



**24-HOUR PROBLEM GAMBLING HELPLINE
ANNUAL REPORT
(July 1, 2021 - June 30, 2022)**

GAMBLING PROBLEM?

888-ADMIT-IT

 FLORIDA COUNCIL ON
COMPULSIVE GAMBLING

gamblinghelp.org

February 5, 2023

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DEFINITIONS

To get started, it is important to understand the definitions of various words so when they are encountered within this report the meaning will be clear and serve as a foundation for understanding.

1. **"FCCG"** – The Florida Council on Compulsive Gambling.
2. **"Fiscal Year"** – the FCCG's fiscal year, which begins July 1st and ends June 30th of each calendar year.
3. **"Gambling"** - Gambling is the act of risking any item of value when the outcome is unknown or relies on chance. This means that gambling does not always require "real world money" and can take many forms, some of which may present as less obvious than others. For example, while playing slot machines and placing a wager on a horse race may be widely viewed as "gambling," other activities, such as purchasing lottery tickets, participating in bingo at the local senior center, betting on a basketball game with friends, or buying a loot box in a video game, are not frequently perceived as forms of gambling.

Simply, whether a person gambles at a land-based casino; on the Internet in the privacy of their own home; at an internet café, via a mobile app or otherwise; at a card room or bingo center; at a convenience store; in an office pool at work; or any other location, if anything of value is being risked on an unknown outcome that relies on chance, it is gambling.

4. **"Problem Gambling vs. Compulsive Gambling vs. Gambling Addiction vs. Gambling Disorder"** – interchangeable terms to define disordered gambling or someone who does not have the ability to gamble with control and/or experiences difficulties in their life due to their gambling. **Compulsive gambling** is a synonym for the clinical term, **"disordered gambling"**, which is classified as a Substance-Related and Addictive Disorder in the American Psychiatric Association's (APA) Diagnostic Statistical Manual 5. Initially recognized by the APA beginning in 1980, and previously referred to as **"pathological gambling"**, today **"disordered gambling"** is typically viewed and treated as an addiction. Like drug and alcohol addiction, compulsive gamblers often feel a physical "rush" when engaged in or thinking about gambling. Additional similarities to other addictions include being preoccupied with the activity, a decrease in tolerance that feeds the need to increase time and money spent gambling, engaging in illegal activities due to gambling, and experiencing withdrawal-like symptoms when forced to stop.

Disordered gambling is defined by the APA as a persistent and recurrent problematic gambling behavior leading to clinically significant impairment or distress, as indicated by the individual exhibiting four (or more) of the following in a 12-month period and the behavior is not better explained by a manic episode:

1. Needs to gamble with increasing amounts of money in order to achieve the desired excitement.
2. Is restless or irritable when attempting to cut down or stop gambling.
3. Has made repeated unsuccessful efforts to control, cut back, or stop gambling.
4. Is often preoccupied with gambling (e.g., having persistent thoughts of reliving past gambling experiences, handicapping or planning the next venture, thinking of ways to get money with which to gamble).
5. Often gambles when feeling distressed (e.g., helpless, guilty, anxious, depressed).
6. After losing money gambling, often returns another day to get even ("chasing" one's losses).
7. Lies to conceal the extent of involvement with gambling.
8. Has jeopardized or lost a significant relationship, job, or educational or career opportunity because of gambling.
9. Relies on others to provide money to relieve desperate financial situations caused by gambling.

The term **"problem gambling"** is an all-inclusive term that refers to all gambling behavioral patterns that compromise, disrupt or damage personal, family or vocational pursuits and range from serious to severe difficulties. The symptoms include increasing preoccupation with gambling, a need to bet more money more frequently, restlessness or irritability when attempting to stop, "chasing" losses, and loss of control manifested by continuation of the gambling behavior despite mounting, serious, negative consequences. In extreme cases, problem gambling can result in financial ruin, legal problems, loss of career and family, and even suicide.

5. **"Prevalence"** - Prevalence refers to the total number of individuals in a population who have a disease, health condition or risk factor at a specific period of time or over a specified period of time, usually expressed as a percentage of the population. Prevalence is important because it makes it possible to calculate age and gender adjusted rates, as well as other variables that can be subsequently used to draw comparisons over a limited or a broad range of data for a set time or over a long-term period of time. Further, in the gambling addiction field, knowing the prevalence rates for different sub-groups within a population enable prevention, education, treatment, research, and other professionals to tailor programs, services, outreach approaches, and studies pending findings.

Prevalence studies completed in the gambling addiction field use different screening tools based upon the 9 diagnostic criteria, so while the APA only assesses for disordered gambling, which is a strict baseline, it is important to understand that researchers often determine reasonable ways to also assess for at-risk and problem gambling rates (1 APA criteria and 2-3 APA criteria respectively). Finally, social gamblers, also referred to in prevalence and other research, are individuals who participate in gambling but do not experience any adverse impacts and can partake in the activity safely without experiencing any difficulties. Simply stated, they set time and money limits and win or lose they can walk away unaffected.

6. **“888-ADMIT-IT HelpLine Contact Types”** - The Florida Council on Compulsive Gambling (FCCG) operates the statewide 24-hour confidential and multilingual Problem Gambling HelpLine, 888-ADMIT-IT, which provides supportive intervention, information and resource referrals to individuals seeking help or information for a gambling problem. The service further responds to contacts from a broad range of professionals who service problem gamblers, their loved ones and others, and are seeking information and/or training opportunities in the field, innovative outreach approaches and more.

The FCCG maintains strict protocols regarding the designation and associated recording of 888-ADMIT-IT HelpLine contacts. The Agency has defined a total of five (5) unique contact types, which combined, make up the category **“Total Agency Contacts”**. The **“Help Services Contacts”** category consists only of contacts from individuals in the state of Florida who are requesting help and/or information related to problem gambling. This report primarily focuses only on **Florida “Help” Contacts**, with all data from page 32 on, specific to just this one (1) contact type.

The following types of inquiries comprise the details of each of the FCCG’s five designated HelpLine **“Total Agency Contacts”** contact types:

1. **“Help” Contacts:** Help seekers who reach out for assistance with a gambling problem and are provided supportive intervention, information, and/or referrals for problem gambling specific supports. Information about the gambler and their problem is obtained. This contact can be received from the gambler him/herself, or any loved one or affected other, such as a family member, concerned friend, employer or another person.
2. **“Information” Contacts:** Population specific calls from professionals for training or other information related to problem gambling, occur from varying audiences. Examples include medical or mental health providers, the media, gambling industry employees, educators, legal professionals, and law enforcement, to name a few. All HelpLine Specialists are furnished with guidelines regarding proper handling of such contacts as well as the primary contact person(s) to call in the event immediate follow-up contact is required.
3. **“Office” Contacts:** Office related contacts received from vendors, advertising agencies soliciting business, banking contacts, payroll contacts, reference checks, etc. Examples include the office supply vendors, media outlets, advertising and design companies, HelpLine software database support, etc.
4. **“Inappropriate” Contacts:** Contact placed by someone who is reaching out to the FCCG for erroneous purposes unrelated to problem gambling help or information. With the recent proliferation of online gambling across the country and also right here in the State of Florida, both the FCCG’s 888-ADMIT-IT HelpLine Number (888-ADMIT-IT), and the National HelpLine Numbers (800-522-4700 and 800-GAMBLER), are frequently found online and on mobile gambling applications on online gambler operator sites. As such, often the FCCG 888-ADMIT-IT HelpLine will receive calls/texts/chats/emails from persons seeking the winning lottery numbers, help with a casino player’s club or rewards account, online/mobile gambling app assistance, or other erroneous information unrelated to problem gambling help or information. Frequently these individuals are so anxious for the information they are seeking, they do not look carefully at the message that often precedes the numbers – “Please Play Responsibly”, or “Gambling Problem? Call 888-ADMIT-IT”. These contacts can be frequent and overwhelming, but FCCG HelpLine Specialists are trained to remain calm and patient, as in the event the person may need its assistance at a later point in time, we want to assure the contact remains positive. Inappropriate contacts also include hang-ups, robo-calls, wrong numbers, abusive callers, pranks, and any other contact that is not otherwise categorized by another FCCG designated contact type.
5. **“Peer Connect” Contacts:** Scheduled contacts with Florida help seekers, that provides gamblers and loved ones with the opportunity to speak to 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. 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.

7. **“Methods for Reaching the 888-ADMIT-IT HelpLine”** - To assure that anyone in need of information or assistance for a gambling problem can obtain the help they need, in a format they are comfortable, the FCCG’s Problem Gambling HelpLine can be contacted by calling (888-ADMIT-IT), texting (321-978-0555), emailing (fccg@gamblinghelp.org), chatting (gamblinghelp.org), or visiting social media platforms, such as Facebook and Twitter.
8. **“Cognitive Distortions”** - Cognitive distortions are common among compulsive gamblers, are typically untrue and are self-serving thoughts that a person’s mind creates in order to justify negative behaviors or actions as rational and appropriate. As one example, many problem gamblers use the term “borrowing”, which requires that permission is granted by the lending source. When such permission is not authorized, whether the money is “borrowed” from loved ones, employers, or elsewhere, it is “stealing”. The fact that someone may have intended to pay the money back, or has paid it back, is irrelevant, and doesn’t change the fact that “stealing” is an illegal act.
9. **“Continuous Forms of Gambling”** - Gambling games, referred to as continuous forms of gambling (e.g. slot machines and online gambling), present greater risks to the gambling population because they involve rapid cycles of play, allow for the reinvestment of winnings, are often done in isolation, and do not encourage breaks in play. Moreover, the speed in which these games occur typically leave gamblers unaware of the amount of money spent and/or lost and frequently will present difficulties in a problem gambler’s life faster than other more traditional forms of gambling.
10. **“Loot Box”** - The term gambling also includes video games that contain gambling-like features, such as a loot box. A loot box is a virtual treasure chest in video games containing randomized in-game items of varying rarity and desirability, which players have opportunities to purchase, with in-game currency or real money, or require players to spend money as a means of continuing play. While these games are typically referred to as video “gaming”, it should be clear that they meet the definition of “gambling” as outlined above. This is also true of other video games, which require purchases and provide winnings that cannot be converted to cash.
11. **“Prop Bets”** - In gambling, a "proposition bet" (prop bet, prop, or a side bet) is a wager that is not tied directly to the outcome of a game, but rather on an individual player or event in that game. Prop bets are more exciting for gamblers because it enables a person to place a bet on almost every play of the game.

EXECUTIVE SUMMARY

Contacts made to the FCCG's 888-ADMIT-IT Problem Gambling HelpLine during the 2021-2022 Fiscal Year continues to provide evidence that Floridians suffering from the negative effects of a gambling problem are in dire need of immediate supports. The **anonymized, real transcripts** from contacts received this fiscal year are provided at the end of this report (see "**Summary Section**" on page 94), and further substantiate the continued need to both acquire and retain highly trained staff to serve in the capacity of HelpLine Specialists, as they are the first line of defense for Floridians seeking help, who are often in very serious crisis situations at the time of initial HelpLine contact. Further, ongoing, in-depth and highly specialized problem gambling and crisis response training is necessary and continues to remain a top priority of the FCCG, as it is vital to fulfilling the core mission of the Council and allowing staff to perform the necessary associated tasks and duties that are required to execute effective operation of the HelpLine and provide lifesaving supports to Florida's citizens.

