurrency and Stock trading) is provided by the blocking capabilities offered by Gamban through its Stock Market Gambling Exclusion Program.

Self-Exclusion Programs are provided as a resource through the 888-ADMIT-IT HelpLine as a tool to help people control their gambling behavior and restrict access to money, gambling venues, and gambling platforms, if gambling has become problematic.

- **Land-based Gambling Facility Self-Exclusion Programs**

  In instances when a gambler has lost control of their gambling and is no longer in charge of their behaviors, self-exclusion provides an opportunity to exclude oneself from returning to a land-based gambling establishment for a minimum period of time up to a lifetime. Many operators of land-based gambling facilities have developed programs to allow customers to voluntarily self-exclude themselves, as a means of restricting their access to gambling.

  Practically, the process begins with those wishing to self-exclude requesting to do so by informing venue staff. The individual is usually escorted off the gaming floor to meet with staff who explain the program, provide the agreement to be reviewed and signed, review the proper identification, and take the individual's photograph.

  In order to self-exclude in Florida, a gambler is required to complete and deliver the facility's application in person, as well as provide proper identification at the time of exclusion. This requirement is for a person's own protection. With few exceptions, only the gambler can place him or herself on the self-exclusion list. If deciding to self-exclude at a future time, it is helpful and suggested to bring a trusted person to the facility when submitting the self-exclusion application.

  If a person tries to gamble after being placed on the self-exclusion list, facility personnel can refuse to accept their wagers and ask the patron to leave the gaming area, or have the person arrested for trespassing. Often, self-excluded persons are actually able to return and enter the gambling facility, and continue to gamble, despite the exclusion, if not noticed by the gambling facility's personnel and/or is not strictly enforced. Excluded individuals are unable to collect any winnings or recover losses. Once entered into the self-exclusion program, the person is also no longer able to receive complimentary goods or services, credit or check cashing privileges if available, or offered any other amenities by the facility.

  - In all, 456 (39%) of HelpLine contacts were referred to a self-exclusion program during the 2020-2021 fiscal year.

- **Access to Cash Self-Exclusion Programs**

  Self-exclusion Access to Cash Programs provide resources and tools to help support financial recovery and promote financial wellness. The FCCG furnishes referrals to Exclusion Programs offered by Financial Service Providers, such as Everi Cares and Automated Systems America (ASAI), that offer access to cash options for gambling operators through networks of ATMs, cash access kiosks, booth, credit, and other financial access services. Additionally, True Link Financial provides access to cash restrictions through a customizable and reloadable VISA debit card that can be obtained and customized to work where a consumer needs it and to block it per their preference, helping to provide restricted access to funds and limit gambling related losses. Self-Exclusion Access to Cash Programs are provided as a resource through the 888-ADMIT-IT HelpLine as a tool to help people control their gambling behavior and restrict access to money if gambling has become problematic.

  - During the 2020-2021 period, 105 (9%) of HelpLine contacts were recommended this program as a resource for help. This is triple the number of recommendations made last year.

- **Online Self-Exclusion –Internet/Video/Social Game Controls & Web blocking Software**

  Online Gambling Self-Exclusion Programs, such as Internet Controls & Web Blocking Software, can also be a powerful tool for those that gamble on the Internet and would like to block the ability to access gambling sites, track and control Internet usage, or restrict access at specific times. Like land-based self-exclusion, web-based exclusion programs allow users to "ban" themselves from being able to gamble online. There are free options as well as paid options, and this resource allows users to continue to utilize their computer for work and leisure but attempts to reduce the temptation to gamble as a result of pop-up gambling site advertisements that would otherwise appear without the program. Many offer valuable tools such as the ability to track internet usage and even device location. A great feature of some web blocking software is that once installed, if the user tries to remove the program from their device, a prompt appears showing a map of available problem gambling resources in their area (such as the 888-ADMIT-IT HelpLine). There are also child protection websites such as, Net Nanny, Cybersitter, Norton Family Premier, Kaspersky Safe Kids, and Qustodio available, to help prevent underage access to online gambling.

- During the 2020-2021 period, 134 (12%) of HelpLine contacts were provided online self-exclusion & web blocking options as a resource for help.

- **Financial Resources**

  The burden of financial problems can be overwhelming for many of the individuals who contact the HelpLine. For some, the financial problems must be handled first before seeking other recovery options as homes may be under foreclosure, assets seized, or other emergency situations may be the top priority at that time. The FCCG offers callers access to Emergency Financial Supports such as Cash Access through DCF's Access Program, and Housing, Food, and Medical referrals for financial assistance.

  The FCCG also utilizes referrals to Debt Assistance and Credit Counseling Organizations that have received training on gambling addiction to provide additional financial resources beyond the FCCG's budgeting program when necessary, such as debt management programs, debt consolidation, and credit counseling. The FCCG has provided specialized training to designated credit counselors in aiding gamblers and their families in getting their finances in order, while repaying debts, making restitution, and working a recovery program. These credit counselors work one-on-one with gamblers and their families to assess their financial situation and find the right solution, pending circumstances.

  - During this past year, 680 (59%) individuals, which is more than 8 times the number of people last year, were offered one or more financial assistance tools or resources through the HelpLine.

- **Employment Assistance Resources**

  Often, individuals struggling with a gambling problem may develop work-related problems. As a result, the FCCG provides much needed Employment Assistance Resources to those in need of such supports. Referral resources include the following:

  - ✓ Florida Department of Economic Opportunity – Career Source Florida
  - ✓ Agency for Persons with Disabilities Job Assistance, AARP, and Jewish Family Services Computer Lab/Employment Assistance
  - ✓ Apprentice Florida

  - During 2020-2021, 10 individuals were offered Employment Assistance Resources through the HelpLine.

- **Impaired Professionals Resources**

  Impaired Professional Programs are designed for a wide range of professionals who are among those most likely to be at risk for developing a gambling problem, including doctors, lawyers, judges, athletes, and others, and provide self-help/treatment options in non-public settings.

  Since many professionals find it extremely challenging and potentially detrimental to their careers to participate in traditional self-help (e.g., Gamblers Anonymous) and professional treatment programs, the FCCG provides confidential resources and referrals from a wide range of trained experts.

  To further ensure confidentiality, the FCCG works closely with, and provides referrals for legal and health care service professionals in need of gambling-related supports to organizations serving individuals working in certain positions or fields in the legal and medical arenas (e.g., Florida Lawyers Assistance Program (FLA) and the Impaired Practitioners Program of Florida – Professionals Resource Network (PRN).

  - During 2020-2021, 4 individuals were offered Impaired Professionals Resources through the HelpLine.

- **Legal Resources**

  It is not uncommon for problem gamblers to experience a variety of legal problems as a direct result of their gambling addiction. Whether it be criminal in nature (embezzlement, theft, fraud, etc.) or civil (divorce, foreclosure, etc.), the FCCG provides expert assistance and resources for those faced with any type of legal action in a gambling related case, completely free of charge. Services range from providing Amicus Curiae Briefs to the court in support of the gambler's addiction, to advocacy for treatment as an alternative or in conjunction with incarceration, to professional testimony provided on behalf of the defendant along with important information about the strong correlation between problem gambling and illegal activities for all legal, criminal justice, and court professionals involved in the case.

For Civil Legal Assistance Referrals – FCCG Civil Legal referrals include attorneys and advocates that can help resolve legal issues related to consumer protection, debt and creditors, family law, child custody, domestic violence, elder abuse and neglect, health and income-related benefits, housing, veterans' benefits, and other civil-related matters. Some legal referrals offer free consultations while some charge fees, all of which are discussed and negotiated directly with legal representatives referred by the FCCG.

For Criminal Legal Issues, the FCCG also provides referrals to Public Defenders Offices and other Florida Bar Association and Lawyer referral services, where individual case specifics can be discussed directly to determine available supports or services.

- During the 2020-2021 fiscal year, 52 HelpLine contacts (4%), (representing more than twice the number of people referred to legal resources last year) were provided legal resources and assistance for help with either civil or criminal legal consequences incurred due to gambling problems.

- **Hotlines, Crisis Lines, Social Services & Emergency Assistance (Non-Gambling Specific)**

Very often the HelpLine will receive calls from persons who require assistance beyond gambling supports from more than one entity due to a multitude of circumstances (e.g., domestic violence, rape, alcohol and substance abuse, etc.). Although the FCCG specializes in gambling-related matters, the organization does refer callers to non-gambling services when appropriate. In the event individuals are in need of assistance for a non-gambling related or other traumatic issue, the FCCG refers people to National Hotlines and Crisis Lines, such as 211s, Domestic Violence, Child/Senior Abuse, Rape/Sexual Abuse, or Suicide Prevention Hotlines. These resources offer Clinical Crisis Operators who can provide additional specialized supports and resources as a wrap-around service.

The FCCG also provides access to emergency supports through a wide range of vital social services referrals, such as the United Way, Salvation Army, and housing shelters, to name a few. These are places where individuals in need can find immediate supports for food, housing, clothing and possible financial assistance with rent and utility payments. Although social services are not a therapeutic resource, they are sometimes necessary to address immediate needs in critical areas of life that may have been damaged by the gambling addiction.

- During the 2020-2021 period, 98 (8%) of HelpLine contacts were provided hotlines, crisis lines, social services, or emergency assistance referrals as a resource for immediate help.

- **FCCG Website, Mobile App, & Social Media Sites**

The FCCG's Website (www.gamblinghelp.org), Mobile App, and Social Media sites are all valuable tools that offer additional information in an on-demand format, including self-assessments and videos, as well as the ability to communicate directly with a HelpLine Specialist, in the event they feel more comfortable with this method of connection, or have any follow up questions.

- During the 2020-2021 period, 77 (7%) HelpLine contacts were directed to the FCCG website (gamblinghelp.org), the mobile app, or social media sites for additional services and supports.

- **Literature & Materials Requests**

The FCCG provides a wide array of written materials to contacts that are both population and problem gambling specific, as well as general in nature. Problem gambling specific brochures, fact sheets, bookmarks, workbooks, toolkits, research, and posters are offered in English and Spanish (and Creole in certain instances) and provided through the 888-ADMIT-IT HelpLine in a variety of formats, such as hard-copy, PDF, or online. FCCG literature offerings serve as a means of reaching out to target populations who may be unable to seek other avenues of help due to a variety of reasons, such as transportation issues, language, and/or cultural barriers.

