



**24-HOUR PROBLEM GAMBLING HELPLINE  
ANNUAL REPORT  
(July 1, 2019 - June 30, 2020)**

**GAMBLING PROBLEM?**

**888-ADMIT-IT**

 FLORIDA COUNCIL ON  
COMPULSIVE GAMBLING

[gamblinghelp.org](http://gamblinghelp.org)

**August 2020**

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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 and compulsive gambling and advocate for services and supports for individuals in need of assistance. The FCCG provides problem gambling awareness, prevention, education, and training supports through its 24-hour confidential and multilingual 888-ADMIT-IT Problem Gambling HelpLine, and for the past 20 years has provided this service under contract with Florida state government.

This report includes data from FCCG HelpLine contacts received during fiscal year July 1, 2019 through June 30, 2020. Since the FCCG's inception, the Agency's approach to development of compulsive gambling prevention, education, responsible gaming, 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 Operation – 888-ADMIT-IT**

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](http://www.gamblinghelp.org)), by email ([fccg@gamblinghelp.org](mailto:fccg@gamblinghelp.org)), through mobile app, or via text message (321-978-0555). The FCCG HelpLine is also featured on social media 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, enabling easy recall and 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 around the clock, 365 days a year to give supportive intervention 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 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 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 forwarded to the after-hour staff at the close of business each day. After-hour personnel ensure that callers can receive help and resources any time during the night, weekends, and on holidays. The HelpLine is equipped with multiple telephone lines so callers 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 callers, and the HelpLine is equipped with a translation service for all other languages. Resources are provided on demand and in a variety of methods, including online through live chat, via email if necessary (i.e. in case the person is driving and cannot write down information), and by texting resources through the text interface.

In response to ongoing developments and associated challenges faced by Floridians and citizens across the country related to the COVID-19 pandemic, on March 17, 2020, the FCCG implemented a remote workplace through execution of a tailored version of its Disaster Plan and Emergency Operating Procedures. This Plan includes FCCG Telework Standard Operating Procedures which defines staff requirements and expectations as well as performance standards and security controls, to ensure the ongoing provision of uninterrupted, timely, and accurate HelpLine and related services.

Ongoing FCCG communications posted online and sent through e-blast during March 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, 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 remote accessible problem gambling supports to include in its HelpLine Resource Database. Updates made this year include 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.

The FCCG continues to monitor the impacts of the pandemic on those in need of problem gambling supports and remains committed to real-time updates of resource referrals available through the 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 years of operation, the FCCG has hired HelpLine and other staff from a variety of different backgrounds, and with varying levels of education and clinical experience, from master's 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 for counseling callers 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 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 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 give supportive intervention and information to individuals who are adversely affected by a gambling problem at any given moment. All agency personnel are trained to handle help and information calls related to gambling addiction from individuals in crisis and others.

All of this is done through the completion of specific modules in a formal 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 docu-dramas and videos, 'mock" call scenarios, phone shadowing, and finally handling live calls with management oversight.

A 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 have to 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 to 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 a HelpLine Manual, all Agency and after hour personnel are supported by a computerized database which allows the FCCG to demonstrate service effectiveness. The HelpLine database is the only location where all information relating to these calls may be 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 caller 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 some of the following categories:

- Self-help for Problem Gamblers and Others (i.e. Gamblers Anonymous and Gam-Anon)
- Peer Connect Supports
- Outpatient and Residential Gambling-Specific Professional Treatment Providers
- Non-Gambling Specific Hotlines (e.g. Alcohol Addiction, Domestic Abuse, Suicide Prevention, etc.)
- Self-Exclusion Programs
- Legal Assistance and Resources
- Financial Assistance and Resources
- Social Services
- Literature
- Websites

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.

This year in particular, 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, callers frequently refuse to provide answers to some or 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 illustrated throughout this report. It is therefore important to note that all information collected is self-reported and often conservative in nature.

## **EXECUTIVE SUMMARY**

### **Some of the most notable findings in the 2019/2020 Annual HelpLine data analysis include:**

- A total of 1,155 contacts identified the gender of the gambler this year, revealing that 64% of problem gamblers were male and 36% were female.
- Among the 964 contacts who disclosed the gambler's age, it was found that 2% were age 20 or under; 6% were ages 21-25; 11% 26-30; 21% 31-40, 15% 41-49; 10% 50-54; 12% 55-60; 6% 61-64; and 16% were ages 65 and older. Two noticeable shifts were found. A general increase in young gamblers and those 65\* were observed compared to the previous fiscal year.
- Data with respect to the reported age at which gambling began and when it became a problem, revealed that 40% of problem gamblers this year (versus 36% in 2018-2019), started gambling before age 26,
- When looking at historical data and HelpLine trends, relationship problems have been the top reported reason for seeking help by 888-ADMIT-IT HelpLine contacts for more than a decade. This statistic held true during the 2019-2020 fiscal year, with relational and familial problems confirmed as the primary reason for making HelpLine contact by 29% of help seekers. Of additional note this year is the number of people stating homelessness as their main reason for making HelpLine contact, with 14 individuals, (double what was reported last year), citing this as their primary concern and reason for seeking help.
- An interesting observation in comparison to last year is the notable decrease in the number of contacts advising the gambler was either never married or single (26% in 2018-2019). In addition, this year's data reflects a 5% decrease (18% in 2018-2019) in those identifying the gambler as being divorced or separated.
- The average reported household income of problem gamblers this year was \$47,051, with 30% reporting the gambler earning less than \$25,000 annually, and 10% reporting income of less than \$2,500 per year (many indicated they were unemployed or retired).
- The average amount of lifetime gambling losses was reported at \$184,153 during the 2019/2020 fiscal year, reflecting a \$10,000 increase in gambling related losses from last year's data.
- This year, half (50%) of HelpLine contacts reported there were household gambling related debts of some type, nineteen percent (19%) did not know if there were gambling debts, and thirteen percent (13%) refused to respond to this question. Of those reporting debts, the average gambling related debts this year was \$30,715, with almost one third (32%) reporting gambling-related debts of \$25,000 or greater. with 9% reporting gambling debts of \$100,000 or more. It should also be noted that gambling-related debts are frequently under-reported by problem gamblers and many loved ones are unaware the extent to which the gambler is actually indebted.
- Due to the high volume and dollar amounts of gambling related debts common amongst those struggling with addiction, amounts of debt common with gambling addiction, it is not surprising to also find that 17% of this year's HelpLine contacts (up from 15% the prior year) reported that the gambler filed bankruptcy at least once or has a bankruptcy case pending currently as a result of the gambling problem. 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 gamblers seeking help this year advising they were homeless due to their gambling, and 24% were staying with someone (such as family or friends) due to the gambling.
- Not surprisingly given the large debts, a large percentage of problem gamblers are reported to have difficulty paying household bills (67%), have gambled and lost their savings (65%) and sold or pawned possessions (50% reflecting a 7% increase from last year's data).
- Of those responding in the affirmative that illegal acts were committed due to the gambling problem, the majority were male (57%), Caucasian (47%) and 44% of the gamblers engaging in illegal activity this year were 55 years old or older. In addition, average lifetime losses amongst those admitting to committing illegal acts to fund their gambling was \$339,592, which is almost twice that reported by the general data sample including gamblers with no reported illegal activity.

- The primary gambling problems most often cited throughout the year were slot machines (34%), cards/table games (23%), and lottery games (14%). However, compared to the previous year's data, those citing the popular casino operated slot machines and cards/table games as the primary gambling problem decreased by 9% (7% decrease for slot machines and a 2% decrease for cards/table games).
  - Problem gamblers will not stop gambling just because of an inability to access their gambling preference; instead, they will supplement their gambling activity through other avenues as a means of satisfying their cravings. This is reflected in 888-ADMIT-IT HelpLine contacts and the data reported here as well, likely in part due to the COVID-19 public health crisis which resulted in stay-home guidance and closure of traditional gambling facilities for several months during 2020, with those reporting online gambling as the form of gambling causing the most problems more than doubling this year to 11%, and the surge in still-accessible Lottery games (39%) as the most frequently cited secondary problem for those engaged in one or more gambling types.
  - Of online gamblers with reported employment status and income this year, one in five (20%) were unemployed, disabled, or collecting workers compensation, and 14% were students with an average household income of \$44,344, which is substantially higher than the average income of 2019-2020 Lottery gamblers (\$27,477).
  - When reviewing 2019/2020 HelpLine data on Lottery gamblers, Polk County represented the County with the most HelpLine contacts, with (15%) citing this as the County of residence of the gambler. Fifty-eight percent (58%) of Lottery gamblers this year resided in the Central Florida Region, representing more than both the North and South Florida Regions combined (20% and 22% respectively). This data is consistent with the correlation between the accessibility of a particular gambling type and the increased probability of development of gambling related problems associated with the type of gambling available, as three out of the top four counties represented do not offer any other types of legal gambling opportunities beyond the Lottery.
- If looking at issues such as family conflict, family neglect, and violence, as reported by all HelpLine contacts which includes contacts made by the gambler as well as those made by family, friends, and other loved ones of the gambler, 76% reported there was family conflict present and 52% indicated family neglect as gambling related impacts currently experienced by the gambler. However, if looking at these same domestic problems of family conflict and family neglect from HelpLine contacts made by the gambler only, self-reports indicated far fewer familial impacts perceived, with 11% less instances reported of family conflict (65% vs. 76%), and 9% less instances of reported family neglect (43% vs. 52%). This further illustrates the fact that many times the gamblers themselves are unaware of, or in denial about, the harms caused to loved ones by their own behaviors.
- From a mental health perspective, a large percentage of problem gamblers are experiencing significant anxiety (68%) and depression (67%), with more than one in five admitting to suicidal thoughts (22%) and an appreciable number (13%) reporting neurological disorders. These mental health issues also extend to family members and loved ones.
- How individuals reported hearing about the 888-ADMIT-IT HelpLine and services offered is an important step in how the FCCG tracks the success of its advertising and outreach campaigns, all of which remain broad and extensive. The most frequently cited methods of hearing about the 888-ADMIT-IT HelpLine number this year included through online Internet searches or ads (42%), within gambling venues, as reported by 23% (including on player's club cards, posters, brochures, signage, and/or collateral items), and at Lottery points of purchase, which 7% of HelpLine contacts reported as being where they heard of the HelpLine number. This is a very significant statistic as it represents the first year in FCCG history that Lottery point of purchase was one of the top 3 ways HelpLine contacts reported learning of the number, and it is also the first time Billboards were not one of the top 3 mediums reported by 888-ADMIT-IT contacts for how they learned the number.
- The vast majority of callers indicated that the information received was very helpful. Ninety-eight percent (98%) of respondents reported that the call was informative and helpful, 2% were uncertain and less than 1% felt the contact was not helpful. These findings, consistent with previous years, attest to the professionalism of the HelpLine staff, associated training and available resources offered by the FCCG.
- The FCCG's HelpLine Evaluation Outcome study was completed as anticipated, revealing that Floridians utilizing the 888-ADMIT-IT service continue to be overwhelmingly satisfied. Similar to past survey evaluations, the HelpLine Specialists with whom the callers originally spoke, were viewed as knowledgeable (91%), caring, sensitive and supportive (93%), and an important resource. Ninety-two percent (92%) of respondents reported they would call for help again if needed and would recommend the HelpLine to others in need of assistance with a gambling problem. Further, individuals who reported following the recommendations provided by the HelpLine Specialist showed greater improvement and were more likely to stop gambling altogether, attesting to the importance and efficacy of HelpLine recommendations.

**24-Hour 888-ADMIT-IT Problem Gambling HelpLine Annual Report: July 1, 2019 – June 30, 2020**

**Annual Call Data**

- During this past fiscal year (July 1, 2019 to June 30, 2020), the agency received 17,848 contacts, of which 3,153 were requesting help and/or information (**Table 1**). This represents a 66% increase in total Agency contacts and a 45% decrease in help and/or information contacts from the previous fiscal year. It is important to note that pandemic related impacts from land-based gambling operation closures as well as sporting event cancellations during the months of March through June 2020 coupled with less travel and decreased exposure to outdoor and gambling facility 888-ADMIT-IT HelpLine advertisements had a significant impact on both call volume (help and info contact decreases) and call severity, as illustrated in monthly reports during this time.

**Table 1  
Total Contacts**

Period	All Contacts	Help & Info Contacts
July 1, 2018 – June 30, 2019	17,848	3,153

**Call Origin by Region and County**

- Based on 3,109 help and information contacts where county information was available, the data revealed that South Florida accounted for 63% of the total help and/or information contacts received, increasing the share of contacts from this region by 9% over the prior year (54%). Southeast Florida accounted for 59% of these contacts, representing a significant increase of 10% from last year when Southeast Florida accounted for 49% of the contacts. **Table 2** provides a breakdown by region with a map of Florida Counties on page 4.

