

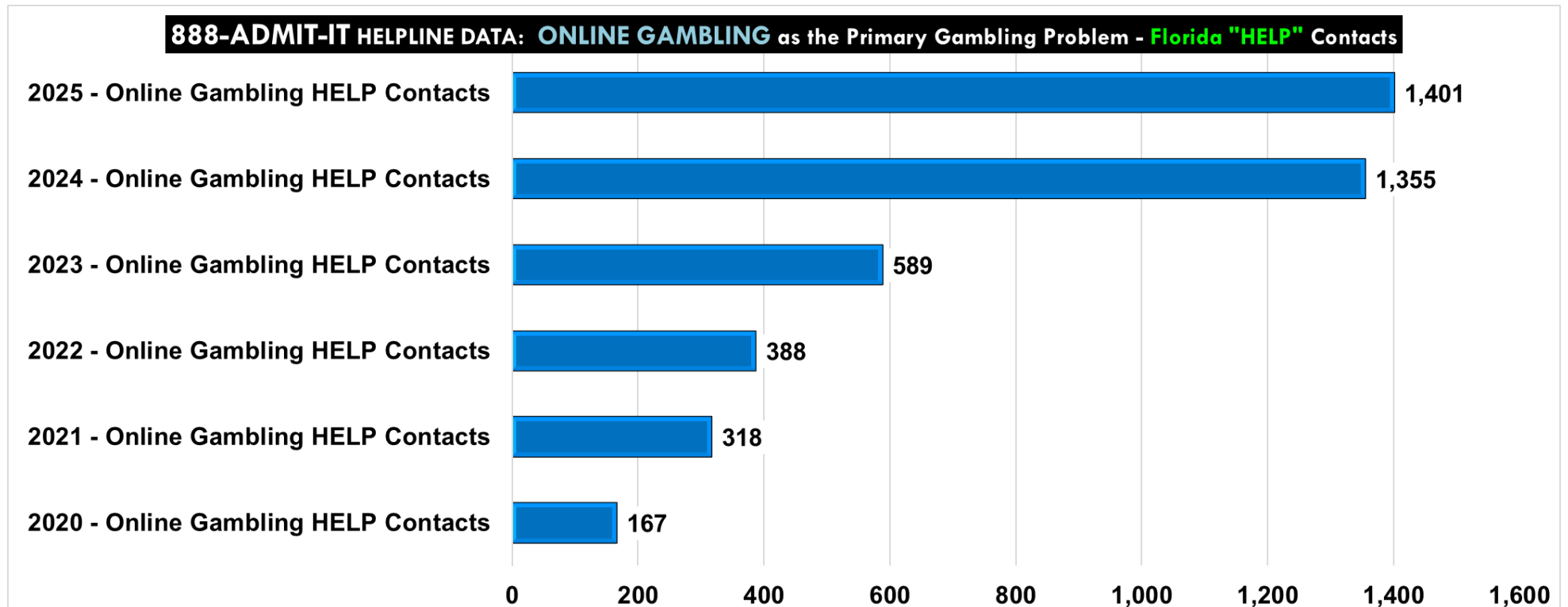
Florida's 888-ADMIT-IT Problem Gambling HelpLine Report – Updated March 18, 2026

Sports Betting Impacts in Florida

Florida Legalization of Sports Betting - December 7, 2023

Post-FLORIDA Legalization of Sports Betting:
138 % Increase **(2023 vs. 2025)** in
FL "HELP" ONLY Contacts with **ONLINE**
GAMBLING reported as the primary
gambling problem.

888-ADMIT-IT Florida "HELP ONLY" Contacts - ONLINE GAMBLING as the Primary Gambling Problem