Examples of categories and types of FCCG population specific HelpLine Literature/Materials and Programs for Gamblers, Loved Ones, and Professionals, include the following:

- **College Specific** - for College Student Gamblers, their Loved Ones, and Professionals (College Faculty and Staff)
- **Family Impacts** - for Gamblers, Loved Ones, and Professionals (Domestic Violence Shelters/Service Providers)
- **Financial Impacts** (Debt, Budgeting, etc.) – for Gamblers, Loved Ones, and Professionals (Banks, Credit Counseling Organizations, Credit Card Companies, and other Financial Service Providers)
- **Gamblers Anonymous (GA) & Gam-Anon Literature** – for meeting group leaders of GA and Gam-Anon
- **Gambling Industry Employees Who Gamble** – for Gamblers, Loved Ones, and Professionals (Gambling Industry)

- **Gambling Industry Responsible Gambling & Player Protection Program –** for Gambling Industry Professionals (Casino and Other Gambling Operators and Employees)
- **General Awareness** - for Gamblers, Loved Ones, and Professionals (All)
- **Impaired Professionals** - for Gamblers, Loved Ones, and Professionals (Legal/Medical/Financial/Athletic/Other Sensitive Professions or Positions)
- **Legal Impacts (Crime)** for Gamblers, Loved Ones, and Professionals (Criminal Justice, Legal, and Judicial Service Providers)
- **Loved Ones** (Family Members/Friends/Other Impacted Individuals)
- **Medical/Health Impacts** - for Gamblers, Loved Ones, and Professionals (Doctors, Nurses, Pharmacists, & Other Healthcare Providers)
- **Mental Health Treatment Providers**
- **Military/Veterans & their Families** - for Gamblers, Loved Ones, and Professionals (Military and Veteran Service Providers)
- **Multicultural (Asian/Black/Hispanic) Population Specific** - for Gamblers, Loved Ones, and Professionals (All)
- **Policy Makers, Regulators, Legislators, & Gambling Operators**
- **Senior Specific** - for Gamblers, Loved Ones, and Professionals (Senior Service Providers)
- **Societal Impacts** (Social Costs, etc.) - for Professionals (All)
- **Youth Specific** - for Gamblers, Loved Ones, and Professionals (Youth Service Providers)
- **Women Specific** - for Gamblers, Loved Ones, and Professionals (All)
- **Workplace Impacts** - for Professionals (Workplace/EAP/Human Resource Professionals)

  - During this past fiscal year, 837 (72%) individuals were sent FCCG literature and workbooks as resources.

- **Mental Health & Addiction Services (Non-Gambling Specific)**

  Gambling specific self-help and professional treatment programs comprise the primary referrals furnished to HelpLine contacts. In the event a contact is in need of non-gambling specific mental health or substance abuse treatment or supports, the FCCG provides referrals to Baker Act Facilities, Psychiatric Hospitals, County and Community Mental Health Services, Anti-Drug Coalitions, and other Substance Abuse or Behavioral Health Services.

  - During the 2020-2021 period, 3 HelpLine contacts were provided mental health and addiction service referrals as an additional resource for help.

- **Population Specific Resources**

  The FCCG provides a wide array of population specific resources for youth, college students, seniors, and military and veterans, as well as for service providers of each of these populations.

  - Youth Resources
  - College Student Resources
  - Senior Resources
  - Military/Veteran Resources

  - During the 2020-2021 period, 54 HelpLine contacts were provided population specific resources.

- **Consumer Protection Services**

  In the event a caller needs consumer protection services or to report illegal gambling operations, the FCCG provides referrals to the Florida Department of the Lottery – Division of Security, Department of Business and Professional Regulations - Division of Alcoholic Beverages and Tobacco (Law Enforcement), Office of the Florida Attorney General, and the Florida Department of Agriculture and Consumer Affairs.

  - During the 2020-2021 period, 4 HelpLine contacts were provided Consumer Protection Services resources.

- **Online Supports, Podcasts & Mobile Apps**

  Online Supports, Podcasts, and Mobile Apps can provide ongoing motivational messaging, meditation techniques, support networks, and other self-care and stress release activities, that support behavioral change and assist individuals during their lifelong path to recovery from a gambling addiction.

  - During the 2020-2021 period, 10 HelpLine contacts were provided recommendations to Online Supports, Podcasts and Mobile Apps.

- **National Council on Problem Gambling (NCPG) Affiliates**

  For contacts located outside of Florida who are seeking problem gambling supports for themselves or loved ones, the FCCG provides referrals to the designated National Council on Problem Gambling (NCPG) Affiliate in that particular state.

  - During the 2020-2021 period,15 HelpLine contacts were provided NCPG Affiliate referrals as a resource for help.

- **Online Gambling/Video Game Addiction Resources**

  For individuals experiencing issues due to an online gambling, video, or social gaming addiction, the FCCG provides population specific resource referrals to agencies and programs for both youth and adults, such as Greenfield Recovery Center, Restart, and McGill University's International Centre for Youth Gambling Problems and High Risk Behaviors.

  In addition, and as referenced in the self-exclusion section above, Internet Controls and online web-blockers, such as Gamban, Gamblock, Netsweeper, Net Nanny, Cybersitter, Qustodio, Norton Family Premier, and Kapersky Safe Kids are also recommended for online gambling or video/social gaming problems.

  - During the 2020-2021 period, 13 HelpLine contacts were provided recommendations to Online Gambling/Video Game Addiction resources.

Initial Satisfaction with HelpLine Services Received

- The FCCG HelpLine is dedicated to providing multiple services and information to callers while providing an empathetic and understanding approach to problem gamblers and their families. At the end of the contact, when asked if the response was helpful, the vast majority of contacts indicated it was very helpful. Of the 949 respondents answering this question, 99% indicated the contact was helpful, less than 1% (6 individuals) didn't know at the time (e.g., "I'm not sure yet"), and less than 1% (3 individuals) indicated it was not helpful. (It should be noted that it can take problem gamblers some time to assimilate the information and recognize the importance of the information provided).

  Some of the comments stated that were particularly noteworthy when asking the individual at the end of the HelpLine contact, "Was this contact helpful?" are as follows:

  - *A lot of my tension that I felt at the casino just went away. This is going to be beneficial to me.*
  - *Absolutely! It feels like a big weight has been lifted and it feels a lot better.*
  - *Before asking the question, he noted "This has been very excellent, and you did a thorough job." And upon asking the question he said "A million percent! You are a godsend. Been very, very helpful and there is so much available and so many resources and I think my brother will take to it."*
  - *Definitely for sure!*
  - *Finding out about the banning information hands down is the best thing. This is a big start.*
  - *Giving me hope.*
  - *God Bless you all.*
  - *Just talking about it was very helpful.*
  - *Thank the helpline for info.*
  - *Now I know which direction I have to go because all I want to do is to stop gambling.*
  - *Very thankful for the time spent, the resources he will be reviewing, and for the Peer Connect.*
  - *Resources were helpful. Going to have my friend call now.*
  - *Extremely thankful that you were here. Very grateful that you took the time to listen to my story.*
  - *The call was very helpful.*
  - *Thankful for the call. It was very helpful.*
  - *Thank you for what you do.*
  - *This is perfect thank you*
  - *100%. I'm actually excited to do this. I just hope I feel the same way when I wake up in the morning.*
  - *Very much so you provided a lot of resources.*
  - *Stated numerous times, I am grateful I was able to speak with you. You provided information I have been wondering about and better understand I appreciate all the time you spent speaking with me and explaining things.*
  - *You don't know how much better you made me feel. I was having a really bad day.*

Summary

The FCCG's 888-ADMIT-IT HelpLine continues to be a primary resource for all Floridians concerning problem gambling and gambling disorders. The FCCG continually incorporates information from data collected and supplied by contacts to assist in the further development and improvement of programs and additional services. Comparing previous year reports reveals significant trends and changes in the landscape of Florida's gambling environment, the continuing effects of the COVID-19 public health crisis, and associated problem gambling impacts. While the 888-ADMIT-IT HelpLine has remained fully operational throughout the COVID-19 pandemic, including while gambling venues were closed, this public health crisis made for a truly unprecedented couple of years, with comparisons not easily measured against prior year periods. A gradual increase in contacts with the HelpLine continues. As old and new venues open, and with legalized remote sports wagering and increased online gambling on the horizon, the services provided by the FCCG and its HelpLine will continue to be essential. The FCCG continues to meet the demands of Floridians and has shown leadership at the national level.

Several anonymized examples of the calls taken during the 2020/2021 year are provided below to illustrate the types of contacts received and the impact of the pandemic for individuals with a gambling disorder:

July 2020 Situation Improved Drastically Since Last Call, Concerns About Self-Exclusion Call Notable

- On July 9, 2020, a past caller reached out and informed the Specialist that since his last call to the 888-ADMIT-IT HelpLine, his situation has improved drastically. He has been going to distance Gamblers Anonymous (GA) meetings, has participated in a Peer Connect Program call, and is in the process of being set up with a GA sponsor. He is also seeing a counselor for his gambling. Overall, the help seeker seemed very positive about his future, and believes that his call to the Council and use of the resources he received may have saved his marriage. However, he shared concerns about his recent self-exclusion, as he did not know why the facility needed his phone number for the process.

July 2020: Betting on Sports-Themed Video Games Due to Live Sports Cancellations Call Notable – COVID-19 Impacts

- On July 9, 2020, an in-law of a 27-year-old male called the 888-ADMIT-IT HelpLine with concerns about his betting on online sports-themed video games. The caller reported that because of the cancellations of live sporting events due to COVID-19, he's been watching streams of these video games online and betting on the outcome, as if they were real sports games. The caller did not know much about what was going on but wanted to learn what the HelpLine offers, so that she could refer him or a member of his immediate family to call in for resources. She found the 888-ADMIT-IT number by searching online. The HelpLine Specialist described the Gamblers Anonymous and GamAnon self-help group, referrals to certified treatment providers, web blockers, and FCCG literature available for gamblers and loved ones. The caller was very thankful for this information and said she would share the HelpLine number with the gambler and his immediate family.