Some of the most notable findings in the 2021-2022 Annual HelpLine data analysis include:

ALL CONTACTS

- **TOTAL CONTACTS** – During the 2021/2022 fiscal year, the FCCG received 25,689 total contacts. This represents an 8% increase in total Agency contacts from last fiscal year (23,558), and a continued increase in total Agency contacts of all types each year, over the past four years, reflecting an overall increase of 140%, since 2018/2019.
- **FLORIDA "HELP ONLY" CONTACTS** – When comparing Florida "help only" data from the past three fiscal years, the 888-ADMIT-IT HelpLine has seen a 33% increase in "help only" contacts from Florida help seekers since 2019/2020, and a 26% increase in Florida help only contacts this year over last.
- **CONTACT ORIGIN BY REGION & COUNTY** – Southeast Florida accounted for 53% of the total help and/or information contacts received, representing a decrease of 10% from last year, with contacts this year being more evenly dispersed throughout the entire state.
- **TEXTS & CHATS FOR HELP** – There have been notable shifts in the use of alternative platforms available for seeking help over the past year, as reflected in both text messages (up 56% from last year), and live chats, which reflected a 113% increase from the 2020/2021 fiscal year.
- **CONTACTS RELATIONSHIP TO THE GAMBLER** – As is historically the case, three quarters (75%) of contacts for help received this year were from the gambler; 9% were from spouses/cohabitants/significant others; 6% were from parents of problem gamblers; 3% were from a child of the gambler; 2% from friends, and 2% from siblings, with others accounting for 3%.
- **CONTACTS PRECIPITATING EVENT FOR SEEKING HELP** – Relationship problems has been the top most frequently cited reason for contacting the 888-ADMIT-IT HelpLine for decades, which also remains true during the current 2021/2022 fiscal year, with almost one-third of help seekers (31%) citing this as their primary reason for reaching out for help. Financial-related issues were the second and third most predominantly cited reasons for initially contacting the HelpLine this year, with 22% of individuals reporting a recent substantial gambling loss, and 14% revealing overextended debts as their primary reason for seeking help. Overextended debts due to gambling reported as the primary reason for seeking help has increased by 133% during the current 2021/2022 fiscal year when compared with HelpLine data from pre-COVID times three years ago in fiscal year 2019/2020 when it only represented 3% of the total.

GAMBLERS DEMOGRAPHICS

- **GAMBLERS RACE** – The distribution of the problem gambler's race as reported by 1,059 HelpLine contacts this fiscal year, is similar to the past several years and includes the following information: Almost half (45%) of gamblers were White (down from 51% last fiscal year); Hispanics/Latinos represented 27% of gamblers this year (an increase from 24% in the 2020/2021 fiscal year); Black/African Americans comprised 22%, and Asians reflected 3%. Of interest this year was that the precipitating reason for contacting the HelpLine differed between the gamblers' racial groups. Relationship problems were the primary reason cited for contacting the HelpLine in instances where the gambler was identified as White (29%), Hispanic/Latino (36%), Asian (55%), or of a Mixed Race (33%). In households where the gambler was Black/African American, American Indian/Alaska Native, or Hawaiian/Pacific Islander, the primary concern and reason for seeking help through the HelpLine was due to financial-related difficulties.
- **GAMBLERS GENDER** – This year, 71% of problem gamblers were male and 29% were female. Over the past 3 fiscal years, the 888-ADMIT-IT HelpLine has seen an 11% increase in male gamblers, and a 19% decrease in female gamblers.
- **GAMBLERS AGE** – Among the 1,446 contacts who disclosed the gambler's age this year, it was found that approximately 14% of the gamblers were 25 years old or younger; 11% were 26-30; 39% were 31-49; 9% were 50-54; and 27% of gamblers were 55 years of age or older. Over the past 3 fiscal years, younger gamblers in need of problem gambling supports have continued to increase, with 888-ADMIT-IT HelpLine data from the 2021/2022 fiscal year representing a 56% increase in gamblers 25 years old or younger since the 2019/2020 fiscal year. Conversely, older adult gamblers age 55 and up, have decreased over the past three fiscal years but at a slightly lower rate, with 2021/2022 fiscal year data yielding a 21% decrease of gamblers in this age bracket since the 2019/2020 fiscal year.
- **GAMBLERS AGE BY GENDER** – Among female problem gamblers represented in this year's HelpLine contacts, 42% were older adults (ages 55 and older) (a decrease from 46% in 2020/2021), with 7% being 71+. Among male problem gamblers represented in this year's HelpLine contacts, 18% were ages 25 and younger, with most being between ages 31-49 (41%). The data continues to reveal a stark contrast amongst the gamblers age by gender, with only approximately 3% of female gamblers reported in the age group of 25 years old or younger. Problem gambling appears to be impacting young males at an alarming rate, whereas it may be taking females longer to develop a gambling problem.
- **GAMBLERS AGE OF GAMBLING ONSET AND AGE OF GAMBLING PROBLEM** – Data with respect to the reported age of initiation of gambling and when it became a problem revealed that 53% of problem gamblers this year (versus 48% in 2020/2021) started gambling before age 26, and 17% started prior to the legal gambling age of 18 (an increase from the past fiscal year of 13%). There has been a 33% increase over the past three fiscal years of gamblers first starting to gamble at, or before, the age of 25. As well, 30% of contacts indicated gambling problems began before age 26. While the prevalence rates remain relatively unchanged, the number of young people negatively impacted due to their gambling problems has risen. This, coupled with the potential opportunity to wager online and on sports, strongly supports the need for early prevention initiatives.
- **GAMBLERS MILITARY EXPERIENCE** – Based upon 1,205 HelpLine contacts that provided military information relevant to the gambler, 11% indicated some type of military service. As research has shown that this is a potentially high-risk population more vulnerable to developing a gambling addiction, the FCCG has developed population-specific programs and resource referrals for military personnel, their families, military treatment professionals, and service providers.
- **GAMBLERS RELATIONSHIP STATUS** – The FCCG monitored the relationship status of gamblers as reported on the HelpLine during the 2021-2022 fiscal year, which continued to reveal notable effects of post-pandemic life on normal household/family routines and communication exchanges. This year, for the first time in the past three years, the relationship status of the gambler most frequently reported was "Single/Never Married" (37%). Further, a significant number of gamblers continue to be reported as "Divorced or Separated" (16%), reflecting a 23% increase in the portion of divorced or separated gamblers since the 2019/2020 fiscal year. Children under the age of 18 were found to be present in more than a quarter (26%) of the gamblers' households (an equal number of males and female gamblers have children under 18 living at home). HelpLine Specialists secure this information in order to provide additional required supports (e.g., social services, emergency supports, and other community resources), where necessary, particularly in instances where young children are present in the household.

PRIMARY GAMBLING PROBLEM & GAMBLING LOCATION

- **PRIMARY GAMBLING PROBLEM** – The types of gambling activities most frequently cited as being the primary gambling problem of the gambler this year included Electronic Gambling Machines (41%), (note, this includes both legal and illegal electronic gambling machines), Cards/Table Games and Online Gambling (both at 21%), and Lottery Games (11%). There has been a notable **decrease in legal electronic gambling machines** reported as the gamblers primary gambling activity, and comparable **increase in illegal gambling machines** reported as the gamblers primary gambling problem, over the past three years. While the popularity of traditional cards/table games has remained unchanged this year compared to last (21% of the total respectively), Lottery as the primary gambling problem has decreased by 27% since the previous fiscal year (15% of the total in 2020/2021 and 11% of the total in 2021/2022). Online gambling (of all types), as the primary gambling problem of the gambler continues to be reported more frequently, with steady increases seen over the past three fiscal years (a 42% increase from 2019/2020 to 2020/2021, and an additional 23% increase from 2020/2021 to 2021/2022).
- **PRIMARY GAMBLING PROBLEM BY AGE & GENDER** – Gender and age differences differentially impacted reports of the preferred form of gambling by the problem gambler. Female gamblers overwhelmingly reported a preference for electronic gambling machines (71%), whereas males preferred card/table games (28%), online forms of gambling (25%) (in particular online sports wagering - 14%). Males were also found to be more interested in stock market trading and commodity wagering than females (4% vs 1% respectively). When looking at 1,412 HelpLine contacts where the primary gambling problem and age of the gambler were both reported, fourteen percent (14%) of the total were gamblers 25-year-old or younger. Of those gamblers in this age bracket, more than half (51%) reported their primary gambling problem as being online gambling, with online sports betting being the most popular (26%), followed closely by online casino gambling (24%). This is the only age bracket where online gambling was the most frequently cited type of gambling causing problems, further demonstrating both the appeal of mobile betting to a younger demographic, and also illustrating the rapid rate at which gambling problems can develop with this type of gambling.
- **AVERAGE INCOME OF THE GAMBLER BY PRIMARY GAMBLING PROBLEM** – This year, forty-three percent (43%) of gamblers whose primary gambling problem was electronic gambling machines (both legal and illegal) indicated having an average income of \$55,661; card/table game gamblers had an average reported income of \$60,459; lottery gamblers \$34,850; online sports gamblers \$55,288, and online casino gamblers \$45,038, while those gamblers engaging in stock/commodity trading had the highest reported income at \$93,974.
- **PRIMARY GAMBLING LOCATION** – This year, the vast majority of problem gamblers were casino gamblers (43%) and gambled at one of the tribal casinos. The most notable trend in the gambler's primary gambling location when comparing 888-ADMIT-IT HelpLine data from the most recent three years, is the continued shift in preference of gambling at home, at a friend's home, or at work, and not at traditional brick and mortar gambling facilities, as has historically been more popular. This year, there has been a 108% increase in home/friend's home/work as the reported preferred primary gambling location of the gambler (25%) when comparing HelpLine data reported during the "Pre-COVID" fiscal year of 2019/2020 (12%). Additionally, nine percent (9%) reported gambling at a Racino in either Broward or Miami Dade Counties.

LOTTERY AS THE PRIMARY GAMBLING PROBLEM

- **LOTTERY AS THE PRIMARY GAMBLING PROBLEM** – Overall, 11% of all gamblers reported their primary gambling problem as being the Lottery, while another 21% indicated it was a secondary problem. It is important to note that many people do not view lottery games as a form of gambling. As such, these numbers are likely highly underestimated. Of Lottery games played, scratch-off tickets were reported most frequently (73%) as the primary form of Lottery gambling causing problems. Demographic data on Lottery gamblers this past year revealed that more male gamblers than female gamblers play the Lottery as their primary gambling problem (71% male and 29% female). While the largest percentage of Lottery gamblers were White (51%), more Blacks/African Americans (25%) preferred Lottery games than gamblers of Latino/Hispanic background (20%). Forty-six percent (46%) of individuals identifying Lottery gambling as their primary form of gambling problem were age 50 or older. Of the Lottery gamblers who reported their employment status this fiscal year, more than one-quarter (26%) of the total were unemployed (9%) or disabled/collecting workers compensation (17%). Problem gamblers whose primary gambling problem was reported as lottery were less likely to be employed full time (45%) than the average problem gambler (63%), and almost three times as likely to be disabled or collecting workers compensation (17%) than the average (6%). Lottery revenues in Florida have risen dramatically in 2021. The prospect of winning the "big one" is highly attractive to individuals with a limited income, especially as Lottery jackpots continue to grow as we have seen more and more frequently recently.