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

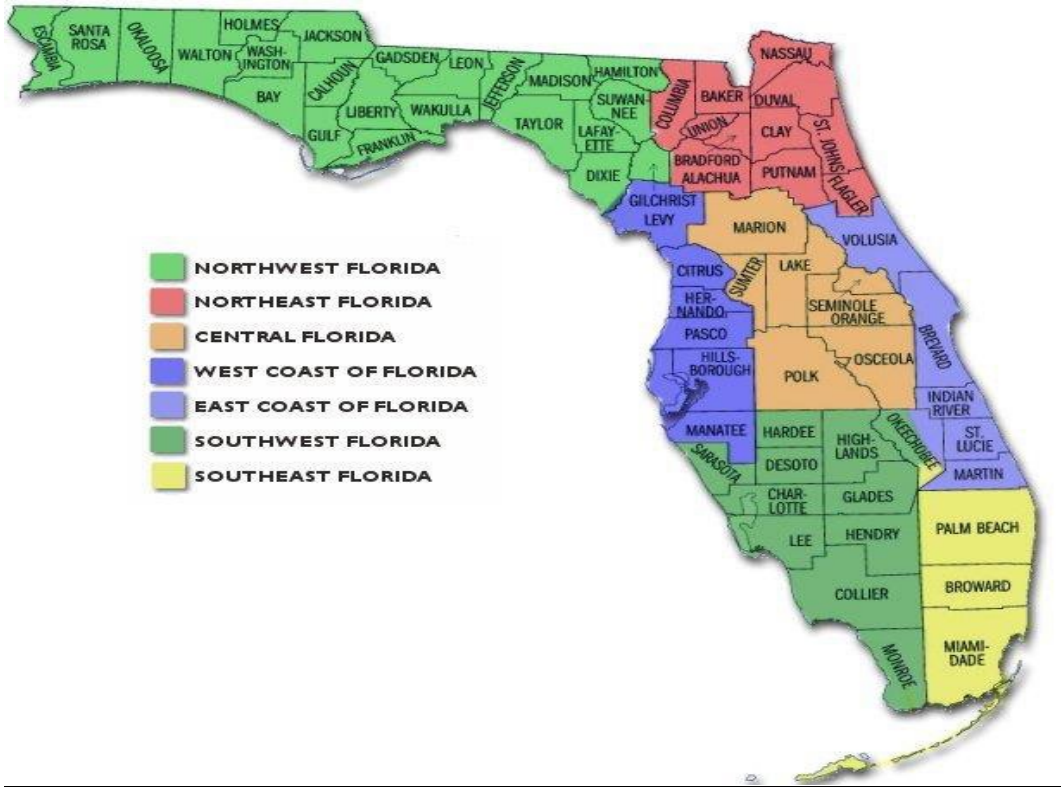
Florida Regions	2019-2020
Northwest Florida	120 (4%)
Northeast Florida	123 (4%)
Central Florida	420 (14%)
West Coast Florida	360 (12%)
East Coast Florida	117 (4%)
Southwest Florida	121 (4%)
Southeast Florida	1,848 (59%)

Note: Not all respondents provided their county of residence. The total number of callers reporting their county was 3,109.

**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 fifty-two (52) counties across the state during the 2019-2020 fiscal period. Miami-Dade (33%) and Broward (21%) counties were responsible for the most contacts to the HelpLine. Other counties where significant contacts originated were Orange (8%), Hillsborough (6%), and Palm Beach (6%) (see **Table 3**).

The distribution by county can be seen in **Table 3** on the following page.

**Table 3**  
**Contacts by County for Help & Information**  
**July 1, 2019 – June 30, 2020**

<b>County</b>	<b>Total</b>	<b>County</b>	<b>Total</b>
Alachua	17 (1%)	Lee	45 (1%)
Baker	1 (<1%)	Leon	72 (2%)
Bay	6 (<1%)	Levy	0 (0%)
Bradford	1 (<1%)	Liberty	0 (0%)
Brevard	29 (1%)	Madison	0 (0%)
Broward	653 (21%)	Manatee	27 (1%)
Calhoun	0 (0%)	Marion	16 (1%)
Charlotte	10 (<1%)	Martin	16 (<1%)
Citrus	13 (<1%)	Miami-Dade	1,020 (33%)
Clay	7 (<1%)	Monroe	5 (<1%)
Collier	23 (1%)	Nassau	5 (<1%)
Columbia	4 (<1%)	Okaloosa	4 (<1%)
De Soto	2 (<1%)	Okeechobee	3 (<1%)
Dixie	0 (0%)	Orange	243 (8%)
Duval	66 (2%)	Osceola	13 (<1%)
Escambia	18 (1%)	Palm Beach	175 (6%)
Flagler	5 (<1%)	Pasco	25 (1%)
Franklin	0 (0%)	Pinellas	96 (3%)
Gadsden	6 (<1%)	Polk	46 (1%)
Gilchrist	1 (<1%)	Putnam	1 (<1%)
Glades	2 (<1%)	Santa Rosa	6 (<1%)
Gulf	0 (0%)	Sarasota	23 (1%)
Hamilton	0 (0%)	Seminole	68 (2%)
Hardee	0 (0%)	St. Johns	15 (<1%)
Hendry	1 (<1%)	St. Lucie	13 (<1%)
Hernando	19 (1%)	Sumter	4 (<1%)
Highlands	7 (<1%)	Suwannee	2 (<1%)
Hillsborough	180 (6%)	Taylor	0 (0%)
Holmes	0 (0%)	Union	1 (<1%)
Indian River	28 (1%)	Volusia	31 (1%)
Jackson	0 (0%)	Wakulla	0 (0%)
Jefferson	3 (<1%)	Walton	2 (<1%)
Lake	30 (1%)	Washington	0 (0%)
Lafayette	0 (0%)	<b>TOTAL</b>	<b>3,109</b>

Note: Not all contact calls identified a county of residence nor provided their home address.

**Monthly Summary:**

- During the 2019-2020 fiscal year, several factors had significant impacts on both the quantity and severity of 888-ADMIT-IT HelpLine calls. At the closure of the 2019 calendar year, the FCCG delayed contracting for many of its planned advertising purchases to promote the HelpLine number due to uncertainty surrounding the status of its contract with the Department of Business and Professional Regulation, which was then in the “Invitation to Negotiate” phase. As a result, the HelpLine received fewer than expected calls during this period. After the FCCG’s advertising levels returned to normal at the start of 2020, the nation was forced to grapple with the COVID-19 pandemic beginning in March. During this time, stay-at-home orders and mandated gambling facility closures reduced exposure to the 888-ADMIT-IT HelpLine number throughout the months of March, April, May, and June 2020.

Exacerbating matters further in Florida, were racetracks advertising online gambling sites, which in addition to being illegal in Florida, are also not required to adhere to responsible gambling requirements for HelpLine posting, resulting in a significant reduction of calls to the HelpLine in the last quarter, as many gamblers shifted their primary forms of gambling to this alternative venue. Nationally, there have been reported increases in online gambling as many gamblers shift from casino or other gambling types to online gambling and social casino or gambling sites (Price, 2020; Whyte, 2020). This is an important point because some believe that when problem gamblers’ first games of choice become unavailable, they will just stop gambling, yet, the truth is they will just shift their game of choice to another option as a means of feeding their addiction.

As highlighted in the FCCG’s 2019-2020 Annual HelpLine Outcome Evaluation, as gambling operators sought to adapt to the changing landscape brought about by COVID-19 with new advertising tactics and opportunities to bet, those in recovery for problem gambling faced increasing temptations to wager money and fall back into unhealthy gambling habits, presenting a risk of relapse for these individuals. At the same time, those who may not have had a gambling problem before may have been more likely to choose betting as a psychological escape to the stressors or a relief for boredom brought about by the pandemic, putting them at risk for developing an addiction (Fineman, 2020; Pfefferbaum & North, 2020; Price, 2020; Whyte, 2020). This resulted in fewer calls to the HelpLine and more difficulty ascertaining responses from callers who initially agreed to be contacted at a subsequent time to see how they are doing.

FCCG staff nonetheless still handled a percentage of calls from problem gamblers during this time which were markedly more severe due to compounding financial and mental health impacts from their gambling addictions coupled with the impacts of the pandemic. As one example, the HelpLine’s Peer Connect program has observed a higher rate of increase in active versus passive suicide calls, as well as a much higher level of depression in more than two-thirds of the contacts.

Several anonymized examples of the calls taken during the pandemic are contained in this report, along with the total number of calls each month throughout the fiscal year, provided in **Table 4**. It is expected that as the gambling facilities return to normal or near-normal levels of operation, the HelpLine will see an increase in the number of calls for help and/or information.

**Monthly Totals**

- The monthly totals for help and information contacts to the 888-ADMIT-IT HelpLine during fiscal year 2019/2020, are provided in **Table 4**. The HelpLine received an average of 263 help and information contacts each month during this fiscal year.

**Table 4  
Contacts by Month**

Period	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	TOTAL
19-20- Monthly Total Florida Help & Info	302	228	238	260	212	209	324	275	170	330	403	202	3,153

\*COVID 19 quarantine months – March, April and May 2020

**CONTACT DEMOGRAPHIC INFORMATION** - The following data is based upon 1,199 Help contacts received throughout the year, reflecting a significant decrease in quantity of contacts, but equally significant increase in severity of issue experienced by these contacts, from the prior fiscal year period. It is important to note that not every contact supplies information to all questions asked. As such, the numbers for each of the analyses frequently differ. Given the uneven distribution of calls due to the closure of gambling venues, and atypical HelpLine access due to advertisement reductions, the following data must be interpreted with caution.

**Contact's Gender, Age and Relationship to the Gambler**

- Data revealed that 54% of those contacting the 888-ADMIT-IT HelpLine during the 2019-2020 fiscal year were male, while 46% were female. Of those contacts that provided their age, 48% of the callers were middle-aged adults, age 31-54, 33% of the callers were older adults, ages 55 and over, 18% were from younger adults, aged 18-30, and a total of four contacts were from adolescents under age 18. Compared with the prior year, the share of contacts from younger adults increased by 3% whereas for those age 55 or older remained consistent. Also of note, the HelpLine did not receive any contacts from adolescents under age 18 in the prior year, representing a new group beginning to utilize this resource. The share of contacts from middle-aged adults decreased by 3%, and the share of contacts from older adults increased by 1%. **(Table 5)**

**Table 5**  
**Callers' Age**

Age	Total (N=854)
Less than 18	4 (<1%)
18-20	18 (2%)
21 – 25	55 (6%)
26 – 30	86 (10%)
31 – 40	203 (24%)
41 – 49	118 (14%)
50 – 54	87 (10%)
55 – 60	102 (12%)
61 – 64	50 (6%)
65+	131 (15%)
<b>Total</b>	<b>854 (100%)</b>

- Data on the most common relationships of the person reaching out for help revealed that 71% of the contacts were made by the gambler himself or herself, 24% were family members, and 3% were friends, with several treatment professionals, members of Gamblers Anonymous or Gam-Anon, employers, employees of the gaming industry, members of law enforcement, and healthcare workers calling seeking help for another as well. Family members that contacted the 888-ADMIT-IT HelpLine during the 2019/2020 fiscal year consisted of children (34%), parents (30%), and siblings (14%), as well as several grandparents, grandchildren, and in-laws.

### **Precipitating Event Leading to HelpLine Contact**

- When looking at historical data and HelpLine trends, relationship problems have been the top reported reason for seeking help by 888-ADMIT-IT HelpLine contacts for more than a decade. This statistic held true during the 2019-2020 fiscal year, with relational and familial problems confirmed as the primary reason for making HelpLine contact by 29% of help seekers (**Table 6**). Financial related difficulties due to gambling, such as trouble paying bills, overextended debts, and substantial losses, are of ongoing concern, representing 31% (collectively), of the primary reasons cited for making contact with the HelpLine this year. Of additional note this year is the number of people stating homelessness as their main reason for making HelpLine contact, with 14 individuals, (double what was reported last year), citing this as their primary concern and reason for seeking help.
- Overall, the primary reasons for seeking help this year included relationship problems (29%), treatment referrals (23%), substantial financial losses (21%), callers seeking referrals to Gamblers Anonymous or Gam-Anon meetings (7%), difficulty paying bills (7%), information regarding gambling facility self-exclusions (6%), overextended gambling-related debt (3%), relapse (1%), homelessness (1%), and legal problems (1%), with a smaller percentage concerned with suicidal thoughts and attempts (N=5), job loss (N=3), and school (N=2) or work-related difficulties (N=1). (**Table 6**) presents below. 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 have a host of issues and gambling-related problems.
- The widespread economic effects of the COVID-19 crisis may also be reflected in future calls related to job loss and financial problems, which could easily be the breaking point for a problem gambler. The FCCG will continue to monitor HelpLine contacts for possible trends.

**Table 6**  
**Precipitating Event for Making Contact**

Precipitating Event	Total (N=1,185)
Relationship Problems	342 (29%)
Treatment Referral/ Information	278 (23%)
Substantial Financial Loss	248 (21%)
GA Referral	85 (7%)
Difficulty Paying Bills	79 (7%)
Self-Exclusion	66 (6%)
Overextended Debt	31 (3%)
Relapse	17 (1%)
Homeless	14 (1%)
Lawyer/Court Ordered/Legal Problems	14 (1%)
Suicidal Ideation/Attempt	5 (<1%)
Job Loss	3 (<1%)
School-Related Difficulties	2 (<1%)
Work Related Difficulties	1 (<1%)

\*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, husbands/wives, 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 frequently refused to answer specific questions. Similarly, family members and other loved ones often do not know the extent of the gambler's behaviors or debts. As a result, the number of valid responses differs based upon the question.