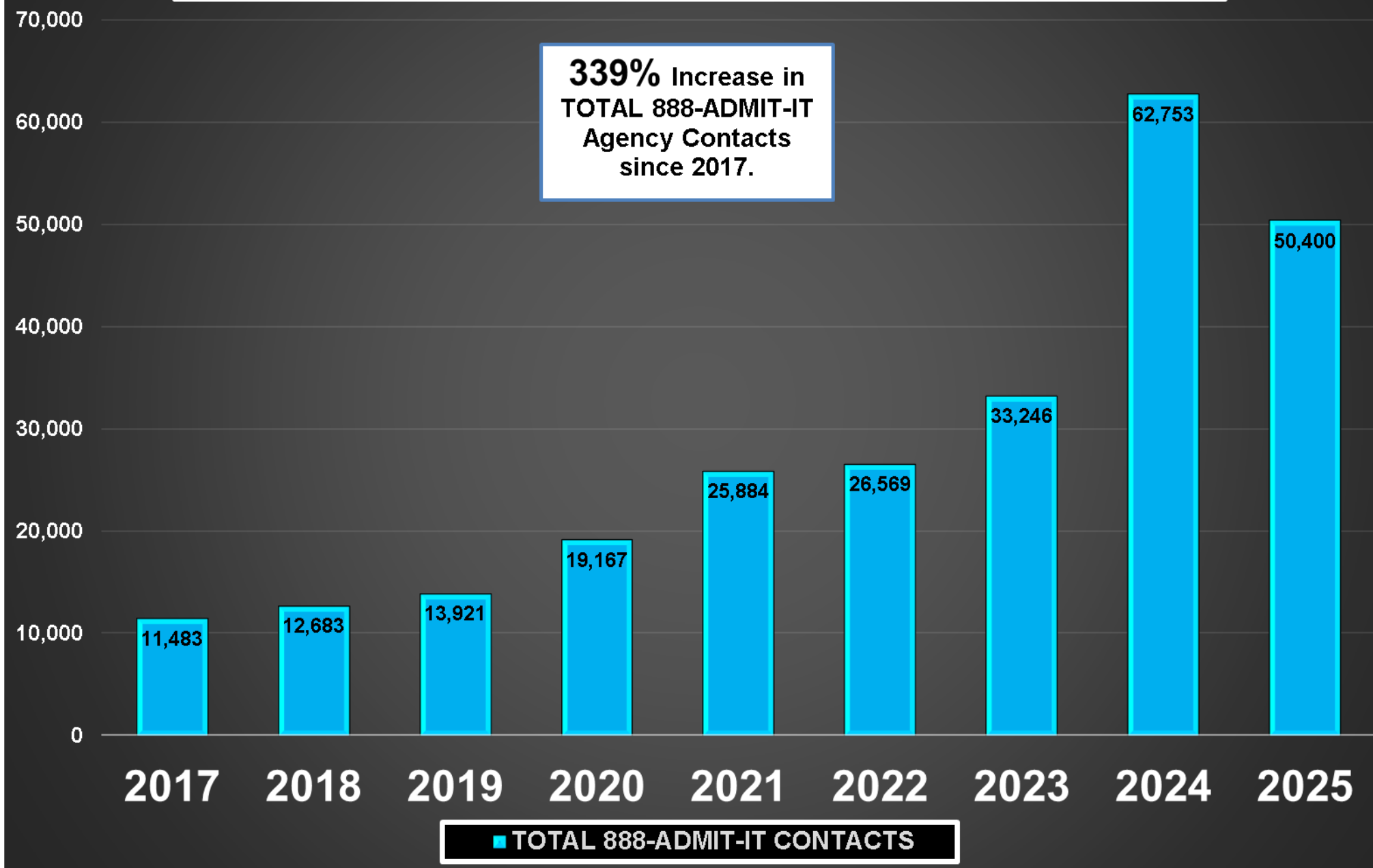


TOTAL Agency Contacts Comparison 2017 Calendar Year (Pre-PASPA Overturn) through 2025 Calendar Year:

Calendar Years: 2017 through 2025 - 888-ADMIT-IT HelpLine		
TOTAL AGENCY CONTACTS		
TOTAL 888-ADMIT-IT HelpLine Contacts		
CALENDAR YEARS	Total Contacts	Percent Change from Previous Fiscal Year
January 1, 2025 - December 31, 2025	50,400	-20%
January 1, 2024 - December 31, 2024	62,758	89%
January 1, 2023 - December 31, 2023	33,246	25%
January 1, 2022 - December 31, 2022	26,569	2%
January 1, 2021 - December 31, 2021	25,982	35%
January 1, 2020 - December 31, 2020	19,272	38%
January 1, 2019 - December 31, 2019	13,921	10%
January 1, 2018 - December 31, 2018	12,683	10%
January 1, 2017 - December 31, 2017	11,483	N/A

There has been a **339% Increase** in **TOTAL Agency Contacts** to the 888-ADMIT-IT HelpLine since **2017**.