ONLINE GAMBLING AS THE PRIMARY GAMBLING PROBLEM

- **ONLINE BETTING AS THE PRIMARY GAMBLING PROBLEM** – Of significant note is that despite current legal prohibitions for online gambling in place throughout the State of Florida during all but one month of this fiscal period, a significant, and steadily increasing number of HelpLine contacts reported some form of online gambling as the primary gambling activity by the problem gambler (309 online gamblers this year compared to 129 in the 2019-2020 fiscal year). Multiple forms of online gambling continue to grow, especially among young white males. Amongst those engaged primarily in online gambling, the large majority were male (86%), White (68%), and 30 years of age or younger (52%). For females, the most common type of online gambling was online casino games (90%), while males were more likely to report wagering online for sports events (55%) as well as online casino games (40%). The average reported income of online sports bettors this year was \$55,288, considerably less than in 2020/2021 (\$83,837). This is likely due to younger individuals engaged in online forms of gambling this year.

Overall Impacts Observed on the 888-ADMIT-IT HelpLine in Fiscal Year 2021-2022 from Online Gambling Accessibility Beginning in Florida:

- There was a 113% increase in Florida Help Seekers citing "Online/Mobile Gambling" as the primary gambling problem of the gambler during the month of December 2021, immediately following the onset of online/mobile horse racing apps availability in the Sunshine State.
- When looking at 888-ADMIT-IT HelpLine data from just April 2022 to May 2022, there was a 110% increase in inappropriate "Online/Mobile Gambling App" contacts, and a 47% increase in Florida help contacts reporting "Online Gambling" as their primary gambling problem; note, May 2022 was when the Caesar's Horse Racing App went live in Florida.

GAMBLERS EMPLOYMENT/FINANCIAL/HOUSING RELATED IMPACTS

- **EMPLOYMENT STATUS OF THE GAMBLER** – Data regarding the employment status of the gambler illustrates similar trends over the past three fiscal years, with 2021/2022 HelpLine data revealing that 63% of gamblers were full time employees, 11% were unemployed, 9% were retired, 6% reported being disabled or collecting workers' compensation benefits, and 5% held part-time employment. There are more gamblers who are working full time now in fiscal year 2021/2022 than there were in "Pre-COVID" times (fiscal year 2019/2020), with a 7% increase in full-time employment status of the gambler reported on the 888-ADMIT-IT HelpLine during this current period. Those employed engaged in a wide variety of professions. When looking at the gambler's occupation it clearly shows disordered/problem gambling doesn't discriminate among socio-economic groups or based on educational attainment. A small number of problem gamblers reported having a legal background, were mental health providers, engineers, and first responders. There has also been a significant change in retired gamblers since the 2019/2020 fiscal year, with a 27% decrease in gamblers reported as retired. This could likely be attributed to post-pandemic times and greater financial needs now due to the current economy.
- **INCOME OF THE GAMBLER** – While the average reported income of problem gamblers was \$54,751 this fiscal year compared with the previous fiscal year (\$55,834), reflecting only a marginal decrease in income, the gambler's income has actually increased by 16% over the past three fiscal years, with an average income of \$46,930 reported during the 2019/2020 fiscal year. It is important to also note that the gamblers reported income ranged from \$0 to well over \$200,000, and thirty-one percent (31%) of gamblers reported an annual income of less than \$25,000.
- **MONEY LOST DUE TO GAMBLING** – Average lifetime gambling losses of the gambler are reported at \$163,141 during the current 2021/2022 fiscal year, reflective of a 21% decrease since last year, and an 11% decrease since the 2019/2020 fiscal year, when average lifetime gambling losses were reported at \$184,153. This could be reflective of tightened spending due to current uncertain economic times. Reported average lifetime gambling-related losses of the gambler peaked during the 2020/2021 fiscal year at \$206,246, when comparing 888-ADMIT-IT HelpLine data from the past three fiscal years.
- **MONEY OWED DUE TO GAMBLING** – This year, fifty-seven percent (57%) of individuals reported there were household gambling debts of some type (compared with 40% last fiscal year); 3% did not know if there were gambling-related debts, and 1% refused to answer the question. Of those contacts reporting gambling-related debts, the average amount owed due to gambling significantly decreased this year by 24%, from \$46,752 in 2020/2021, to \$35,673 in the current fiscal year. Here too it is important to note that this is based upon self-reported data and problem gamblers often underestimate losses and debts. Most often, gamblers were found to have significant gambling-related credit card debts (59%), borrow from family members and friends (44%) and acquire loans from banks, credit unions and other non-traditional loan companies (34%). One fifth of gamblers (20%) reported gambling-related debts of \$25,000 or greater, and 5% reported gambling debts of \$100,000 or more.

- **HOUSING STATUS OF THE GAMBLER** – 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. This year's data reflects an increased number of homeless gamblers from the previous 2020/2021 fiscal year, with 3% of individuals seeking help this year advising that the gambler was homeless due to a gambling problem. There was also an increased number of gamblers this year who were reported as staying with someone (such as family or friends) due to their gambling (24% in 2021/2022 and 22% in the previous 2020/2021 fiscal year).

GAMBLERS LEGAL CONSEQUENCES AND OTHER ISSUES RESULTING FROM GAMBLING PROBLEMS

- **ILLEGAL ACTS COMMITTED BY THE GAMBLER** – This year, 20% of problem gamblers were reported to have committed illegal acts to help finance their gambling addiction, which is a 4% increase from last year. Of those contacts reporting that the gambler committed illegal activities due to their gambling problem, the majority of gamblers were male (70%), White (46%), and between the ages of 26 and 49 (52%). Additionally, there were more Hispanic/Latino gamblers reported as committing illegal acts this year than Black gamblers (25% vs. 23%), and while a significant percentage (12%) were gamblers 25-years-old and younger, a larger percentage (28%) of the gamblers were 55 years old or older (10% were 65 or older). The most common illegal acts reported this year included larceny/theft/burglary (52%), fraud/writing bad checks/forgery (30%), illegal drug use/possession/sales (14%) and embezzlement (9%). In general, similar patterns of criminal behaviors were found between 2021/2022 and 2020/2021 with the exception being that a greater number and percentage of problem gamblers appeared to be involved in selling illegal drugs as a way of funding their gambling.
- **LEGAL CONSEQUENCES FACED BY THE GAMBLER** – This year, 27% of HelpLine contacts reported legal consequences (civil or criminal) due to gambling, representing a 6% increase from data reported during the previous 2020/2021 fiscal year. Given considerable debt, it is not surprising to find that 34% of this year's contacts reported that the gambler filed bankruptcy at least once or has a bankruptcy case currently pending as a result of their gambling problem (a decrease from 50% in 2020/2021 which saw high levels of bankruptcy during the pandemic). During the current period, there was a significant increase in reported divorces due to gambling (32% in 2021/2022 vs 18% in 2020/2021). This likely attests to the financial and relationship difficulties faced by families where a family member has a gambling problem. Vehicle repossessions also dramatically increased from 10% to 24% in the current year. Arrests and incarceration rates were similarly relatively stable overall, yet the actual number of individuals and families impacted were considerably higher given the increased number of help contacts. The long-term social and economic consequences for both the gambler and his/her family are pervasive.

GAMBLERS MENTAL HEALTH, EMOTIONAL, & DOMESTIC DIFFICULTIES DUE TO GAMBLING PROBLEMS

- **GAMBLERS MENTAL HEALTH PROBLEMS** – Increases were found across all types of mental health, emotional, and domestic areas during the current fiscal year, reflecting both the magnitude and severity of difficulties experienced by problem gamblers. This year's data reveals higher levels of anxiety (62%), depression (63%), and neurological disorders (20%) reported compared with HelpLine data from last year. Of significant note is that almost one-quarter (24%) disclosed suicidal ideations or attempts by the gambler, reflecting a 50% increase from the previous fiscal year (16% in 2020/2021). When examining mental health, emotional, and domestic problems across genders, HelpLine contacts this year reported higher levels of mental health and emotional difficulties due to gambling experienced by female gamblers, when compared to male gamblers, such as anxiety and depression.
- **GAMBLERS PROBLEMS AT WORK OR SCHOOL** – For many problem gamblers, the most important relationship they have is the one they have with their gambling. As a result, other significant relationships are often jeopardized. These relationships include, not only those with their immediate family members, such as spouses, partners, parents, children, and other family members, but also relationships with their employer or school. Frequently work or school performance declines due to the many side-effects of gambling problems, with issues such as a preoccupation about gambling losses, absences or tardiness due to gambling, and other distractions, causing overall poor performance and associated school or work-related difficulties. This year, HelpLine data revealed 37% of gamblers were reported to have, or have had, work or school-related difficulties due to gambling; an increase from 26% during the last fiscal period.
- **GAMBLERS FAMILY CONFLICT, VIOLENCE, & NEGLECT** – Problem gambling has been extensively reported to negatively impact family relationships and is consistently the most frequently cited precipitating event individuals report as their primary reason for reaching out to the 888-ADMIT-IT HelpLine. Sixty percent (60%) of all HelpLine contacts reported family conflict this fiscal period, while 41% indicated family neglect, and 5% reported family violence due to a gambling problem in the home. HelpLine contacts this year reported more domestic difficulties experienced by male gamblers when compared to female gamblers, with higher levels of family conflict, family neglect, and family violence reported. Additionally, a larger percentage of male gamblers were reported as homeless or to be staying with friends and/or family members due to their gambling. The percentage of individuals reporting familial conflict of all types were found to have increased from the last fiscal period and remains an ongoing concern.

LOVED ONES MENTAL HEALTH, EMOTIONAL, & DOMESTIC DIFFICULTIES DUE TO GAMBLING PROBLEMS

- **LOVED ONES MENTAL HEALTH PROBLEMS** – There is considerable research suggesting individuals closest to the problem gambler (spouses/partners, immediate family members) have been shown to be equally impacted by the gambler's addiction, which also accounts for the large percentage of contacts received from loved ones seeking help and support. The percentages of Loved One's personal mental health and domestic issues collectively are significantly higher during the current fiscal year in comparison to the previous period, with sixty-seven percent (67%) reporting feelings of anxiety and almost half (49%) acknowledging periods of depression due to the presence of a gambling problem in their lives.
- **LOVED ONES FAMILY CONFLICT, VIOLENCE, & NEGLECT** –When asked, the overwhelming majority (90%) of loved ones said there was family conflict present, more than half (60%) advised they felt neglected, and 10% reported some level of family violence in the home due to gambling, reflecting substantial increases in all areas when compared to last year's data, and remaining a major concern.

GAMBLER'S WITH ALCOHOL/SUBSTANCE ABUSE PROBLEMS, OTHER ADDICTIONS, & FAMILY HISTORY

- **GAMBLERS WITH ALCOHOL/SUBSTANCE ABUSE PROBLEMS AND/OR OTHER ADDICTIONS** – Due to the high rate of co-occurring disorders among problem gamblers, HelpLine Specialists attempt to ascertain whether there has been past or current substance abuse or other addictive behaviors of the problem gambler. Among the HelpLine contacts answering this question about the gambler, 71% of gamblers were reported as either currently, or previously having a substance abuse problem, or suffering from other addictions. Alarming, only twenty-eight percent (28%) of problem gamblers this year were reported to have sought help for their other addiction(s) (non-gambling-related) with a higher percentage of female gamblers (31%) reported as having sought help for other addictions, compared to male gamblers (27%).
- **GAMBLERS FAMILY HISTORY OF ADDICTION** – Of significance this year, was that data collected on family history further revealed that 39% of the gamblers originated from a family that had a history of gambling problems, and over 33% reported a family history of substance use disorder and/or other addictions. These findings support the positive correlation between family history and addiction, and the ongoing need for widespread education and awareness about disordered gambling.