### Gambler's Gender and Age

- A total of 1,155 contacts identified the gender of the gambler this year, revealing that 64% of problem gamblers were male and 36% were female.
- Among the 964 contacts who disclosed the gambler's age, it was found that 2% were age 20 or under; 6% were ages 21-25; 11% 26-30; 21% 31-40; 15% 41-49; 10% 50-54; 12% 55-60; 6% 61-64; and 16% were ages 65 and older. Two noticeable shifts were found. A general increase in young gamblers and those 65\* were observed compared to the previous fiscal year. **Table 7** provides the totals for each age group by gender.
  - Among female problem gamblers represented in this year's HelpLine contacts, half (50%) were older adults (ages 55 and older). This represents an increase over the previous year of more than 2% and demonstrates the importance of continuing outreach and prevention efforts for this segment of the population. 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, 13% were ages 25 and younger, representing nearly a 5% increase over the previous year for males within these age groups. This data shows a stark contrast with females under age 25, which this year represented less than 2% of the total for that gender in this year's data. The issue of problem gambling is affecting young males at an alarming rate, and 888-ADMIT-IT HelpLine data helps demonstrate the need for more outreach and prevention efforts starting at young ages to prevent problems in adulthood. Overall, calls about male problem gamblers showed the greatest concentration among those aged 31-40, which mimics data collected the prior year.

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

Age	Female		Male		Total (N=956)	
	N	%	N	%	N	%
<b>Under 18</b>	0	0%	4	1%	4	<1%
<b>18 – 20</b>	1	<1%	18	3%	19	2%
<b>21 – 25</b>	5	1%	55	9%	60	6%
<b>26 – 30</b>	18	5%	85	14%	103	11%
<b>31 – 40</b>	45	13%	155	25%	200	21%
<b>41 – 49</b>	59	17%	83	14%	142	15%
<b>50 – 54</b>	44	13%	56	9%	100	10%
<b>55 – 60</b>	68	20%	51	8%	119	12%
<b>61 – 64</b>	24	7%	33	5%	57	6%
<b>65+</b>	80	23%	72	12%	152	16%
<b>Total</b>	<b>344</b>	<b>100%</b>	<b>612</b>	<b>100%</b>	<b>956</b>	<b>100%</b>

\*Total percentages may not equal 100% due to rounding

- The gambler's age will be critical to monitor as time goes on in light of pandemic related gambling impacts since it has resulted in many challenges not previously encountered. The FCCG's 2019-2020 Annual HelpLine Outcome Evaluation report identified that a recent CDC Report (August 10, 2020) suggested that another trend being reported anecdotally, though not well understood or measured, is that casino gamblers are apt to be younger, on average, now than prior to the pandemic. This is surmised as older gamblers appear to be less willing to be in public places. The CDC indicated that although there is no quantitative evidence, the trend has been reported in several jurisdictions.

- Further illustrating this point is research conducted by Synergy Blue which uncovered a ‘dynamic that has long been on the radar of casinos, and as the world recovers from the pandemic, asserts the casino industry will see an acceleration in both the concern and opportunity of attracting a new generation of gamblers.’ Synergy’s research found that in an uncertain economy, operators are going to be challenged with finding new avenues for attracting players to the casino, which has been an ongoing struggle that the casino industry has been working to address for some time. Therefore, younger generations are being looked upon as the panacea to the gambling industry’s recovery efforts for the future, so operators are going to have to accommodate different gambling preferences to draw interest.
- More specifically, per the Synergy Blue study, performed in April 2020 among 1,000 consumers, primarily gamblers, “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 for casinos, casinos will be 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<sup>1</sup>.
- Most recently, on August 10<sup>th</sup>, it was announced that the COVID-19 pandemic and mandatory social distancing measures caused video game spending in the United States to skyrocket to new heights through the second quarter. According to a new report from market analysts with the NPD Group, revenues reached \$11.6 billion between April and June 2020, a 30% jump year-over-year. Many have used these games as a means of keeping one “preoccupied” and/or for staying in touch with family and friends<sup>2</sup>. As gaming and gambling have expanded, there is concern that the structural boundaries between gaming and gambling may have become blurred. Some have further argued that the overlap between gambling and gaming have become indistinguishable such that “hybrid gambling activities have adopted features of gaming and vice-versa”<sup>3</sup>.
- The FCCG is keenly aware of the proliferation of technology and software for online, mobile and video game applications, geared toward youth of all ages and adults. The similarities of some of these games mimicking gambling characteristics can often serve as pathways and indoctrination from free-to-play to pay-to-play gaming/gambling sites.
- As new gambling opportunities emerge in non-traditional mediums, such as in video games and through mobile apps, prevention measures for problem gambling will become more and 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. In light of these realizations that 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 young children, adolescents, college age students, adults and older adults, and for those who service these populations. Therefore, 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.

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<sup>1</sup> 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](https://synergyblue.us/wp-content/uploads/2020/05/SynergyBlue_Post-COVID-report.FINAL_.pdf).

<sup>2</sup> Perez, Matt, U.S. Video Game Sales Set Record Second Quarter, Spurred By Pandemic, Retrieved August 10, 2020, (<https://www.forbes.com/sites/mattperez/2020/08/10/video-games-set-record-second-quarter-spurred-by-pandemic-sales/#22bfa68b6f4e>

<sup>3</sup> Morgan Stanley Research. (2012). Social gambling: Click here to play. Morgan Stanley Research. Retrieved from <http://docplayer.net/17454249-Social-gambling-click-here-to-play.html>.

**Gambler’s Ethnicity**

- The distribution of the problem gambler’s ethnicity included the following information this year: Caucasians accounted for 49%, Latino/Hispanics represented 24%, Black/African Americans represented 22%, and Asians accounted for 3%, with several callers identifying the gambler as Middle Eastern or Mixed Race (**Table 8**). This distribution is similar to that found during the 2018-2019 fiscal year.

**Table 8  
Ethnicity of Gambler**

<b>Ethnicity</b>	<b>Total (N = 814)</b>
Asian	23 (3%)
Black/African American	175 (22%)
Caucasian	398 (49%)
Latino/Hispanic	197 (24%)
Middle Eastern	10 (1%)
Mixed Race	6 (1%)
Native American	0 (0%)
Other	5 (1%)
<b>Total</b>	<b>814 (100%)</b>

\*Total percentages may not equal 100% due to rounding  
 \*\*Other ethnic groups included Caribbean’s, Columbians, Cubans, Indians, Jamaicans, and Pacific Islanders, but were infrequent.

**Gambler’s Military Experience**

- Based upon 639 HelpLine callers that provided military information, 12% reported military affiliation of the gambler. Four percent (4%) of gamblers had reported past military experience, 4% noted a family member of the gambler, either husband, wife or partner, was in active duty service or in the reserves, 3% of gamblers were retired military, and 1% of gamblers were active military members at the time of HelpLine contact. 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 for military personnel, their families, and military treatment professionals and service providers.

**Gambler’s Religion**

- Nine hundred and fifteen (915) contacts identified the gamblers religious preference, which is important information due to the FCCG’s ability to offer more faith based self-help groups, such as Celebrate Recovery, in appropriate instances. Please see chart below (**Table 9**) for specifics.

**Table 9  
Religion of Gambler**

<b>Religion</b>	<b>Total (N = 537)</b>
Baptist	43 (8%)
Catholic	107 (20%)
Christian	127 (24%)
Muslim/Islam	6 (1%)
Judaism	18 (3%)
None	222 (41%)
Other	13 (2%)
Protestant	1 (<1%)
<b>Total</b>	<b>537 (100%)</b>

\*Total percentages may not equal 100% due to rounding

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

- Data on the relationship status of the gambler revealed that 39% were married, 34% were never married/single, 13% were divorced/separated, and 9% were in a cohabitating relationship. An interesting observation in comparison to last year is the notable decrease in the number of contacts advising the gambler was either never married or single (26% in 2018-2019). In addition, this years' data reflects a 5% decrease (18% in 2018-2019) in those identifying the gambler as being divorced or separated. (See **Table 10** below.)
- 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, it will be interesting to note the relationship status of gamblers reported on the HelpLine in the upcoming 2020-2021 fiscal year, which may reveal notable effects of the pandemic on normal household/family routines and communication exchanges. Although couples will face 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 gamblers and their families<sup>4</sup>.
- When assisting problem gamblers, it is important to provide resources that can help family members and their children as well. 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 10**  
**Relationship Status of Gambler**

<b>Relationship Status</b>	<b>Total (N = 871)</b>
Cohabiting	75 (9%)
Divorced	93 (11%)
Married	342 (39%)
Never Married/Single	296 (34%)
Separated	18 (2%)
Widowed	40 (5%)
Refused to respond	7 (1%)
<b>Total</b>	<b>871 (100%)</b>

\*Total percentages may not equal 100% due to rounding

- Children under the age of 18 were found to be present in 24% 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.

<sup>4</sup>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 when it Became a Problem**

- Data with respect to the reported age at which gambling began and when it became a problem, revealed that 40% of problem gamblers this year (versus 36% in 2018-2019), started gambling before age 26, and 11% started prior to the legal gambling age of 18. More than one-third (35%) reported that gambling-related problems began before age 31.

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

<b>Age</b>	<b>Age Started Gambling (N = 858)</b>		<b>Age Became Problem (N =871)</b>	
Under 18	93	11%	33	4%
18 – 20	127	15%	55	6%
21 – 25	121	14%	109	13%
26 – 30	81	9%	101	12%
31 – 40	183	21%	190	22%
41 – 49	120	14%	160	18%
50 – 54	48	6%	70	8%
55 – 60	40	5%	68	8%
61 - 64	14	2%	33	4%
65+	31	4%	52	6%
<b>Total</b>	<b>858</b>	<b>100%</b>	<b>871</b>	<b>100%</b>

\*Total percentages may not equal 100% due to rounding

**Primary Gambling Problem and Secondary Problem**

- The primary gambling problems most often cited throughout the year were slot machines (34%), cards/table games (23%), and lottery games (14%). However, compared to the previous year’s data, those citing the popular casino operated slot machines and cards/table games as the primary gambling problem decreased by 9% (7% decrease for slot machines and a 2% decrease for cards/table games). Of more significance this year, those reporting online gambling as the form of gambling causing the most problems more than doubled this year to 11%, likely in part due to the COVID-19 public health crisis which resulted in stay-home guidance and closure of traditional gambling facilities for several months during 2020. Restrictions continue with regard to public gathering places, which include Florida’s gambling facilities, and widespread general hesitations about participation in traditional recreational activities and visits to crowded places, which will likely have additional impacts on the primary gambling problems reported during next year’s HelpLine report.
- As previously noted, problem gamblers will not stop gambling just because of an inability to access their gambling preference; instead, they will supplement their gambling activity through other avenues as a means of satisfying their cravings. This is reflected in 888-ADMIT-IT HelpLine contacts and the data reported here as well, with the surge in still-accessible Lottery games (39%) as the most frequently cited secondary problem for those engaged in one or more gambling types. See **Tables 12 & 13** below for specifics.

**Table 12  
Primary Gambling Problem**

Primary Problem	Total (N = 1,080)	%
Arcade Games/VLTs/EGMs	66	6%
Bingo/keno	5	<1%
Cards/Table Games	249	23%
Dice	0	0%
Dog Racing	2	<1%
Horse Racing	14	1%
Jai-Alai	0	0%
Lottery	149	14%
Online Gambling	114	10%
Slot Machines	366	34%
Sports Betting	15	1%
Stock Market/Business Risks/Commodities	12	1%
Sweepstakes	3	<1%
Video Games	6	1%
Other	0	0%
Didn't Know/Refused	79	7%

Percentage totals may not equal 100% due to rounding.

**Table 13  
Secondary Gambling Problem**

Secondary Problem	Total** (N = 350)	%
Arcade Games/VLTs/EGMs	15	4%
Bingo/keno	6	2%
Cards/Table Games	95	27%
Dice	15	4%
Dog Racing	5	1%
Horse Racing	13	4%
Jai-Alai	1	<1%
Lottery	138	39%
Online Gambling	21	6%
Slot Machines	78	22%
Sports Betting	23	7%
Stock Market/Business Risks/Commodities	8	2%
Sweepstakes	1	<1%
Video Games	0	0%
Other	0	0%
Didn't Know/Refused	0	0%

\*\* Note: the secondary problems are based on the problem gamblers that engaged in more than one type of gambling; multiple answers were permitted.

**Lottery as Primary Gambling Problem**

- When reviewing 2019/2020 HelpLine data on Lottery gamblers, Polk County represented the County with the most HelpLine contacts, with (15%) citing this as the County of residence of the gambler. Fifty-eight percent (58%) of Lottery gamblers this year resided in the Central Florida Region, representing more than both the North and South Florida Regions combined (20% and 22% respectively). This data is consistent with the correlation between the accessibility of a particular gambling type and the increased probability of development of gambling related problems associated with the type of gambling available, as three out of the top four counties represented do not offer any other types of legal gambling opportunities beyond the Lottery. (See **2019-2020 Lottery Gamblers by County** chart below).