TOTAL 888-ADMIT-IT HelpLine Contacts: CY 2017 - 2025

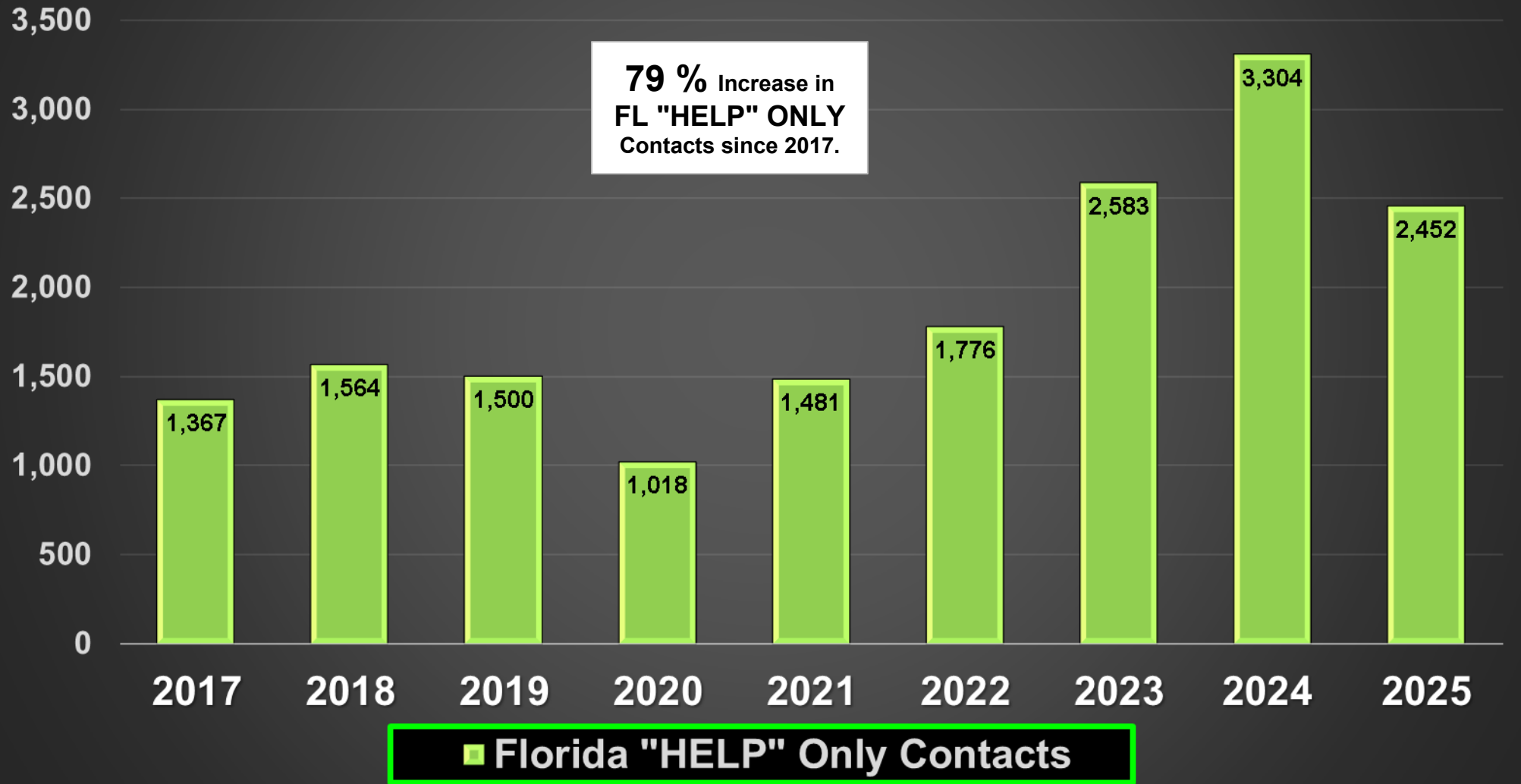


TOTAL Florida "HELP ONLY" Contacts-2017 Calendar Year (Pre-PASPA Overturn) through 2025 Calendar Year:

Calendar Years: 2017 through 2025- 888-ADMIT-IT HelpLine		
TOTAL FLORIDA "HELP ONLY" CONTACTS		
TOTAL FLORIDA "HELP ONLY" 888-ADMIT-IT HelpLine Contacts		
CALENDAR YEARS	Florida HELP Contacts	Percent Change from Previous Calendar Year
January 1, 2025 - December 31, 2025	2,452	-26%
January 1, 2024 - December 31, 2024	3,304	28%
January 1, 2023 - December 31, 2023	2,583	45%
January 1, 2022 - December 31, 2022	1,776	20%
January 1, 2021 - December 31, 2021	1,481	45%
January 1, 2020 - December 31, 2020	1,018	-32%
January 1, 2019 - December 31, 2019	1,500	-4%
January 1, 2018 - December 31, 2018	1,564	14%
January 1, 2017 - December 31, 2017	1,367	N/A

There has been a **79% Increase** in **FLORIDA "HELP ONLY"** Contacts to the 888-ADMIT-IT HelpLine since **2017**.

Total Florida "HELP" ONLY 888-ADMIT-IT HelpLine Contacts
Calendar Years: 2017 - 2025



Post-FLORIDA Legalization of Sports Betting: January 1, 2025 – December 31, 2025

ONLINE GAMBLER DEMOGRAPHIC INFORMATION – The information presented on the following pages is based upon data collected via the FCCG’s 888-ADMIT-IT Confidential 24-Hour Problem Gambling HelpLine, from Contacts who reported **ONLINE GAMBLING** as the Primary Gambling Problem of the Gambler. This information is derived from ALL HelpLine contacts received, which includes gamblers, their partners/significant others, spouses, children, parents, grandparents, other family members, friends, as well as any other impacted or interested third-parties, concerning a problem gambler. Given the sensitive nature of some of the questions, problem gamblers or family members often refused to answer specific questions. Similarly, family members and other loved ones often fail to know the extent of the gambler’s behaviors, debts, or problems. As a result, the number of valid responses differ based upon the question.

Overall Impacts Observed on the 888-ADMIT-IT HelpLine in Calendar Year 2025 after Sports Betting Legalization in Florida:

- There has been a 138% increase in Florida Help Seekers citing “Online Gambling” (of all types) as the primary gambling problem of the gambler since 2023, following the legalization of online sports betting in the Sunshine State.
- Amongst those engaged **only** in online sports wagering during the 2025 calendar year, the vast majority were male (97%), White (49%), and 30 years of age or younger (64%). The average reported income of online sports betters during the 2025 calendar year was \$114,932, considerably more than the year prior to legalization (\$62,479 in 2023). Average gambling-related debts amongst this group continued to remain conversely lower than that seen amongst gamblers of other types, with an average of \$21,796 reported as the total money owed due to gambling by online sports-betting help seekers reaching out to the FCCG’s 888-ADMIT-IT HelpLine in 2025. See specifics provided in the following pages.