RELAPSE & SOUGHT HELP FOR A GAMBLING PROBLEM BEFORE

- **RELAPSE & SOUGHT HELP FOR A GAMBLING PROBLEM BEFORE** – The rate of relapse with a gambling addiction is high, and it is not uncommon for a problem gambler to attempt recovery multiple times before becoming successful in stopping their gambling, or at the very least, reducing their gambling behaviors. Overall, 32% of contacts (33% females; 31% males), revealed that help had previously been sought for a gambling problem, prior to their contact with the HelpLine this year. Of those reporting that they had sought help for a gambling problem previously, 54% reported they had attended self-help support groups, 37% used outpatient counseling supports from gambling addiction certified mental health treatment professionals, and 37% acknowledged utilization of a self-exclusion program (at a land-based gambling facility, online through web blocking or ad blocking software, or through access to cash restrictions). When looking at HelpLine contacts from gamblers only during the 2021/2022 fiscal, gender differences revealed that females were more likely to seek help from self-help support groups (58% vs 52%), and also more frequently tried outpatient counseling for their gambling problem (40% vs 35%) than males. A greater percentage of males than females were more likely to have enrolled in self-exclusion programs previously to stop or reduce their gambling (38% vs 34%), and also to have participated in FCCG's Peer Connect program before (8% vs 6%) than females.

HOW CONTACTS BECAME AWARE OF THE FCCG'S HELPLINE

- **CONTACTS "HOW HEARD"** – The top five most frequently cited methods of hearing about the 888-ADMIT-IT HelpLine number this year included (#1) through online Internet searches (52%) (reflecting an increase from 47% in the previous year); (#2) within land-based gambling venues (20%) (a slight decrease from 23% during both of the two previous fiscal years); (#3) from a family member or friend (8%); (#4) on the back of a Lottery ticket, through Lottery advertising, or at a Lottery ticket retailer/point of sale (5%); and (#6) radio and television advertisements (4%). Given many of the narratives documented this year, it is apparent that some individuals see the HelpLine number at gambling facilities and fail to write it down and then subsequently search for it on the Internet before contacting the HelpLine. This ranking should not negate the importance of providing appropriate signage at all gambling facilities. Lottery advertisements as a means of how individuals heard of the HelpLine number (i.e. Lottery point-of-sale ads/Lottery ticket promotions/Lottery billboards, Lottery radio/television advertising, & other Lottery outreach) was the fourth most frequently cited method 888-ADMIT-IT HelpLine contacts reported learning of the HelpLine this year, at 5%. This data mirrors the increased frequency more accessible forms of gambling (like the Lottery) are being reported as the gamblers' primary gambling problem, and also represents a significant increase in how contacts heard of the FCCG HelpLine since "Pre-COVID" times during the 2019/2020 fiscal year, when only 1% of help seekers reported this as their means of obtaining the HelpLine number.

RESOURCES FOR HELP PROVIDED DURING HELPLINE CONTACT

- **CONTACTS "RECOMMENDATIONS PROVIDED"** – This year, the top three resources provided to 888-ADMIT-IT help seekers varied slightly from traditional trends we have seen over recent years. Although the top most frequently provided resource, the Self-Help Support Group "Gamblers Anonymous", has remained constant as the top, most commonly provided recommendation to FCCG HelpLine contacts, each of the past three fiscal years (73% in 2021/2022; 94% in 2020/2021; and 85% in 2019/2020), this year, FCCG HelpLine Literature Packets, which include the FCCG's *A Chance for Change* Recovery Workbooks series for Gamblers, Loved Ones, or Senior Gamblers, as well as the FCCG *Financial Debt and Budget Toolkit* financial resource, were the second most frequently provided HelpLine recommendation. Counseling Services/Professional Treatment was the third most popular resource provided, reflecting 60% of the total recommendations furnished during the current 2021/2022 fiscal year. There is more diversity this year compared with previous years, in available 888-ADMIT-IT HelpLine resources, which HelpLine Specialists are both offering, and help seekers are also taking advantage of now (i.e. population specific resources - college/military/seniors, the FCCG's Online Program for Problem Gamblers (OPPG), online podcasts, mobile apps, websites, etc.). This could explain decreases seen this year in referrals made to more traditional problem gambling supports, such as Counseling Services/Professional Treatment and Self-Help Support Groups like Gamblers Anonymous. Also, even with online gambling still illegal in the state of Florida, the FCCG HelpLine is seeing more and more individuals seeking associated resources for online gambling help, including self-exclusion information for online gambling sites and non-gambling-operator provided self-exclusion resources, such as online web-blockers, ad blockers, and other tools and software designed to block online gambling sites and help limit advertisements and enticements to gamble. Additionally, help seekers are opting for on-demand problem gambling supports at an increasing rate, such as virtual or online self-help support group meetings and resources, and the FCCG's Online Program for Problem Gamblers, which is steadily growing in resource popularity and reflects the #6 most frequently referred resource this fiscal year.

INITIAL SATISFACTION WITH SERVICES & RESOURCES PROVIDED DURING HELPLINE CONTACT

- **CONTACTS "WAS THE HELPLINE CONTACT HELPFUL"** – The FCCG HelpLine is dedicated to providing multiple services and information to contacts of all types, while providing an empathetic and understanding approach to problem gambling for both gamblers and their loved ones. At the end of the contact, when asked if the HelpLine contact was helpful, of the 1,155 respondents answering the question, nearly all (99%) indicated it was very helpful.

RECOMMENDATIONS

The FCCG, as the primary state resource for Florida's problem gamblers, loved ones, and affected others, continues to work closely with gamblers, family members, treatment providers and other partners, professionals and organizations, to increase public awareness about problem/disordered gambling and to aid and provide relief from difficulties experienced due to gambling-related problems. The FCCG remains committed to expanding its efforts to help train professionals in the field, work with gambling operators, regulators, governmental agencies, mental health and medical treatment providers, legal and financial professionals, and to raise awareness among others who service the disordered gambling population. The FCCG looks forward to working with the newly appointed Florida Gaming Control Commission (FGCC) and the various gambling operators throughout the state. The FCCG maintains excellent relationships with slot-licensed gambling industry operators in Florida, and provides expertise, training, recommendations, signage, and resources for facility responsible gambling programs and messages. The 888-ADMIT-IT HelpLine provides a platform, for a very important first step for many problem gamblers, loved ones and concerned others to take, to gain a better understanding of gambling disorders and impacts in general, as well as available resources for help both at the community and state levels.

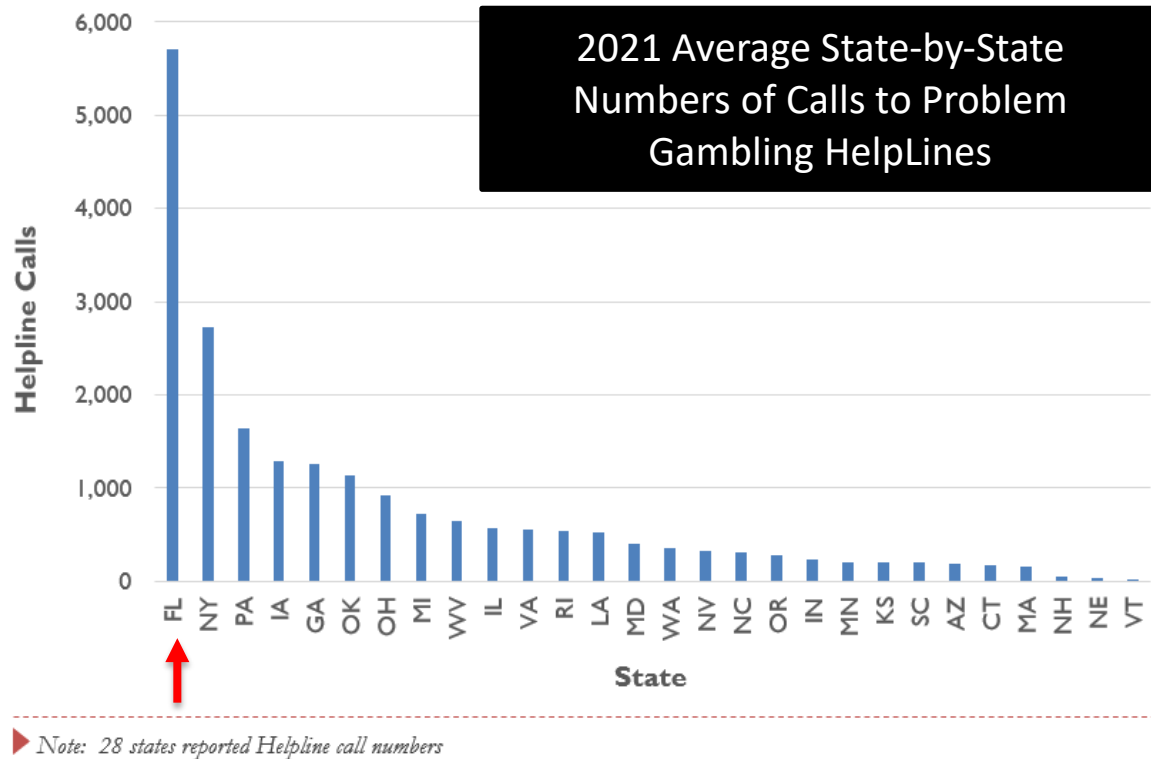
It is essential to note the following points as they relate to recommendations and needs of the 888-ADMIT-IT HelpLine:

- The HelpLine is only meaningful when people know that help and hope for a gambling problem exists within the state of Florida. In an effort to educate Florida's diverse population, the FCCG must utilize a broad spectrum of communication and outreach methods which are costly and involve various degrees of expertise (e.g., translation services, program development and design services, among others), to assure that residents of all ages, from all backgrounds, utilizing varying means of communication, are reached, and in their first language (e.g., billboards, radio and television advertising, text messaging, social media, and a host of other options). This is also true given the ongoing needs to devise Public Service Announcements and other messaging inroads to reach those who reside in cities versus in remote areas.
- The HelpLine is valuable when the FCCG has appropriate, relevant, and viable program and resource information available. Areas of need, as well as Florida specific problem gambling trends, become identified from information provided during HelpLine contacts. In response, the FCCG is required to meet these ongoing and ever-changing needs for program, resource, and material development (at times widespread or population specific) through evidence-based research, as it relates, to assure services and supports remain appropriate, current and meaningful. At this time, not all needs are being met. For example, there is much information that would prove beneficial to residents if provided in their first language. If the FCCG does not have language specific materials or programs, the information does not prove helpful to certain populations who comprise a significant percentage of Florida's population.
- HelpLine contacts are not predictable and can vary widely both in severity and in volume, often are also impacted by the timing of current popular gambling related events, such as March Madness, the Superbowl, and the Kentucky Derby. Due to the seriousness of each HelpLine contact, many of which are from individuals in active crisis at that specific moment, adequate and appropriate staffing supports are not only necessary, but mandatory. This requires having qualified and trained personnel and other supports to appropriately respond to HelpLine contacts, which can come in simultaneously and through various means, such as by telephone, text, live chat, email, website quick message, or social media, to name a few. As development and maintenance of appropriate HelpLine supports requires extensive time, money, and oversight, it is not strictly the handling of each HelpLine contact coming in, but rather a culmination of many necessary things to support the process, including, but not limited to, personnel, training, technological resources, research and program development, outreach, awareness, and advertising, and other associated needs.
- The HelpLine also receives inquiries and requests for information and assistance from professionals servicing problem gamblers and their families, and here again, specific resource and material development and outreach efforts are necessary. This is particularly true in instances when the FCCG is referring HelpLine contacts to professionals in certain fields to assure they are aware of any nuances to best assist this population (e.g., financial counselors, legal professionals/criminal justice and judicial authorities, mental health treatment providers, educators, health care practitioners, and others).
- Finally, it is important to keep in mind that as treatment for a gambling problem has never been state funded (for gamblers and loved ones), there is still a need to refer HelpLine contacts to professionals who are trained and certified to treat compulsive gamblers and those adversely affected. These programs are generally made available through webinars and other means, and are provided at no cost to professionals, who can receive credits by various certifying/licensing bodies for continuing education.