2019-2020 Fiscal Year		
Lottery Gamblers by County		
County	Total	%
Polk	22	15%
Broward	12	8%
Orange	9	6%
Seminole	9	6%
Duval	8	6%
Hillsborough	8	6%
Palm Beach	8	6%
Pinellas	8	6%
Indian River	5	3%
Miami-Dade	5	3%
Alachua	4	3%
Escambia	4	3%
Pasco	4	3%
Brevard	3	2%
Leon	3	2%
Sarasota	3	2%
Volusia	3	2%
Clay	2	1%
Hernando	2	1%
Lake	2	1%
Lee	2	1%
Marion	2	1%
Osceola	2	1%
St Johns	2	1%
Baker	1	1%
Bay	1	1%
Bradford	1	1%
Charlotte	1	1%
Citrus	1	1%
Columbia	1	1%
Highlands	1	1%
Manatee	1	1%
Martin	1	1%
Santa Rosa	1	1%
Sumter	1	1%
<b>Totals:</b>	<b>143</b>	<b>100%</b>

- Demographic data on Lottery gamblers this year, revealed that 65% were male and 35% were female. While the largest percentage of Lottery gamblers were Caucasian (63%), more Black/African-American's preferred Lottery games than gamblers of Latino/Hispanic background (24% vs. 9%), which is the reverse of the overall sample across all gambling types. More than half of Lottery gamblers (55%) were aged 50 or older, with 27% reporting first starting to gamble before the age of 21.
- Of the Lottery gamblers with reported employment status and income this year, almost one-quarter (24%) were retired, and more than 1 in 5 were unemployed, disabled, or collecting workers compensation (21%), with an average household income of \$27,477. Of additional significance, two (2) of these unemployed Lottery gamblers were also homeless as a result of their gambling addiction. See chart below for specifics:

2019-2020 Fiscal Year		
Lottery Gamblers Employment Status		
Full-Time	52	47%
Retired	27	24%
Unemployed/Disabled/ Workers-Comp	23	21%
Part-Time	7	6%
Student	3	3%
<b>Totals:</b>	<b>112</b>	<b>100%</b>

**Online Gambling as Primary Gambling Problem**

- Amongst those engaged primarily in online gambling, the large majority (90%) were male, Caucasian (62%), and 30 years of age or younger (46%). Half (50%) of this year's online gamblers reported first beginning gambling before the age of 21.
- Of online gamblers with reported employment status and income this year, one in five (20%) were unemployed, disabled, or collecting workers compensation, and 14% were students with an average household income of \$44,344, which is substantially higher than the average income of 2019-2020 Lottery gamblers. See chart below for specifics:

2019-2020 Fiscal Year		
Online Gamblers Employment Status		
Full-Time	52	56%
Unemployed/Disabled/ Workers-Comp	19	20%
Student	13	14%
Retired	5	5%
Part-Time	4	4%
<b>Totals:</b>	<b>93</b>	<b>100%</b>

- The most common type of online gambling reported was online sports betting (55%), followed by online cards/table games (35%). Problem gamblers whose primary problem was online sports betting were most often reported as gambling across all sports (75%), as opposed to a single sport like football, baseball, or basketball. Those engaged in online cards/table games were most often reported as playing poker games, including Texas Hold'em (58%), followed by Blackjack (23%), resembling the game choices among traditional card game players.

**Primary Gambling Problem by Gender**

- The primary activity associated with gambling problems revealed significant gender differences (**Table 14**). Female problem gamblers were reported to prefer slot machines (51%), lottery games (14%) (an increase from 9% last year), cards/table games (11%), and arcade games/EGMs/VLTs (12%). Female problem gamblers were more than twice as likely than males to choose slot machines as their preferred gambling type (51% vs. 25%) and were four times as likely to primarily play arcade games/EGMs/VLTs (12% vs. 3%).
- Male problem gamblers were reported to prefer card games (30%), slot machines (25%), online gambling (15%), and Lottery (14%). Overall, males were more evenly distributed across primary gambling types. Male problem gamblers were more than twice as likely as females to primarily play cards/table games (30% vs. 11%), were five times as likely to choose online gambling as their primary gambling type (15% vs. 3%), and made up a significant majority of those primarily gambling on dog or horse racing, sports betting, the stock market and business risks, and video games. See **Table 14** for specifics.
- Males and females were equally likely to primarily have a problem with lottery games (14% each), showing the broad appeal and accessibility of this type of gambling.

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

Primary Gambling Problem	Females		Males		Total	
	(N = 379)		(N = 685)		(N = 1064)	
Arcade Games/VLTs/EGMs	47	12%	19	3%	66	6%
Bingo/Keno	4	1%	1	<1%	5	0%
Cards/Table Games	41	11%	204	30%	245	23%
Dice	0	0%	0	0%	0	0%
Dog Racing	1	<1%	1	<1%	2	0%
Horse Racing	0	0%	14	2%	14	1%
Lottery	52	14%	95	14%	147	14%
Online Gambling	11	3%	101	15%	112	11%
Slot Machines	192	51%	171	25%	363	34%
Sports Betting	1	<1%	14	2%	15	1%
Stock Market/Business Risks/Commodities	1	<1%	11	2%	12	1%
Sweepstakes	3	1%	0	0%	3	0%
Video Games	1	<1%	5	1%	6	1%
Didn't Know/Refused	25	7%	49	7%	74	7%
<b>Totals:</b>	<b>379</b>	<b>100%</b>	<b>685</b>	<b>100%</b>	<b>1,064</b>	<b>100%</b>

\*Percentage totals may exceed 100% due to rounding.

### **Primary Gambling Location**

- Data on the gamblers' primary gambling venue revealed 47% were reported to prefer gambling at land-based casinos (includes both in-state as well as out-of-state casinos), 15% at convenience stores (lottery tickets), and 12% each at racino's or at home/friend's home (online gambling) (see Table 15 for all responses). This data represents a decrease of 9% for in-state and out-of-state land-based casinos as primary gambling locations compared to the prior year and a decrease of 1% for both racinos and racetracks. Conversely, the data shows a 4% increase for convenience stores and a 3% increase for gambling at home, which is reflective of the shift in reported gambling preferences this year, to Lottery and online games.
- It is important to point out that while the data in **Table 15** reflects the percentages for the preferred gambling location, these numbers take into account the reported primary gambling location during the entire fiscal year period. This is important to note, because when reviewing the most recent monthly data collected, these statistics tell a completely different story. More specifically, in April, May and June 2020, the top primary gambling location identified by callers consecutively was convenience stores, as reflected by 40%, 41% and 25% respectively. It is evident, when segregating out HelpLine data throughout different periods of the year, that these results appear to indicate a close correlation to the primary gambling location reported and the onset of the COVID-19 pandemic, which significantly restricted access to traditional gambling facilities throughout the last four months of the fiscal year. Similarly, upon examining the month of June data alongside the month of May, it becomes further apparent that the category of convenience stores experienced a sizable downtrend (i.e. from 41% to 25%), in June, which is when most Florida brick and mortar gambling establishments were back in operation with restrictions in place.
- 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.

**Table 15**  
**Primary Gambling Location**

<b>Primary Location</b>	<b>Total (N = 1,022)</b>	<b>%</b>
Bars/Club	6	1%
Bingo Hall	3	0%
Convenience Store	151	15%
Day/Floating Casino	6	1%
Home/Friends Home	122	12%
Internet Sweepstakes Center	57	6%
Land Based Casinos	464	45%
Out of State Casinos	23	2%
Racetrack/Jai-Alai - Non Racino	45	4%
Racino	124	12%
Didn't Know	21	2%
<b>Totals</b>	<b>1,022</b>	<b>100%</b>

\*Total percentages may not equal 100% due to rounding.

**FINANCIAL AND EMPLOYMENT STATUS OF GAMBLER****Income of Gambler and Money Lost Due to Gambling**

- The average reported household income of problem gamblers this year was \$47,051, with 30% reporting the gambler earning less than \$25,000 annually, and 10% reporting income of less than \$2,500 per year (many indicated they were unemployed or retired). The reported income of problem gamblers is presented in **Table 16**.

**Table 16**  
**Income of Gambler**

Income	Total	
	(N=725)	%
Up to \$2,499	75	10%
\$2,500- \$4,999	0	0%
\$5,000- \$9,999	25	3%
\$10,000- \$14,999	28	4%
\$15,000- \$24,999	82	11%
\$25,000- \$34,999	73	10%
\$35,000- \$44,999	67	9%
\$45,000- \$59,999	68	9%
\$60,000- \$89,999	76	10%
\$90,000- \$124,999	44	6%
\$125,000- \$149,999	12	2%
\$150,000- \$174,999	7	1%
Over \$175,000	16	2%
Does not know	53	7%
Refused	101	14%

**Amount of Gambling Losses and Debt Owed**

- The average amount of lifetime gambling losses was reported at \$184,153 during the 2019/2020 fiscal year, reflecting a \$10,000 increase in gambling related losses from last year's data. A total of 25% of callers reported gambling losses of \$150,000 or more (as compared with 21% the year prior), 10% reported losses of \$500,000 or more, and 5% advised of losses greater than \$1,000,000. Yet, only 3% of callers reported income of \$150,000 or greater for the gambler.
- This year, half (50%) of HelpLine contacts reported there were household gambling related debts of some type, nineteen percent (19%) did not know if there were gambling debts, and thirteen percent (13%) refused to respond to this question. Of those reporting debts, the average gambling related debts this year was \$30,715, with almost one-third (32%) reporting gambling-related debts of \$25,000 or greater. and 9% reporting gambling debts of \$100,000 or more. It should also be noted that gambling-related debts are frequently under-reported by problem gamblers and many loved ones are unaware the extent to which the gambler is actually indebted.
- 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, many are overdue on rent and utilities, while others report owing the IRS back taxes. This year 51% of problem gamblers are reported to have significant credit card debts, 35% owe money to friends and 31% have debts with family members. Please see **Table 17** for specifics.

**Table 17  
To Whom Gambling Debts are Owed**

To Whom Debt is Owed	Total (N = 449)	
Bank/Credit Union	73	16%
Bookie	13	3%
Casino	7	2%
Credit Card	231	51%
Employer	5	1%
Family	139	31%
Friends	155	35%
IRS	10	2%
Loan Company	126	28%
Rent/Mortgage	57	13%
Utilities	44	10%

\*Multiple responses/sources of debt are included.

- Due to the high volume and dollar amounts of gambling related debts common amongst those struggling with addiction, amounts of debt common with gambling addiction, it is not surprising to also find that 17% of this year's HelpLine contacts (up from 15% the prior year) reported that the gambler filed bankruptcy at least once or has a bankruptcy case pending currently as a result of the gambling problem. In addition, 11% (up from 9% 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 gamblers seeking help this year advising they were homeless due to their gambling, and 24% were 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. See **Tables 21 and 22** in subsequent sections for additional specifics in this regard.

**Employment Status of Gambler**

- Data regarding the employment status of the gambler reveals that 59% were full time employees, 13% were retired, and 17% were unemployed, disabled, or collecting workers' compensation benefits. (**Table 18**). This year, 5% of these gamblers were employed at more than one job, while in retirement or attending school as a student, and of those who reported the gambler as retired, 35% stated the gambling intensified following retirement. It should also be noted that gambler employment status reported on the HelpLine prior to March 2020 may have changed since then due to high levels of unemployment and underemployment resulting from mandatory business closings related to the COVID-19 pandemic. '
- In addition, when examining data for May and June, it reveals a significant decrease in both average income (Table 16) and an increase in lower income households that could be attributable to job loss, furloughs, and underemployment as a result of recent COVID-19 impacts to the economy. Furthermore, 32% of the gamblers were either unemployed or receiving disability/worker's compensation benefits in April, 17% in May and 20% in June.

**Table 18**  
**Employment Status**

Type of Employment	Total (N = 815)	
Full-Time	455	56%
Retired	105	13%
Unemployed	93	11%
Part-Time	51	6%
Disabled/Workers-Comp.	47	6%
Student	25	3%
Full-Time More Than One Job	21	3%
Retired Plus Job	12	1%
Student - Plus Job	3	<1%
Part-Time More Than One Job	2	<1%
Homemaker	1	<1%
<b>Total</b>	<b>815</b>	<b>100%</b>

\*Total percentages may not equal 100% due to rounding.

**Gamblers' Occupation**

- Gamblers are reported to be engaged in a variety of occupations. The most frequently cited occupations this year, for employed gamblers, were those related to the service industry/retail services/sales (35%). The next most commonly reported occupations included laborers (15%), business owners (10%), and skilled workers (10%). It should be noted that these occupations suffered the greatest levels of unemployment during the COVID-19 closures. Table 19, which follows on the next page, provides a complete listing of all occupations.

**Table 19  
Gambler's Occupation**

<b>Occupation</b>	<b>Total (N =477)</b>	
Retail Services/Service Industry/Sales	165	35%
Laborer	70	15%
Business Owner	50	10%
Skilled	47	10%
Medical/Healthcare Professional	39	8%
Manager/Supervisor	26	5%
Education/Teacher	15	3%
Clerical/Secretarial/Assistant	14	3%
Accounting	11	2%
Real Estate	11	2%
State/Government	9	2%
Military	5	1%
Banking/Stock Market	4	1%
Gaming Industry	4	1%
First Responder	3	1%
Legal Professional	3	1%
Mental Health Professional	1	<1%
<b>TOTAL</b>	<b>477</b>	<b>100%</b>

**Illegal Acts, Types and Actions**

- In the final stages of a gambling disorder, when gamblers have exhausted all finances, credit, and bailout options, they often turn to crime as a means of taking one more risk to reconcile their desperate situations. 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 commonly experience.
- This year, HelpLine callers reported that 17% of the problem gamblers committed illegal acts in order to help finance their gambling addiction. An additional 6% refused to answer the question as to whether the gambler committed illegal acts. As previously noted, this information, and other data in this report, is self-reported, so it is important to recognize that often it is underreported because gamblers do not often choose to share such private and potentially incriminating information with a stranger on the phone, and in the case of loved ones, they often fail to know the extent of the gamblers' behaviors.
- Of those responding in the affirmative that illegal acts were committed due to the gambling problem, the majority were male (57%), Caucasian (47%) and 44% of the gamblers engaging in illegal activity this year were 55 years old or older. In addition, average lifetime losses amongst those admitting to committing illegal acts to fund their gambling was \$339,592, which is almost twice that reported by the general data sample including gamblers with no reported illegal activity.
- The most common illegal acts reported this year included fraud (bad checks, forgery, etc.) (49%), larceny/theft (42%, reflecting a 7% increase from the previous year), and embezzlement (16%, noting a 3% increase from 2018-2019) (see **Table 20** for all responses). Additionally, a large percentage reported multiple illegal acts committed.