2023 Calendar Year vs. 2024 Calendar Year vs. 2025 Calendar YTD - Monthly 888-ADMIT-IT HelpLine ONLINE GAMBLING as the Primary Problem Contacts													
	January	February	March	April	May	June	July	August	September	October	November	December	TOTALS
2023 - Online Gambling HELP Contacts by Month - BEFORE Legalization	41	37	32	49	45	30	58	43	46	56	59	93	589
2024 - Online Gambling HELP Contacts by Month - AFTER Legalization	110	91	118	104	105	64	101	99	139	124	138	162	1,355
2025 - Online Gambling HELP Contacts by Month - AFTER Legalization	187	155	132	112	108	73	88	85	90	114	129	128	1,401

Online Gambling as the Primary Gambling Problem: All Types of Online Gamblers

TYPE of Online Gambling Preferred – Online Gamblers Only

- A comparison of Florida 888-ADMIT-IT HelpLine data from the period prior to the legalization of sports betting with data from subsequent years following legalization reveals a significant and sustained increase in sports betting as the preferred gambling type among individuals engaged primarily in online gambling. In calendar year 2023, prior to legalization, 242 contacts (56%) identifying online gambling as their primary gambling problem reported sports betting as the specific online gambling activity of concern. Following legalization, this figure increased sharply to 650 contacts (70%) in 2024, representing more than a two-and-a-half-fold increase in help-seeking contacts related to online sports betting compared to the pre-legalization period.
- This upward trend continued into calendar year 2025, with 844 contacts (69% of the total) identifying online sports betting as the primary gambling problem, further solidifying sports betting as a dominant driver of online gambling-related harm reported to the HelpLine. While online gambling of all types has increased steadily since the COVID-19 period, the pronounced rise in sports betting following legalization reflects a clear shift in the composition of online gambling help-seeking behavior. The sustained elevation observed across both 2024 and 2025 indicates that sports betting-related harm remains a significant and ongoing concern rather than a temporary post-legalization spike.
- At the same time, HelpLine data indicates that online casino gambling represents an increasingly important contributor to overall online gambling-related harm. Over the most recent calendar year period, online casino gambling contacts increased from 270 contacts, representing 29% of the total in 2024, to 379 contacts, representing 31% of the total online gambling contacts in 2025, reflecting continued increasing participation in this type of gambling (despite its legality) within the broader online gambling environment. Conservatively, help seekers reporting online casino gambling problems referenced gambling on over 100 different online casino sites or applications, highlighting the wide availability and accessibility of online casino gambling platforms encountered by individuals seeking help. Together, these patterns underscore the fact that online gambling-related harm in Florida is being driven by both the sustained impact of sports betting and the continued growth and diversification of online casino gambling activities.

BEFORE & AFTER Sports Betting Legalization in Florida						
Online Gambler's Primary Gambling Problem - TYPE OF ONLY GAMBLING PREFERRED						
Primary Gambling Problem - Online Gambling TYPE	January 1, 2023 - December 31, 2023		January 1, 2024 - December 31, 2024		January 1, 2025 - December 31, 2025	
	BEFORE Legalization		AFTER Legalization		AFTER Legalization	
Online Casino Gambling	173	40%	270	29%	379	31%
Online Gambling - Sports Betting/Fantasy Sports Betting	242	56%	650	70%	844	69%
Online Gambling - Horse Racing	16	4%	9	1%	9	1%
Online Gaming - Social Network Games	0	0%	0	0%	0	0%
Totals	431	100%	929	100%	1,232	100%

888-ADMIT-IT HelpLine Data - Type of Online Gambling Preferred
CY 2023 - CY 2024 - CY 2025



GAMBLER DEMOGRAPHIC INFORMATION: Online Sports Bettors' Gender and Age

Online Sports Bettors' GENDER

- While online sports bettors contacting the 888-ADMIT-IT HelpLine remain predominantly male, this pattern has shown a modest but notable shift following the legalization of sports betting in Florida. **During the 2023 calendar year**, prior to legalization, **female sports bettors accounted for just 1% of HelpLine contacts** (2 of 242). In the **2024 calendar year**, following legalization, the proportion of **female sports bettors increased to 3%** (18 of 645), **and maintained 3% of the total in 2025** (29 of 832). While males continue to represent the vast majority of sports betting-related help seekers, **the number of female sports bettors seeking help increased more than tenfold from the pre-legalization period to the most recent post-legalization year**. This emerging shift suggests a gradual broadening of the population impacted by sports betting, and will be important to monitor over time.

BEFORE & AFTER Sports Betting Legalization in Florida						
Online Sports Bettors' - Gender						
Gender of Sports Bettors	January 1 - December 31, 2023		January 1 - December 31, 2024		January 1 - December 31, 2025	
	BEFORE Legalization		AFTER Legalization		AFTER Legalization	
	N=242	Percent = 100%	N=645	Percent = 100%	N=832	Percent = 100%
Male	240	99%	627	97%	803	97%
Female	2	1%	18	3%	29	3%
Totals	242	100%	645	100%	832	100%

Online Sports Bettors' AGE

- Data post-sports betting legalization in Florida reveals similar trends to what we have seen on the HelpLine in previous years. **Online sports bettors** continue to be **predominantly younger than gamblers of other types**, with the largest share, both **pre (56%) AND post-legalization (66% in 2024 and 64% in 2025)**, falling in the **30 and under age range**. When looking at the **gambler's age amongst all other gambling types** during the most recent 2025 calendar year, **only 27% were 30 years old or younger**. Similarly, while **only 5% of sports bettors in 2025 were 50 years old or older**, more than one-third (**34%**) of gamblers of all other types of gambling (not online) were reported to be in this older age bracket of 50 and up. Finally, we are also now seeing **children under the age of 18 in need of help due to a sports betting addiction**. See chart below for specifics:

