



## The FCCG's 12th Annual Conference "The Culture of Gambling: Financial Implications and Societal Impact"

by Paul Ashe, President and Pat Fowler, Executive Director



For 15 years, the Florida Council on Compulsive Gambling (FCCG) has operated the state's 24-hour Problem Gambling HelpLine. During this time, we have learned a great deal from callers, which allowed us the opportunity to observe and track trends within the field of problem and compulsive gambling.

One very significant trend is the use of credit cards as the primary source of both gambling funds and gambling debt among bettors young and old. The ability of gamblers to run up huge debt after they have exhausted all available cash adds tremendously to the

progression of a gambling addiction. The physical, emotional and financial impacts of such easy credit are so severe that the FCCG decided to make this development the focal point of its recent 2006 statewide conference.

As background, during fiscal year 2004-2005, 20% of HelpLine callers disclosed gambling debt greater than \$20,000, with some owing hundreds of thousands. Slightly more than 20% admitted to filing bankruptcy and 24% acknowledged commission of a crime due to gambling.

Historically, in order to gamble on credit, a person had to establish a credit line at a casino or bet with an illegal bookie. In casinos, limits were devised based upon a gambler's financial wherewithal and when the limit was reached, the debt had to be paid before extension of further credit. A similar process occurs when gamblers place bets with illegal bookies.

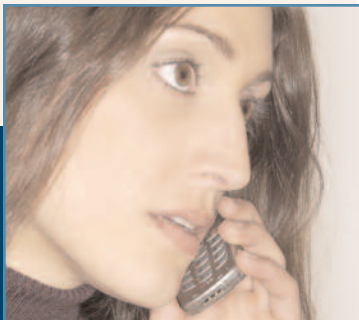
Today, easy access to credit has none of the old checks and balances. Free wheeling credit by banking institutions and credit card companies has enabled almost anyone to gamble on credit. The result is the accumulation of enormous debt, family deprivation, property loss, and bankruptcy. Frequently, problem gamblers commit crimes in order to pay their debts and

even turn to suicide when no other option seems possible.

*"...20% of HelpLine callers disclosed gambling debt greater than \$20,000, with some owing hundreds of thousands."*

In order to better understand and more effectively address these issues, the FCCG 2006 conference convened experts in the financial, gaming, health care and gambling addiction fields to share their knowledge and experience and to brainstorm a plan of action in a separate think tank format. This newsletter edition features the presentations that provided the groundwork for Think Tank members and outlines recommendations for instituting much needed change.

Finally, as we proceed, we will continue to urge participation by banking institutions and credit card companies who were not present at this two-day forum. In the interim, we will implement Think Tank recommendations and welcome the financial and credit card industries in the event they decide to join in this effort.



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**Our Mission:**

The Florida Council on Compulsive Gambling, Inc. (FCCG), established in 1988, is a not-for-profit 501(c)(3) educational and advocacy corporation under contract with Florida state government. The FCCG's primary mission is to help persons adversely affected by difficulties due to problem and compulsive gambling. The FCCG maintains a neutral stance on the issue of legalized gambling while seeking to assist citizens in need of support. Governed by a volunteer Board of Directors, the FCCG is an affiliate of the National Council on Problem Gambling.

# Keynote Address

## The Rise of Easy Credit and the Marketing of Yuppie Food Stamps: Americans' Changing Attitudes and Behaviors Towards Spending, Savings and Leisure Activities in the Credit Card Nation

By Robert Manning, Ph.D., Distinguished Research Professor of Consumer Science, Rochester Institute of Technology, Rochester, New York and author of the acclaimed book, *Credit Card Nation: America's Dangerous Addiction to Credit*.



Dr. Manning told conference attendees that the expansion of America's "plastic economy" is one of the most profound and problematic changes in the post World War II era. He stated that Americans charged \$1.2 trillion to credit cards last year and received \$230 billion in cash advances. This, he said, creates an outstanding national credit card debt of \$800 billion.