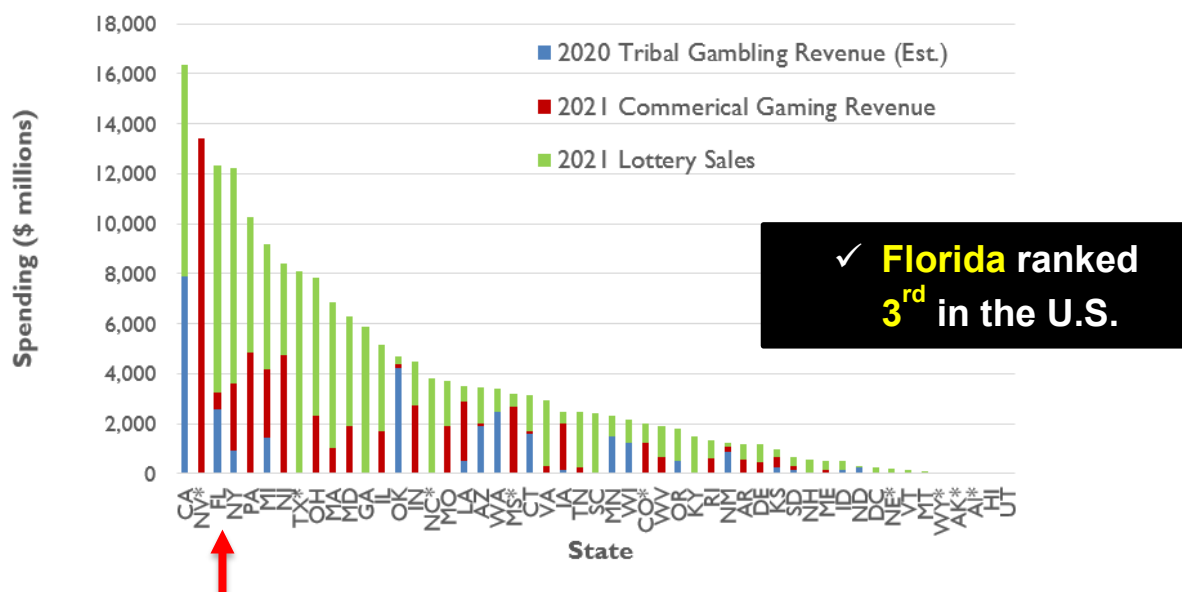
- As sports wagering and other forms and venues of gambling will inevitably become available, additional financial supports to help monitor and research changing patterns of gambling should be allocated. Since internet searches and gambling facility signage continued to dominate how contacts reported learning about the FCCG HelpLine, all gambling operators, regardless of platform type, should be required to promote the 888-ADMIT-IT HelpLine. Currently, in Florida, only racinos are required to post such notification.
- Self-exclusion remains a viable option for many problem gamblers. It is important to note that this program is only *required* of racino operators (pari-mutuel operators with slot machine licenses). In spite of its success in many jurisdictions, the majority of gambling operators in the state are not required to provide such services. There currently is no statewide self-exclusion program, so individuals with gambling problems wishing to self-exclude from gambling venues, need to physically return to each establishment they frequent in order to exclude themselves. Sharing self-exclusion data among gambling operators and venues would be an excellent way to discourage problem gamblers from going to other venues. It is important to note that the eight racino operators in Florida all support a statewide self-exclusion program. The newly created Florida Gaming Commission should explore the possibility of standardizing self-exclusion policies throughout the state and ways to encourage individuals to avail themselves of this harm minimization approach. At the same time, gambling operators could be linked to a common database such that individuals are not required to sign contracts with each participating vendor.
- The FCCG, through its leadership and innovative programs, needs to continue to provide services not only for the problem gambler but for their loved ones and others negatively impacted by problem gambling. While HelpLine contacts are primarily gamblers and much focus is placed upon treating the gambler, loved ones face considerable personal mental health and domestic issues which not only impact them but their entire family and social network. Educating individuals about the warning signs of problem gambling and reaching out to loved ones should continue to be a priority.
- Given the current data and international reports of young adults as being particularly vulnerable to gambling problems, the ongoing development and implementation of prevention programs targeting high school and college students, as well as seniors, remain critical.
- Additional research funds to monitor the impacts of gambling on vulnerable populations will be required as gambling expansion continues in Florida. This is particularly important as all state-funded FCCG sponsored prevalence studies completed in Florida were performed 10 years ago or longer. The newly created Gambling Commission may want to work with FCCG to perform current research and another statewide prevalence study.
- Given the growing and changing landscape of gambling in the State of Florida it is important that the FCCG receive appropriate support from all key stakeholders to continue its multidisciplinary efforts in prevention and supports to problem gamblers, their families, and communities. Expansion of gambling necessitates the creation of a public health framework that will ensure that regardless of platform type, all forms of gambling will meet certain statutory requirements to include evidence-based responsible gambling measures and consumer protections to mitigate harm.

Appropriate funding is necessary for the issue of problem gambling in Florida. The FCCG was founded in 1988 and is the recognized authority on addictive gambling behavior and prevention in the state of Florida. FCCG operates the confidential and multilingual problem gambling Helpline (888) ADMIT-IT, which has helped thousands of families and individuals impacted by problem gambling behavior. According to the National Association of Administrators for Disordered Gambling Services (NAADGS) “2021 Survey of Publicly Funded Problem Gambling Services in the United States”, of the 28 states reporting 2021 Helpline data, Florida ranked #1 in the Country for total number of help contacts received to the 888-ADMIT-IT Problem Gambling HelpLine. It is important to note that this NAADGS Survey is conducted once every five years. See chart below for the total number of helpline contacts by state:

(See Next Page)

NAADGS: 2021 Survey of Publicly Funded Problem Gambling Services in the United States**Consumer Spending on Gambling & Legalized Gambling Revenues:**

NAADGS data revealed that overall, the gaming industry's growth in 2021 exceeded the rate of inflation and established a new all-time high for consumer spending on gambling, an estimated \$187 billion. At \$9.1 billion in sales in the fiscal year 2021, the Florida Lottery was the nation's top grossing lottery, followed by the New York Lottery with \$8.6 billion in sales, the California Lottery with \$8.4 billion in sales, and the Texas Lottery with \$8.1 billion in sales. Overall, excluding Tribal Gaming Revenues, Florida ranked 3rd in the Country for the highest Lottery Sales and Commercial Gaming Revenue in 2021 (See chart below). (NAADGS 2021 Survey of Publicly Funded Problem Gambling Services in the United States).



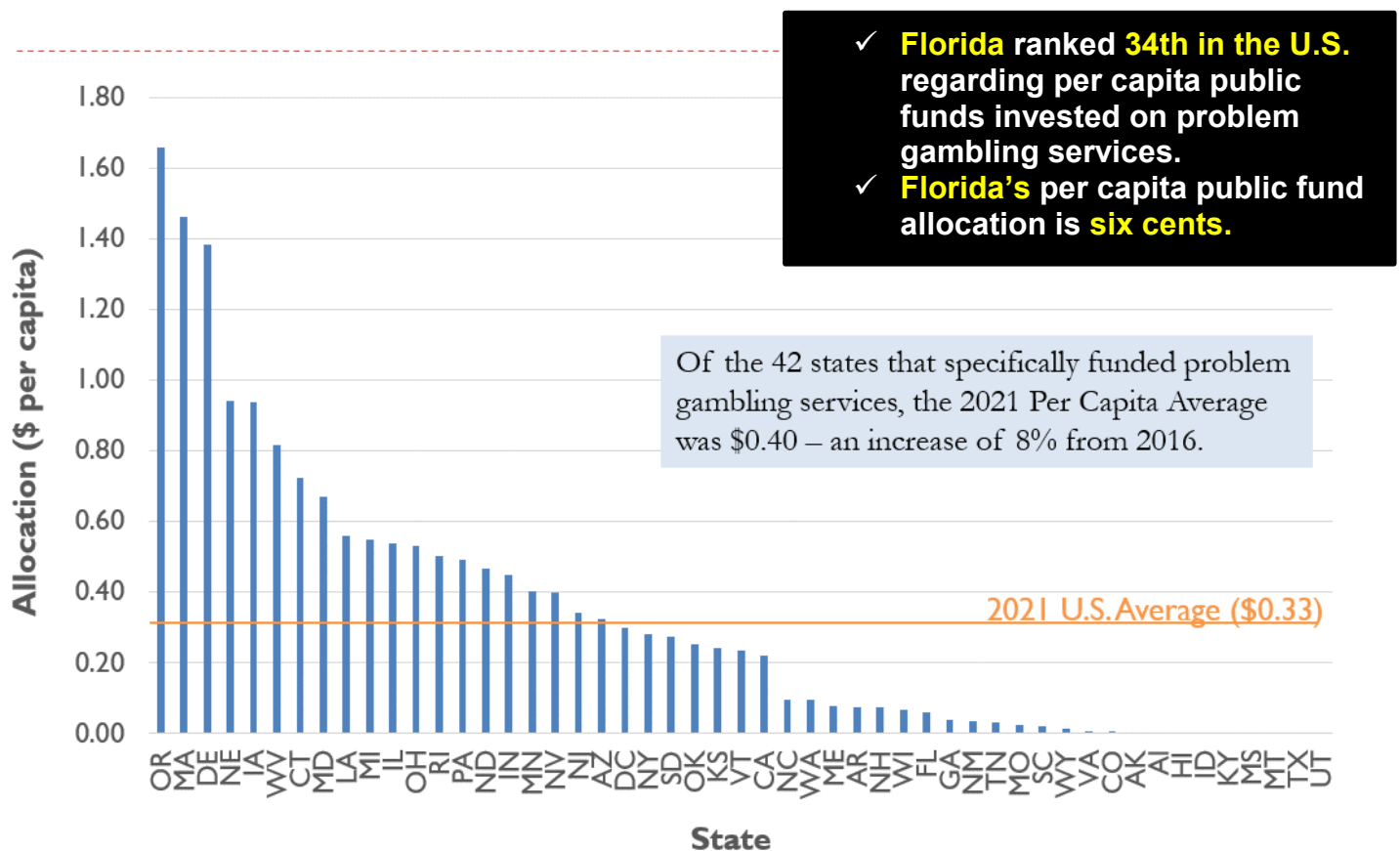
Per Capita Problem Gambling Services Allocation by US State Agencies:

The NAADGS Survey assessed all 50 U.S. states and the District of Columbia (DC) to determine which states and districts funded problem gambling services. The total number that reported publicly funded problem gambling services in 2021 was 42, or 82% of states. To be counted, a state or district had to meet one of two conditions: 1) program monies were legislatively authorized—outlined in a statute or regulations as directed toward mitigating gambling-related harm, or 2) the state agency had a dedicated budget line to address problem gambling.

Due to the wide variation in state populations, it is useful to view funding for services on a per capita basis to provide context for state-to-state budget differences. Florida ranked 34th out of 42 states in the US with specifically funded problem gambling services in 2021. The Per Capita Average was \$0.40; Florida's per capita public funding allocation for problem gambling services was \$0.06.

