



**24-HOUR PROBLEM GAMBLING HELPLINE
ANNUAL REPORT
(July 1, 2007 - June 30, 2008)**

WHEN GAMBLING BECOMES A PROBLEM
888-ADMIT-IT



Florida Council on Compulsive Gambling

www.gamblinghelp.org

July 2008

Florida Council on Compulsive Gambling, Inc.
901 Douglas Avenue, Suite 200
Altamonte Springs, FL 32714
24-Hour HelpLine: 888-ADMIT-IT
Office: 407-865-6200

Background

This report shows data from the HelpLine contacts received from July 1st 2007 until June 30th 2008. Contacts are received via the 24 hour Helpline (1-888-ADMIT-IT), the FCCG website (www.gamblinghelp.org) and the agency's e-mail address (fccg@gamblinghelp.org). The HelpLine is staffed around the clock to give supportive intervention and information to persons who are adversely affected by a gambling problem.

The FCCG also supplies help and information to state agencies, community organizations, treatment professionals, law enforcement officials, legal authorities, students and others whom are interested in becoming educated and aware of the problems associated with a gambling addiction.

Office Location, HelpLine Coverage and Access

The FCCG is headquartered at 901 Douglas Avenue, Suite 200 Altamonte Springs, Florida 32714. The hours of operation are Monday through Friday 8:00am to 5:00pm. Agency personnel respond to a multitude of contacts throughout the day ranging from help and information calls to business contacts. The HelpLine is forwarded to the after hours staff at close of business each day. The after hours staff ensures that callers can receive help and resources any time during the night, weekends and holidays.

The HelpLine is equipped with multiple lines so that callers will not have to wait for assistance. Each person in the agency and the after hours staff is trained to be able to handle calls. No matter what situation may arise (sick employee, bad weather, lunches and breaks, etc...), the HelpLine is always properly staffed.

Staff Training

All agency personnel are trained on site to be able to take help and information calls. This is an intensive 4 week training which includes thorough review of the FCCG HelpLine training manual, numerous documentary and docu-dramas relevant to compulsive gambling, "mock" calls, phone shadowing, and finally live calls shadowed by the Director of HelpLine Operations. The training process is ongoing throughout the tenure of the employee. At the end of the initial training, the specialists should be able to:

- Understand the resources offered in their entirety
- Offer support and understanding to persons in a crisis situation
- Fully understand the database that is used to collect demographic and relevant information
- Utilize any special services needed based on callers circumstances (i.e. language line, suicide intervention, etc...)
- Complete understanding of the problems caused by a gambling addiction
- Knowledge of all agency program and services offered

Oversight is a priority at the FCCG to ensure that specialists consistently adhere to protocol and procedure regarding the handling of calls.

HelpLine Manual

Each staff member, daytime and after hours, has a HelpLine resource manual to use if there are any situations that arise that may hinder the use of the computer database. The manual has a complete listing of all resources offered and is updated whenever there are changes to a service or organization. Be it self help, legal, financial, social, mental health or any other resources, the HelpLine manual has relevant information and is set up in a very user friendly format.

HelpLine Data Entry and Analysis

The database that is used by all agency personnel is called IRis. This program was implemented in October 2007. Prior to this date, a different program was used to collect data. The new system that is used is different in many ways from the older system in that it is an ever evolving database which can be changed to collect information in a more concise way. HelpLine specialists transferred the first quarter data (July, August and September 2007) into the new database so annual reporting could be completed. Some of the pieces of data that were collected in the older system do not have a place in the newer system and visa versa. Therefore, some of the data from the first three month of the year may not be as strong as the data from the newer system.

Another change made this year was the introduction of after hour's staff to the HelpLine database. In years prior, after hour's staff was required to fill out their calls on a long form entry sheet and mail them to the main office for data entry. They are now able to complete their calls and input them just as day time staff does in real time. This is a considerable change to the process of the HelpLine in that there is no wait time for calls to be put in IRis, and any changes to resources or services can be seen immediately by after hour's personnel.

Call entries are monitored for accuracy and substance on a weekly basis. They are checked for proper classification of the contact and to ensure that data that is noted in the call notes or other areas of the entry is correctly input into the actual assessment portion of the call.