Dr. Manning noted how over the past seven years, hundreds of millions of dollars in home equity loans have also been used by Americans to pay off credit card debt, reflecting a shifting of debt instead of an actual decrease. Across social groups, he added, debt is now an accepted way of life. Easy access to credit promises immediate gratification. Our overall shop-til-you-drop philosophy, Manning explained, also clearly increases the losses by people who gamble.

The highest consumer debt burdens, Dr. Manning pointed out, are borne by the lowest wage-earning households. Those who need credit the most subsidize the low-cost credit of those who need it the least. According to Manning, the most profitable niche for the credit card industry is college

students. Credit card companies are aggressively marketing on college campuses to mostly unemployed people who have not yet demonstrated an ability to pay (see article below for more details).

All of this unmanageable debt, Dr. Manning stressed, has caused 17 million Americans to file bankruptcy during the last decade. policy maker

### Getting at the Root of the Problem

Dr. Robert Manning (see title information above) was also a participant on a panel with Michael Schiano and Dr. Malcolm Khan. (See page 5.)

Many college students these days, Dr. Manning explained, have great access to unsupervised credit. Instead of going to their parents or college officials with their financial needs and problems, they are dealing directly with credit sources. In Manning's opinion, this unfiltered access to such large amounts of credit short-circuits any timely intervention by adults when students participate in high-risk behaviors that involve finances. One such risky behavior, he said, is students gambling on the Internet and then turning to their credit cards to pay for losses.

In closing, Dr. Manning suggested that college and university trustees have an inherent responsibility to act on the issues posed by credit card solicitation on campus.

# Conference Presentations I

## The Social Cost of Problem Gambling Can Be Measured, Are Very Real and Cost You and Me Dollars

**William Thompson, Ph.D., author and Professor of Public Administration, University of Las Vegas, Las Vegas, Nevada**

Dr. Thompson cited research statistics that prove how gambling addiction rates increase within 50 miles of a casino. Using this information, he projected that the opening of a casino in the Metropolitan Orlando Area would

create 8,043 new compulsive gamblers and 9,383 new problem gamblers in the region. Then applying conservative estimates of costs to society for things like missed work, bankruptcy, and increased crime, he showed the drain on the Orlando area economy would

be \$127 million. Thompson also pointed out the strong negative link between problem gambling and alcohol. His recommendation to counteract that connection was to separate gambling venues from alcohol consumption.

## Problem Gambling's Physical and Emotional Effect on Young and Old

**Colonel Brian K Unwin, MD, American Academy of Family Physicians, Vice Chair for Education and Assistant Professor, Department of Family Medicine, Uniformed Services University of Health Sciences, Bethesda, Maryland**



Dr. Unwin noted that imbedded within the culture of the military are risk-taking behaviors. Gambling is one of those behaviors, he said, with prevalence rates for pathological gambling being double in the armed services. He stressed that military and civilian doctors, as well as medical students, need to understand, and effectively treat, compulsive gambling. One of the most crucial efforts the medical

community can take, he said, is to effectively screen for this illness. Unwin advised that since certain other disorders such as depression, substance abuse and impulse control often pair with compulsive gambling, it is essential to screen these types of patients. He emphasized the importance of enlisting the aid of family members in the treatment of compulsive gambling.

## Credit Policies: The Gambling Facility Perspective

**Elizabeth Behan, Senior Director of Legal Affairs, Isle of Capri Casinos, Inc.**

Ms. Behan presented details about Isle of Capri Casino's companywide policy regarding compulsive gambling, alcohol use and underage gambling. She described the four components of that policy as being:

- Annual training for all staff members on compulsive gambling, alcohol use and underage gambling.
- Week-long education programs.
- A self-exclusion policy whereby gamblers give all Isle of Capri facilities the power to exclude them from gambling, obtaining credit, cashing checks and receiving direct mail marketing solicitations.
- Team training within regional markets, focusing on staff ability to recognize the signs of problem gambling.