July 2020: Relapse After Receiving Casino Free-Play Offers, Unemployed, Significant Lifetime Losses, Family History of Substance Abuse and Problem Gambling Call Notable – COVID-19 Impacts

- On July 14, 2020, a previous 888-ADMIT-IT HelpLine caller who was able to abstain for a period following her initial contact reported a relapse. After being inundated with free-play offers once the casinos reopened from pandemic-related closures, she returned to the casino and exhausted the free-play money but reported not yet tapping into her savings. The caller remarked that she wants to stop the gambling again before she falls back into a bad habit and asked about self-exclusion. When the HelpLine Specialist began describing available resources, she reported being involved in Gamblers Anonymous and Celebrate Recovery and has spoken to her psychiatrist about her gambling. Currently unemployed, she estimates losing $100,000 to gambling over her lifetime. The caller reported a history of opioid abuse and said that her family has a history of gambling and narcotic addictions, as well as alcoholism. The help seeker also suffers from anxiety and depression and said that her doctor was aware of her gambling. The HelpLine Specialist spoke to this caller about self-exclusion, counseling with a certified treatment provider and through the self-help treatment website, and the FCCG's Peer Connect Program and literature. The caller was receptive to all of these resources and was very grateful.

July 2020: Relapse Due to Boredom Amid Pandemic, Lottery Play – COVID-19 Impacts

- On July 25, 2020, 41-year-old, single Caucasian woman contacted the 888-ADMIT-IT HelpLine after her first time gambling in 10 years. The caller reported buying a lot of scratch-off tickets to escape boredom caused by the COVID-19 pandemic and lost track of how much money she had lost, estimating at least $5,000. The caller stated that she was taking out cash for the lottery tickets using a credit card, was also using her disability check to gamble, and reported $5,000 in credit card debt related to the gambling. The individual seeking help also reported suffering from depression and anxiety. The caller mentioned that her family knows about her gambling problem, and they have taken a firm stand with her about arresting her gambling behaviors. The caller's mother also suffered from problem gambling. In the past, she had sought help for gambling by attending a Gamblers Anonymous meeting but didn't think it was helpful and quit on her own at that time. The HelpLine Specialist spoke with the caller about the A Chance for Change Workbook series and the FCCG's Peer Connect Program as methods for finding the path to recovery, both of which she accepted.

August 2020: Business Owner Facing COVID-19 Difficulties, Gambled Away Business Relief Loan, Identity Theft, Relationship Troubles

- On August 2, 2020, a 35-year-old male business owner contacted the 888-ADMIT-IT HelpLine and said he is currently sleeping in his restaurant because of relationship issues caused by his gambling. The caller reported contacting the HelpLine a few years ago, when he was connected with a certified treatment provider and was able to stop for some time. Recently and due to financial impacts of the COVID-19 pandemic, he and his wife decided to sell their home and moved into a condo. He stayed in the house until the sale closed while she moved into the condo. During this time (between three and four weeks), he was away from his wife and gambled every day. He was awarded an SBA loan for his business of $125,000 and lost $120,000 of it gambling. The caller wasn't concerned about the loan and said that he "just needs to pay back $400 a month" for the rest of his life. He gambles on high limit slots. In the past, he banned himself through Self-Exclusion but now uses his brother's identity to collect winnings. The caller also reported a history of cocaine use and suffers from attention deficit hyperactivity disorder. The HelpLine Specialist connected this caller to Gamblers Anonymous meetings and provided certified treatment referrals, which the caller accepted.

August 2020: Video Game Loot Box Gambling, COVID-19 Job Loss, Family Conflict, Referral from Physician

- On August 5, 2020, a 28-year-old male called the 888-ADMIT-IT HelpLine due to issues gambling on video game loot boxes. He was referred to the HelpLine number by his Primary Care Physician during a recent visit. The caller reported purchasing loot boxes, which have uncertain and randomized contents, both on his Xbox and on his phone and estimates that this has been going on for about nine years. He is currently unemployed due to COVID-19 and is collecting unemployment. While the caller reported no issues with alcohol or other substances and no anxiety or depression, he did admit to fleeting suicidal thoughts. The HelpLine Specialist offered the National Suicide Prevention Lifeline at this point, but the caller declined. The caller reported realizing his gambling was getting out of hand when it began to cause issues in his family relationships. The HelpLine Specialist spoke to the caller about Gamblers Anonymous meetings, Web Blockers for his phone, and Xbox Parental Controls for the console, as means of restricting access to his method of gambling. The Specialist explained that he could have a trusted friend or family member control the Parent account and could block him from being able to spend money while playing his games. The Specialist provided resource information for Gambling Self Help site as well as traditional counseling services, plus the FCCG's Peer Connect Program and A Chance for Change Workbooks.

August 2020: Loved One, COVID-19 Unemployment, Past Suicide Attempt, Lying to Friends and Family to Get Money to Gamble

- On August 27, 2020, a loved one called to inquire about her 56-year-old mother-in-law who has a gambling problem. Her mother-in-law reportedly has had up to $100,000 in personal loans at an earlier point in her life, is twice divorced, and has two boyfriends whom she met at the casino. The caller said that about 10 years ago, her mother-in-law attempted suicide and was diagnosed with bi-polar disorder, but she currently does not take her medication. The gambler is dependent on her adult children and is living with her son. She was working as an Uber driver until the COVID-19 pandemic hit and now collects unemployment. The caller shared that the gambler often lies and manipulates friends and family members in order to get money to gamble, including asking for money to prevent her utilities from being shut off and then using the money to gamble. The caller expressed that the gambler is not very interested in getting help and that the family is considering an intervention. The HelpLine Specialist helped the caller understand how gambling addiction can influence a person's behavior and connected the caller with a certified treatment provider and the FCCG's A Chance

for Change Workbooks for loved ones, while also explaining self-exclusion and the Gamblers Anonymous phone meetings as additional resources that could be provided to her mother-in-law, if she calls the 888-ADMIT-IT HelpLine.

September 2020: Job Loss Due to COVID-19, Online Sports Betting, Relapse, Relationship Problems, Significant Losses and Debt

- On September 29, 2020, a 32-year-old Caucasian male from Fort Lauderdale called the 888-ADMIT-IT HelpLine because he had relapsed for the third time, and his girlfriend is threatening to leave him if he doesn't get help. The caller said that he started gambling on sports in his senior year in college, and it became a problem right away. He reported losing everything he had in his savings, pawned personal belongings, and was on the verge of being homeless as a result of his gambling addiction at that time. He was then able to get a good paying job and bounced back financially. He abstained from gambling for several years but relapsed a second time and again bounced back. During this most recent relapse, he found himself gambling online on sports again. He was constantly on his phone, and his girlfriend found out. She had been with him during the previous two relapses and gave him an ultimatum this time to either seek help and stick to it or she would end their relationship. The gambler went on to say that he and his girlfriend were planning on getting married this year, but he spent a big chunk of the money he had saved for the wedding on gambling. The caller described his girlfriend as the girl of his dreams and was afraid his gambling would ruin his relationship with her. Professionally, the caller reported that he had worked in the private sector as a managing director of HR but has since become unemployed as a result of the COVID-19 public health crisis. He is scheduled for an interview tomorrow for what he describes as his dream job and is determined to not let gambling ruin his life. When asked by the FCCG HelpLine Specialist if his gambling had ever affected his work, he said yes. Up until the pandemic, the caller was earning $130,000 a year. He estimates to have lost $100,000 due to gambling and currently owes $30,000 in credit cards and car payments. When asked about his health, he said that he does not have a history of nicotine, drugs or alcohol abuse but reported a family history of alcohol abuse. The caller reported suffering from anxiety and depression as a result of his gambling but has not had suicidal thoughts. The HelpLine Specialist assured the caller that what he is going through is not uncommon, and that he is not alone. The Specialist went on to explain that gambling addiction is a progressive illness and that there are resources available to help him get on a path of recovery and stay there. The Specialist then explained and suggested referrals to certified treatment providers, Gamblers Anonymous meetings, the FCCG's Peer Connect Program, online self-help treatment supports, the FCCG's A Chance for Change Workbooks, the FCCG's Financial Debt & Budgeting Toolkit, and online web-blockers, all of which the help seeker expressed interest in with the exception of Peer Connect. The caller was thankful for the information and said it had been very helpful. The Specialist then asked for permission to contact him again in the future to check up on him or provide him with additional resources to which he said, yes and provided his phone number. The Specialist concluded the call by thanking the help seeker for contacting the 888-ADMIT-IT HelpLine and told him he could call us back 24/7, should he need more assistance or if he wished to discuss any of the resources he had been provided.

September 2020: Video Game Loot Box Gambling, COVID-19 Life Changes and Boredom, Fear of Financial Impacts, Rationalizing Continued Play

- On September 30, 2020, a 19-year-old college student contacted the 888-ADMIT-IT HelpLine about problems with video games. The caller reported that because of the pandemic, he hasn't been able to go back to college, has been bored, and has been playing a lot of video games as a result. The caller next described that he has been "making money" but "losing more", and "I can't stop." The help seeker shared that because this is his "only way" of connecting with friends and socializing, he doesn't know how to distance himself at all right now. He reported spending about $300 on video game loot boxes in the past month alone but "only made a fourth of it back." He said that he's using his savings to purchase these loot boxes and was worried that he is "burning through" the money. The FCCG HelpLine Specialist recommended the A Chance for Change Workbooks, the Peer Connect Program, and also using the counseling services available on his college campus. The caller accepted referrals for the Workbooks and appreciated the suggestions about his college campus counseling services, remarking "I hadn't even thought about that."

October 2020: Increased Job Stress Due to COVID-19, Anxiety About How Gambling Affecting Financial Situation, Traveling to Gamble, Relationship Problems

- On October 25, 2020, the retired husband of a 55-year old Filipino gambler called the 888-ADMIT-IT HelpLine and reported that his wife has lost thousands of dollars this year gambling at a casino in Alabama. The caller and his wife reside in Pensacola, over an hour away from this casino. The caller explained that this wife works as a nurse in a hospital's COVID-19 unit, which has put a lot of stress on her as well as himself, and then travels to the casino to gamble after returning home from work. The caller's wife defends her gambling as her way to relax and calm down after the extreme stress experienced at work during this time. Her husband voiced many concerns over their collective finances, which he believes are not sustainable if the gambling losses continue. He mentioned noticing casino expenses of over $1,000 on their bank statements, totaling over $7,000 so far this year. The caller is collecting Social Security and also reported that he's

experiencing severe health-related difficulties. The HelpLine Specialist spoke to the caller about the FCCG's A Chance for Change Recovery Workbooks for Loved Ones, Gam-Anon meetings for him to better understand what his wife is experiencing, and the option of Self-Exclusion, should his wife wish to stop gambling. The Specialist also encouraged the caller to get his wife to call the 888-ADMIT-IT HelpLine directly for more resources specific to her as the gambler. The caller was thankful for the referrals and reported that he was glad to have reached out.