HelpLine Call Type

There are many different contact types that are received at the agency, including e-mail, forum, help, information, office, peer connect and inappropriate. For purposes of reporting only, help and information calls (via the HelpLine, the FCCG's forum and the agencies main e-mail address) have data collected. More specifically, help contacts are the only type that has a complete demographic, vocational and emotional picture associated with them.

Annual Call Data

During the fiscal year July 1st 2007 through June 30th 2008, the agency responded to 15,434 contacts of which 4,208 were classified as help or information. The FCCG's 24-hour HelpLine received 3,486 while the remaining 722 made contact via e-mail, online or through the agency's forum. The number of help and information calls received represents a 12% (+493) increase over last year.

**Table 1
Total Contacts**

Period	All Contacts	Help & Info Contacts
July 1, 2007 – June 30, 2008	15,434	4,208

Call Origin by Region and County

- South and South Central Florida accounted for 64% of the help and information calls received during the year.
- The most significant increases were in South and South Central Florida, which had increases of 9% and 6% respectively. The chart below outlines the regional totals.

**Table 2
County Origin of Call Grouped by Region**

Florida Regions	2007-2008	2006-2007
North Central Florida	512 (12%)	422 (11%)
Northeast Florida	221 (5%)	171 (5%)
Northwest Florida	257 (6%)	232 (6%)
South Central Florida	805 (19%)	486 (13%)
South Florida	1,882 (45%)	1,334 (36%)
Subtotal	3,677 (88%)	2,645 (71%)
County Unknown	531 (12%)	1,070 (29%)
TOTAL	4,208 (100%)	3,715 (100%)

- Broward (19%) and Miami-Dade (15%) counties led the way as far as county totals. Palm Beach and Hillsborough counties were third and fourth.

See Chart on Next Page

**Table 3
Total Calls by County
July 1, 2007 – June 30, 2008**

County	Total	County	Total
Alachua	33 (1%)	Lee	75 (2%)
Baker	0 (0%)	Leon	144 (3%)
Bay	11 (0%)	Levy	1 (0%)
Bradford	1 (0%)	Liberty	0 (0%)
Brevard	65 (2%)	Madison	0 (0%)
Broward	806 (19%)	Manatee	26 (1%)
Calhoun	0 (0%)	Marion	19 (1%)
Charlotte	9 (0%)	Martin	14 (0%)
Citrus	12 (0%)	Monroe	12 (0%)
Clay	13 (0%)	Nassau	1 (0%)
Collier	35 (1%)	Okaloosa	23 (1%)
Columbia	6 (0%)	Okeechobee	5 (0%)
Dade	632 (15%)	Orange	201 (5%)
Desoto	2 (0%)	Osceola	36 (1%)
Dixie	1 (0%)	Palm Beach	309 (7%)
Duval	116 (3%)	Pasco	52 (1%)
Escambia	51 (1%)	Pinellas	224 (5%)
Flagler	7 (0%)	Polk	77 (2%)
Franklin	0 (0%)	Putnam	1 (0%)
Gadsden	1 (0%)	Santa Rosa	9 (0%)
Gilchrist	1 (0%)	Sarasota	31 (1%)
Glades	0 (0%)	Seminole	77 (2%)
Gulf	0 (0%)	St Johns	31 (1%)
Hamilton	2 (0%)	St Lucie	30 (1%)
Hardee	0 (0%)	Sumter	2 (0%)
Hendry	1 (0%)	Suwannee	1(0%)
Hernando	17 (0%)	Taylor	3 (0%)
Highlands	5 (0%)	Union	1 (0%)
Hillsborough	290 (7%)	Volusia	105 (2%)
Holmes	4 (0%)	Wakulla	4 (0%)
Indian River	11 (0%)	Walton	3 (0%)
Jackson	2 (0%)	Washington	1 (0%)
Jefferson	1 (0%)	Sub Total	3,677 (87%)
Lafayette	0 (0%)	Not Recorded	531 (13%)
Lake	24 (1%)		
		TOTAL	4,208
		% Total	100%

Monthly Totals

- Below are the monthly totals for help and information contacts. Different seasonal activities (Super Bowl, March Madness, etc...) along with the expansion of gambling in the state of Florida, all seemed to have had an impact from the winter months on, with April having 517 contacts.