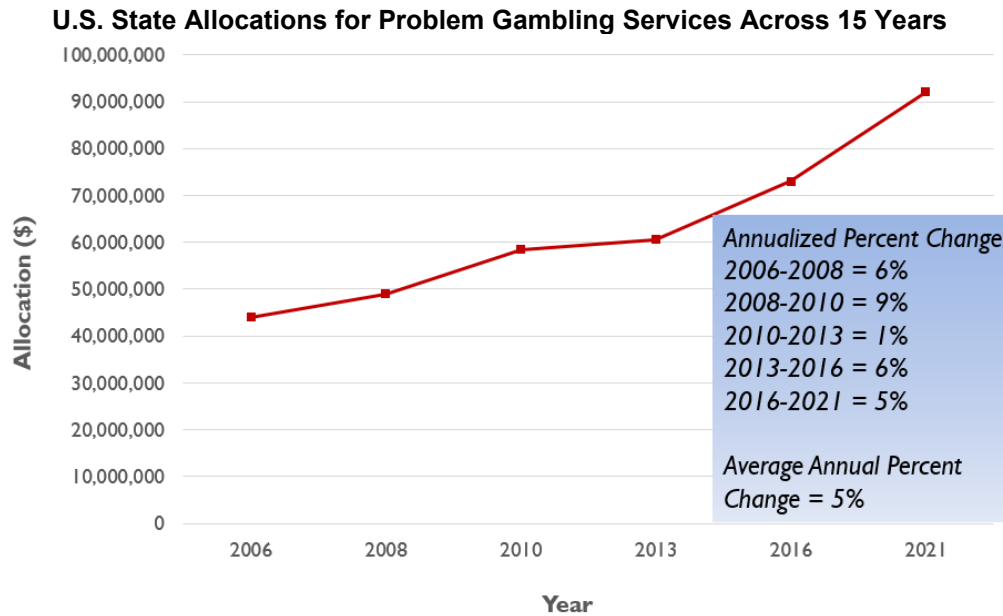
The following graph plots funding per capita dollars against total dollars. The orange vertical line represents the median total dollars allocated to problem gambling services (\$1,000,000, spent by both OK and NC). The orange horizontal line represents the median per capita dollars (\$.28, spent by NY). The chart illustrates how states rank, simultaneously, on both spending per capita and total dollars.

NAADGS: 2021 Survey of Publicly Funded Problem Gambling Services in the United States



Note: Includes only funds line itemed for problem gambling services and passing through a state agency, including the District of Columbia. Per Capita Average is based on the 2020 Census state population, including minors. Some states had problem gambling service allocations at the level depicted on this graph, however, had expended fewer than 10% of the funds from that allocation in 2021 (AR, DC, WY) while others expended approximately 70% of the allocation in 2021 (NJ & MI)

U.S. State Allocations for Problem Gambling Services Across 15 Years: Since the 2016 NAADGS Survey, there have been notable changes in problem gambling funding levels. On average, on a state-by-state basis, funding for problem gambling services increased by 29%. The following chart illustrates a clear upward investment trend during the 15-year period examined, with total problem gambling funding increased from \$44 million in 2006 to \$94 million in 2021. That growth represents an average annualized percent increase of 5%.

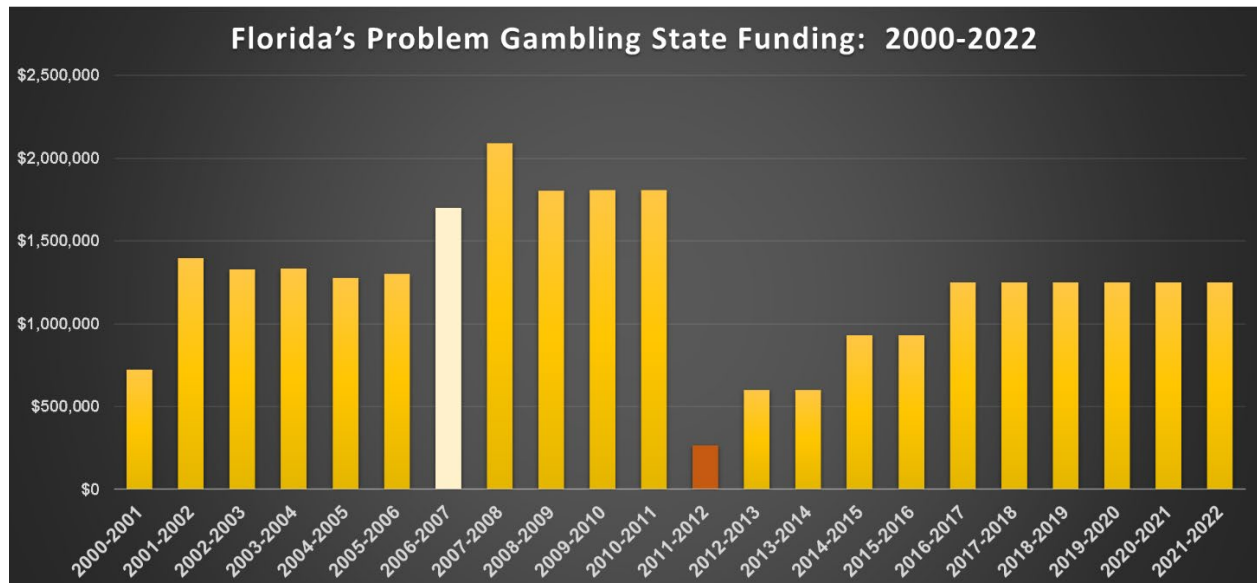


► Data based on past six NAADGS Surveys; Change in allocation between 2016 and 2021 is 26%. Five states reported to have underspent their allocations (AR, DC, IA, NJ, and SD).

Current Problem Gambling Funding in Florida:

- FCCG receives **NO** public tax dollars and **NO** general revenue funding.
- FCCG is funded by an annual contribution of \$250,000 from each of the eight pari-mutuel facilities operating slot machines in Broward & Miami-Dade counties, pursuant to s. 551.118, which was created in 2005. However, because the Pari-Mutuel Wagering Trust Fund is swept every year, FCCG has **NEVER** received the full \$2.0 million annual contribution, and has **NEVER** received more than \$1.25 million dollars in any given year from the Fund.
- FCCG receives **NO** contribution whatsoever from the remaining 26 non-slot machine pari-mutuels throughout Florida.
- FCCG receives **NO** contribution from the Department of the Lottery despite the Lottery being the largest wagering entity in the state.

So, while state funds to the FCCG have remained unchanged, the cost of doing business has increased, as have associated services.



2006-2007 – first year of DBPR Funding

2011-2012 – first year Lottery Funding Eliminated

Gaming Compact:

Well before the 2010 Seminole Gaming Compact, the Seminole Tribe of Florida voluntarily contributed to the support of the FCCG and the provision of problem gambling services throughout Florida. In the 2010 Compact, and the new proposed 2021 Seminole Gaming Compact, the provision that each of the six Seminole Casinos contribute annually \$250,000 for services provided by FCCG has been maintained and preserved.

Proposed Legislation – It is Recommended that:

- Funds paid from pari-mutuels for Florida's compulsive or addictive gambling prevention program, pursuant to s. 551.118, should not be swept.
- Equity in the provision of problem gambling services is created by ensuring that all pari-mutuels and the Lottery participate in problem gambling help and support.
- Equity in funding is created amongst all gambling entities by indexing the level of contribution for problem gambling services to the reported annual gross revenues of each gambling entity.

BACKGROUND

There currently exists many state regulated forms of gambling in Florida including the lottery, land-based casinos, pari-mutuel racinos, horse racing, card rooms, jai-alai, bingo and buying/selling cryptocurrency. In Fiscal Year 2021-2022, the Florida Department of Business Regulations Division of Pari-Mutuel Wagering (Division) issued 38 annual pari-mutuel operating licenses, which vary by pari-mutuel activity. Of the 38 operating licenses, three (3) were for thoroughbred racing, one (1) was for harness racing, five (5) were for quarter horse racing, ten (10) were jai-alai permits, and nineteen (19) were greyhound permits. Please note, greyhound pari-mutuel licenses are prohibited by law to conduct live greyhound races in Florida. Twenty-seven (27) of those permitholders were issued cardroom licenses in the 2021-2022 fiscal year. The Division also issued four (4) slot machine licenses to pari-mutuel locations in Broward County and four (4) slot machine licenses to pari-mutuel locations in Miami-Dade County (referred to throughout this report as “Racinos”).

While gambling provides considerable employment opportunities and much needed tax revenues, it does not come without its social costs. Most adults gamble within their means, respecting both time and money limits. Yet, there is ample evidence to support that an identifiable, yet notable minority, are experiencing their own gambling-related problems, or are suffering from the adverse effects from a family member, loved one, employer or another’s person’s gambling problem, and need problem gambling specific supports. This report highlights the use of the Florida Council on Compulsive Gambling’s (FCCG) 888-ADMIT-IT HelpLine by Florida citizens in need of problem gambling help or information, throughout the 2021/2022 Fiscal Year.

RECENT DEVELOPMENTS RELATED TO GAMBLING IN THE STATE OF FLORIDA

A number of major developments occurred in the state of Florida during the 2021-2022 period. Florida could be on the precipice of becoming the largest gambling market in the entire nation. It’s already the third-largest state by population and has plenty of gambling options with several tribal casinos and pari-mutuel facilities. Gamblers can already play daily fantasy sports, bet on horse races, jai-alai, play poker and nearly every traditional casino game. Some notable highlights of regulatory changes impacting the gambling landscape in the sunshine state during the 2021-2022 fiscal year, are discussed below.

In May 2021, Governor Ron DeSantis signed Senate Bill 2A into law, ratifying a new compact with the Seminole Tribe of Florida. The gaming compact as signed, would permit, among other things, craps, roulette and sports betting in Seminole tribal casinos plus online sports betting across the state via servers on tribal lands. In August 2021, the Department of Interior took no action on the gaming compact, allowing the gaming compact to come into effect. Online sports betting launched in Florida on November 1, 2021. On November 22, 2021, a U.S. District Court judge invalidated the gaming compact, ruling that the gaming compact violates the Indian Gaming Regulatory Act of 1988 (IGRA) by authorizing gaming outside Indian lands. During the appeals process the Seminole Tribe is prohibited from offering sports wagering.

During this period, the eight slot-licensed DBPR racinos were permitted to extend their operating hours and Cardrooms were authorized to operate 24 hours per day, seven days per week. Online horse racing began in December, 2021, and in May 2022, Caesars Racebook launched a new mobile app to accept horse racing bets from more than 250 tracks globally. Caesars offered new customers a one-time 100% deposit match up to \$500 during its opening. It also integrated Caesars Rewards program into their platform.

A significant development in 2021 was the establishment of The Florida Gaming Control Commission by the Legislature within the Department of Legal Affairs, Office of the Attorney General. The Florida Gaming Control Commission is a five-member regulatory body that is responsible for exercising all regulatory and executive powers of the state with respect to gambling, including pari-mutuel wagering, cardrooms, slot machine facilities, oversight of gaming compacts, and other forms of gambling authorized by the State Constitution or law. On July 1, 2022, the Florida Gaming Control Commission assumed all statutory powers, including those matters currently within the scope of the jurisdiction of the Division of Pari-Mutuel Wagering. FGCC is also now the State Compliance Agency (SCA) pursuant to s.285.710, F. S., responsible for monitoring compliance with the provisions of the Gaming Compact between the Seminole Tribe of Florida and the State of Florida. The commission was empowered to have oversight in several areas:

- Exercising all regulatory and executive powers of the state on all forms of gambling authorized by the State Constitution or law including pari-mutuel wagering, card rooms, slot machine licensees, and the oversight of gaming compacts under the federal Indian Gaming Regulatory Act but excluding state lottery games authorized by the State Constitution.
- Ensuring state laws are not interpreted to expand gambling;
- Referring criminal violations of state gaming laws to the appropriate state attorney or to the Office of Statewide Prosecution, as applicable; and
- Reviewing any matter within the scope of jurisdiction of the Department of Business Services’ Division of Pari-Mutuel Wagering.