October 2020: College Student Attending Class Online Only Due to COVID-19, Mother Worried About Video Game Gambling, Relationship Problems, Past Experience with Gambling Addiction and the 888-ADMIT-IT HelpLine, Relapse

- On October 12, 2020, a 55-year-old Caucasian female from Orlando contacted the 888-ADMIT-IT HelpLine because she believes her son has video gaming addiction which she is afraid includes gambling. Her son is 21 years old and has been gaming since he was a teenager. He does not work but attends university full time and has been taking his classes online this year as a result of the COVID-19 pandemic. The caller described that her son is spending all of his time gaming and feels it is affecting his schoolwork. The caller reported her past experience with her husband's gambling problem, when she called the 888-ADMIT-IT HelpLine over a year ago and got him connected to certified treatment providers and self-help meetings, which helped him for a time. Unfortunately, she reported that her husband stopped seeing his treatment provider and attending meetings and is now back to gambling. This in particular has her concerned for her son, who she says is often anxious and depressed. She reported that her son's gaming has caused family conflict and negligence on his part. The caller reported that she is anxious and depressed as a result of the conflict that the gaming is causing in her relationship with her son. The HelpLine Specialist comforted the caller by informing her that what she was going through was not uncommon, and that she was not alone. The Specialist explained that gambling addiction is a progressive illness, and there are resources available to help her son get on a path of recovery, as well as for her and her husband. The Specialist related that unfortunately, relapse is not uncommon but encouraged her to try and get her husband to call the HelpLine again to get back on the path to recovery. The caller remarked that she believes counseling services would help her son. As the HelpLine Specialist explained and suggested certified treatment providers, the caller expressed concerns about the cost, since she was living on very limited means. The Specialist then informed the caller that treatment providers part of the HelpLine network offer a sliding scale payment option to help with this and then explained and suggested the online self-help treatment website, which is available for free. The Specialist then continued by offering Computer Gaming Addicts Anonymous meetings, the Jewish Family Services of Greater Orlando for financial support if needed, and the counseling services available at her son's university. The Specialist also recommended the FCCG's A Chance for Change Recovery Workbooks for Loved Ones and Financial Debt & Budgeting Toolkit, both of which the caller said she still had from the last time she called but accepted the other resources provided. The HelpLine Specialist concluded the call by asking if it would be okay for us check up on her or provide her with additional resources in the future, to which she agreed, and then assured the caller that she could contact the HelpLine again anytime, should she wish to talk or discuss the resources provided to her today.

November 2020: Out of Work Due to COVID-19, Gambling at Home, Lying to and Emotionally Manipulating Friends and Family to Get Money to Gamble, Relationship Problems, Family Conflict and Neglect

- On November 10, 2020, a woman called the 888-ADMIT-IT HelpLine from Palm Beach County seeking help for her 35-year-old boyfriend, who doesn't believe he has a gambling problem. The caller related that she and her boyfriend have been together for four years, and she has recently become close to his mother after being concerned about his gambling. According to his mother, her boyfriend has been gambling for twenty years, and it's always been a problem for him. The caller reported experiencing relationship problems with her boyfriend as a result of his gambling. Her boyfriend is a bartender and has been out of work for the last several months due to the COVID-19 pandemic. The caller reported that he borrows money from her and his family members to pay bills, but she feels that he spends it on gambling instead and says he is constantly lying to everyone when it comes to money and plays on their emotions. The caller said that she has given him money on numerous occasions to pay bills, only to find out his mother also gave him money to pay those same bills. The boyfriend gambles on poker in friends' homes, often several times per week. He pays his rent and bills from his winnings and by borrowing money. He is scheduled to start a new bartending job at the end of this month. She does not know the total amounts of money he's lost gambling or owes to other people but does know that he owes $15,000 in child support to his ex-girlfriend. When asked about his health, the caller reported that he does not suffer from any other addictions but does have a family history of gambling and alcoholism. She believes he is bipolar and has ADHD but is not on medication. He suffers from anxiety, depression and has conveyed thoughts of suicide in the past, but she believes these are passive. There is family conflict, neglect, and the gambler has become violent in the past by punching walls (but has never physically assaulted another person). The caller told the HelpLine Specialist that she is anxious, depressed, feels neglected and is constantly arguing with her boyfriend as a result of his gambling problem. She loves him and wants to help him but is also ready to end their relationship, if he doesn't get help. The HelpLine Specialist comforted the caller by saying that what she was going through was not uncommon, and that she was not alone in her experiences with a loved one's gambling problem. The Specialist went on to educate her that gambling addiction is a progressive illness but reassured her that it is treatable, and there are resources available to help him get on a path of

recovery and resources for her as well. The Specialist then explained and suggested mental health treatment providers from the FCCG's network of those certified to treat gambling addiction along with the gambling self-help treatment website; the availability of live, phone-based, and online Gam-Anon meetings for her and Gamblers Anonymous meetings should he decide to seek help; the FCCG's A Chance for Change Workbooks for Loved Ones, the FCCG's Financial Debt & Budgeting Toolkit; and the National Suicide Prevention Lifeline, all of which were accepted by the caller via email. The caller was thankful for the information and the conversation and said the call had been very helpful.

November 2020: Lottery Play Became Worse During COVID-19 Pandemic, Suffers from Bipolar Disorder, History of Drug Addiction

- On November 20, 2020, a 35-year-old male from Putnam County called 888-ADMIT-IT seeking help with is gambling addiction to scratch-off lottery tickets, his only form of gambling. The caller was not sure when he started gambling but said it became a problem within the last year, during the COVID-19 pandemic. The caller said that his wife recently discovered money missing from their account, and he had to come clean to her about his gambling. The help seeker believes his gambling habits are hurting his family and their finances. The caller reported taking lithium for bipolar disorder. His doctors are aware of his gambling compulsion, and he has also struggled with a drug addiction in the past. When I mentioned our certified treatment providers, Lee wasn't sure if this was necessary because he managed to stop doing drugs on his own without help however, he accepted the resource. The help seeker reported suffering from anxiety and depression, and experiences family conflict as a result of his gambling problem. The FCCG HelpLine Specialist explained and suggested a referral to a certified treatment provider; in-person, phone, and online Gamblers Anonymous meetings; the gambling self-help treatment website, and the FCCG's *A Chance for Change* Workbooks and our *Financial Debt & Budgeting Toolkit*, all of which the caller accepted via email. The caller thanked the Specialist for his time and the resource referrals.

December 2020: Out of Work Due to COVID-19, Using Gambling as a Coping Mechanism, Unsuccessful Attempts to Stop Gambling, Exposure to Gambling as a Home Health Aide, Referred to HelpLine by Husband

- On December 29, 2020, a 51-year-old African American female repeat caller from Polk County contacted 888-ADMIT-IT seeking help for her gambling addiction to slot machines. She came to the United States seven years ago after getting married. She reported having gambled for seven years but said it didn't become a problem for her until four years ago, when she found herself going to the casino often as an escape from her troubles. This help seeker was very emotional after finding out that she wouldn't be able to have children with her husband, due to medical reasons. The caller went on to say she worked as a home health aide who would frequently accompany her patients to the casinos as part of her job but says her gambling was never a problem while she was working. Due to the COVID-19 pandemic, she reports that she hasn't worked since last year and currently does not generate an income. She gambles with her husband's money, estimates to have lost $150,000 over the years and currently owes $32,000 on her credit cards. She has trouble paying bills, has gambled away her savings, and pawned personal belongings to get money to gamble. Though this help seeker has self-excluded from every casino in the area, she says she still finds a way to gamble. She recently went to one of the Miami-Dade County slot-licensed pari-mutuel casinos, where she lost all of her money and called her husband in tears on the way home. She has sought help with her pastor, but that has also been unsuccessful. The gambler went on to say that she occasionally feels anxious and depressed and has had suicidal ideations in the past but reports that these thoughts are passive. She also admits to family conflict and neglect as a result of her gambling problem. The FCCG HelpLine Specialist assured her that what she was going through was not uncommon, and she was not alone. She was told that though gambling addiction is a progressive illness, there are resources available that can help get her on a path of recovery. The Specialist then explained and suggested the Agency's network of certified treatment providers; in-person, phone-based, and online Gamblers Anonymous meetings; the self-help treatment website for problem gambling; the FCCG's literature packet designed for casino gamblers, including the a A Chance for Change Recovery Workbooks and the Financial Debt & Budgeting Toolkit, all of which she accepted. The caller asked to receive the information on the treatment providers in a text message, the literature and workbooks via a hard-copy mailing to her home, and information on all of the resources via email, which the Specialist was able to coordinate and send through the FCCG's iCarol database. The help seeker was very grateful to the FCCG and thanked the HelpLine Specialist for taking the time to listen to her. She reported hearing about the 888-ADMIT-IT HelpLine number from her husband who found it online and called himself in the past. The Specialist concluded the call by thanking her for reaching out for help and communicating that the 888-ADMIT-IT HelpLine is available 24/7.

December 2020: Concerned About In-Person Self-Help Meetings Due to COVID-19, Using Gambling to Cope with Grief from the Loss of Loved Ones, Compares Losing Control of Her Gambling to Being Drunk

- On December 11, 2020, a 64-year-old Caucasian female from Lee County called looking for counselors in our area. She reported calling the 888-ADMIT-IT HelpLine two years ago and said she found the call very helpful and was referred to a great counselor but was seeking a new referral that accepted her insurance. When asked where she goes to gamble, the caller stated that she plays slot machines at the casinos. The caller reported that she has been gambling since she was 12 years old, and gambling has been a problem for the last 20 years. When asked if anything led her gambling to become a problem, she said it is maybe because she was suffering a lot of anxiety and stress because of a stalker she had in the past, who she reports hasn't been an issue since his arrest. She also suffered the loss of her mother, who was in her care two years ago, around the time that she first reached out to the 888-ADMIT-IT HelpLine. The help seeker then got emotional and said she had to put down her cat last night and admitted that she then went to the casino and maxed out her credit cards, saying that "it felt like a blur, as if I was drunk," because she says she only intended to spend $200. She works full time and says that she has been having financial issues recently, including trouble paying bills including rent. The FCCG HelpLine Specialist started by providing five alternative treatment provider referrals that met the caller's requests. To go along with the treatment referrals, the Specialist offered Gamblers Anonymous meetings, however the caller stated that she wouldn't want to go in person because of the COVID-19 pandemic. When the Specialist then suggested the alternative phone-based and online meeting formats available, she declined and reported experiencing a lot of technical issues with these in the past. The Specialist went on to offer the FCCG's literature packet designed for casino gamblers, including the A Chance for Change Recovery Workbooks and the Financial Debt & Budgeting Toolkit, both of which the caller accepted. The help seeker thanked the Specialist for the referrals and said that this call has been helpful for her.