**Table 4
Calls by Month**

Period	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	TOTAL
07-08	320	271	175	353	216	317	419	416	481	517	386	337	4,208

CALLER DEMOGRAPHIC INFORMATION

Callers Gender, Age and Repeat Caller Status

- Of the 1,493 callers that provided their age and gender, we see that 57% were male and 50% were between the ages of 31 and 49. Further, 21% were seniors (55+) and 78% were reaching out for the first time. It is important to note that the gamblers themselves made the contact 64% of the time.

**Table 5
Callers Age**

Age	Total (N=1,493)
Under 18	2 (0%)
18 – 20	21 (1%)
21 – 25	106 (7%)
26 – 30	163 (11%)
31 – 39	336 (23%)
40 – 49	399 (27%)
50 – 54	162 (11%)
55 – 60	147 (10%)
61 – 64	54 (4%)
65+	103 (7%)
TOTAL	1,272 (100%)

Note: Total may exceed 100% due to rounding

Precipitating Event Leading to Call

- With the addition of our new database, we have had the ability to add different precipitating events that have made it easy get a much clearer picture of why gamblers and loved ones are seeking assistance. As has been historically proven, relationship problems (28%) were the top reason for making contact. The chart below provides full specifics.

**Table 6
Precipitating Event for Making Contact**

Precipitating Event Leading to Call	Total (N=2,728)
Committed Illegal Act	86 (3%)
Difficulty Paying Bills	251 (10%)
Education/Research	29 (1%)
Lawyer Advised	5 (0%)
Legal Problems	95 (3%)
Media Request	0 (0%)
Overextended Debt	623 (23%)
Relationship Problems	766 (28%)
School Related Difficulties	6 (0%)
Substantial Loss	429 (16%)
Suicidal Ideation/Attempt	13 (0%)
Threatened (verbal, physical, emotional)	4 (0%)
Training	10 (0%)
Treatment Referral/ Information	234 (9%)
Work Related Difficulties	13 (0%)
Other	144 (5%)
TOTAL	2,728

GAMBLER DEMOGRAPHIC INFORMATION

Gamblers Gender and Age

- In all, 2,113 callers identified the gender and age of the gambler. The most prominent age group was 40 to 49 with 27% and senior gamblers (55+) made up 21% of the total.
- An interesting note is that gamblers under the age of 25 were almost 8 times more likely to be male and 26% of the females were in the senior age group compared to 17% for males. The table below outlines the totals for each age group by gender.

**Table 7
Gambler's Age by Gambler's Gender**

Age	Female		Male		Total (N=2,113)	
Under 18	0	0%	2	0%	2	0%
18 – 20	1	0%	27	3%	28	1%
21 – 25	20	1%	133	6%	153	7%
26 – 30	31	1%	190	9%	221	10%
31 – 39	136	6%	325	15%	461	22%
40 – 49	246	12%	333	16%	579	27%
50 – 54	111	5%	125	6%	236	11%
55 – 60	95	4%	101	5%	196	9%
61 – 64	34	2%	42	2%	76	4%
65+	67	3%	94	4%	161	8%
Total	741	34%	1,372	66%	2,113	100%

Gamblers Ethnicity

- The ethnic background of the gambler was comparable to last year except for the fact that Black/African American was slightly higher than Latino/Hispanics. Caucasians accounted for 61% of the 2,068 respondents.

**Table 8
Ethnicity of Gambler**

Ethnicity	Total (N = 2,068)
Asian/Pacific Islander	50 (2%)
Black/African American	362 (18%)
Caucasian	1262 (61%)
Latino-Hispanic	352 (17%)
Native American	3 (0%)
Other	38 (2%)
Total	2,068 (100%)

Gamblers Religion

- Of the 1,791 callers who identified the religious background of the gambler, the most popular response was no religious affiliation as stated by 32%. When citing a specific religion, Protestants were number one with 27%. The chart below outlines complete specifics.

See Chart on Next Page

Table 9
Religion of Gambler

Religion	Total (N = 1,791)
Catholic	447 (25%)
Islam/Muslim	14 (1%)
Judaism	92 (5%)
Protestant	491 (27%)
Other	172 (10%)
None	575 (32%)
Total	1,791 (100%)

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

- Almost 2,200 callers stated the relationship status of the gambler. Of those, 1,009 (46%) claimed that the gambler was married. This was followed by never married with 25% and divorcees with 14%.