BEFORE & AFTER Sports Betting Legalization in Florida						
Online Sports Bettors' - Age						
	January 1 - December 31, 2023 BEFORE Legalization		January 1 - December 31, 2024 AFTER Legalization		January 1 - December 31, 2025 AFTER Legalization	
Gambler's Age Range	N=227	Percent = 100%	N=545	Percent = 100%	N=732	Percent = 100%
Under 18	0	0%	8	1%	7	1%
18-20	12	5%	58	11%	75	10%
21-25	57	25%	170	31%	227	31%
26-30	59	26%	126	23%	160	22%
31-40	65	29%	126	23%	182	25%
41-49	21	9%	36	7%	44	6%
50-54	6	3%	6	1%	12	2%
55-60	1	0%	7	1%	8	1%
61-64	2	1%	5	1%	2	0%
65-70	3	1%	1	0%	10	1%
71-74	0	0%	0	0%	1	0%
75 and Up	1	0%	2	0%	4	1%
Totals	227	100%	545	100%	732	100%

Online Sports Bettors' AGE OF GAMBLING ONSET

- The age reported as when the gambler first began gambling continues to trend younger amongst online sports bettors, as it has over the past few years. Data with respect to the **reported age of initiation of gambling** and **when it first became a problem** revealed that **77%** of online sports bettors in need of help due to a gambling problem this year **started gambling before age 26**. Further, during the most recent 2025 calendar year, **half (50%) of sports bettors in need of problem gambling help started gambling at or before the age of 20**.

BEFORE & AFTER Sports Betting Legalization in Florida						
Online Sports Bettors' - Age Started Gambling						
	January 1 - December 31, 2023 BEFORE Legalization		January 1 - December 31, 2024 AFTER Legalization		January 1 - December 31, 2025 AFTER Legalization	
Online Sports Bettor's Age Gambling Started	N=223	Percent = 100%	N=514	Percent = 100%	N=705	Percent = 100%
Under 18	62	28%	101	20%	164	23%
18-20	52	23%	159	31%	189	27%
21-25	61	27%	162	32%	192	27%
26-30	32	14%	50	10%	88	12%
31-40	14	6%	34	7%	40	6%
41-49	2	1%	6	1%	23	3%
50-54	0	0%	1	0%	3	0%
55-60	0	0%	1	0%	3	0%
61-64	0	0%	0	0%	0	0%
65-70	0	0%	0	0%	3	0%
71-74	0	0%	0	0%	0	0%
75 and Up	0	0%	0	0%	0	0%
Totals	223	100%	514	100%	705	100%

Online Sports Bettors' SIGNIFICANT LIFE EVENT CONTRIBUTING TO THE GAMBLING PROBLEM

- During contact with the HelpLine, help seekers are asked if there was a “Significant Life Event” that caused their gambling to change from a fun, recreational activity to a problem – such as a big win that led to chasing the high, stressors like the death of a loved one or the end of a relationship, situation changes like moving or the loss of a job, and others. Keep in mind that not all help seekers will have had something significant that caused gambling problems to develop. The individual may have gambled for years and recognized it became a problem at some point, but for no “significant” reason.
- The largest share of online sports bettors seeking help through the 888-ADMIT-IT HelpLine **during the 2025 calendar year, *after* sports betting legalization in Florida, reported a "big win" (25%)** as the significant event that caused their sports betting to become a problem for them. *Prior to the legalization of sports betting in Florida, during the 2023 calendar year*, the largest share of online sports bettors **(30%) stated a need for more money due to lifestyle changes** (i.e. got married, had a baby, bought a house, etc.) was the "significant event" that caused them to develop gambling-related problems in their life.
- Additionally, of note, in the most recent 2025 calendar year, **twenty-four percent (24%) of sports bettors reported being influenced by others, or “peer pressure” as the significant event** that contributed to the current gambling-related problems they are experiencing. This will be another important data point to monitor as time moves on.
- See chart on next page.

BEFORE & AFTER Sports Betting Legalization in Florida

Significant Life Event Contributing to the Sports Betting Problem?

	January 1 - December 31, 2023 BEFORE Legalization		January 1 - December 31, 2024 AFTER Legalization		January 1 - December 31, 2025 AFTER Legalization	
Significant Life Event of Online Sports Bettors' - Before & After Legalization in Florida	N=47	Percent = 100%	N=185	Percent = 100%	N=344	Percent = 100%
Big Win (Jackpot, etc.)	12	26%	69	37%	85	25%
COVID-19	4	9%	6	3%	9	3%
Death of a Loved One	1	2%	16	9%	12	3%
Divorce/Relationship Ended	5	11%	13	7%	11	3%
Influenced by Others to Gamble (friends, family, co-workers, etc.)	0	0%	14	8%	82	24%
Legalization of Online Sports Betting in Florida	0	0%	14	8%	30	9%
Loss of a Job	3	6%	13	7%	27	8%
Loved One Became Ill	0	0%	1	1%	1	0%
Mental Health Issues such as Stress, Anxiety, Depression, Trauma, etc.	0	0%	3	2%	38	11%
Moved	4	9%	12	6%	17	5%
Natural Disaster (Hurricane, etc.)	0	0%	1	1%	0	0%
Needed More Money due to Lifestyle Changes (i.e. got married, had a baby, bought a house)	14	30%	7	4%	19	6%
Onset of an Illness or Injury	2	4%	8	4%	3	1%
Received a Large Sum of Money (i.e. settlement, inheritance, etc.)	1	2%	5	3%	7	2%
Retired	0	0%	0	0%	1	0%
Transfer Addiction (i.e. trading one addiction for another; quitting drinking or drugs and starting to gamble)	1	2%	3	2%	2	1%
Totals	47	100%	185	100%	344	100%