January 2021: Gambling Increased During COVID-19 Pandemic Due to Related Job Trouble, Online Sports Betting and Stock Market Day Trading, Family Conflict, Hiding Extent of Gambling

- On January 27, 2021, the wife of a 29-year-old Caucasian male gambler contacted the 888-ADMIT-IT HelpLine because she found out that her husband is gambling thousands of dollars on football online through a mobile app. She says her father introduced her husband to the app but noticed that he is starting to gamble in concerning amounts, including $1,000 bets. She said that he has been gambling since they were young but doesn't know when he started. She did say that he started to gamble with larger amounts last year, when he had trouble with his job during the onset of the COVID-19 pandemic and went into stock market day trading. That concerned her, because she feels that day trading is another form of gambling. He works full time as a mortgage broker, but he and his wife keep separate bank accounts, so she doesn't know how much he makes. The caller reports that the family currently doesn't have trouble paying bills but says that her husband gets defensive when she asks him for his side of the bills. She says that she is feeling anxious as a result of his gambling, because they have four children under the age of 18, and she doesn't know if it might end up affecting their future. The help seeker went on to say that her husband is aware of his problem and wants to gamble less, but has told her that she doesn't know the extent of his gambling. She wants to approach him but doesn't know how or where to start. The FCCG HelpLine Specialist explained Gam-Anon meetings and how a support group of loved ones affected by gamblers would give her that insight on how to address things. The caller responded to this by saying she would prefer to speak with someone now, rather than wait for a meeting, to which the Specialist suggested the FCCG's Peer Connect Program and also mentioned counseling with a certified provider and literature for loved ones, including the FCCG's A Chance for Change Workbooks. The caller was particularly interested in the Peer Connect Program, because her focus was to talk to her husband about it, get the truth about his gambling, and possibly get him to seek help. The Specialist proceeded to set up her Peer Connect appointment during the same day, to which the caller was thankful and said she'd be waiting for the call.

January 2021: Increased Gambling Following COVID-19 Job Loss, Vehicle Repossession, Pawning Possessions, Divorced with Past Military Experience

- On January 15, 2021, a 28-year-old Caucasian male gambler from Miami called the 888-ADMIT-IT HelpLine, because he was afraid that he won't be able to continue paying his bills. The caller reported gambling for the past five years both online and on poker at a Miami-Dade casino. He said that over the past three years, it had become a problem and is negatively affecting his life. He thinks his gambling might have gotten out of control as a result of increased exposure to casinos in his line of work and from living alone. The help seeker reported that over the past year, online gambling became his way to pass the time and satisfy urges to gamble while the casinos in Miami were closed due to the COVID-19 pandemic. He works as a financial counselor to professional athletes, who he says sometimes have problems with gambling as well. He said that exposure to the lifestyle of his clientele and where he lived might have affected him and shared that he sometimes would take his clients out to the casino and "write off" his gambling as a work expense. He said that a substantial loss definitely has an effect on his work performance. The caller reported feeling like a hypocrite because of the problems he's facing, considering his line of work. In total, he estimates losing about $50,000, has $50,000 in credit card debt, and took out $32,000 in loans to pay off debts. He admitted having to pawn off his video game console to pay for a plane ticket home and has taken money out of his 401K. It was when he reached out to his parents for help that he heard about the 888-ADMIT-IT Problem Gambling HelpLine number from his mom, who found it while searching online. The help seeker reported being addicted to chewing tobacco and drinks excessively, but says it is due to his gambling. The FCCG HelpLine Specialist offered Gamblers Anonymous phone meetings, Outpatient Counseling with certified providers, Literature including the FCCG's A Chance for Change Workbooks, and a debt counseling service. He accepted all of these resources via email. The Specialist concluded by letting the caller know he can call the HelpLine anytime for additional resources or clarify the resources that were given. The caller was thankful for the resources and for listening to him and said he will call us if he needed anything else.

February 2021: College Student Started Gambling Online While e-Learning During COVID-19 Pandemic, Gambling Savings from Part-Time Job, Family History of Gambling Addiction

- On February 10, 2021, a 19-year-old Caucasian male from Duval County contacted the HelpLine about his addiction to online sports betting and online blackjack. The caller stated that he started gambling just last October, and it became a problem for him right away. He is attending college online from home due to the COVID-19 pandemic, and works part-time at a grocery store. The caller reported that he earns $1,200/month at his part-time job and has lost $2,000 gambling over the last four months, mostly from his savings. When asked about his health, the caller reported that he has a family history of gambling addiction. Although this help seeker denied experiencing financial, legal, or relationship problems due to his gambling, he said he is concerned, because he's always been frugal with his money and is now gambling away hundreds of dollars without giving it a second thought. The FCCG HelpLine Specialist thanked him for contacting the HelpLine today and told him that what he was going through was not uncommon, and he was not alone in experiencing issues related to gambling. The Specialist continued by explaining how gambling addiction is widely recognized by the mental health community and affects the brain in much the same way as an alcohol or drug addiction. The Specialist then explained and offered the Gambling Self-Help Treatment Website; Online Self-Exclusion via Web Blockers; the FCCG's Literature Packet designed for college-aged gamblers, which includes the A Chance for Change Workbooks and Financial Debt & Budgeting Toolkit; Gamblers Anonymous meetings being held in person, over the phone, and online; and referrals from the FCCG's network of certified treatment providers, as well as contacting his college's counseling center. This help seeker expressed that he was most interested in the reading material at this point, so he can learn why he is unable to control his gambling, but accepted most of the resources via email to refer to at a later time. When asked how he learned of about the HelpLine and which number he called today, he reported hearing about the 1-800-GAMBLER phone number on a podcast commercial. The Specialist then provided the FCCG's direct 888-ADMIT-IT HelpLine number and said that he can reach us anytime, 24/7, should he wish to talk or discuss the resources provided to him today.

February 2021: Loved One - Gambling Became a Problem After Casinos Reopened Following COVID-19 Pandemic Closure, Pandemic-Related Job Loss, Financial Difficulties, Pawning Personal Belongings to Get Money to Gamble, Family Conflict and Neglect, Anxiety and Depression

- On February 23, 2021, a 33-year-old female from Broward County called the 888-ADMIT-IT HelpLine seeking help for her 30-year-old husband who is gambling on slot machines at a Broward County casino. The caller related that her husband started gambling a year ago, but that it didn't become a problem for him until the casinos reopened following the COVID-19 pandemic closure. Sara went on to say her husband lost his job in the IT field as a result of his company downsizing and is unemployed, which she also believes is related to the pandemic. He is not bringing in an income, and they are living off their savings and her income. According to the caller, her husband has gambled away $10,000 from their savings and owes $500 to a non-traditional loan company. As a result, they are having trouble paying bills, and he has pawned personal belongings to get money to gamble. The help seeker said that her husband does not believe he has a gambling problem and has never sought help before. He suffers from anxiety and depression as a result of his gambling problem, and there is family conflict and neglect. The caller expressed that his gambling addiction is creating significant relationship problems between them, and she is getting depressed. The FCCG HelpLine Specialist thanked this person for contacting our HelpLine today and told her that what she was going through as the loved one of a problem gambler was not uncommon, and that she was not alone. The Specialist explained that gambling addiction is widely recognized by the mental health community as a progressive disorder and affects the brain in much the same way as an alcohol or drug addiction. The Specialist then offered Outpatient Counseling referrals from the FCCG's network of certified treatment providers, Gamblers Anonymous Meetings as a resource for him and Gam-Anon Meetings as a resource for her, the Gambling Self-Help Treatment Website, and the FCCG's Literature Packet designed for spouses of those suffering from gambling addiction, which includes the A Chance for Change Workbooks and the Financial Debt & Budgeting Toolkit. This help seeker accepted all of these resources via email. When asked how she learned of the HelpLine, she said she searched the internet and found the 888-ADMIT-IT number. The Specialist concluded the call by assuring the help seeker that she can call back anytime, 24/7, should she wish to talk or discuss the resources provided to her today.

March 2021: Problem Gambling Impacts on Crime; HelpLine Caller Just Released from Jail on Bond, with the Condition That She Cannot Gamble In-Person or Online; Charged with Multiple Felonies Committed Due to Her Gambling Addiction; Importance of FCCG Legal Programs and Resources