Table 10
Relationship Status of Gambler

Relationship Status	Total (N = 2,192)
Cohabiting	175 (8%)
Divorced	309 (14%)
Married	1,009 (46%)
Never Married	554 (25%)
Separated	84 (4%)
Widowed	61 (3%)
Total	2,192 (100%)

- It is important to know if children under the age of 18 are present in the household, as family conflict and family neglect are serious problems associated with this addiction. It was stated by 30% of 2,082 respondents that there were in fact children in the household. If there is family neglect, resources such as social services and state crisis lines can be given to help in these cases.

Age of Gambling Onset and When it Became a Problem

- Of the 1,454 persons stating when gambling started, 31% said it started at age 20 or younger with 13% before the legal age of 18. As to when it became a problem, based on 1,757 respondents, the most common age group was between 31 and 49 (48%). Seniors (55+) accounted for 14% of this total. The chart below outlines these two pieces of data.

(See chart on next page)

**Table 11
Age Gambling Started and Became a Problem**

Age	Age Started Gambling (N = 1,454)		Age Became Problem (N = 1,757)	
Under 18	184	13%	23	1%
18 – 20	257	18%	76	4%
21 – 25	229	16%	203	12%
26 – 30	151	10%	179	10%
31 – 39	233	16%	403	23%
40 – 49	212	15%	433	25%
50 – 54	92	6%	186	11%
55 – 60	61	4%	134	8%
61 - 64	13	1%	43	2%
65+	22	2%	77	4%

Primary Gambling Problem by Gender and Age and Secondary Problem

- When asked what the primary problem for the gambler was, 49% stated slot machines/VLTs/EGMs. This was followed by cards (poker, Texas hold em and blackjack) with 21% (a 4% increase over last year) and lottery games (15%). Most often, gamblers will wager on different things so it is also asked if there is a secondary problem. Lottery games were number one in this category with 32%. The table below outlines specifics:

**Table 12
Primary Gambling Problem**

Primary Problem	Total (N = 2,196)	%
Animal Fights	0	0%
Arcade/Video Games	7	0%
Bingo	16	1%
Cards	470	21%
Dice	10	1%
Dog Racing	50	2%
Dominoes	0	0%
Games of Skill	1	0%
Horse Racing	67	3%
Jai-Alai	6	0%
Lottery	328	15%
Slot Machines/VLTs/EGMs	1,069	49%
Sports Betting	109	5%
Stock Market/Business Risks	27	1%
Sweepstakes	5	0%
Table Games	24	1%
Other	7	0%

**Table 13
Secondary Gambling Problem**

Secondary Problem	Total (N = 904)	%
Animal Fights	0	0%
Arcade/Video Games	8	1%
Bingo	22	2%
Cards	153	17%
Dice	21	2%
Dog Racing	54	6%
Dominoes	2	0%
Games of Skill	8	1%
Horse Racing	52	6%
Jai-Alai	7	1%
Lottery	292	32%
Slot Machines/VLTs/EGMs	146	16%
Sports Betting	74	8%
Stock Market/Business Risks	7	1%
Sweepstakes	1	0%
Table Games	21	2%
Other	36	4%

- Almost 900 persons cited a primary game of choice for each gambling method. When it came to lottery, 90% preferred scratch off games to any other form. Just as prominent were cards, with poker being the favorite for 77%. When asked about dog, horse racing and jai-alai, 73% stated they wagered on live races and games as opposed to simulcast.

- When looking at the primary gambling problem by gender, as it was throughout the year, females overwhelmingly prefer slot machines (76%) over any other game. Males prefer slot machines as well, but by a much smaller margin over cards (33% to 30% respectively). It is also interesting that of the 108 persons citing sports betting as the problem, 100% were male. Please see the chart for full specifics.