**Table 20  
Illegal Acts Committed by Gambler**

Illegal Acts	Total Responses (N = 129*)
Embezzlement	20 (16%)
Fraud (bad checks, forgery, etc.)	77 (60%)
Larceny/Theft	54 (42%)
Prostitution	1 (1%)
Selling Drugs	1(1%)
*Other	4 (3%)

\*Other encompasses domestic violence and driving under the influence.

\*\*Multiple answers were permitted which accounts for the diverse number of illegal acts committed by gamblers.

- Problem gamblers are often faced with multiple legal consequences and challenges resulting from their gambling addiction. This year 28%, reported experiencing legal problems, including both civil and criminal actions, due to problem gambling. Overall, 58% of individuals reporting legal consequences were involved in a bankruptcy, reflecting a significant increase from 35% last year which may be related to compounding financial pressures as a result of the COVID-19 pandemic; 15% reported a divorce due to gambling; 19% experienced a foreclosure and/or eviction; 18% reported a vehicle repossession; and 3% encountered legal problems including civil actions (a decrease from 15% last year); with 7% reporting arrests, serving time in jail/prison and/or were on probation due to crimes relating to their gambling addiction (see **Table 21**).

**Table 21  
Types of Legal Problems**

Legal Consequences	Total (N = 165)	
Bankruptcy	96	58%
Foreclosure/Eviction	31	19%
Vehicle Repossession	30	18%
Divorce	24	15%
Arrest and Jail/Prison and Probation	12	7%
Civil Suits	5	3%

\*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, and often include emotional and domestic problems as well. More than one in five (22%) reported the gambler had suicidal ideation or attempts, 68% stated the gambler experienced anxiety as a result of the gambling problem, and 67% reported the gambler suffered from depression, reflecting a 5% increase from last year in reported gambling related depression.
- It is also imperative to outline an important concern noted, given the severity of problems reported by the FCCG's 888-ADMIT-IT HelpLine Peer Connect Program during the last quarter of the 2019-2020 fiscal period. It seems greater levels of depression and suicide risk were experienced by those participating in the FCCG's Peer Connect Program during the period of the shutdown.
- If looking at issues such as family conflict, family neglect, and violence, as reported by all HelpLine contacts which includes contacts made by the gambler as well as those made by family, friends, and other loved ones of the gambler, 76% reported there was family conflict present and 52% indicated family neglect as gambling related impacts currently experienced by the gambler. However, if looking at these same domestic problems of family conflict and family neglect from HelpLine contacts made by the gambler only, self-reports indicated far fewer familial impacts perceived, with 11% less instances reported of family conflict (65% vs. 76%), and 9% less instances of reported family neglect (43% vs. 52%). This further illustrates the fact that many times the gamblers themselves are unaware of, or in denial about, the harms caused to loved ones by their own behaviors.
- For many problem gamblers their most important relationship is the one they have with their gambling, and they often times jeopardize other significant relationships as a result. This can include their relationship with their employer when their gambling problem negatively impacts their work performance. Significant time and productivity can be lost in the workplace when an employee is concentrating on setting up bets and following their outcomes and is preoccupied with how to get more money to gamble and when they are leaving work to place their next bet. Left undiscovered and untreated, a gambling problem can eventually turn a valuable employee into a liability, or worse; these employees may even turn to theft and embezzlement at work to fund their gambling addiction. This year HelpLine data revealed almost half (48%) of gamblers with work-related difficulties, and 37% reporting difficulties at school due to the gambling problem. This data represents significant increases from last year, with a 7% increase in gambling related problems at work, and four times more problems at school due to gambling reported (up from 8% last year).
- Money is the drug that fuels the action of the gambling; gamblers are addicted to the action, not necessarily the money, but the money is what is required to stay in the action. Access to credit funds much of problem gamblers money needs, and gamblers may have large numbers of creditors and high debts due to gambling. When the money to gamble runs out, the gambler often convinces themselves that the next time they gamble they will win it back and so instead of paying the rent or mortgage or car payment or utility bill, they place "just one more bet" in effort to get even or improve their financial situation. As a result, it is not uncommon to hear reports on the HelpLine as reflected in this year's data, of problem gamblers having difficulty paying household bills (67%), gambling away savings, equity or retirement monies (65%), and even selling or pawning assets to get more money when necessary so that they can continue to gamble (50%, reflecting a 7% increase from last year's data).
- Particularly troubling and indicative of many of the COVID-19 related problem gambling impacts seen in the final few months of this fiscal year, more than one quarter (26%) of problem gamblers were homeless or staying with someone (such as friends or family) due to financial consequences experienced from the gambling problem. Of these specific HelpLine contacts, almost 1/3 were 50 years of age or older (30%) with average household incomes of \$25,786, average gambling losses of \$83,681, and gambling related debts in excess of \$10,000+.
- See **Table 22** (on the next page) for mental health, emotional, and domestic difficulties reported on the 888-ADMIT-IT HelpLine during the 2019-2020 fiscal year:

(See Chart on Next Page)

**Table 22**  
**Mental Health, Emotional & Domestic Difficulties Caused by Gambling**

Type of Difficulty	Respondents	
Anxiety	483 of 707	68%
Depression	467 of 702	67%
Neurological Disorders	75 of 580	13%
Suicidal Ideations/Attempts	140 of 649	22%
Family Conflict	607 of 803	76%
Family Neglect	349 of 674	52%
Family Violence	22 of 595	4%
Problems at School	17 of 46	37%
Problems at Work	216 of 451	48%
Difficulty Paying Household Bills	509 of 762	67%
Gambled Away Savings, Equity, Retirement	435 of 666	65%
Sold or Pawned Assets	313 of 620	50%
Homeless/Staying with Friend/Family	132 of 503	26%

- 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 adjusted. Of the 75 individuals (13%) reported to be diagnosed with a neurological disorder, 30% reported suffering from Bipolar Disorder; 10% from Parkinson's Disease; 21% from Restless Leg Syndrome; 10% from Schizophrenia; and 3% from Multiple Sclerosis, (with 26% reporting other neurological disorders).

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

- Loved ones are equally affected by the gambling addiction, and often need as much support as the gambler. When asked, 96% of loved ones said there was family conflict present, 85% reported feelings of anxiety, and 62% reported depression due to the presence of a gambling problem in their lives, reflecting a 9% increase from last year in this problem gambling related third party mental health difficulty. See **Table 23** for specifics:

**Table 23**  
**Loved One's Reported Difficulties**

Type of Difficulty Experienced by Loved One's	Respondents	
Loved One's Anxiety	133 of 157	85%
Loved One's Depression	76 of 123	62%
Family Conflict - Loved One's	209 of 217	96%
Family Neglect - Loved One's	38 of 90	42%
Family Violence - Loved One's	6 of 80	8%
Loved One's Problems at Work	13 of 60	22%

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

- Due to the high rate of co-occurring disorders among problem gamblers, attempts are made to assess if the gambler is currently having, or has had problems in the past, with alcohol and/or substance related problems. Among the HelpLine callers answering this question about the gambler, more than one in five (21%) were reported as having a past or present substance abuse problem (alcohol, drugs, or both).
- Data collected on family history further revealed that 42% of the gamblers came from a family that had a history of gambling problems, and over one-third, or 36% (compared with 31% in the prior year), had family histories of alcohol and/or substance abuse.
- Among respondents who reported additional behavioral or substance abuse problems (other than alcohol or drugs) for the gambler, 79% were reported as having an addiction to nicotine, 11% were overeaters, 5% suffered from a sex addiction, and 3% had a problem with overspending or compulsive shopping, which in particular creates additional financial strain in conjunction with a gambling problem.

### **Relapse/Sought Help for a Gambling Problem Before**

- The rate of relapse with 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 sought help for problem gambling before. Of those reporting that they've sought help at a previous time, 59% reported they had attended self-help groups, 39% used outpatient counseling supports from mental health professionals, and 6% acknowledged using inpatient/residential treatment programs.

### **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 tracks the success of its advertising and outreach campaigns, all of which remain broad and extensive. The most frequently cited methods of hearing about the 888-ADMIT-IT HelpLine number this year included through online Internet searches or ads (42%), within gambling venues, as reported by 23% (including on player's club cards, posters, brochures, signage, and/or collateral items), and at Lottery points of purchase, which 7% of HelpLine contacts reported as being where they heard of the HelpLine number. This is a very significant statistic as it represents the first year in FCCG history that Lottery point of purchase was one of the top 3 ways HelpLine contacts reported learning of the number, and it is also the first time Billboards were not one of the top 3 mediums reported by 888-ADMIT-IT contacts for how they learned the number (see **Table 24** for all responses).
- Internet searches and advertisements continued to dominate how callers reported hearing about the HelpLine. However, it is well known in the marketing field that it typically takes seven "touches" before an individual will act upon a call to action, in this case to dial 888-ADMIT-IT when suffering from a gambling problem. So while contacts may most easily recall searching the Internet to confirm the HelpLine number before calling, they may have first been exposed to 888-ADMIT-IT through a billboard, radio ad, social media post, or a combination of the methods noted below. It is therefore 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 "how heard" data helps show trends and shifts in consumer behavior while informing future marketing strategies. Perhaps most notably this year as previously mentioned, about two times as many callers reported hearing about the HelpLine at a lottery point of purchase, billboards were less significant in driving HelpLine calls, and outreach within gambling facilities remained a crucial tactic in reaching those in need of help with a gambling problem. As could be seen in the HelpLine contacts detailed herein, the COVID-19 pandemic had a significant impact on gambling and non-gambling related behaviors. 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.

**(See Table 24 on Next Page)**

**Table 24**  
**How Contacts Learned About the HelpLine**

<b>How Heard</b>	<b>Total (N = 850)</b>	
Internet Search	348	41%
Gambling Facility	195	23%
Lottery Point of Purchase	57	7%
Family	50	6%
GA/Gam-Anon	35	4%
Billboard	29	3%
Treatment Provider	29	3%
Information/Crisis Line	23	3%
Radio – Traditional	23	3%
Friend	22	3%
Internet Ad	12	1%
Healthcare Provider	6	1%
NCPG Affiliate	4	<1%
EAP/Employer	3	<1%
Social Media	3	<1%
Television	3	<1%
Community Organization	2	<1%
Taxi	2	<1%
Bus	1	<1%
Convenience Store	1	<1%
Newspaper/Magazine	1	<1%
Radio - Internet Based	1	<1%
School	0	0%
<b>Total</b>	<b>850</b>	<b>100%</b>

\*Total percentages may not equal 100% due to rounding

### **Problem Gambling Resources Available for Help Seekers**

- As background, upon contacting the HelpLine, each individual is given the opportunity to share what is on his or her mind. The HelpLine's priority is to engage and assure residents that we 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, furnishing individuals with the freedom to divulge information as part of an ongoing dialogue at a pace in which they are comfortable. Ultimately, this gains a person's trust and 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 the necessary information it needs to tailor its referrals on a case-by-case basis (e.g. what prompted the call, emotional difficulties, legal and financial problems, etc.). Crisis calls are handled in a way that allows HelpLine Specialists to make the necessary arrangements for emergency back-up supports as needed, pending identified needs.
- The FCCG maintains a vast database of resources specifically developed and chosen to assist those in need of help with a gambling problem, along with addressing the collateral impacts this addiction often has. From over 30 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 Council has grown its resource database to serve nearly every circumstance or situation brought about by problem gambling.
- Even so, the FCCG continues to grow and adapt. With the onset of the COVID-19 public health crisis earlier this year, our agency added a bevy of new resources to fill the holes left by cancelled in-person support group meetings and address the new challenges of making counseling appointments. The FCCG expanded its Peer Connect Program hours, and identified telephone, online, and other distance or remote accessible problem gambling supports, during the month of March and beyond, to include in its HelpLine resource database. Updates included gambling addiction mental health treatment and counseling options available through telehealth and mobile app, 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, 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, Alternative Support Groups (e.g., Gamblers Anonymous), Celebrate Recovery, Legal and Financial Assistance, Gam-Anon, Literature, or other Mental Health Services, all of which should be considered as a form 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 callers given their specific circumstances, needs, and requests. Multiple supports and services are available to callers, ranging from private counseling and self-help groups to Peer Connect, legal aid and financial counseling programs. **Table 25** illustrates the multitude of resources recommended to callers during the 2019-2020 fiscal year.