# Conference Presentations II

## Aiding the Gambler and Family – Special Considerations



**Christopher W. Anderson,**  
Director, Gambling Recovery  
Center, Evanston, Illinois

Helping clients see the truth about their lives is the main goal of compulsive gambling therapy. However, according to Christopher Anderson, the problem is that people addicted to gambling lie to themselves. When they gamble, they escape from reality and live in a fantasy world. In order for compulsive gamblers to recover, they must confront the lie they have been telling themselves with the truth of their own destruction if they don't change. Anderson concluded by outlining that therapy can present gamblers with the reality of their choices but truly seeing that connection and acting on it is ultimately up to the gamblers themselves.

**Stephen Ferrante,**  
Director, Broward County Office  
of Veteran and Elder Affairs, Fort  
Lauderdale, Florida



Mr. Ferrante spoke to the increased rates of problem gambling among Florida's senior citizens. He explained that screening done in Broward County during 2004 identified 10% of the veterans and seniors who responded as problem and compulsive gamblers and 33% had co-occurring behavioral health issues. Senior compulsive gamblers also experience cardiac problems, chemical dependency and higher risk of suicide. In that light, Ferrante said, seniors and their caregivers must be educated about ways to keep gambling recreational. He stressed that seniors must carefully assess their financial circumstances, if gambling seems to be a problem. He also noted the importance of individualizing therapeutic intervention to ensure it includes adjustments for ethnic diversity and family involvement.

## Bankruptcy and Financial Responsibility: Gambling Specific Issues

**Robert C. Furr,** Trustee in Bankruptcy,  
Furr & Cohen, Boca Raton, Florida

Twenty percent of compulsive gamblers file for bankruptcy, Robert Furr told conference attendees. Also according to one university study, he continued, personal bankruptcy rates are twice as high in counties with casinos. From Furr's perspective, gambling on credit leads to increased debt and therefore, increasing numbers of bankruptcies. Since bankruptcy trustees are seeing this escalation of bankruptcies due to gambling debts, Furr recommends that credit card companies and gambling facilities examine their policies regarding credit to see if they are adding to the problem. At a minimum, he said, there is a need for more monitoring of such credit availability.

**Christopher W. Anderson,**  
Director, Gambling Recovery Center,  
Evanston, Illinois

For successful treatment of a gambling disorder, Christopher Anderson said, compulsive gamblers must address the reality of their financial situation. Without this very important action in the therapeutic process, he explained, there can be no recovery. He also said it is vital for gamblers to understand their unresolved grief and self-hatred, as well as an unconscious need to deprive themselves of a good life, lies at the bottom of their problem. Instead of viewing themselves as victims of probability and waiting passively for life to happen to them, the goal of treatment is to help compulsive gamblers take full responsibility for their lives.



# Conference Presentations III

## Getting at the Root of the Problem



**Michael Schiano,**  
Vice President for Outreach,  
InCharge Education  
Foundation, Orlando, Florida

The mission of InCharge, which includes InCharge Debt Solutions, is to help financially distressed families and individuals pay off debt and learn to use credit responsibly.

According to Schiano, the mission has recently included specific outreach to problem and compulsive gamblers, as part of a developing partnership with the Florida Council on Compulsive Gambling (FCCG). The FCCG has trained InCharge counselors to understand and respond to the unique needs of problem and compulsive gamblers. InCharge helps problem gamblers devise a plan leading to debt reduction, eventual debt elimination, counseling and support group participation, enabling long-term recovery.