**Table 14
Gender of Gambler by Primary Gambling Problem**

Primary Gambling Problem	Females (N = 786)	Males (N = 1,399)	Total (N = 2,185)
Animal Fights	0 (0%)	0 (0%)	0 (0%)
Arcade/Video Games	5 (0%)	2 (0%)	7 (0%)
Bingo	15 (1%)	1 (0%)	16 (1%)
Cards	45 (2%)	423 (19%)	468 (21%)
Dice	0 (0%)	10 (0%)	10 (0%)
Dog Racing	5 (0%)	44 (2%)	49 (2%)
Dominoes	0 (0%)	0 (0%)	0 (0%)
Games of Skill	0 (0%)	1 (0%)	1 (0%)
Horse Racing	1 (0%)	66 (3%)	67 (3%)
Jai-Alai	1 (0%)	5 (0%)	6 (0%)
Lottery	105 (5%)	221 (10%)	326 (15%)
Slot Machines/VLTs/EGMs	600 (27%)	465 (21%)	1,065 (49%)
Sports Betting	0 (0%)	108 (5%)	108 (5%)
Stock Market/Business Risks	4 (0%)	23 (1%)	27 (1%)
Sweepstakes	1 (0%)	4 (0%)	5 (0%)
Table Games	1 (0%)	22 (1%)	23 (1%)
Other	3 (0%)	4 (0%)	7 (0%)
TOTAL	786 (36%)	1,399 (64%)	2,185 (100%)

- The data for the age of the gambler and primary problem showed that until the age of 31, cards were the most common problem. This supports the fact that males start gambling at an earlier age than females and cards are a much more significant problem for males than for females. After the age of 31, slot machines are the most common problem cited for males and females.

Top Three Primary Gambling Problems by Region

- While south and south central Florida gamblers favored slot machines by a large margin, the other three regions in the state were much different. Northwest Florida's biggest problem was cards, Northeast was lottery and North Central was slot machines. The biggest difference was South Florida where 70% of gamblers said slot machines were the problem followed by cards with 22%. In the northern regions the margins were much closer.

**Table 15
Top Three Gambling Problems by Region**

North Central Florida	Slot Machines	91
	Lottery	86
	Cards	74
Northeast Florida	Lottery	50
	Cards	32
	Slot Machines	26
Northwest Florida	Cards	30
	Slot Machines	27
	Lottery	26
South Central Florida	Slot Machines	228
	Cards	115
	Lottery	83
South Florida	Slot Machines	686
	Cards	211
	Lottery	78

Primary Gambling Location

- There were a total of 2,194 respondents that identified the primary gambling location. Of these, 59% stated landbased casinos and 16% claimed convenience stores as most common.

Table 16
Primary Gambling Location

Location	Total (N = 2,194)
Day/Floating Casino	52 (2%)
Landbased Casino	1,296(59%)
Racino	35 (2%)
Jai-Alai	14 (1%)
Racetrack	146 (7%)
Convenience Store	339 (16%)
Friend's Home	38 (2%)
Home	55 (3%)
Internet	133 (6%)
*Other	86 (4%)

***Other refers to bars, bingo halls, bookies,ect..**

Financial and Employment Status of Gambler

Income of Gambler

- When asked what the income of the gambler was, there were over 900 respondents. Almost 40% stated an income between \$25,000 and \$45,000. The financial questions are a sensitive subject for the person reaching out and as such, the response rate is usually lower than most of the other questions. However almost 1,200 persons cited the approximate amount of money lost due to gambling and 28% stated losses exceeding \$90,000 during their gambling. The chart below outlines the income of the gambler.

Table 17
Income of Gambler

Income	Total (N = 915)
Up to \$2,499	4 (0%)
\$2,500- \$2,999	0 (0%)
\$3,000- \$4,999	1 (0%)
\$5,000- \$9,999	17 (2%)
\$10,000- \$14,999	60 (7%)
\$15,000- \$24,999	147 (16%)
\$25,000- \$34,999	202 (22%)
\$35,000- \$44,999	160 (17%)
\$45,000- \$59,999	113 (12%)
\$60,000- \$89,999	121 (13%)
\$90,000- \$124,999	55 (6%)
\$125,000- \$149,999	2 (0%)
\$150,000- \$174,999	13 (1%)
Over \$175,000	20 (2%)

Amount of Debt Owed and to Whom the Debt is Owed

- When asked how much debt is owed due to gambling, 1,189 respondents gave specific details. The average amount of debt owed was \$37,192. The largest percentage (17%) stated owing up to \$2,500, and 33% claimed a debt between \$5,000 and \$24,999. Debts exceeding \$90,000 were cited by 15% of respondents. As has been the case, this addiction often causes people to gamble beyond their means. The data shows that with 15% owing

more than \$90,000 and only 9% earning in that range, this is most definitely the case. It is also important to note that non gamblers calling for someone often do not know the full extent of financial details and report conservatively. Gamblers often owe their debts to multiple sources such as banks, credit cards, household bills and mortgage/rent payments. Two thirds (66%) stated credit cards, 36% claimed family, 30% friends and 29% banks. The charts below outlines the amount of debt owed and to whom it is owed.