The Commission is responsible for overseeing the regulation of all gambling activities in the state and is headed by Louis Trombetta. The FCCG looks forward to working with the Gaming Commission.

PROBLEM/DISORDERED GAMBLING PREVALENCE RATES AMONG ADULTS IN FLORIDA

Based upon national prevalence rates of disordered gambling of 1.2% (Williams, Volberg & Stevens, 2012), and U.S. Census Bureau estimates of persons aged 18 and over in Florida, approximately 210,000 individuals have a significant gambling problem in Florida. Considerable evidence exists that problem gamblers negatively impact between 8-10 additional other people (spouses, family members, employers, etc.). The fact that many problem gamblers fail to seek out necessary supports, experience significant concomitant mental health and familial problems, and are involved in criminal behaviors is of concern.

These results all point to the importance of the FCCG's 888-ADMIT-IT HelpLine as an essential support for problem gamblers, their families and the mental health community.

GAMBLING ATTITUDES & GAMBLING EXPERIENCES – HOW DOES FLORIDA COMPARE?

In 2018, a national online survey was conducted by IPSOS to examine “National Gambling Attitudes and Gambling Experiences” (NGAGE Survey) across America. It is important to first understand, per the Definitions section appearing at the beginning of this report, that for purposes of the NGAGE study, the research team used only 4 of the 9 criteria established by the American Psychiatric Association (see Definitions section) to determine disordered gambling, which follow:

1. Needs to gamble more and more
2. Relied on others to pay debts/bills
3. Lied to conceal gambling behaviors
4. Felt restless or irritable when trying to quit or cut back gambling

National, as well as state-specific data, were collected during this survey, revealing that Floridians like to gamble, with 79% of Florida adults reporting gambling during the past year (compared to 73% on a national level) (NGAGE, 2018). Using a sample of 500 Floridians, more adults in Florida reported gambling on every form of legalized gambling in the state. The average Floridian wagered on 6 activities, with 49% wagering on 7 or more different activities. At that time, the Lottery was the most popular form of gambling (74% of adults surveyed), with most reporting gambling for fun or entertainment but a high percentage of Floridians misunderstood problem gambling. More than 3 out of 4 (77%) of Floridians surveyed believe that a lack of willpower is the cause of a gambling problem. Almost half (49%) of Floridians reported that if someone in their family had a gambling problem, they would say nothing and/or advise them not to discuss it with anyone outside of the family. The results of the National Survey on Gambling Attitudes and Gambling Experience (NGAGE, 2018) revealed that Floridians were among the 12 states with the highest level of gambling. Past year gambling by both males and females in Florida exceeded the national average.

In spite of the current lack of legalized sports wagering, 33% of Florida survey participants reported wagering on traditional sports and 14% indicated wagering on fantasy sports, with a considerable number wagering amongst friends, gambling with online sportsbooks, and placing bets at “brick and mortar” sportsbooks (outside the state), and with local bookmakers. Of importance was that 57% of Floridians believed that if Florida was to legalize sports wagering it is important to establish dedicated revenues for public awareness. While the FCCG has made great strides toward public awareness of problem and compulsive gambling, more work needs to be done. According to the 2021 Survey of Publicly Funded Problem Gambling Services in the United States, Florida is ranked #34 out of 42 states in per capita funding for problem gambling services. With sports wagering likely on the horizon, the FCCG remains ready and committed to helping a growing number of problem gamblers.

In 2021, the National Council on Problem Gambling commissioned a second national study to examine overall gambling trends (NGAGE 2.0, 2022). While no specific data was provided by state, the following general national findings were found:

- The number of people displaying risky gambling behavior increased from 2018 to 2021 on a national basis. The number of adults replying that they experienced at least one of four potentially problematic behaviors many times rose from 7% in 2018 to 11% percent in 2021, an increase of approximately eight million people nationally.
- The greatest predictors of risk identified included the number of gambling activities in which people engaged, agreeing that gambling is a good way to make money, participation in fantasy sports or traditional sports betting, frequently trading investments, gender (males are particularly prone to gambling and problem gambling) and age (younger males have a higher prevalence rate of problem gambling disorders). Those gambling on 10 or more activities were three times more likely to show signs of problematic behavior than the average gambler and seven times more likely than those gambling on between one and six activities.

- Young adults continue to be at a high risk of gambling problems. One-quarter of individuals under the age of 35 reported frequently experiencing at least one problematic play behavior (of the four assessed) compared to 3% of individuals 55 or older. While problematic play remained constant for those 45 and older between the 2018 and 2021 surveys, it increased substantially for those under 45. Dr. Rachel Volberg and her colleagues have completed multiple prevalence studies across the U.S., including within the state of Florida, and frequently reports that young males, ages 18-25, have the highest prevalence of problem gambling.
- Gambling continues to remain a popular leisurely pastime. Despite the pandemic-related disruptions in the gambling industry during 2020 and 2021, overall gambling participation showed no significant change from 2018 (73%) to 2021 (71%) on a national level, with most gambling venues experiencing significant increases in revenues upon reopening.
- The expansion of legalized sports betting appears initially to have had little impact on sports wagering behavior or problematic gambling. However, the authors concluded that in many states legalized sports betting was still very new, and the impacts of widespread legalization may well take more time to become apparent. There is ample evidence that calls to state problem gambling helplines have significantly increased in states where sports wagering is permitted (Derevensky, 2022).
- Online wagering at the time of the second survey in the U.S. has grown at a rapid rate. While online wagering was legalized in only a few states (mostly in limited forms), online gambling participation grew from 15% in 2018 to 25% 2021, suggesting that 25 million more people were gambling nationally online in 2021.
- Most forms of gambling showed either minimal change in participation or significant growth. Lotteries, casino attendance, gaming machines, and card games showed little change, while sports betting, fantasy sports betting, online wagering, betting on pari-mutuel racing, roulette, and craps experienced increases in annual participation of 5% or more.
- The COVID-19 pandemic had a major impact on gambling behavior. Almost half of the respondents in the 2021 study reported gambling less during the pandemic while 18% reported gambling more and 36% gambled the same. Increases in gambling were found to be strongly associated with problematic play (as were decreases in gambling, though to a lesser extent), and were concentrated heavily among young adults (the age cohort most prone to problematic gambling behavior).
- Investors who trade frequently were also found to be frequent gamblers with high levels of problematic play. More than two-thirds of those trading weekly or more reported needing to gamble more to achieve the same levels of excitement and enjoyment. They were also more likely to lie to hide their gambling and felt restless or irritable when trying to quit or cut down on their gambling.
- A large share of the population continues to misunderstand or stigmatize problem gambling. A majority of adults continue to attribute gambling problems, at least in part, to moral weakness and/or lack of willpower.

Post COVID-19 reopening of land-based forms of gambling has revealed a significant resurgence in attendance, amount of money wagered, and calls to problem gambling helplines, which have increased dramatically. Within the state of Florida, casino gambling revenues have risen to \$649.5 million in 2021 (an increase of 90.3% since 2020) while the Florida Lottery was the nation's top grossing lottery, with 2021 Lottery sales rising to an all-time high of \$9.08 billion (an increase from \$7.51 billion in 2020), and the purchases of scratch-off tickets increasing by \$1.16 billion to \$6.8 billion. Based upon considerable past research, there is little doubt that gambling in Florida will continue to grow and that an identifiable group of individuals and their loved ones will be negatively impacted due to gambling.

THE FLORIDA COUNCIL ON COMPULSIVE GAMBLING (FCCG)

The Florida Council on Compulsive Gambling (FCCG) is a not-for-profit 501(c)(3) independent corporation, established in 1988, whose primary mission is to increase public awareness about problem and compulsive gambling, to advocate for services and supports for persons in need of assistance for a gambling problem, and to provide information and resource referrals to diverse populations seeking problem gambling help or information. The FCCG maintains a neutral stance on the issue of legalized gambling while also seeking to assist citizens in need of problem-gambling-specific supports. As the only statewide organization of its kind in Florida, the FCCG has served under contract with Florida state government for more than three decades.

The FCCG owns and operates the statewide Problem Gambling HelpLine service 888-ADMIT-IT, providing free, confidential, and multilingual problem gambling assistance via telephone call, text message, email, and live chat available on the FCCG's website (gamblinghelp.org) to thousands of contacts each year, from gamblers and their loved ones, to professionals and affected others, such as employers, mental health treatment providers, educators, law enforcement and judicial authorities, probation departments, bankruptcy and financial counseling organizations, gambling industry operators, state government, policymakers, and others. However, although the FCCG is recognized by most through its 888-ADMIT-IT HelpLine, this is only one of the many services and programs it provides.

Since its inception, the FCCG's approach to development of problem gambling prevention, education, awareness, responsible gambling, and other related problem gambling programming initiatives, continues to be research-driven. FCCG programs are evidence-based and conducted throughout the state of Florida to assure widespread coverage. Ongoing and extensive research efforts to improve the lives of problem gamblers, their families and all those impacted have been and will continue to be undertaken. Its findings are disseminated through research journals, conference presentations, industry publications, brochures, posters, pamphlets and outreach workshops and forums. FCCG staff remain abreast of legislative initiatives and changes, technological advances in science and practice, clinical trials, and problem gambling related prevention and treatment programs, as well as evidence-based outreach methods and approaches.

FCCG's published research consists of a combination of HelpLine data collected through the FCCG's 888-ADMIT-IT HelpLine, in addition to 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. Findings and recommendations from these studies, clinical insights, and reviews have guided the FCCG in identifying areas of need, have resulted in developing new programming and/or modifying existing services or offerings. Key partnerships have been developed in areas based upon field expertise or geographic location, determining viable therapeutic modalities, and implementing effective methods and approaches to problem gambling prevention activities, training, advertising, messaging, and overall material/collateral preparation, and production. The FCCG's staff remains abreast of recent developments and is continuously developing new approaches to working with different populations and the Florida gambling industry. The FCCG remains astutely aware of the public's changing attitudes, preferences, and behaviors as they relate to gambling.

24/7 Confidential, Multilingual, Problem Gambling HelpLine (888-ADMIT-IT) – OPERATIONS

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

The HelpLine is staffed 24 hours per day, 365 days a year to continue to provide supportive interventions and information to individuals who are adversely impacted by a gambling or gambling-related problems. Individuals include gamblers, spouses/significant others (often referred to as loved ones), children, parents, relatives, friends, co-workers, employers, and anyone else seeking resources and information regarding a gambling problem. As well, the FCCG supplies help, information, and training to state agencies, community organizations, treatment and mental health professionals, law enforcement officials, legal authorities, academic institutions, students, gambling operators, and others who are interested in becoming more knowledgeable about problem gambling. The FCCG's programs and services are diverse in nature and its bilingual services are offered based upon the needs of the individual or entity contacting the Council for assistance. The FCCG, for many years, also was instrumental in the development of other state affiliates for the National Council on Problem Gambling (NCPG). Former FCCG leadership served as the NCPG's President of the Board of Directors and the FCCG's current Executive Director, Jennifer Kruse, recently also served on the NCPG Board of Directors.