**Table 25  
Actions Recommended to Caller**

Action(s) Recommended	N = 1,079	
Alternative Support Groups	6	1%
Celebrate Recovery	127	12%
Counseling/Treatment Services	821	76%
Crisis Lines/Hotlines (non gambling-specific)	120	11%
FCCG Website	109	10%
Financial Services	84	8%
Gamblers Anonymous	919	85%
Gam-Anon	208	19%
Legal Assistance	19	2%
Literature	656	61%
Mental Health Services	24	2%
NCPG Affiliate	16	1%
Peer Connect	569	53%
Self-Exclusion	493	46%
Social Services	23	2%
Everi-STeP Access to Cash Exclusion	34	3%
Military/Veterans Services	8	1%
Web Blockers/Internet Controls	158	15%
*Other	7	1%

\*Other includes resources such as Consumer Protection Services and Youth Intervention Services

\*\* The percentages reflect the percentage of callers receiving a particular recommendation.  
Callers typically receive more than one recommendation.

**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 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 for compulsive gambling counselors here 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 a state credential 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 the state of 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 such coverage for gambling, providing little incentive.

The FCCG currently provides this required 60-hour certification training for licensed, mental health professionals (state and nationally approved) and furnishes eight additional 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 2019-2020 fiscal year, seven new treatment providers participated in the supervision process provided through the FCCG, in an effort to become a networked certified problem gambling treatment provider. Participating providers were selected for successfully completing the online 60-hour certification training provided by the FCCG and desiring to obtain the gambling addiction certification credential, along with also being located in an area of Florida currently identified as underserved by the 888-ADMIT-IT HelpLine Problem Gambling Treatment Referral Network. These 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 involved themselves with the supervision calls in order to continue their professional development and work towards earning the international credential in the field of gambling addictions counseling.

It is also important to note that HelpLine callers, as well as survey respondents to the FCCG's 2019-2020 HelpLine Evaluation Outcome Study reported the importance of the availability of increased treatment services and low cost options for problem gamblers and those adversely affected.

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 treatment services available and provided by FCCG referrals, include problem gambling specific outpatient mental health counseling services, provided by a specific network of licensed, certified gambling addiction treatment providers located throughout the state of Florida; residential/inpatient treatment program services from treatment facilities that meet FCCG standards of care in delivering gambling-specific services to the problem gambling population; and 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 web-based referral to the Online Gambling Self-Help Treatment Program ([gamblingselfhelp.com](http://gamblingselfhelp.com)).

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.

○ **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 particular 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 atmosphere to help you and your loved ones examine issues at their core, it can furnish comprehensive treatment supports for varying difficulties based your upon individual needs.

At present, the FCCG utilizes a network of 17 Gambling Addiction Certified Provider Referrals spread across eight Florida counties (Broward, Miami-Dade, Hillsborough, Orange, Lake, Volusia, Okaloosa, and Palm Beach). These Providers all maintain international (ICGC-I/II) or state (CGAC) certification in the treatment of compulsive gamblers, in addition to being Licensed Clinicians through the Florida Board of Social Work, Mental Health, and Marriage and Family Therapy. Among these Providers, 7 are Licensed Clinical Social Workers (LCSW), 8 are Licensed Mental Health Counselors (LMHC), and 2 are Licensed Marriage and Family Therapists (LMFT).

○ **Inpatient/Residential Treatment Services**

For the small percentage of problem gamblers in need of more intensive supports, the FCCG provides in-patient residential treatment program referrals through the HelpLine. The FCCG is committed to only providing referrals for residential/inpatient treatment to treatment facilities that meet the standard of delivering gambling-specific services to the problem gambling population. Finding comparable opportunities to these out of state residential facilities that are located in Florida is an ongoing goal. Although efforts have been made in this regard, the challenge of having a certified provider of gambling addiction on staff and a gambling addiction only treatment track, continues to be a barrier to in-state residential programs. At this time, all residential/inpatient treatment facility HelpLine referrals are for programs that are located outside the state of Florida.

○ **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 web-based referral to the Online Gambling Self-Help Treatment Program ([gamblingselfhelp.com](http://gamblingselfhelp.com)).

There are several advantages to offering online “treatment” such as reaching problem gamblers in underserved areas, addressing scheduling challenges with traditional treatment, and reducing stigmatization common among problem gamblers. Women gamblers have also reported difficulties in managing time constraints and arranging need for childcare to attend traditional therapy. Another advantage of online-interventions is that problem gamblers can repeat content as needed, have opportunities for visual learning, and have access to necessary information (e.g. coping with triggers or urges to gamble) at times when a licensed therapists 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 2019-2020 fiscal year, 821 (76%) of HelpLine contacts were offered Counseling/Professional Treatment Services.

- **Peer Connect**

The FCCG's Peer Connect Program provides 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. 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 to serve as a compliment to treatment by helping to 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 Budget Toolkit as well. The Budget 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 Budget Toolkit can help problem gamblers and family members develop goals and measures to sustain a budget and help ensure long-term positive financial sustainability.

- With the onset of the COVID-19 pandemic in early 2020, the FCCG expanded its Peer Connect Program hours to accommodate a greater share of callers at a time when access to traditional in-person supports was reduced. During the past year, the Peer Connect Program was recommended to 569 (53%) HelpLine callers.

- **Self-Help Support Groups**

Self-help is a critical part of the recovery process. Self-help groups can assist callers with the tools for recovery by providing support, direction, motivation, resources and a sense that they are not dealing with the gambling problem alone. An aspect of many self-help programs is sponsorship. 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 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 than 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, 1,127 of gamblers and loved ones contacting the FCCG's HelpLine were referred to GA (85%) and/or Gam-Anon (19%). 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 can help with all types of addictions and problems. This group calls them “hang-ups, habits and hurts”. They work the 12 steps and the 8 Recovery Principles of the Beatitudes to instill a feeling of hope in overcoming whatever problem the person is facing. In the meetings, you will share about your 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, which is typically what is recommended to 888-ADMIT-IT HelpLine contacts.

- One hundred twenty-seven (127) HelpLine contacts (or 12%) were provided Celebrate Recovery as a resource during the 2019-2020 year.

○ **Other Alternative Support Groups**

These groups are for people that are afflicted with Parkinson’s disease, depression, Bi-Polar Disorder, compulsive shopping/spending, overeating, or are stricken with grief. Although they are not a 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 2019-2020 fiscal year, 6 HelpLine contacts were provided Alternative Support Group resources for additional supports.

● **Self-Exclusion Programs**

Self-Exclusion is a program offered by gambling operators (both landbased and online) and provided as a resource to callers of the FCCG’s HelpLine. 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 there. Length of exclusion periods, as well as processes and procedures, vary by operator and location.

The Self-Exclusion Program can be very beneficial to problem gamblers in preventing relapse, as enticements such as free play, mailers, emails, texts and other forms of communication between the casino and gambler, which often serve as precipitating events for problem gamblers continuing to return to gamble, cease. Used in conjunction with other treatment options, this program can be a powerful deterrent that helps problem gamblers who can no longer control their urge to gamble on their own.

○ **Landbased 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 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. If a person tries to gamble after being placed on the self-exclusion list, facility personnel will refuse to accept their wagers and will ask him or her to leave the gaming area, or have the person arrested for trespassing. Often times, self-excluded persons will actually be able to gamble, if not noticed by the gaming facility’s personnel, in which case they will not be able to collect any winnings or recover losses. If accepted into the self-exclusion program, they will also not be able to receive complimentary goods or services, credit or check cashing privileges or offered any other amenities by the facility.

In order to self-exclude, a “gambler” is required to complete and deliver the facility’s application (usually in person), as well as provide identification. 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. It can, however, be helpful to bring a trusted person along when submitting the application. To learn more about each facility’s program, a person should contact the facility’s Security personnel and ask about their self-exclusion policy.

- In all, 493 (or 46%) of HelpLine contacts were referred to a self-exclusion program last year.

- **Everi Cares – STeP (Personal Self-Transaction Exclusion Program) (Access to Cash)**

Everi's Personal Self Transaction Exclusion Program (**STeP**) is a way for gamblers to block access to cash across the company's national network of ATMs, cash access kiosks, and booth services. The program works in conjunction with a casino's own exclusion program, as follows:

Players who believe they have a problem can download a form online at [www.everi.com/everi-cares/](http://www.everi.com/everi-cares/) to Request to Block Transactions and indicate what cards and accounts they wish to block. Once Everi processes the form, the identified account is blocked at participating Everi access points for at least one year. The account block remains in place until a customer unblocks his or her account(s) by filling out and submitting the Request to Unblock Transactions form. The STeP exclusion is effective on credit cards, ATM debit cards, and checking accounts at both machine terminals and cashier cages.

- During the 2019-2020 period, 34 (or 3%) of HelpLine contacts were recommended this program as a resource for help.

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

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 self-exclusion, web based exclusion programs such as GamBlock and GamBan 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 2019-2020 period, 158 (or 15%) of HelpLine contacts were provided online exclusion 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 out other recovery options as houses could be under foreclosure, assets could be 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, 84 individuals were offered one or more financial assistance tools through the HelpLine as a resource (8%).

- **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 such protections, the Agency works closely with professional organizations, such as the Florida Bar Association, Florida Lawyers Assistance, Inc. and the Florida Medical Association and is working to significantly broaden this network on an ongoing basis. Such efforts include the establishment of collaborative relationships with judges and others within the court system as a means of aiding persons falling subject to crime in order to “cope” with the increased pressures of a gambling habit.

- **Legal Resources**

It is not uncommon for problem gamblers to experience legal problems due to their 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 testifying on behalf of the defendant and providing important information about the strong correlation between problem gambling and illegal activities for all those involved in the case.

For Civil Legal Issues, the FCCG also provides referrals to Florida Legal Aid, which is a statewide, non-profit organization that provides general legal services (primarily civil) to the population that cannot afford private counsel. This legal aid service has multiple offices throughout the state, with each branch servicing one or more counties.

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 will need to be discussed directly to determine available supports or services.

- During the 2019-2020 fiscal year, 19 HelpLine contacts (or 2%) were provided legal resources and assistance for help with either civil or criminal legal consequences incurred due to gambling.

- **Hotlines/Crisis Lines (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 circumstances presented (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 you are in need of assistance for a non-gambling related or other traumatic issue, the FCCG can help you connect with National Hotlines and Crisis Lines, such as 211’s, Domestic Violence, Child/Senior Abuse, Rape/Sexual Abuse, or Suicide Prevention Hotlines, just as examples. These resources offer Clinical Crisis Operators who can provide additional specialized supports and resources as a wrap-around service.

- During the 2019-2020 period, 120 (or 11%) of HelpLine contacts were provided non gambling-specific hotlines or crisis lines as a resource for help.

- **Social Services & Emergency Assistance**

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 2019-2020 period, 23 HelpLine contacts (2%) were provided 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](http://www.gamblinghelp.org), is a valuable tool that offers callers additional information such as self-assessments and videos, as well as the ability to read and post comments through an online forum on problem gambling. Callers are also able to communicate directly with a HelpLine Specialist from this website in the event they feel more comfortable with this method of connection or have any follow up questions.

- During the 2019-2020 period, 109 HelpLine contacts were directed to the FCCG website ([gamblinghelp.org](http://gamblinghelp.org)) for additional services and supports, representing 10%.

- **Literature & Materials Requests**

The FCCG provides a wide array of written materials to callers 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.

- Chance for Change – Gamblers Series
- Chance for Change – Loved Ones Series
- Chance for Change – Senior Series
- FCCG Budget Toolkit
- HelpLine Literature Packet for Gamblers
- HelpLine Literature Packet for Loved Ones
- During this past fiscal year, 656 individuals (or 61% of HelpLine contacts receiving resources) accepted FCCG literature and workbooks as resources.

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

Self-help and professional treatment programs comprise the primary referrals furnished to HelpLine callers. Currently, there are many communities throughout the State of Florida without self-help or gambling specific treatment alternatives. For this reason, the FCCG identifies county mental health programs and other professional organizations that provide crisis and other support services and refers HelpLine callers to these entities in special circumstances (e.g. domestic violence, legal or impaired professional concerns) and on an as needed basis.

- During the 2019-2020 period, 24 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, 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 2019-2020 period, 8 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 Office of the Attorney General, Florida Department of Agriculture and Consumer Affairs and Commercial Gambling Units, as examples.

- During the 2019-2020 period, 7 HelpLine contacts were provided Consumer Protection Services as a resource for help.

- **NCPG Affiliates**

For any callers not in the states of Florida, Georgia, or South Carolina seeking problem gambling supports for a loved one elsewhere, the FCCG provides referrals to the designated National Council on Problem Gambling (NCPG) Affiliate in that particular state.

- During the 2019-2020 period, 16 HelpLine contacts were provided NCPG Affiliate referrals as a resource for help.

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

For callers experiencing issues as a result of a video game or online gambling addiction, the FCCG provides caller referrals to agencies and programs such as Greenfield Recovery Center, Restart, and the 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 gaming problems.