**Malcolm Khan, Ph. D.,** Director of Counseling,  
University of Miami, Miami, FL

As Director of the University of Miami's (UM) Counseling Center, Dr. Kahn sees the high prevalence of gambling and problem gambling among college students. He noted that gambling addiction among college students results in severe financial difficulties, depression, anxiety, decreased performance, and withdrawal from social activities. He pointed to the media's glamorization of "Texas Hold Em" and outlined college students are particularly vulnerable given easy access to credit and the internet, a need and desire to make money, not enough other activities, and quite a bit of free time. He indicated UM forbids gambling on campus and limits credit card solicitations to students.

## Research Shows, it's Time to Get on Board

**Louis Lieberman, Ph.D.,** Researcher, Addictions  
Research Consulting Service, Tellevast, Florida and  
**Mary Cuadrado, Ph.D.,** Associate Professor of  
Criminology, University of South Florida, Sarasota, Florida  
and Secretary, FCCG Board of Directors

Drs. Lieberman and Cuadrado conducted a secondary analysis on the prevalence of gambling among 10,000 Florida middle and high school students based upon data collected in the "2005 Youth Substance Abuse Survey" by the Florida Department of Children and Families. More than half the students reported gambling in the past year



and were more likely than non-gamblers to use drugs, engage in antisocial behavior and have trouble in school. Gamblers were also more likely to carry a gun. Their research concluded that a large population of students may benefit from problem gambling prevention programs as well as treatment.

**John Shukie,** Assistant  
Director of Agents,  
Gambling  
and Amateurism  
Activities, National  
Collegiate Athletic  
Association (NCAA)



Mr. Shukie presented an update on strategies under development or already implemented by a national task force to counteract sports wagering among student athletes. Initiatives include the creation of the "Don't Bet On It" interactive website, a comprehensive educational "tool kit," and list of "Institutional Best Practices" discouraging activities like "Las Vegas Nights" for athletic fundraisers. Shukie also noted the importance of cultivating relationships with diverse organizations, finding effective methods to monitor point spreads and developing a sports wagering curriculum for student athletes and general student population.

# Awards

## The Government Award



*Paul Ashe, FCCG Board President, and Rebecca Mattingly, Secretary of the Florida Department of Lottery, Recipient of the 2006 Government Award*

The Florida Council on Compulsive Gambling (FCCG) gives this award to recognize the member or agency of government who makes the greatest contributions to the furthering of its mission.

The 2006 award went to the Florida Lottery for its continuing support of the FCCG 24-hour HelpLine and increased funding for the FCCG’s broad-based statewide problem gambling awareness, education and prevention programs. Accepting was Lottery Secretary Rebecca Mattingly.

## Media Award



*Pat Fowler, Executive Director presents the 2006 Media Award to John Cox*

This award always goes to an organization or individual for outstanding media production that heightens awareness of problem gambling to the citizens of Florida.

The 2006 Media Award went to a journalism student at the University of Florida. In response to seeing so many of his friends and acquaintances getting into deep trouble because of playing poker on campus and gambling on the Internet. This young man wrote an excellent series of articles titled “Out of Luck” for the *Independent Alligator*, a student focused newspaper. John Cox is from Niceville, Florida and plans to submit his series on campus gambling for this year’s Hearst Journalism Award. (Note: Contact FCCG to receive a copy of the articles.)

## Essay Contest Winner



*Pat Fowler, Executive Director with Angelika Zych, winner of the 2006 FCCG High School Essay Contest Award*

In an attempt to uncover how gambling advertising and marketing are affecting young people in Florida, the FCCG sponsored a 1,000-word high school essay contest titled, “How Gambling on Television Has Affected My Life.” Through these essays, the FCCG hopes to find better ways to educate young people about the impact of such activities. The winner of the essay contest was Angelika Zych, a recent graduate of Vanguard High School in Ocala, Florida. (Note: Contact FCCG to receive a copy of the essay.)