Online Sports Bettors' PRECIPITATING EVENT LEADING TO HELPLINE CONTACT

- **Financial-related issues** were the most frequently cited reasons for initially contacting the HelpLine by more than half (55%) of online sports bettors in the 2025 calendar year, post-sports betting legalization in Florida, with 22% of sports bettors reporting overspending due to gambling and 19% revealing a recent substantial gambling loss as their primary reason for seeking help. Difficulty paying household bills was reported by 7% of sports bettors' last year, and overextended debts due to gambling was also reported as the primary reason for seeking help by 7% of online sports bettors throughout the 2025 calendar year.
- Of additional note, we are seeing more sports bettors seeking help ***now*** for gambling due to financial-related reasons **(55%) in 2025**, than ***prior to its legalization, (39%) in 2023***, despite the fact that online sports bettors now are earning incomes significantly higher than those in years past (see sections below on following pages for more information in this regard).
- **Relationship problems** as the precipitating event for seeking help amongst online sports bettors has conversely continued to **decrease each year, from 38% pre-legalization to 22% post-sports betting legalization in the recent 2025 calendar year.**
- See chart below on following page for specifics:

BEFORE & AFTER Sports Betting Legalization in Florida

Online Sports Bettors' Precipitating Event for Seeking Help

	January 1 - December 31, 2023 BEFORE Legalization		January 1 - December 31, 2024 AFTER Legalization		January 1 - December 31, 2025 AFTER Legalization	
Precipitating Event for HelpLine Contact - Online Sports Bettors Only	N=242	Percent = 100%	N=650	Percent = 100%	N=844	Percent = 100%
Financial Problems - Difficulty Paying Bills	12	5%	51	8%	58	7%
Financial Problems - Overextended Debt	20	8%	24	4%	56	7%
Financial Problems - Overspending	28	12%	111	17%	189	22%
Financial Problems - Recent Substantial Loss	34	14%	136	21%	164	19%
GA/GamAnon Referral	8	3%	13	2%	6	1%
Homeless/Eviction/Foreclosure	3	1%	9	1%	12	1%
Legal Problems (Illegal Act, Lawyer Advised, Court Ordered, etc.)	4	2%	4	1%	10	1%
Medical Problems (i.e. Poor Physical Health Due to Gambling Addiction)	0	0%	1	0%	0	0%
Mental Health Problems (i.e. Anxiety, Depression)	1	0%	14	2%	30	4%
Relapse	8	3%	12	2%	15	2%
Relationship Problems	93	38%	180	28%	186	22%
Self-Exclusion Inquiry	2	1%	26	4%	58	7%
School/Work Related Difficulties	1	0%	2	0%	0	0%
Suicidal Thoughts/Attempts	3	1%	4	1%	0	0%
Threatened/Owes Money to Bookie/Casino/Loan Shark	0	0%	2	0%	2	0%
Work Related Difficulties	0	0%	0	0%	6	1%
Treatment Referral	25	10%	61	9%	52	6%
Totals	242	100%	650	100%	844	100%

Online Sports Bettors' Employment and Financial Related Impacts Caused by Gambling

Online Sports Bettors' EMPLOYMENT STATUS

- Data regarding the employment status of the gambler illustrates similar trends both “pre” and “post” sports betting legalization in Florida, with HelpLine data **revealing the majority of online sports bettors are full time employees (73%), while the second highest group (13% now compared to 17% before legalization in Florida) were unemployed or reported being disabled or collecting workers' compensation benefits.**
- Of note, and in alignment with what we are seeing on the HelpLine in terms of the age of sports bettors, during the most recent **2025** calendar year, **post-sports betting legalization in Florida**, there were **six (6) times as many students** in need of problem gambling supports as there were during the 2023 **pre-sports betting legalization** year.
- See chart below for specifics:

BEFORE & AFTER Sports Betting Legalization in Florida						
Employment Status of the Online Sports Bettor						
	January 1 - December 31, 2023 BEFORE Legalization		January 1 - December 31, 2024 AFTER Legalization		January 1 - December 31, 2025 AFTER Legalization	
Employment Status of Sports Bettors'	N=209	Percent = 100%	N=509	Percent = 100%	N=684	Percent = 100%
Full-Time	151	72%	359	71%	499	73%
Retired	3	1%	4	1%	9	1%
Unemployed	34	16%	68	13%	76	11%
Disabled/Workers-Comp	3	1%	4	1%	11	2%
Part-Time	6	3%	13	3%	17	2%
Student	4	2%	31	6%	33	5%
Student Plus Job	8	4%	30	6%	39	6%
Totals	209	100%	509	100%	684	100%

Online Sports Bettors' INCOME

- The FCCG's 888-ADMIT-IT HelpLine data reveals continued and significant increases in the reported incomes of online sports bettors during the **2025 “post-sports betting legalization” time**. While the average reported income of online sports gamblers has historically trended higher than reported incomes of gamblers amongst all other gambling types, of important note during recent months is the large **(84%) increase** in online sports bettors' incomes as reported **“post-sports betting legalization” (\$114,932)**, compared to that reported during the 2023 calendar year, **“pre-sports betting legalization” (\$62,479)**. Of additional note, during the most recent 2025 calendar year, the average income amongst gamblers **of all other types** (not online sports bettors) was forty percent (40%) lower **(\$82,094)**.
- Incomes ranged between \$0 and \$200,000 or more annually, with a slight increase in online sports bettors earning \$100,000 or more per year (18% of the total in 2025). Further, In spite of a large percentage of online sports gamblers **(44% “pre-sports betting legalization” and 51% “post-sports betting legalization”)** having reported incomes of \$50,000 or more per year, or higher, they still report financial-related difficulties due to gambling and gambling excessively and beyond their means. See chart below.