- On March 14, 2021 the FCCG received a call to its 888-ADMIT-IT HelpLine from the sister of a problem gambler, asking if we have resources that can help her family member with a severe gambling problem. After a brief chat with the FCCG HelpLine Specialist, her sister felt comfortable enough to get on the phone herself. Upon speaking with the caller, she told me that she has just about lost everything she has due to her gambling problem and she really needs help, counseling or meetings or something. She is a 48 year old single black woman whose kids are grown and both now live up north so she lives alone in a town home that she owns in Pompano Beach, FL. She has been divorced for over 20 years (not related to her gambling as she just started gambling within the past 2-3 years) and all she has left now is her sister in terms of family nearby. She went on to explain that her sister just bailed her out of jail last week and had to put her house up as collateral for the bond, and with all her sister has done for her she knows she needs a lot of help and support to kick her terrible gambling addiction, as she has just watched her entire life spiral downwards to the absolute bottom in what feels like the blink of an eye. As background, she had never gambled in her life until just a few years ago, mostly due to feeling bored and alone at night when she would get home from work at her old job she worked at for many, many years, that she was recently fired from due to her gambling; she was a senior caregiver and was stealing from her clients she provided caregiving services to. When she first started gambling, she would go to the casino nearby, the only place she has ever gambled, and play slots. An hour turned into two hours, which turned into 4-5 hours, and then into all night, where she was literally leaving the casino and not sleeping at all and just going straight to work (if she didn't call in). She said she was able to escape the loneliness at the casino, much of it was exacerbated by the COVID-Pandemic and related stay at home orders and venue closures, so as soon as the casino's reopened she couldn't wait to get back there and it was easy to lose track of time, or to continue to gamble with more money than she intended to because she would just go to the ATM and take out more, and more, or, as the problem progressed, use money that belonged to her clients when she ran out. If she was on the fence about leaving, sometimes the free play options were presented to her, comp dollars for restaurants and other facility amenities, which were fun and kept her around people so she would stay. Then there was the players club card she had, where she could try hard to earn more benefits on the card by playing more and more, so this kept her playing longer and spending more than she planned as well. It got to the point to where she was spending $1,000 gambling at a minimum, every time she went to the casino, which also increased in frequency, to if not nightly, every other night. She depleted her entire life savings of $56,000 and even tried to second mortgage her townhome to keep gambling, though thankfully she was denied the re-financing due to her less

than stellar credit at this point due to her gambling problem. Her credit card limits were not very high either because of her credit scores and past-due balances due to difficulty paying household bills because of her gambling and borrowing from Peter to pay Paul. She estimates owing only about $200 in gambling related credit card debt. As a result of her cumulative and overwhelming ongoing financial and emotional devastation and desire to stay in the gambling action and atmosphere, she did what she's never done before; she began stealing money from her clients to gamble, to the tune of $133,000 over the course of the past two years. She was arrested and her bond set very high, but her sister came to her aid and put her own house up as a contingency of the bond, with the expectation that this was truly the rock bottom she needed to do whatever it takes to get help for this devastating addiction. Her sister is supportive, appreciates the fact that gambling addiction is not bad behavior or weak will, and knows she is sick and she needs help, as this is was what she told the HelpLine Specialist in the beginning of the call prior to passing the phone to her sister. She said she wants to do whatever it takes to help her sister get better and as a result, the FCCG HelpLine Specialist provided Loved Ones Resources to this caller as well as Gambler resources, as a way to continue to educate and build her network of support. The FCCG HelpLine Specialist explained to the sister that hopefully the sense of accountability the gambler now has to her sister to ensure she doesn't lose her house over the bond status, can drive her to truly embrace recovery and take advantage of all of the wonderful resources the FCCG is going to provide to her. Of additional note and significance is that a condition of her bond is that she never set foot in another casino again, and also never gamble on ANY online sites, to which she advised me she never had before and had no intention of doing so now, especially when she can see firsthand the detrimental effects this addiction can have. As such, the FCCG HelpLine Specialist provided her with the Self-Exclusion form and policy for the casino she frequented and advised she needs to call them and explain the situation and that she cannot come back on property to self-exclude and needs to do so by mail. The FCCG HelpLine Specialist also told her to call us back if she ran into any problems in this regard so that we can provide further assistance. She further explained that her sister was able to come to her rescue with legal supports as well, and she thankfully has an attorney. The FCCG HelpLine Specialist explained the program available, specifically developed for the judicial system entitled A Chance for Change: Gambling Addiction and Crime and provided it to her along with her hard copy literature packet of information ASAP so that she can share with both her attorney and any other legal professional that may assist her in seeking rehabilitation in lieu of incarceration given the circumstances and the fact that she is a first time offender. She has been charged with 3 felony criminal offenses on March 4, 2021 due to her gambling - Grand Theft in the First Degree; Exploitation of the Elderly; and Fraud (Attempted Use of Someone's Else's ID). She said that while she of course had anxiety and depression as a result of her gambling, today she started a new part time job as a Door Dash Driver, and though this is not of caliber to her former career, she sees it as the start of a new beginning and Gods way for her to open the path to supports and recovery. She said she was in a great place mentally and emotionally tonight, with her sister and her dog there as support for her and was ready to try any and all resources we are able to provide her. No family history of gambling or any other addictions for that matter, and definitely no other addictions for her. She grew up as a Military brat with her father service in the military but she herself did not serve. The HelpLine Specialist then explained the different resource categories that were going to be provided to her following this call, the different types, what to expect, how they worked and what, if any costs were associated. A women's group offered by one of the FCCG licensed certified gambling addiction mental health providers was offered as a great first place for her to start, along with the FCCG's Peer Connect Program, GA meetings and literature. She was willing and actually looking forward to both the Peer Connect (scheduled for the next day at 11:30am) She promised she would call back if she needed clarification on anything provided during the call and thanked the FCCG HelpLine Specialist for providing her the tools necessary to hopefully change her life.

April 2021: Senior Gambler in Recovery Worried about Relapse with Reopened Casinos; Previous 888-ADMIT-IT Caller Who is No Longer Gambling After Outpatient Counseling, Gamblers Anonymous, and FCCG Literature

- On April 4, 2021, a 79-year-old Caucasian female gambler from Broward County called the 888-ADMIT-IT HelpLine and requested the call-in number for tonight's phone-based Gamblers Anonymous meeting, as she had lost the list of numbers she was provided previously. She says that since the casinos have reopened recently following the COVID-19 pandemic, she is worried that she might return to gambling. This help seeker reported having called the 888-ADMIT-IT HelpLine in the past and is currently seeing a certified treatment provider referred to her at that time, who she says is a phenomenal counselor who has helped her tremendously. The caller has also received the FCCG's literature and mentioned using the A Chance for Change Recovery Workbooks often and has made lots of notes in them. This individual has also self-excluded from nearly all of the South Florida casinos since her initial HelpLine call. She has not gambled for over a year now but in the past gambled primarily on slot machines and mentioned going to four Broward County casinos. She fretted about the slot machines being so advanced now and went on about how they're so tall and generally immersive. She also gambled on illegal slot machines and bingo in an arcade near her home, which she mentioned went out of business following the COVID-19 pandemic, but which was always filled with seniors like herself. She said this arcade "would give you dinner to keep you there." Throughout the call, she expressed that the pandemic was great for her, because she stopped gambling as a result of the casinos being closed. She expressed that Gamblers Anonymous made "the difference" in helping her stop gambling and become a better person overall. She said that now, she's financially stable (no difficulty paying bills, not gambling currently) and no longer experiencing depression, anxiety,

or relationship problems due to gambling. When asked about illegal acts, she admitted to writing bad checks when she was heavy into gambling. When asked about a family history of gambling or other addictions, she mentioned that her parents were gamblers and that her father smoked cigarettes but denied suffering from any other addictions herself. She typically works part-time as a teacher but is currently unemployed as a result of the pandemic and has no income. She estimated losing a total of $30,000 during her time gambling and says that she has nearly paid off all of the related debt, except for $500 left on one credit card. She says she used to mostly hang around gamblers, who she described as selfish and not trustworthy (she said she would describe her former self this way too). She says now, I'm surrounded by positive people, and people trust me. She owns her home but said she was considering selling it when she was heavily gambling and is glad that she did not go through with it. When asked when she started gambling, the caller reported first gambling 15 years ago when she moved to Florida, to which she said it became a problem right away, since it was easily accessible. This individual said another activity with helped her greatly to overcome her problematic gambling was joining and participating in Toastmasters. To her, Toastmasters gave her the opportunity to focus on who she was when she was writing her speeches, and to separate herself from gambling. When the caller mentioned doing Toastmasters via Zoom, FCCG's HelpLine Specialist then offered her the GamblersInRecovery.com Zoom meetings, given her great experience with support groups. She accepted and was excited about trying these meetings to complement her Gamblers Anonymous meetings. The HelpLine Specialist congratulated her on her recovery progress from just a year ago. The caller said that she would love to provide a testimonial on her experience with the 888-ADMIT-IT HelpLine, especially if it will help someone else with a gambling problem, and provided her phone number for a follow-up.

April 2021: Gambling on Lottery to Escape Negative Emotions, Stopped Attending Gamblers Anonymous Due to COVID-19 Pandemic Closures, Suffers from Multiple Other Addictions

- On April 14, 2021, a 57-year-old Caucasian female lottery gambler called the HelpLine due to feelings of depression. She related that she started gambling at the age of 18, but said it didn't become a problem until she was 54, when her husband passed away. The grief of this, combined with the financial stress of having her grown children move out of the house (who were also helping with the bills), was wearing on her. She was further stressed, because she found out that the man with whom she was in a relationship (after her husband passed away) was cheating on her with younger women. The caller further explained that her son suffers from a drug addiction, and on his recent visit to her house, was angry and fighting with his girlfriend, which she thinks is why she went back into heavy lottery play. She said that she had started attending Gamblers Anonymous meetings about a year ago but had stopped going after the COVID-19 pandemic closed the in-person meetings near her. Gamblers Anonymous meeting were helpful for her, but she was frustrated that she has tried to get a Yellow Book repeatedly and has still not received one. She started to buy scratch-off tickets again recently and says it has gotten bad. The caller is currently attending counseling sessions, but she reports that her counselors do not understand her gambling addiction and wrote it off as an alcohol problem, which she denies she even has. The HelpLine Specialist described the FCCG's network of certified treatment providers, which are specially trained for patients suffering from gambling addiction. This help seeker works in retail and reported earning $22,000/year. She estimated total gambling losses to be $25,000 and admitted to trouble paying her household bills, has gambled away savings, and has pawned possessions to get money to gamble. She recalled at one point that she had given her credit card to her daughter as a way to limit her spending, which was effective until her daughter moved out and gave it back. The HelpLine Specialist then described the True Link Prepaid Visa Card resource that she could set up herself, to limit her spending at certain merchants and help control her gambling. While the caller denied any family history of gambling problems, many in her family suffer from alcohol and/or drug abuse. The help seeker also suffers from nicotine addiction for which she has sought help, as well as overeating. She further reported feelings of anxiety and depression and said that the gambling has resulted in family conflict. The FCCG's HelpLine Specialist described and offered Outpatient Counseling referrals to certified providers; Literature including the Agency's A Chance for Change Recovery Workbooks, the Financial Debt & Budgeting Toolkit, and Gamblers Anonymous Literature to include the Yellow Book she has had trouble obtaining; Peer Connect; Gamblers Anonymous in-person, online, and phone meetings; and GamblersInRecovery.com alternative meetings. She accepted all resources, said the call had been very helpful, and was sounding hopeful.