**Table 18
Debt Owed Due to Gambling**

Income	Calls by Gambler (N= 878)		Calls by Non-Gambler (N = 311)		Total Calls (N = 1,189)	
Up to \$2,499	166	19%	31	10%	197	17%
\$2,500- \$2,999	60	7%	14	5%	74	6%
\$3,000- \$4,999	60	7%	13	4%	73	6%
\$5,000- \$9,999	89	10%	37	12%	126	11%
\$10,000- \$14,999	100	11%	37	12%	137	12%
\$15,000- \$24,999	77	9%	38	12%	115	10%
\$25,000- \$34,999	73	8%	31	10%	104	9%
\$35,000- \$44,999	42	5%	16	5%	58	5%
\$45,000- \$59,999	51	6%	16	5%	67	6%
\$60,000- \$89,999	48	5%	23	7%	71	6%
\$90,000- \$124,999	40	5%	27	9%	67	6%
\$125,000- \$149,999	7	1%	2	1%	9	1%
\$150,000- \$174,999	6	1%	4	1%	10	1%
Over \$175,000	59	7%	22	7%	81	7%
TOTAL	878	64%	311	36%	1,189	100%

**Table 19
To Whom Debt is Owed**

To Whom Debt Owed	(N=2,582)		Other Sources (N=542)	
Bank/Credit Union	422	29%	Car Payment	39 (7%)
Bookie	39	3%	Mortgage	340 (63%)
Credit Card	972	66%	Utilities	25 (5%)
Family	527	36%	Child Support	10 (2%)
Friend	441	30%	Other	128 (24%)
Loan Company	181	12%		
Other	0	0%		
TOTAL	2582	100%	TOTAL	542 (100%)

Multiple Answers Permitted

Employment Status of Gambler

- Over 2,100 contacts supplied the employment status of the gambler with the majority stating that the gambler worked at least one full time job (67%), 18% were unemployed or disabled/workers compensation and 9% were retired. The chart below gives full details on employment status. One notable fact is that unemployed persons increased by 5% over last year (8% in 2007).

See Chart on Next Page

**Table 20
Employment Status**

Type of Employment	Total (N = 2,125)	
Disabled/Workers-Comp.	105	5%
Full-Time at One Job	1372	65%
Full-Time More Than One Job	35	2%
Part-Time	68	3%
Part-Time More Than One Job	6	0%
Retired	174	8%
Retired Plus Job	16	1%
Student - Full-time	31	2%
Student - Full-Time Plus Job	6	0%
Student - Part-Time	1	0%
Student – Part-Time Plus Job	6	0%
Homemaker	26	1%
Unemployed	276	13%
Other	3	0%
Total	2,125	100%

- If retired, the person is asked if gambling intensified after retirement. This is common amongst many problem gamblers. They often find themselves with too much time on their hands and gamble due to loneliness or boredom. Sometimes it just starts out as a means of meeting new people and being social, but quickly spirals out of control. When asked, 74% of persons in this group stated that their gambling habits did indeed intensify after retirement.

Gamblers Occupation

- Of the persons that were employed, the most popular occupations held were skilled positions (14%) and “other” (14%). Very closely behind that were service industry employees. When categorizing by gender, we see that laborer was the most common male job and more females were in the service industry than any other position. The chart below shows occupation by gender totals for 1,362 respondents.