BEFORE and AFTER Sports Betting Legalization in Florida						
Income of the Online Sports Bettor						
	January 1 - December 31, 2023 BEFORE Legalization		January 1 - December 31, 2024 AFTER Legalization		January 1 - December 31, 2025 AFTER Legalization	
Income of the Sports Bettor	N=169	Percent = 100%	N=397	Percent = 100%	N=551	Percent = 100%
\$0	35	21%	79	20%	95	17%
\$1 to \$10,000	1	1%	6	2%	11	2%
\$10,001 - \$14,999	3	2%	7	2%	10	2%
\$15,000- \$24,999	6	4%	13	3%	32	6%
\$25,000- \$34,999	15	9%	32	8%	40	7%
\$35,000- \$49,999	35	21%	58	15%	82	15%
\$50,000- \$74,999	34	20%	94	24%	130	24%
\$75,000- \$99,999	12	7%	39	10%	52	9%
\$100,000- \$149,999	13	8%	33	8%	53	10%
\$150,000- \$199,999	5	3%	14	4%	11	2%
\$200,000 or more	10	6%	22	6%	35	6%
Totals	169	100%	397	100%	551	100%

Online Sports Bettors' MONEY LOST DUE TO GAMBLING

- During the 2025 calendar year, despite much higher incomes reported amongst online sports bettors "**post-sports betting legalization**" in Florida, gambling-related losses reported on the HelpLine were lower. **During 2025**, only **38%** of online sports bettors reported **gambling losses of \$50,000 or more**, while **almost half (48%)** reported losing this much money due to online sports gambling during the previous "**pre-sports betting legalization in Florida**", **2023** calendar year.
- Similarly, while **more than one-third (39%)** of online sports bettors in **2023** reported gambling losses in **excess of the average annual income "pre-sports betting legalization"** in Florida, **only twenty-four percent (24%)** of online sports bettors in **2025** stated their lifetime gambling losses were **equal to or exceeded their incomes**, a continued downward trend since legalization.
- Before** the legalization of sports betting in Florida (during the 2023 calendar year), online sports bettors reported **average lifetime gambling losses of \$188,619**. **After** the legalization of sports betting in Florida (during the 2025 calendar year), online sports bettors reported much **lower average lifetime gambling-related losses of \$146,905**. See following chart.

BEFORE and AFTER Sports Betting Legalization in Florida						
Money Lost - Online Sports Bettors' Only						
	January 1 - December 31, 2023 BEFORE Legalization		January 1 - December 31, 2024 AFTER Legalization		January 1 - December 31, 2025 AFTER Legalization	
Money Lost Due to Gambling Sports Bettors' Only	N=194	Percent = 100%	N=466	Percent = 100%	N=684	Percent = 100%
\$0	1	1%	6	1%	7	1%
\$1 to \$10,000	40	21%	178	38%	240	35%
\$10,001 - \$14,999	5	3%	12	3%	17	2%
\$15,000- \$24,999	24	12%	36	8%	89	13%
\$25,000- \$34,999	23	12%	28	6%	49	7%
\$35,000- \$49,999	7	4%	17	4%	25	4%
\$50,000- \$74,999	18	9%	50	11%	72	11%
\$75,000- \$99,999	8	4%	10	2%	16	2%
\$100,000- \$149,999	25	13%	47	10%	62	9%
\$150,000- \$199,999	17	9%	14	3%	16	2%
\$200,000 or more	26	13%	68	15%	91	13%
Totals	194	100%	466	100%	684	100%

Online Sports Bettors' MONEY OWED DUE TO GAMBLING

- Given accumulated debts by gamblers, it is often difficult to isolate all creditors to whom gamblers owe money. Most often, they borrow money from family members and friends, extend credit card debt, acquire loans from bank/credit unions and loan companies, and are overdue on rent and utilities, while others report owing the IRS back taxes.
- During calendar year 2023, prior to the legalization of sports betting in Florida, 9% of online sports bettors seeking help for a gambling problem via the 888-ADMIT-IT HelpLine owed as much, or more, than the amount of money they earned per year in gambling-related debts (\$50,000 or more). Now, during the most recent calendar year (2025, “post-sports betting legalization”), less than 6% of online sports bettors reported gambling debts as high or higher than their annual incomes (\$100,000 or more).**
- Online sports bettors' “pre-legalization” (in 2023) owed an average of \$31,922 in gambling-related debts.** This reflects a debt to income ratio of 51% for online sports bettors PRIOR to legalization in Florida.
- Online sports bettors' “post-legalization” (in 2025) owed an average of \$21,796 in gambling-related debts.** This reflects a much lower debt-to-income ratio of 19% than that reported prior to sports betting's legalization in the Sunshine State, further suggesting that online sports bettors now are **earning higher incomes** and are also **carrying less gambling-related debts** than in years past. See chart below.