May 2021: Online and Cardroom Gambler Lying to Wife About Gambling, Maxed Out a Secret Credit Card, Family Conflict and Neglect, Wife Threatening Divorce with Young Children at Home

- On May 24, 2021, a 48-year-old female loved one from Lee County called the 888-ADMIT-IT HelpLine for the first-time after finding it through an online search, and was seeking resources for her 51-year-old Caucasian husband who is gambling on online sports at home and poker at a local racetrack and cardroom. The caller related that her husband, to whom she's been married for eight years, started gambling in his early teens and knows it contributed to his divorce from his first wife. She reported that her husband won a sizeable jackpot once and believes he's been chasing that win ever since. The help seeker expressed that his gambling has gotten progressively worse, to the point where he is lying to her about their finances and his gambling activity. The gambler works full time in law enforcement, earns more than $80,000 a year, has lost about $50,000 gambling over the years (by his wife's estimate) and currently owes $50,000 on credit cards and a bank loan. He has difficulty paying bills and has gambled away their savings. When asked about her

husband's health and family history, the caller reported that her husband has a family history of gambling addiction. The help seeker expressed that the gambling is causing anxiety, depression, family conflict, and neglect, and that she is threatening divorce if he doesn't get help. She recently discovered that he's been lying to her about working overtime, when in fact he is out gambling and has a credit card he was keeping from her, which is maxed out. She has now taken over their finances and is insisting he get help or risk losing his home and family. They have three young children together and own their home. The FCCG HelpLine Specialist thanked her for reaching out and related that what she was going through was not uncommon, and she was not alone. The Specialist further explained that gambling addiction is widely recognized by the mental health community as a progressive disorder which affects the brain in much the same way as an alcohol or drug addiction, and then began by suggesting she ask her husband to call the HelpLine as well, so that we may discuss resources with him personally, to which she agreed. The Specialist then explained and suggested Outpatient Counseling referrals from the FCCG's network of certified gambling addiction treatment providers; the Gambling Self-Help Website; Gamblers Anonymous in-person, phone, and online meetings; alternative Gamblers in Recovery meetings for both gamblers and loves ones; Gam-Anon in-person, phone, and online meetings; Web-Blocking Software; the FCCG's Peer Connect Program; and the FCCG's Literature for loved ones of problem gamblers, including the A Chance for Change Workbooks and the Financial Debt & Budgeting Toolkit. The caller confirmed receiving our email of resources, was thankful, and said the call had been very helpful. The HelpLine Specialist concluded by assuring the caller that she can contact the 888-ADMIT-IT HelpLine anytime, 24/7, should she wish to talk or discuss the resources provided to her today.

May 2021: Young Adult Seeking Help for Younger Brother, Gambler Manipulating Family to Enable Continued Gambling, Help Seeker Compared Problem Gambling to Stage 1 Cancer

- On May 23, 2021, a 27-year-old called about his 21-year-old younger brother (an unmarried Caucasian man living in Duval County), whom he and other loved ones believe is suffering from a gambling problem. The caller opened the conversation saying that he had so much to say but he was going to try to "make a long story short." The FCCG HelpLine Specialist took this opportunity to assure the caller from the outset that he could take his time, the call was completely confidential, and that we are here to listen to what he had to say and to provide him with the assistance needed, to which the he was grateful. He noted that upon speaking with his brother's girlfriend and the girlfriend's father, it is very apparent to them that he has a gambling problem, but before they did anything, he wanted to call the 888-ADMIT-IT HelpLine (which he found on the gambling facility's website) to seek out professional advice. The caller's brother first started gambling about 12-18 months ago, when he was invited to play in a poker league the caller participates in monthly, for fun. Since then, the help seeker said, his brother has been regularly going to a Duval County cardroom to play poker. He said that now, his brother "never, ever" has money and goes to their parents for help when he has bills to pay, which are minimal, since he lives with his girlfriend and her family. The caller explained that his brother makes "excellent money for someone his age," earning $40,000 a year but has lost more than $5,000 and owes almost $3,000 because of his gambling. His brother is borrowing money left and right, is hiding his gambling, and is also lying to family about winning more money gambling than he is losing. He said his brother is lying about what he needs money for, and said, as an example, that he recently lied about needing money for car repairs. He continued by noting that his mother gave his brother her car, so now their mother doesn't have a car. The caller explained that on a recent night, his brother did not return home and never texted or notified anyone, worrying his girlfriend and her family, while he gambled all night on the day he received his paycheck and lost it all. Because of his ongoing requests for money, their mother gave the gambler her credit card, and he racked up all kind of debt. He also took out payday loans, which their mother paid back. When asked about other addictions and family history, he said that while there are family issues with both gambling and alcohol and his brother has a nicotine addiction, gambling is his brother's main problem. The caller then compared his brother's gambling to "stage 1 cancer," and said he is trying to intervene "before it metastasizes." As a result of his gambling, his brother is also experiencing anxiety and depression because of the debt, is experiencing family conflict, and is neglecting his family and relationships. The FCCG HelpLine Specialist described and offered Outpatient Counseling referrals from the FCCG's network of certified treatment providers, the Online Gambling Self-Help Website, Gamblers Anonymous support group meetings as an option for the gambler and Gam-Anon meetings for family members, the FCCG's Peer Connect Program, Self-Exclusion information for the gambler's facility of choice and also to limit access to cash, the FCCG website, and also the FCCG's Literature to include the A Chance for Change Workbooks and the Financial Debt & Budgeting Toolkit. The caller confirmed receipt of the resources via email and was extremely grateful for the Specialist's time, was amazed about the breadth of resources available and was hopeful for his brother.

May 2021: 55-Year-Old Began Gambling at Age 13, Divorced Five times Due to Gambling Addiction, Gambled Away Over $20,000 Given to Him for Serious Medical Treatment, Total Gambling Losses of Over $1,000,000

- On May 20, 2021, a 55-year-old Caucasian male from Lake County, who has been gambling since he was 13 years old, called the 888-ADMIT-IT HelpLine after a big loss. Though the caller reported gambling on "anything and everything", including casino card games, slot machines, and the lottery, his preference is sports betting, which he currently plays online on his mobile phone, wherever he is. The help seeker is on disability, earning less than $20,000 per year and living with his mother, because of his many years of problematic gambling and the related consequences. When his uncle took him to the racetrack at 13 years old, he immediately was hooked to the excitement, the environment, and the potential to win big. The caller went on to say that everyone in his family gambles, and gambling is "just part of my upbringing and life," along with drinking and cigarettes. When he became of age, he moved to Illinois and lived there for a while, gambling more and more. He eventually started bookmaking, got in a lot of trouble, and ended up homeless and penniless. He then decided he wanted to turn his habit into a career and got a government grant to go to school and learn to deal cards, which was the career he stuck with until his fifth divorce (the caller explained that all five of his marriages ended in divorce due to relationship problems resulting from his gambling addiction). After this most recent divorce, the help seeker went on disability and moved back to Florida to live with and help take care of his aging parents. He explained that at the time, he noticed his favorite casino had grown exponentially while he was gone, and he couldn't wait to visit upon his return to Florida. Within two weeks back he had lost nearly $10,000 at the casino, a portion of which he had borrowed from his mother on a lie that he owed money to the IRS. In total, this help seeker estimated losing more than $1,000,000 to gambling. When asked about money owed due to gambling, the caller mentioned that his mother paid over $20,000 for him to receive medical treatments scheduled for tomorrow, but he took all that money and gambled it away and will have to cancel his appointment. This help seeker reported suffering from anxiety, depression, family conflict and neglect due to his gambling, and has also had suicidal thoughts in the past. The FCCG HelpLine Specialist described and offered Outpatient Counseling referrals from the FCCG's network of certified treatment providers; the Online Gambling Self-Help Website; Gamblers Anonymous support group meetings; the FCCG's Peer Connect Program; Self-Exclusion resources for the gambling facilities he frequents, access to cash, and online gambling web blockers; the FCCG website; and also the FCCG's Literature to include the A Chance for Change Workbooks and the Financial Debt & Budgeting Toolkit. The caller was appreciative of the time spent with him and resources sent to him via text message.

June 2021: College-Aged Gambler, Developed Addiction Immediately After First Gambling Experience, Travelling to Gamble, Family History of Problem Gambling, Contacting HelpLine Relieved Tension

- On June 11, 2021, a 21-year-old Caucasian male card game gambler from Orange County called the 888-ADMIT-IT HelpLine and started by telling the FCCG's HelpLine Specialist, "I'm too young to continue this bad habit" and explained how his gambling problem is affecting him financially and emotionally. He keeps telling himself that he can stay away, but this week he made multiple trips to the casino and is becoming frustrated. He acknowledged that his behaviors are repetitive and agonized about missing out on a lot of other things in life because of it. The caller primarily gambles on Texas Hold'Em and Three Card Poker at a cardroom in Volusia County, more recently started travelling to gamble at a casino in Hillsborough County, and also admits to buying the occasional lottery ticket. He began gambling only recently, when his father, who he explained as having a gambling addiction, took him to celebrate his twenty-first birthday on a casino cruise. He has been gambling regularly since then and is now doing so two to three times per week. The caller is a college student and also works full time in two labor and service-oriented jobs, earns $22,000/year, and has so far lost a total of $10,000 in his brief time gambling. Though he does not owe any debt and has not taken any loans or used credit cards to gamble, he feels it is significantly impacting his finances and wants to stop before it becomes more of a problem. This is the first time he is seeking help for his gambling, and has never suffered from any other addiction. He admits to experiencing anxiety and depression as a result of his gambling. He has let his parents know about his gambling problem and wants to get help before it causes any issues with them or others. The FCCG's HelpLine Specialist thanked the caller for taking that important first step to reach out for help and let him know that he is not alone. The Specialist went on to explain that gambling addiction is widely recognized by the mental health community as a progressive illness and affects the brain in much the same way as an alcohol or drug addiction, and there are resources available that can help. The Specialist offered Outpatient Counseling with Certified Gambling Addiction Treatment Providers; the Online Self-Help Treatment Website; Self-Exclusion resources; Gamblers Anonymous in-person, phone-based, and online meetings; the FCCG's Peer Connect Program; and the FCCG's Literature Packet for College-Aged Gamblers, including the A Chance for Change Workbook for college students and the Financial Debt & Budgeting Toolkit. The help seeker agreed to receive all of these resources via email and expressed that the tension he was feeling went away after discussing his problem and learning about the resources that would be beneficial to him.