### **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 callers indicated it was very helpful. Of the 795 respondents answering this question, 98% indicated the call was helpful, 2% didn't know at the time (e.g., "I'm not sure yet"), and less than 1% (4 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 this year, are as follows:
  - *"Appreciated the information on meetings and counselors"*
  - *"I called the right place"*
  - *"Very thankful"*
  - *"Thank God you are there for us"*
  - *"I feel a lot better now"*
  - *"I feel very thankful for all the information and resources offered"*
  - *"Extremely thankful"*
  - *"Thankful for allowing me to speak openly about my problem without judgment"*
  - *"Very glad I made the call"*
  - *"Very helpful with resources for loved ones as well"*
  - *"I am grateful for your time and the explanations of all the resources available in Spanish"*
  - *"Thank you kindly for listening and helping"*
  - *"This is the first time I have admitted to anyone that I truly cannot control my gambling"*
  - *"I am glad there are resources available where I can start to change my life"*

## **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 year that cannot be easily measured against prior years.
- During the 2019-2020 fiscal year, several factors had significant impacts on both the quantity and severity of 888-ADMIT-IT HelpLine calls. At the closure of the 2019 calendar year, the FCCG delayed contracting for many of its planned advertising purchases to promote the HelpLine number, due to uncertainty surrounding the status of its contract with the Department of Business and Professional Regulation, which was then in the "Invitation to Negotiate" phase. As a result, the HelpLine received fewer than expected calls during this period. After the FCCG's advertising levels returned to normal at the start of 2020, the nation was forced to grapple with the COVID-19 pandemic beginning in March. During this time, stay-at-home orders and mandated gambling facility closures reduced exposure to the 888-ADMIT-IT HelpLine number throughout the months of March, April, and May 2020. While the HelpLine received a smaller-than-expected quantity of "Help" contacts during this period, FCCG staff nonetheless handled calls from problem gamblers which were markedly more severe, due to compounding financial and mental health impacts from their gambling addictions, coupled with the impacts of the pandemic. It is expected that as gambling facilities return to normal or near-normal levels of operation, the HelpLine will see an increase in the number of calls for help and/or information.

Several anonymized examples of the calls taken during the pandemic are provided below to illustrate pandemic related impacts seen on the 888-ADMIT-IT HelpLine this year:

### **March 2020: Young College Student Gambler, Substantial Loss – COVID-19 Impacts**

- On March 13, 2020, the FCCG received a call to the 888-ADMIT-IT HelpLine from a 21-year-old male. He was reaching out for help that night after experiencing a substantial financial loss (\$12,500) on online blackjack and slots. The caller stated that he has only been gambling for the past two months, and when he lost \$2,500 that day and then won \$10,000, he thought he was doing ok. He continued to gamble instead of stopping while he was ahead, only to lose it all. He is a full-time student who lives with his parents and is currently out of school, due to the school shutting down because of the COVID-19 emergency. His school closing has directly impacted his gambling behavior, as he was receiving counseling at his college for anxiety and other issues, but since the time of the shutdown he has been unable to continue with his therapy. His parents do know about his gambling problem and are supportive of him seeking help. The FCCG HelpLine Specialist provided the caller with individual resources, both traditional, as well as other gambling-specific remote help resources that have been recently identified and added to the FCCG HelpLine database in response to the COVID-19 pandemic.

### **March 2020: Job Loss, Relationship Problems– COVID-19 Impacts**

- On March 20, 2020, the FCCG received a call to the 888-ADMIT-IT HelpLine from a 50-year-old Caucasian male who was seeking help due to a significant gambling loss the day before and related financial impacts since he is not working due to COVID-19. He found the 888-ADMIT-IT HelpLine number on the internet and called us after his gambling relapse. He has been a gambler for 30+ years, and it has been a problem in his life the entire time. He has been to Gamblers Anonymous (GA) meetings in the past and felt that after his loss, that was where he needed to return. He stated that he needs to change his life now, because he is currently separated from his wife due to his gambling and is not willing to lose his marriage. The FCCG HelpLine Specialist explained that the HelpLine can offer and discuss many resources to assist him, beyond just GA. He was very eager to listen to the information and appreciative that the HelpLine Specialist took the time to offer other resources, rather than just providing him with the GA meeting information he had originally requested. (Note: This is an important point because HelpLine contacts may be in search of a certain help seeking option but are not always aware of the breadth of services available or what might be in their best interest.

**March 2020: Healthcare Worker Gambling as an Escape, Relationship Problems, Problems at Work, Suicidal Ideation – COVID-19 Impacts**

- On March 20, 2020, the FCCG received a call to the 888-ADMIT-IT HelpLine from a 35-year old Caucasian female. The caller stated that she is a nurse and needs a distraction from “real life,” so she is gambling more now as an escape, “to get away from it all.” Her husband knows about her gambling, and it is creating a lot of stress with the family. She makes over \$100,000 a year and believes she has lost over \$50,000 or more from gambling, but she didn't really want to say it out loud. She owes gambling debts to her mom and to credit cards from cash advances. She reported problems at work and neglect at home due to her gambling, and admitted on a few occasions to calling out of work to go to the casino and also being away from home gambling for several hours, when she should have been at home instead. She has thought about suicide but has no plans and is confident that she would never do that to her small children. The FCCG HelpLine Specialist provided the caller with the suicide hotline and she accepted. Traditional FCCG HelpLine resources were provided to the caller, so she could plan her work schedule in the future around available counseling and meeting times as established, once social distancing restrictions are lifted. In addition, new online, virtual, tele-health, and other helpful gambling-specific remote resources were also provided to this caller for immediate supports.

**March 2020: Stock Market Gambling, Problems at Work, Preoccupation – COVID-19 Impacts**

- On March 27, 2020, FCCG received a call to the 888-ADMIT-IT HelpLine from the live-in girlfriend of a 32-year-old male gambler, who is having problems due to his stock and bitcoin market gambling addictions. He started trading two years ago, and it's been a real problem for the past month since the COVID-19 pandemic. He is working remotely, but the gambling is negatively affecting his work as a software developer, because he is watching the markets all day and not focusing on his work at all. He's down about \$10,000, and his losses are affecting his mood and causing depression. The FCCG HelpLine Specialist provided the caller with individual resources, both traditional, as well as other gambling-specific remote help resources that have been recently identified and added to the FCCG HelpLine database.

**April 2020: Illegal Acts, Sports Betting, Living with Someone – COVID-19 Impacts**

- On April 9, 2020, a 31-year old Hispanic male contacted the HelpLine after admitting to his family the previous night, that he stolen more than \$80,000 from the family business due to his gambling. The caller stated that he has been gambling on sports online for over 10 years, and that it got worse about two or three years ago. He lives in one of the family houses without paying rent and works for the family-owned business. He has been very anxious and depressed about what he has done to his family and is relieved after telling them. However, he is in a lot of pain for the terrible thing that he has done to his family. He is in a financial hole right now but feels that since there are no sports to gamble on right now, this is the right time to start his recovery. He regrets wasting time and money on gambling instead of saving for his future. The HelpLine Specialist provided the caller with the Gamblers Anonymous Phone Meeting information, a set of the FCCG's “A Chance for Change: Gambler Recovery Workbooks”, the Gambling Self-Help Treatment Website, Web Blockers, a telehealth counseling referral, and a Peer Connect Program appointment for the following day. The help seeker was glad that he called and is hoping that with his brother's help and family support, he can overcome his gambling addiction.

**April 2020: Job Loss, Lottery Gambling as an Escape – COVID-19 Impacts**

- On April 10, 2020, a 30-year old Caucasian male called the 888-ADMIT-IT HelpLine after losing \$300 on scratch-off lottery tickets. He reported that he only started playing within the lottery within the past few months, as he is out of work due to COVID-19. He realized it could become even more problematic if time went on and wanted to get some help before it did. The HelpLine Specialist provided the caller with information on the Gamblers Anonymous Phone Meeting, and he mentioned he was a recovering alcoholic and was familiar with Alcoholics Anonymous, another 12-step recovery program. The Specialist continued by offering the gambler a telehealth counseling referral, literature, and also scheduled a Peer Connect Program appointment. He accepted all resources.

**April 2020: Behind in Rent, \$100,000 Lifetime Lottery Losses, Suicidal Ideation – COVID-19 Impacts**

- On April 11, 2020, a 41-year old female, who is \$400 behind in rent due to her Lottery gambling, contacted the 888-ADMIT-IT HelpLine for resources and supports. She called today reporting that she has been gambling on Lottery scratch-off tickets and is now having trouble paying some of her bills. She states she is pretty much a loner all her life and does not have many close relationships. Caller currently works two part-time jobs and earns \$20,000 annually, estimating total gambling losses of over \$100,000 due to her scratch-off addiction. She stated she sometimes has suicidal thoughts but assured the HelpLine Specialist that she would never actually harm herself and has no plans to do so. The Specialist provided the caller with resources including Gamblers Anonymous telephone meeting information, a telehealth counseling referral, FCCG Literature, and a scheduled Peer Connect Program appointment.

**April 2020: Lottery Gambling, Relationship Problems, Extreme Gambling Debts – COVID-19 Impacts**

- On April 13, 2020, a 40-year old male from Middleburg who has been playing Scratch Offs compulsively for about two years now contacted the FCCG's HelpLine. He states the problem started when he won a \$10,000 jackpot and then couldn't stop, and at this point his gambling is now causing conflict with his wife. He is self-employed and makes about \$40,000 a year. He was unable to estimate how much he has lost due to gambling, however, he owes about \$20,000 in gambling debts on his credit cards at this time. The HelpLine Specialist provided the caller with information on the Gamblers Anonymous Phone Meeting, referral to the Gambling Self-Help Treatment Website, and a set of the FCCG's "A Chance for Change: Gambler Recovery Workbooks".

**April 2020: Lottery and Online Gambling, Disability, United Health Care Referral – COVID-19 Impacts**

- On April 13, 2020, a 27-year old Hispanic male, who got our number from United Health Care, called for help with his Lottery and online gambling problems. The caller reported that he started buying scratch-off lottery tickets in February 2019 and now cannot stop. He also mentioned playing roulette online on a website called Bet Now and has lost over \$10,000 in total. He lives with his mother and sister and has no financial responsibilities. He receives disability for his diagnosis of schizoaffective disorder. His family knows about his gambling, and they are supportive of his decision to seek help. The reason for his call was a substantial loss. He said he has never had thoughts of suicide, but when he loses a lot of money, he says to himself, "maybe if I had a heart attack, it would all go away." He said that he would never take his own life and declined information on the Suicide Hotline when offered by the HelpLine Specialist. The Specialist then offered the caller information on the Gamblers Anonymous Phone Meeting, electronic Spanish Workbooks, a telehealth counseling referral, the Gambling Self-Help Website, Web Blockers, the 24-Hour Behavioral Health Helpline offered by Florida Blue during COVID-19, and also scheduled a Peer Connect Program appointment for the following day. The caller thanked the Specialist, was very happy that he had made the call, and is determined to overcome his gambling addiction.

**April 2020: Job Loss, Video Game Gambling, Using Stimulus Check to Gamble – COVID-19 Impacts**

- On April 16, 2020, a 20-year-old Asian male contacted the HelpLine and reported that he's been gambling for about a year on a game called Counter Strike. He said he buys cases in the game (loot boxes) which have value. The caller mentioned that he had just received his COVID-19 stimulus check yesterday, and it is already gone due to his loot box video game gambling. He was also recently laid off from his job at a hotel, due to the coronavirus. His mom and dad know he has a problem, and his father used to have a problem with opioids due to having many surgeries, showing a family history with addiction. The caller himself is currently on Valium and Seroquel for bi-polar disorder and anxiety. The HelpLine Specialist encouraged him to make his doctor aware of his gambling problem so that she can offer guidance, as certain medications are known to affect gambling behavior. The caller noted that he had overdosed the night before and thought that could have triggered the incident. He expressed that the change in his gambling behavior could be a result of the stress from the COVID-19 situation. The HelpLine Specialist provided the caller with referrals for the Gamblers Anonymous Phone Meeting, telehealth counseling, the Peer Connect Program, GamBlock, and the Gambling Self-Help Treatment Website.

**April 2020 Online Gambling, Gambling Debts, Secrecy, Suicide Hotline Caller – COVID-19 Impacts**

- On April 16, 2020, a 30-year old female called the HelpLine due to issues gambling on online slots. She has been gambling for a few years now and had managed to stop for a time, but recently started back up. Previously, she went to casinos to play, but she self-excluded and now only gambles online. The caller said she heard about the 888-ADMIT-IT HelpLine when she contacted the Suicide Hotline the night before. Although she told the HelpLine Specialist she is not really suicidal, she reported momentarily feeling that way after she lost a few thousand dollars gambling online last night. She works as a caretaker for the elderly, makes about \$50,000/year, and reported owing gambling related debts to credit cards that she has not paid and knows are likely in collections by now. The caller's husband currently does not know she is gambling again, and she fears he will get extremely upset when he finds out. The caller requested remote resources only, and the HelpLine Specialist shared information for the Gamblers Anonymous Phone Meeting, telehealth counseling referrals, Web Blockers, the Peer Connect Program, and electronic literature.

**April 2020: Internet Sweepstakes Café, Withdrawal, Relationship Problems, Problems at Work – COVID-19 Impacts**

- On April 22, 2020, a 33-year old male gambler who is struggling with an addiction to Fish Table Games at an Internet Café in Lake County contacted the 888-ADMIT-IT HelpLine for supports. He started gambling 2 years ago and it's been a problem for about one year. He called the HelpLine last year and received workbooks and other helpful info but wasn't ready to stop gambling yet. He reached out to the HelpLine today to find out if Gambler's Anonymous is still meeting during COVID-19 pandemic. The internet cafe, which was not following social-distancing guidelines, has only been closed for about a week now, and the withdrawal from gambling is very stressful for him. He's feeling depressed and also feels like his gambling will ultimately cost him his marriage. His gambling is also negatively affecting his business. He has a family history of substance abuse and his gambling is also negatively affecting his business. The caller requested remote resources only and the HelpLine Specialist shared the requested information regarding the Gamblers Anonymous Phone Meeting.