BEFORE and AFTER Sports Betting Legalization in Florida						
Money Owed - Online Sports Bettors' Only						
	January 1 - December 31, 2023 BEFORE Legalization		January 1 - December 31, 2024 AFTER Legalization		January 1 - December 31, 2025 AFTER Legalization	
Money Owed Due to Gambling Sports Bettors' Only	N=183	Percent = 100%	N=419	Percent = 100%	N=630	Percent = 100%
\$0	60	33%	158	38%	217	34%
\$1 to \$10,000	64	35%	139	33%	232	37%
\$10,001 - \$14,999	8	4%	12	3%	16	3%
\$15,000- \$24,999	16	9%	27	6%	29	5%
\$25,000- \$34,999	7	4%	15	4%	38	6%
\$35,000- \$49,999	12	7%	17	4%	20	3%
\$50,000- \$74,999	7	4%	32	8%	36	6%
\$75,000- \$99,999	3	2%	4	1%	4	1%
\$100,000- \$149,999	2	1%	7	2%	22	3%
\$150,000- \$199,999	0	0%	0	0%	2	0%
\$200,000 or more	4	2%	8	2%	14	2%
Totals	183	100%	419	100%	630	100%

MENTAL HEALTH, FINANCIAL, LEGAL, EMOTIONAL & DOMESTIC DIFFICULTIES DUE TO GAMBLING PROBLEMS:

Online Sports Bettors' MENTAL HEALTH, FINANCIAL, LEGAL, EMOTIONAL, & DOMESTIC IMPACTS DUE TO GAMBLING

- A large percentage of online sports bettors **both “pre” and “post”** sports betting legalization in Florida, report feelings of **anxiety (74% “pre” and 70% “post”)** and **depression (65% “pre” and 67% “post”)**.
- **High incidences of family conflict (63%) and family neglect (42%)** continue to be reported to the 888-ADMIT-IT HelpLine by online sports bettors during the most recent **2025 calendar year (“post-legalization”)**. We continue to see **a much higher incidence of dual addictions reported amongst online sports bettors now**, both **“pre” and “post”** sports betting legalization in Florida (**70% “pre” and 62% “post”**), than amongst gamblers of all other types (not online).
- **Suicidal ideations or attempts are being reported more frequently** by online sports bettors contacting the HelpLine **“post-legalization” (25%) in 2024 and 21% in 2025**, compared to what was seen during the previous **“pre-legalization” period of time (20%) in 2023**.
- **Of significant note is the increase in problems reported at work or school by online sports bettors, “post-legalization” (51% and 48%, respectively)**. This may be attributed to the ease in access of the activity that is provided via mobile phone, computer, or other electronic devices, as historically gambling would not be as easy to access while at work or at school.
- Despite higher incomes, **greater financial-related difficulties** continue to be reported by online sports bettors' each year since 2023, in alignment with the information reported by this same group as the precipitating event for seeking help for their gambling through the 888-ADMIT-IT HelpLine. **During the 2025 calendar year, more than half (57%) of online sports bettors cited difficulty paying household bills** due to gambling; **ninety-two percent (92%) reported gambling away savings, equity, or retirement funds**, and **almost half (46%) said they had sold or pawned assets** as a means to obtain money with which to gamble.
- Finally, **more than one-third (35%)** of online sports bettors this year reported their **housing status** as either **"homeless" or "staying with a friend or family member"** as a result of their financial situation due to their gambling (**“post-legalization”**).
- See details in chart provided on next page.

BEFORE and AFTER Sports Betting Legalization in Florida						
Mental Health, Financial, Legal, Emotional & Domestic Difficulties due to Gambling						
	January 1 - December 31, 2023		January 1 - December 31, 2024		January 1 - December 31, 2025	
	BEFORE Legalization		AFTER Legalization		AFTER Legalization	
Mental Health, Financial, Legal, Emotional & Domestic Difficulties due to Gambling	Respondents	% of Total	Respondents	% of Total	Respondents	% of Total
Anxiety	139 of 189	74%	294 of 432	68%	416 of 594	70%
Depression	122 of 187	65%	274 of 427	64%	381 of 568	67%
Neurological Disorders	34 of 160	21%	72 of 346	21%	128 of 514	25%
Other Addictions (Alcohol, Drugs, Sex, etc.)	75 of 107	70%	163 of 313	52%	373 of 599	62%
Suicidal Ideations/Attempts	33 of 165	20%	88 of 353	25%	104 of 503	21%
Family Conflict	151 of 203	74%	287 of 441	65%	390 of 619	63%
Family Neglect	75 of 174	43%	175 of 357	49%	232 of 553	42%
Family Violence	22 of 156	14%	18 of 295	6%	23 of 409	6%
Problems at School	5 of 10	50%	24 of 44	55%	27 of 56	48%
Problems at Work	55 of 128	43%	140 of 302	46%	232 of 458	51%
Committed Illegal Acts due to Gambling	41 of 173	24%	53 of 359	15%	80 of 564	14%
Legal Consequences due to Gambling - Civil	25 of 25	100%	41 of 53	77%	47 of 76	62%
Legal Consequences due to Gambling - Criminal	0 of 25	0%	12 of 53	23%	13 of 76	17%
Difficulty Paying Household Bills	116 of 194	60%	367 of 507	72%	376 of 659	57%
Gambled Away Savings, Equity, Retirement	151 of 183	83%	441 of 490	90%	636 of 694	92%
Sold or Pawned Assets	64 of 157	41%	135 of 311	43%	213 of 459	46%
Homeless/Staying with Friend/Family	69 of 188	37%	149 of 445	33%	215 of 617	35%