## The Power of One Award



*Power of One Award Recipient Laura M. Letson President of Integrity 1<sup>st</sup>*

The Power of One Award recognizes an individual who through personal initiative makes a significant contribution in addressing problem and compulsive gambling. The type of person who receives this award is a person who recognizes the suffering caused by gambling addiction and then feels responsible to do the work that can make a difference by causing others to see the need. For her contributions at the national level, as well in the state of Florida, this year’s Power of One Award went to Laura Letson, President of Integrity 1st.

## The Monsignor Joseph Dunne Education Award

Named for the FCCG’s distinguished board member, and founder of the National Council on Compulsive Gambling, this award recognizes an individual or organization that made a significant contribution to problem and compulsive gambling education efforts in the state of Florida.

For its creation of an on-campus Prevention of Problem Gambling Task Force, this year’s award went to the University of Central Florida (UCF). Comprised of representatives from all areas of student life, this task force meets regularly to discuss the development of problem gambling awareness and education programs for both students and faculty. Accepting was Dr. Mark Allen, UCF Associate Vice President for Academic Development and Retention, Department of Student Development and Enrollment Services.



*Paul Ashe, FCCG Board President, presents the Monsignor Dunne Education Award 2006 to the University of Central Florida*

# Think Tank

## Think Tank Report

The final and most crucial event of the FCCG conference was the convening of a Think Tank titled, *Gambling on Credit: Exploring the Link Between Compulsive Gambling and Access to Credit*. During this event, a number of experts from a wide variety of fields made recommendations related to the physical, emotional and financial effects of access to credit and compulsive gambling on individuals, families, communities and society as a whole.

In total agreement that easy access to credit accelerates the problem and process of a gambling addiction, the participants identified the following three major areas in which action by the FCCG, in collaboration with government policy makers, treatment providers and other community-based organizations, should be taken. (Note: Obtain copies of the entire Think Tank Report by sending an Email to [fccg@gamblinghelp.org](mailto:fccg@gamblinghelp.org) or calling the FCCG at (407) 865-6200.)

### Raising Awareness and Education

- Promote media attention to the link between credit and compulsive gambling.
- Extend the reach of the existing FCCG prevention curriculum, targeting all middle school students across the state.
- Establish financial literacy programs in schools, community organizations and other venues that target middle and high school-aged children around the state.
- Expand educational programs on

problem gambling and financial literacy to all colleges and universities in the state.

- Work with colleges and universities to promote administrative and student attention to the issue of problem gambling and credit.
- Raise awareness of problem gambling and its relationship to credit as a component of education for graduate and undergraduate business programs and in law schools.
- Encourage use of the “Don’t Bet On It” initiatives of the NCAA Sports Wagering Task Force.
- Increase awareness among members of the media, the financial industry and policy makers about the adverse effects of gambling, with particular emphasis on the risks of wagering on credit.

### Addressing the Treatment Needs of the Compulsive Gambler

- Establish collaborative relationships between gambling treatment organizations and credit counseling organizations.
- Track recidivism and response to debt reduction work based on data acquired from InCharge (a credit counseling service) clients.
- Continue to encourage clinical counselors to participate in FCCG’s certification program.



- Provide education and support to the family and friends of problem gamblers about the behavioral signals of personal financial distress and the impact of the gambling problem on the individual and the household.

### Advocating for Changes to Statute and Regulation

- Establish one state-level entity with comprehensive regulatory responsibility for gambling in Florida.
- Advocate for changes to federal statute and regulation that limit the availability of credit to compulsive gamblers.
- Continue efforts to build relationships between the financial industry and advocates for the problem and compulsive gambling community.

These recommended actions call upon the FCCG and its partners to raise public and policy awareness in an effort, ultimately, to decrease the social and financial costs of compulsive gambling.



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The Florida Council on Compulsive Gambling (FCCG) would like to express its sincere appreciation to the following organizations for their support of the 2006 FCCG Conference:

- Hollywood Greyhound Track
- InCharge Institute
- Miccosukee Resort and Gaming
- St. Petersburg Kennel Club
- The Florida Lottery
- Windmoor Healthcare

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