**Table 21
Gambler’s Occupation**

Occupation	Females (N = 464)		Males (N = 898)		Total (N = 1,362)	
Banking/Stock Market	30	6%	34	4%	64	5%
Business Owner	25	5%	88	10%	113	8%
Farming/Agriculture	0	0%	4	0%	4	0%
Gaming Industry	3	1%	7	1%	10	1%
Laborer	12	3%	148	16%	160	12%
Law Enforcement	2	0%	9	1%	11	1%
Legal Professional	5	1%	12	1%	17	1%
Manager	20	4%	54	6%	74	5%
Medical Professional	65	14%	22	2%	87	6%
Military	4	1%	8	1%	12	1%
Retail Services	38	8%	44	5%	82	6%
Sales	50	11%	110	12%	160	12%
Service Industry	74	16%	110	12%	184	14%
Skilled	67	14%	124	14%	191	14%
*Other	69	15%	124	14%	193	14%
TOTAL	464	100%	898	100%	1,362	100%

Bankruptcy

- Many times gamblers turn to bankruptcy as a means of seeking relief from accumulated debt due to gambling losses. Bankruptcy is not however encouraged as simply a way out of trouble for those with continued betting problems as this could result in recurrences or relapses at latter points in time.
- Of the 1,598 respondents, 180 (11%) advised that the gambler had either gone through bankruptcy or it was pending at this time. In all, 169 had already gone through it at least once and the remaining 11 stated that it was pending. Of the 169, 62% were males and 9 persons had declared more than once.
- When analyzing the employment status of gamblers who have declared bankruptcy, the majority were full-time at one job (63%) followed by those who are retired (17%) and those who are unemployed or disabled/workers compensation (14%). The remaining 6% were part time employees, students or homemakers.

Illegal Acts, Types and Actions

- One of the most sensitive subjects discussed with callers is if the gambler has committed illegal acts to finance their gambling. This compulsive behavior often causes gamblers to do things they would not ordinarily do. This is a matter that has to be handled delicately if the information is not offered by the caller.
- There were a total of 1,935 respondents to this particular line of questioning with 28% stating affirmatively. The most common acts committed were fraud (bad checks, forgery, etc...) and larceny/theft.

Table 22
Illegal Acts Committed by Gambler

Illegal Acts	Total (N = 592)
Embezzlement	74 (14%)
Fraud (bad checks, forgery, etc.	354 (66%)
Larceny/Theft	126 (24%)
Other	38 (7%)
Total	592 (100%)

- It is also asked of the caller if the gambler has been subject to any legal action due to their gambling. It is important to note that it is not necessary to commit an illegal act in order to be subject to legal action (i.e. divorce, foreclosure, other civil actions). Of 1,683 respondents, 18% said they had been subject to legal action with 286 of the 302 giving specifics. This is a 200% increase from last year (9% in 2007).

Table 23
Types of Legal Actions Gamblers have been Subject to

Legal Actions	Total (N = 286)
Arrest	14 (5%)
Arrest and Jail/Prison	24 (8%)
Arrest and Probation	9 (3%)
Arrest, Jail/Prison and Probation	62 (22%)
Civil Actions	170 (59%)
Other	7 (2%)
Total	286 (100%)

Emotional and Related Difficulties Caused by Gambling

Problems Caused by Gambling

- Compulsive gambling can cause problems in many areas of life for the gambler and the loved ones. It affects finances, employment, relationship and social issues that encompass a large scope. The gambler often does not know how much hardship they cause to people around them by their actions. This is evident in the chart below that clearly shows the non gambler answered yes to family conflict and family neglect at a much higher rate.

See Chart on Next Page

**Table 24
Difficulties Caused by Gambling (Gambler vs. Non-Gambler)**

Type of Difficulty	Gambler (Yes)		Non-Gambler (Yes)	
Anxiety	1070	77%	459	73%
Depression	1101	78%	484	78%
Family Conflict	853	66%	647	92%
Family Neglect	594	51%	372	66%
Family Violence	19	2%	24	5%
Problems at School	38	7%	25	11%
Problems at Work	366	31%	168	37%
Difficulty Paying Household Bills	982	75%	508	78%
Gambled Away Savings, Equity, Retirement	758	61%	429	73%
Sold or Pawned Assets	251	28%	145	37%

*Note: Multiple responses are permitted for this question

- For the first time this year, the FCCG has added a new range of questions based on anxiety, depression, neurological disorders and the medication the gamblers are taking for these symptoms. Of 1,086 respondents, 33 (3%) stated they suffered from Parkinson's disease or some type of neurological disorder (bi-polar, manic depressive, etc...). Further 84% were on medication for this problem and their doctor had knowledge of their gambling problem in 84% of the cases. There have been extensive studies on certain medications for these problems that show they can cause compulsive behavior such as gambling. Anxiety and depression were present in a substantial amount of gamblers and of those, 23% were being treated with medication. The doctor had knowledge of the gambling problem in 45% of these individuals which is lower than with the persons suffering from some neurological disorder.