June 2021: Loved One Whose Son is Now Homeless/Evicted as a Result of Gambling Addiction; Family Conflict, Neglect, and Violence; Continued Gambling After Self-Exclusion

- On June 13, 2021, a 57-year-old parent of the gambler called the NCPG Helpline to seek help for her son. Her son is a 36-year-old Hispanic male blackjack casino gambler who has recently become homeless as a result of his gambling. He frequents two Broward County casinos and first started gambling 10 years ago in Tampa, after going through a divorce and being introduced to gambling by a friend as a way to cope. His mother didn't know the extent of his problem at first but realized it once her son moved in with her some years ago, and now she believes it must have been a problem since the start. She says that more recently, she gave her son money to move out of her house, become independent, and get his own place. After that, she received a call from him asking for help, because he had been evicted from the apartment he was renting due to failure to pay rent and was now homeless. Her son gambles away the entirety of his earnings each week, resulting in trouble paying bills, no savings, and having to pawn. She says that while her son lived with her, he had none of these pressures and so could gamble with less issues. The gambler works full time as a banker and makes $31,200/year. She does not know how much money he has lost in total to gambling or if he owes anything currently. The caller went on to explain that she had helped her son with Self-Exclusion from both of the casinos in the past, but this had no effect on his ability to gamble at either one. The help seeker reported no family history of gambling problems but says that her son's father is addicted to smoking marijuana, and so is he. Additionally, her son suffers from Bipolar Disorder and is no longer taking medication for it. The caller says her son suffers from anxiety, depression, and family conflict as a result of his gambling addiction, and there is also family neglect and violence. He has a young child with his ex-wife and another on the way but was kicked out due to his gambling problem when visiting them recently. When asked how her son's gambling was affecting her, the caller reported experiencing anxiety, depression, family conflict, and is distracted at work as a result of her son's gambling problem. The FCCG's HelpLine Specialist related that what she was going through as the loved one of a problem gambler was not uncommon, and she was not alone. The caller was informed about gambling addiction, that it's widely recognized by the mental health community as a progressive disorder, and that it affects the brain in much the same way as an alcohol or drug addiction. The Specialist then offered Outpatient and Inpatient Counseling referrals to Certified Gambling Addiction Treatment Providers; the Gambling Self-Help Treatment Website; Gamblers Anonymous and Gam-Anon meetings, including two combined in-person meetings she could attend together with her son; Self-Exclusion resources; the FCCG's Peer Connect Program; the FCCG's Literature Packet designed for Parents of Problem Gamblers, including the A Chance for Change Workbooks and Financial Debt & Budgeting Toolkit, Emergency Financial Supports, and the 2-1-1 Hotline. The caller thanked the Specialist for the resources, confirmed receipt via email, and reported the call as helpful.

June 2021: Older Adult Gambler Relapsed After Stressful Life Events; Family Not Speaking with Her Due to Gambling Addiction; Error in Self-Exclusion Process Allowed Continued Gambling; Renewed Hope Following HelpLine Call

- On June 14, 2021, a 65-year-old female slot machine gambler from Okeechobee County reached out to the NCPG helpline number after unsuccessful attempts to stop gambling and continuing relationship problems. The caller described that after she sustained an injury three years ago which limited her mobility, she was introduced to gambling by her boyfriend as a form of entertainment still accessible to her. Since then, she has frequented the casino in Glades County as a way to pass the time, and even after she recovered, she continued to go and further admitted her gambling has always been a problem. The caller explained that she tried getting help in the past by going to Gamblers Anonymous meetings and also tried to Self-Exclude. The help seeker explained she didn't fit it at the Gamblers Anonymous meetings, didn't believe her problem was as bad as for others in the group, and ultimately decided that she could stop on her own. As for Self-Exclusion, she said she attempted to exclude herself for five years but believes her paperwork was lost, since she was able to return and kept playing. Nonetheless, she was able to ween herself off gambling for a while, until she experienced two stressful events which caused her to relapse: her mother got ill and passed away, and then her daughter moved out of the house. As a result of her continued gambling issues, some members of her family stopped talking to her, and her boyfriend moved out until she gets help. The caller further explained that her family doesn't gamble or have other addictions, so she understands why they are shocked and do not understand what she is going through. She said she is self-employed, making around $80,000 per year, and said she lost a total of $60,000 to gambling. While she reported no current financial problems, she admitted to exhausting her savings and expressed frustration, since she has always been good with money and is now preventing herself from saving for retirement. She reported experiencing depression and anxiety over her gambling and said that her anxiety just leads to even more gambling. The FCCG's HelpLine Specialist thanked her for reaching out for help and told her that what she was going through was not uncommon, and she was not alone. The Specialist went on to explain that gambling addiction is widely recognized by the mental health community as a progressive illness and affects the brain in much the same way as an alcohol or drug addiction, and there are resources available that can help. Although the distance of Outpatient Counseling and Gamblers Anonymous in-person meetings were a challenge given the caller's location, the Specialist explained and suggested Certified Gambling Addiction Treatment Providers who were offering telehealth/distance services and Gamblers

Anonymous nightly phone meetings she could attend from home, along with Self-Exclusion access to cash programs and the FCCG's Literature Packet for Casino Gamblers, including the A Chance for Change Workbooks set and the Financial Debt & Budgeting Toolkit. The caller showed gratitude for the resources and for listening to her story, while expressing her excitement to start on this journey to be her usual self again.

June 2021: Older Adult Gambling Online Following Loss of Job; Using Unemployment Funds to Gamble; Family Conflict, Family Neglect, and Impacts on the Loved One

- On June 16, 2021, a 73-year-old loved one from Pasco County called the 888-ADMIT-IT HelpLine for the first-time and was seeking resources for his 66-year-old Caucasian wife, who is addicted to online casino gambling. The caller described that his wife started gambling two years ago, after a heart attack forced her to stop working as a home health aide, and it became a problem for her right away. He went on to say his wife currently collects $300 a month in unemployment, estimates that she's lost $6,000 over the last two years, and owes $2,000 on a loan from her credit union. As a result, they have difficulty paying bills, she's gambled away part of their savings, and she has also pawned personal belongings to get money to gamble. The gambler is also a smoker and takes medication for anxiety. His wife's gambling addiction is causing family conflict and neglect, and her husband expressed feeling depressed and anxious as a result. The FCCG's HelpLine Specialist related that what he was going through as the loved one of a problem gambler was not uncommon, and he was not alone. The caller was informed about gambling addiction, that it's widely recognized by the mental health community as a progressive disorder, and that it affects the brain in much the same way as an alcohol or drug addiction. The Specialist then began to explain resources available to help them both, including Outpatient Counseling referrals to Certified Gambling Addiction Treatment Providers; the Gambling Self-Help Treatment Website; Gamblers Anonymous in-person, phone-in and online meetings; Gam-Anon in person, phone-in, and online meetings; alternative online self-help meetings for both gamblers and loved ones through GamblersInRecovery.com; Web-Blocking Software; and the FCCG's Literature Packet designed for the Spouse of the Gamble, which includes the A Chance for Change Workbooks, the Financial Debt & Budgeting Toolkit, and additional reading materials. The Specialist concluded the call by informing the loved one that the 888-ADMIT-IT HelpLine number he found online is available 24/7, should he wish to talk or discuss the resources provided to him today or require further assistance.

June 2021: Multiple Legal Consequences, Including a Civil Lawsuit, Vehicle Repossession, and Eviction; Substantial Debt to a Wide Range of Sources; Family History of Gambling, Drug, and Alcohol Addiction

- On June 23, 2021, a 37-year-old female from the Tampa area called the 888-ADMIT-IT HelpLine and was seeking help for the first time because of continuing legal and financial problems resulting from her gambling addiction to slot machines at a Hillsborough County casino and fish table games at nearby internet sweepstakes centers. Due to her gambling addiction, she is currently facing a lawsuit due to non-payment on her loans, has had a vehicle repossessed, and has also been evicted in the past. The caller described that she started gambling at age 21, but it did not become a problem until age 30. She is single, has no children, and works full time at a shelter for teens. While she acknowledges that her gambling is negatively affecting her ability to do her job, said her employer provides her with housing free of charge and as a result, she has no household bills. She earns $66,000/year, estimates to have lost a total of $140,000 to gambling over the last seven years, and currently owes $70,000 to the IRS, bank loans, car payments, credit cards, non-traditional loans, and to her family and friends. This help seeker admitted to gambling away her savings and pawning personal belongings to get money to gamble. When asked about her health and family history of addiction, she said she is a smoker and has a family history of gambling, drugs, and alcohol addiction. She is suffering from anxiety, depression, and passive suicidal ideations as a result of her addiction. When asked as to what prompted her to call the HelpLine, she reported finding the 888-ADMIT-IT number on the back of her Players Club Card at the casino last night, after experiencing a loss she could not afford. The FCCG's HelpLine Specialist thanked this help seeker for contacting our HelpLine today and told her that what she was going through was not uncommon, and she was not alone. The Specialist went on to explain that gambling addiction is widely recognized by the mental health community as a progressive illness and affects the brain in much the same way as an alcohol or drug addiction, and there are resources available that can help. The HelpLine Specialist then explained and suggested Outpatient Counseling referrals to Certified Gambling Addiction Treatment Providers, the Gambling Self-Help Treatment Website, Gamblers Anonymous in-person, phone-in and online meetings, Celebrate Recovery meetings, Self-Exclusion resources for the casino and access to cash programs, Legal Aid resources, the FCCG's Peer Connect Program, the National Suicide Prevention Lifeline, a Debt Counseling referral, and the FCCG's Literature Packet for Casino Gamblers, including the A Chance for Change Workbooks set and the Financial Debt & Budgeting Toolkit. The caller confirmed receiving the email of resource referrals and said the call had been helpful.

The FCCG continues to work closely with gamblers, loved ones, and others to increase public awareness about problem/disordered gambling and to provide relief from gambling-related problems. The FCCG remains committed to expanding its efforts to help train professionals in the field, work with governmental agencies and treatment providers, and to raise awareness among others who service the disordered gambling population. As well, the FCCG maintains excellent relationships with the gambling industry operators and provides expertise, training, and resources for the inclusion of responsible gambling programs and messages. The FCCG HelpLine furnishes a first step for many

problem gamblers, their families, and friends to have a better understanding of this disorder and available resources by having a conversation. For many 888-ADMIT-IT HelpLine contacts, this represents a new beginning, where their concerns and issues are understood, where nonjudgmental help is available, and where hope for an improved life is provided at no cost to problem gamblers, their families, or their loved ones.