**May 2020: Furloughed, Online Horse Racing, Secrecy, Panic Attack – COVID-19 Impacts**

- On May 2, 2020, a 55-year-old Hispanic male called the 888-ADMIT-IT HelpLine after feeling anxious about gambling and wanted help to stop. He has been gambling for the past year on online horse racing. He realized this was a problem a few days ago when he had a panic attack. He is not married, lives with his girlfriend, and has two adult daughters that are supportive of him. He denies any family conflict but does admit that he hides his gambling activity from them. Due to COVID-19, he has been furloughed at his job and has no current income. He estimates he has lost roughly \$2,000 because of gambling and owes \$800 to the bank as a result. The HelpLine Specialist offered the caller the Gamblers Anonymous Phone Meeting, a referral to a certified treatment provider, a set of the FCCG's "A Chance for Change: Gambler" Recovery Workbooks, web blockers, the FCCG gamblinghelp.org website, and scheduled a Peer Connect Program call.

**May 2020: Finding Ways to Continue Gambling, Exposed to Gambling at a Young Age – COVID-19 Impacts**

- On May 5, 2020, a 25-year-old African American female called due to problems playing poker. She used to go to the casino, but now that they are closed due to COVID-19, she is playing at friends' houses. The caller said she started gambling at age 13, and it has been a problem ever since. She works in retail, makes a little over \$25,000 per year, and is unable to estimate how much she lost. She reported owing \$100 for utilities at this time and lives alone with just her young children. The HelpLine Specialist offered the caller the Gamblers Anonymous Phone Meeting, referrals to certified treatment providers, a set of the FCCG's "A Chance for Change: Gambler" Recovery Workbooks, Self-Exclusion information, and the Peer Connect Program.

**May 2020: Financially Dependent on Family, Gambling as a Coping Mechanism, Lottery Gambling, Suicidal Ideation – COVID-19 Impacts**

- On May 8, 2020, a woman called due to her mother's gambling after finding the 888-ADMIT-IT HelpLine number on the Florida Lottery website. Her mother is 63 years old, Caucasian, and has been gambling for as long as the caller can remember, who noted that it has been problematic for about the past 20 years. The gambler is now unemployed with only a small amount of money coming in as a result of her divorce. The caller reported that her mother is not making normal purchases and found scratch-off and other lottery tickets around her mother's home. The caller believes her mother started having gambling problems 20 years ago, when she fell and had a severe leg break from which it took her over a year to recover. She never took any pain medications for the leg injury, as her (then) husband told her not to, due to his experience with addiction. The caller believes her mother turned to gambling as a way to cope with the pain. The gambler is renting from the caller's husband at a greatly reduced rate, and they also bought her a car when her's broke down. Currently, her mother has at least \$10,000 in debt. To date, the caller believes her mother has lost about \$40,000 gambling. The HelpLine Specialist shared the Gamblers Anonymous Phone Meeting and spoke to the caller about Gam-Anon for her as a loved one, along with a set of the FCCG's "A Chance for Change: Loved One" Recovery Workbooks, referrals to certified treatment providers, the Gambling Self-Help website, inCharge Debt Solutions, and scheduled a Peer Connect Program call that was completed the same day. Since the caller also mentioned that her mother made some comments about "wishing she contracted COVID-19," the Specialist shared the Suicide Hotline as well.

**May 2020: Withdrawal Due to Gambling Facility Closure – COVID-19 Impacts**

- On May 15, 2020, the wife of a male Caucasian gambler in his late 50s called the 888-ADMIT-IT HelpLine looking for information on a Gam-Anon meeting in her area, reporting that her husband is "going stir crazy," because the local poker room is closed due to COVID-19. The HelpLine Specialist shared the contact information for two local Gam-Anon meetings with this repeat caller, so that she could learn when the meetings were reopening and attend.

**May 2020: Switching to Online Gambling, Using Stimulus Check to Gamble – COVID-19 Impacts**

- On May 26, 2020, a 33-year-old single Caucasian male called the 888-ADMIT-IT HelpLine and admitted to battling a gambling addiction for over a decade. He reported that in the past, his parents bailed him out the first time from gambling-related credit card debit of \$30,000. The caller reported a present gambling-related credit card debt of \$40,000. He reports he is struggling to pay his bills each month and feels like he's sucked in a "black hole," both financially and emotionally. He said he's had a lot of sleepless nights and was ready to make a change in his behavior. The caller said he always feels a need for some type of gambling to "scratch my itch," and that he has tried multiple times to stop gambling. He stated COVID-19 has helped him avoid sports betting but has switched to online gambling with poker. He reported using money from his stimulus check to buy his son a few toys and gambled the rest of the money away. The HelpLine Specialist provided the caller with the Gamblers Anonymous Phone Meeting information, a set of the FCCG's "A Chance for Change: Gambler" Recovery Workbooks, a referral for a certified treatment provider, and a Peer Connect Program appointment for the following day.

**May 2020: Substantial Loss, Young Gambler, Shame – COVID-19 Impacts**

- On May 25, 2020, a 20-year-old Hispanic male who is living with his mother stated that he just started gambling online about a month ago and began chasing losses. He reported losing \$20,000 of savings within five minutes while playing online blackjack on the day he called. He stated having so much free time since being in quarantine, that it all happened so fast. He said that he felt like a failure and told the HelpLine Specialist that his father gifted him \$10,000 for his 20<sup>th</sup> birthday in January that he had already “blown.” The caller expressed that he didn’t want to tell his dad and can’t even look him in the eye. He feels physically sick from this whole experience and wishes more than anything that he could “turn back time.” The HelpLine Specialist began to explain the resources we could provide when his mother entered the room, and he abruptly ended the call, which unfortunately happens frequently due to the shame and fear of discovery surrounding this addiction.

**June 2020: Internet Sweepstakes Café, Retired, Family Losses, Suicidal Ideation – COVID-19 Impacts**

- On June 9, 2020, a 78-year-old old female gambler called the 888-ADMIT-IT HelpLine due to issues playing the machines at a local internet sweepstakes cafe. She reported playing Bingo for years but never had problems until the cafe opened nearby. She claims that she only spends what money she brings to play with and that her bills are paid, but she also says she has to pawn belongings to play sometimes. The gambler is retired and lives with her oldest daughter, who does not understand that the gambling is an addiction and thinks her mom can and should just quit. Nonetheless, her daughter is still trying to help by taking over her mom’s finances. The gambler is a widow, who lost her husband as well as her 16-year-old nephew very suddenly, in a short period of time. The caller reported attempting suicide in the past and said she held a gun to her head and only stopped herself from pulling the trigger by thinking of her daughters. She also reported experiencing fleeting thoughts of overdosing on insulin, but because of her daughters, she would never do so. At this point, the HelpLine Specialist offered the caller the Suicide Hotline and encouraged her to speak to her doctor about her gambling behaviors. Additional resources provided included daily Gambler’s Anonymous telephone phone meetings, mental health counseling referrals with licensed certified treatment providers, online supports through the Gambling Self-Help Website, the FCCG’s “A Chance for Change” Recovery Workbooks, the FCCG’s Financial Budget Toolkit, and participation in the FCCG’s Peer Connect Program. The HelpLine Specialist also let the caller know that her daughter can contact the 888-ADMIT-IT HelpLine for resources specific to loved ones and that will help her better understand gambling addiction.

**June 2020: Switching to Online Gambling, Family History, Extreme Debt Call Notable – COVID-19 Impacts**

- On June 13, 2020, a 22-year-old Hispanic male gambler contacted the 888-ADMIT-IT HelpLine after switching from card games to online gambling for the past few months due to the pandemic. He started gambling on poker about four years ago and says it has been a problem for him ever since. The caller reported visiting all of South Florida’s racinos and tribal casinos in the past, and said he lost about \$300,000 total in that time. He self-excluded from the casinos after contacting the HelpLine two years ago but says that it did not prevent him from going. The caller shared that many of his family members suffer from gambling problems as well, including his father, who is very wealthy but lost so much money gambling that he recently had to sell seven of his cars just to cover the gambling debts. The caller has tried several methods to stop gambling, including Self-Exclusion and giving his money to his fiancé, but has never tried Gamblers Anonymous meetings or professional counseling. The HelpLine Specialist offered the Gamblers Anonymous phone meetings, counseling referrals, online web blockers, and the Gambling Self-Help Website.

**June 2020: Senior Gambler, Retired, Stealing Credit Cards to Gamble Call Notable – COVID-19 Impacts**

- On June 15, 2020, a 73-year-old female gambler contacted the 888-ADMIT-IT HelpLine from her car, expressing that she just realized she has a gambling problem and was afraid to go home as she feared that her husband would get angry and leave her. The caller said that her problem started fairly recently when she won a \$10,000 jackpot at the casino. She said she first began gambling due to being bored and cooped up at home during the COVID-19 pandemic and initially started with online gambling. She then began visiting the casinos when they reopened which is when she won the jackpot and her gambling behaviors spiraled. She now has realized that she stole \$7,000 from her husband by using his credit cards to gamble with and lost it all, which is why she is afraid he will leave her. She thinks she has now lost about \$50,000 due to gambling in total, and she has limited earning potential to recoup these losses since she is retired and lives off of a Social Security check of a little less than \$800 per month. She also mentioned suffering from Restless Leg Syndrome and is medicated for it. The HelpLine Specialist recommended that the caller discuss her gambling activity with her doctor and offered the Gamblers Anonymous daily telephone meetings as a form of self-help without the risk of additional exposure to the virus, since that was an expressed concern, as well as counseling referrals, the Gambling Self-Help Website, the FCCG’s Peer Connect Program, Self-Exclusion, Online Web Blockers, and the FCCG’s “A Chance for Change” Recovery Workbooks.

**June 2020: Loved One, Self-Exclusion, Healthcare Worker, Increased Stress Call Notable – COVID-19 Impacts**

- On June 15, 2020, the mother of a 37-year-old male gambler contacted the 888-ADMIT-IT HelpLine due to the recent resurgence of his gambling problem. Her son has had gambling problems in the past, though he managed to get it under control for a time. He used to go to the Hard Rock Tampa but self-excluded and has not returned since. He currently works as a manager within a hospital and recently turned to online gambling as a way to cope with the increased stress at his job resulting from the pandemic. The caller did not know much about her son's current gambling, but shared that he owes money to credit cards and in the past, had relied on borrowing money from friends and family to finance his gambling and managed to pay those gambling debts off as he worked through his recovery. The HelpLine Specialist discussed Gam-Anon as a self-help resource for the mom independent of her son's willingness to seek additional supports at this time or even acknowledge that there is a gambling problem. Additional resources provided included an appointment with the FCCG's Peer Connect Program, mental health counseling (for both her and her son), the FCCG's "A Chance for Change" Recovery Workbooks Loved One's Series, Online Web Blockers, and residential treatment facilities with certified gambling addictions providers and tracks. The HelpLine Specialist also discussed Gamblers Anonymous and the Gambling Self-Help Website as resources available for her son as well.

**June 2020: Loved One, Day Trading, \$2.5 Million Lifetime Losses Call Notable – COVID-19 Impacts**

- On June 16, 2020, the wife of a 62-year-old African American male gambler called the 888-ADMIT-IT HelpLine to discuss her husband's compulsive day trading on the stock market and the resulting financial difficulties and relationship strains that it is causing. She says he has lost at least \$2,500,000 with trading over the past 20 or so years and was referred to the FCCG HelpLine by her daughter. Although the caller reported that her husband is in total denial about his problem and refuses to get any help for himself, the FCCG HelpLine Specialist explained that there were resources to help her, independent of her husband's willingness to stop gambling or seek help himself. Specific resources for loved ones were provided, such as the self-help support group Gam-Anon, as well as mental health counseling with a certified gambling addictions treatment provider, an appointment with the FCCG's Peer Connect Program, A Chance for Change Workbooks Loved One's Series, and online web blockers she can use for the online trading activity.

**June 2020: Loved One, Financial Bailout, & Online Horse Racing Call Notable – COVID-19 Impacts**

- On June 25, 2020, the mother of a 32-year-old male gambler reached out to the 888-ADMIT-IT HelpLine, because her son is betting compulsively on horse races online and is in absolute denial about his gambling problem. She initially called Gamblers Anonymous and was referred by them to the FCCG HelpLine for additional resources. She expressed frustration with her son and was looking for help for herself as a loved one. Her son has lost at least \$75,000 recently, and she helped bail him out in the past when he came to her with extreme credit card and other gambling related debts. She has access to his checking account but knows that he finds ways to spend money that she cannot track. Her son also spent the money he was saving to buy his girlfriend a ring, as well as refinanced the fully-paid-off house that his mother gave to him in order to get more money to gamble. The caller has experience with compulsive gambling, as her husband (and the father of her son) was both a compulsive gambler and an alcoholic. She finally left her husband because he just would not stop the gambling behavior despite any of the negative consequences that were occurring, and she sees this same attitude in her son. The caller remarked that her son's gambling is now compromising her own health as she is depressed and anxious and just feels physically horrible all the time from the stress. The FCCG HelpLine Specialist provided a multitude of loved ones' resources for her, including the FCCG's "A Chance for Change" Recovery Workbooks for Loved Ones Series, mental health counseling referrals, and an appointment with the FCCG's Peer Connect Program.

***The FCCG continues to work closely with gamblers, loved ones, and others to increase public awareness and to provide relief from gambling related problems. The organization is committed to expanding 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. The HelpLine provides 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.***