Gamblers Who Sought Help for Gambling, Type of Help Sought and Family of Origin

- Of the 2,032 callers identifying whether the gambler had previously sought help for gambling, 20% responded yes. The most common avenue of help tried was self help groups (78%) followed by counseling/private therapy (19%) and "other" (14%). Also, inpatient and outpatient treatment was tried by 7%.
- It is important to understand the background of the gambler as well and for this reason they are asked if they have any family history of gambling problems. Of the 1,493 respondents, 27% said they had family members with a gambling problem.

Gamblers with Alcohol/Substance Abuse Problems, Type of Help Sought and Family of Origin

- Co-disorders are not uncommon and it is also not uncommon to change addictions (alcohol to gambling, drugs to alcohol, etc...). It was stated by 18% of the 1,838 respondents that they have either had or have an alcohol or substance abuse problem. Of these, only 19% sought help, most often trying self help and inpatient programs. Family history here too could play a role as 26% stated coming from a family where alcohol/substance abuse was an issue.

Point of Contact with the HelpLine Number

How Callers Learned of the HelpLine

- It is important to determine how the caller heard about the services offered. This information allows the agency to gauge how well a particular form of advertising is working and where changes need to be made. Of the 1,990 persons that gave specifics on how they heard, billboard was the most popular form with 26% of the total. Internet and phone book were tied for second with 16% each, gambling facility was third with 11% and lottery point of purchase was fourth with 5%. The chart below shows the breakdown of this data.

See Chart on Next Page

**Table 25
How Callers Learned About the HelpLine**

How Heard	Total (N = 1,990)	
Billboard	517	26%
Bus	9	0%
Bus bench/shelter	2	0%
Clergy	2	0%
Community Organization	2	0%
EAP/Employer	6	0%
Family	60	3%
Friend	79	4%
GA/Gam-Anon	83	4%
Gambling Facility	223	11%
Health Care Provider	9	0%
Information/Crisis Line	84	4%
Internet	322	16%
Lottery Point of Purchase	109	5%
NCPG/Affiliate	6	0%
Newspaper/Magazine	14	1%
Other Self-Help	11	1%
Phone Book	319	16%
Poster/Brochure	22	1%
Promotional Item	9	0%
Radio	25	1%
School	3	0%
Taxi	5	0%
Television	26	1%
Treatment Provider	20	1%
Other	23	1%
Total	1,990	100%

Actions Recommended to Callers

- When completed with the assessment portion of the call, specialists will give recovery options to the caller based on many things that have been determined throughout the conversation. These factors include but are not limited to, crisis level of the caller (suicidal, severe depression, etc...), ethnicity (bi-lingual counselors and group meetings), age and gender, current overall circumstances (financial, legal, relationship problems) and proximity of caller to resources. When these as well as other contributing factors are taken into account, callers are provided with explanations of the different resources and are provided as many resources as possible. Throughout the year, persons reaching out for assistance were given self-help group information (GA/GamAnon and Celebrate Recovery) over 90% of the time. Counseling services with a trained professional was second with 65%, literature was sent to 44% and financial services were third with 28%. The chart below outlines the resources supplied to callers.

See Chart on Next Page

**Table 26
Actions Recommended to Caller**

Action(s) Recommended	Total	
Celebrate Recovery	388	15%
Counseling	1663	65%
Crisis Line	92	4%
FCCG Website	247	10%
Financial Services	720	28%
GA/Gam-Anon	2124	83%
Legal Services	315	12%
Literature	1122	44%
Mental Health Services	66	3%
NCPG Affiliate	35	1%
Self-Exclusion	428	17%
Social Services	40	2%
Veterans Administration	4	0%
Other	227	9%

Helpfulness of Call

- Of the 1,968 callers that answered whether or not the call was helpful to them, 1,947 (99%) stated yes. Of the remaining 21 (1%), 8 said no and 13 were not sure if they were helped at all.