As standard protocol, all agency personnel respond to contacts throughout the day ranging from help and information to business contacts. The HelpLine is answered by after-hours staff at the close of business each day. After-hours personnel ensure that contacts can receive help and resources any time during the night, weekends, and on holidays. The HelpLine is equipped with multiple telephone lines, so contacts can be reached immediately thereby minimizing wait times for help. Each person in the agency and on the after-hours staff are extensively trained to handle all contacts. The FCCG includes bilingual staff members that handle the majority of Spanish-speaking contacts, and the HelpLine is equipped with a translation service for all other languages. Resources are provided by mail, telephone and on demand through a multitude of methods, including online via live chat, email, and by texting via the text interface, pending individual preferences and needs. In addition, for some resources, the FCCG offers audio options in instances when contacts may experience challenges reading the information.

The FCCG remains committed to real-time updates of resource referrals 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 preeminent trusted source for referrals in the State of Florida.

888-ADMIT-IT HelpLine Number

The 888-ADMIT-IT telephone number was secured 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.

Over the years, the FCCG has made active efforts to secure and promote a HelpLine telephone number that is easily identified with the issue of problem gambling. Such HelpLine “branding” is a key element in promotion of the service, as well as ensuring that Floridians know who to call if they, or someone they know, are experiencing gambling related difficulties. Branding is a very important concept because once this occurs, organizations become a household name. The 888-ADMIT-IT number has been branded throughout the state of Florida for decades, as the Problem Gambling HelpLine service. This brand equity built into the phone number holds a priceless value in terms of its relationship with residents and communities throughout Florida.

Considering the monetary and time investments to date, promoting the 888-ADMIT-IT service as a sole source provider, it is critical that the public not be expected to learn a different number or to be provided with several phone numbers which will diminish public recall. It has taken years of exposure to have consumers view 9-1-1 as the catch-all emergency number. The FCCG’s intent with the 888-ADMIT-IT number was prefaced with the same commitment in branding this as the designated problem gambling HelpLine number in the state of Florida.

24/7 Confidential, Multilingual, Problem Gambling HelpLine (888-ADMIT-IT): TELEPHONE CALLS

During the 2021-2022-year, 1,432 telephone calls for help were received (an increase from 1,158 in 2020-2021), with calls ranging from less than 1 minute to 94 minutes, the mean length being 26 minutes (standard deviation = 16 minutes) and the median being 24 minutes.

Alternative Public Assistance Platforms for 888-ADMIT-IT: TEXT MESSAGES

The FCCG offers texting as a means by which individuals can reach out for help or information regarding a gambling problem. The FCCG text number, (321) 978-0555, is advertised through various advertising vehicles, such as brochures, signage, internet advertising, and on the FCCG’s website and social media pages.

When someone texts the FCCG, staff is alerted through their phone and computer that a text has come in. The staff member then answers the text through the messaging portal located in the HelpLine database (iCarol), and converses back and forth with the individual. Like telephone contacts, texting contacts can be for problem gambling related help or information. Texting contacts are handled in the same manner as telephone calls. Information is collected and recorded in the iCarol database and appropriate problem gambling resources are provided to the individual based upon the nature of the contact. Once the contact is complete, the database automatically populates a “Text” report form with the entire conversation transposed into the comments section of the form. Just like the call database, the text form has drop down menus, check boxes, and text areas where the information collected is placed.

Frequently, help seekers are more comfortable utilizing alternative assistance platforms, like text messaging, for help with a gambling problem due to the sense of true anonymity it provides. When someone seeks help via text message on their cell phones, they are able to communicate this way privately and in an ongoing manner, which is common with all types of text message communications. These text contacts can be just as serious as telephone calls for help received by the 888-ADMIT-IT HelpLine. Critical communication and/or responses to questions asked by FCCG HelpLine Specialists to determine a help seeker’s current state of crisis is solely dependent upon the responsiveness of the texter, which can be challenging when someone is nonresponsive for periods of time due to being busy at work while texting for help, for example.

During the 2021/2022 fiscal year, a total of ninety-four (94) individuals reached out to the FCCG's 888-ADMIT-IT HelpLine for help or information regarding a gambling problem through the text messaging platform. This represents a 59% increase in Floridians seeking problem gambling related supports through the FCCG via the text messaging platform, when comparing help service text contacts from this year with last year.

Text message communication times this year ranged from less than 1 minute to 232 minutes, with a mean time of 75 minutes (standard deviation = 52 minutes) and a median time of 60 minutes.

The continued increase in text messages received by the FCCG from Florida help seekers throughout the 2021/2022 fiscal year illustrates the importance of offering alternative assistance platforms for seeking problem gambling help and supports, such as text messaging.

Alternative Public Assistance Platforms for 888-ADMIT-IT: LIVE CHATS

The FCCG offers Live Chat, a web-based program that allows users to connect with the FCCG for problem gambling help or information via their computer or mobile device. When someone initiates a live chat with the FCCG through the gamblinghelp.org website, HelpLine Specialists are alerted through their phone and their computer that a live chat is in the queue. The HelpLine Specialist then responds to the chat through the messaging portal located in the HelpLine database (iCarol).

Like telephone and text contacts, live chat contacts can be for problem gambling related help or information. Live chats are handled the same way as telephone calls and texts, with information collected and recorded in the HelpLine database and problem gambling resources provided to the individual based upon the specifics of the contact. Once the live chat is complete, the database automatically opens up a "live chat" report form and auto-populates the conversation into the comments section of the form. The live chat database has drop down menus, check boxes, and text areas where the information collected can be placed.

During the 2021/2022 fiscal year, seventy (70) individuals reached out to the FCCG for help or information regarding a gambling problem through the live chat platform. This represents a 105% increase in Floridians seeking problem gambling related supports through the FCCG via the live chat platform when comparing help service live chat contacts from this year with last year (2020/2021).

Live chat communication times this year ranged from 4 to 166 minutes, reflecting an average of 49 minutes (standard deviation = 33 minutes), and a median of 37 minutes.

The FCCG continues to monitor the methods used to contact the HelpLine and its problem gambling supports.

FCCG HelpLine Specialists

The FCCG currently employs both day time and after-hours only personnel for its comprehensive operations (including both "Key" and "Non-Key" staff relative to the work performed under the FGCC Contract). The HelpLine is staffed by highly trained Problem Gambling HelpLine Specialists, 24-hours a day, 7 days a week, 365 days a year. All agency personnel are trained to respond to all contacts received throughout the day or night, during the week and on weekends, ranging from help and information related to a gambling problem to business contacts. All helpline staff also receive ongoing crisis training supports and certification, such as QPR suicide training (Question, Persuade & Refer), to enable them to properly assist any contact seeking help through the 888-ADMIT-IT HelpLine.

For the past three decades, the FCCG has hired HelpLine and staff from different backgrounds and with varying levels of education and clinical experience, from master's and doctoral-level trained counselors to volunteers and recovering individuals. Telephone/remote counseling services should not be confused with HelpLine services provided as these programs serve entirely different purposes and require different training and protocols. Helplines are not intended for ongoing counseling as this would place an enormous liability on the helpline itself. HelpLine paraprofessionals are employees who have been trained to manage the diverse concerns raised by the problem gambling population and at times under intense pressure, pending an individual contact's circumstances. The most important component of maintaining an effective HelpLine is the training and protocols that are in place which enable ongoing and constant updates to assure staff knowledge, information, and resources are kept current.

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 contacts related to gambling addiction from individuals in crisis and others.

Training is conducted through the completion of specific modules developed and is accessible in FCCG's HelpLine Training Manual. The training is hands-on demonstration, as well as overview of the data collection and proper database usage, viewing of problem gambling specific docudramas and videos, "mock" call scenarios, phone shadowing, and finally handling live calls with management oversight. There is also an ongoing contact review process that is constantly occurring, for all contact types, so feedback can be provided on an ongoing and timely basis.

The HelpLine Manual is provided to all staff for ongoing reference and HelpLine Specialists are strongly encouraged to have the manual handy during discussions. In addition to providing background information about the FCCG, its role in the state, and available services and programs, participants are educated about the HelpLine process, Agency protocols, contact types and classifications, and operating procedures. The handling of the calls and diverse contact methods, as well as the dialogue between the help seeker and staff are the focus of the training, however the background information and database training portions are also integrated. The goal of the FCCG's HelpLine training program is to ensure HelpLine Specialists are knowledgeable, comfortable, and confident in their ability to provide appropriate supports to individuals in crisis.

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

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

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

HelpLine Manual

Resource referral information is continually updated and housed in the computerized database program, as well as in the FCCG HelpLine Manual, for easy access and reference by agency and after-hours personnel. The Manual includes all known problem gambling specific resources in Florida. Furthermore, the Manual serves as backup when emergency situations arise from the loss of electrical power, computer difficulty, or other technological failures.

HelpLine Database

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

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

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

All resource referrals are confirmed on an ongoing basis and a system for re-verification remains 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 future services. 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.

Data Analysis

The FCCG's iCarol HelpLine database contains valuable information on each contact received and is entered by FCCG HelpLine Specialists, categorized by contact type and then separated into specific files for deeper analysis (e.g., total contacts, those seeking help or information, and those seeking help only). Given the sensitive nature of many questions, contacts may feel uncomfortable or reluctant to provide some personal information. As well, spouses/partners, and other loved ones who contact the HelpLine may not have sufficient information to provide answers to certain questions. All information provided is based upon self-reports. As such, individuals may furnish information that is less than forthright. Examples include information about debts owed due to gambling, illegal acts committed, history of alcohol and substance abuse, etc. This results in significant variability in the number of responses to topics discussed and is illustrated throughout this report. It is therefore important to note that all information may be conservative in nature. This report presents the information ascertained from HelpLine contacts received by the FCCG during the 2021-2022 fiscal year, with comparative data often presented from prior fiscal years to identify changing trends and patterns of gambling and gambling-related behaviors in Florida.

24-Hour 888-ADMIT-IT Problem Gambling HelpLine Annual Report: July 1, 2021 – June 30, 2022**TOTAL Agency Contacts:**

- During the 2021/2022 fiscal year, the FCCG received 25,689 total contacts, of which 5,099 were “Help Services Contacts”, consisting of individuals in Florida only requesting problem gambling help and/or information (**Table 1**). This represents an 8% increase in total Agency contacts from last fiscal year (23,558), and a continued increase in total Agency contacts of all types each year, over the past four years, reflecting an overall increase of 140%, since 2018/2019.

Table 1				
TOTAL 888-ADMIT-IT HelpLine Contacts				
Fiscal Period	Total Contacts	Percent Change from Previous Fiscal Year	Help Services Contacts	Percent Change from Previous Fiscal Year
July 1, 2021 - June 30, 2022	25,689	9%	5,099	-11%
July 1, 2020 - June 30, 2021	23,558	32%	5,709	81%
July 1, 2019 - June 30, 2020	17,848	67%	3,153	-45%
July 1, 2018 - June 30, 2019	10,713	-9%	5,754	-2%

FLORIDA “HELP ONLY” Agency Contacts:

- When comparing data over the past three fiscal years, the 888-ADMIT-IT HelpLine has seen a 33% increase in “help only” contacts from Florida help seekers since 2019/2020, and a 26% increase in Florida help only contacts this year over last. See **Table 2** below for specifics:

Table 2													
HELP ONLY (FLORIDA) 888-ADMIT-IT HelpLine Contacts													
TOTAL FLORIDA ONLY HELP CONTACTS:	July	August	September	October	November	December	January	February	March	April	May	June	TOTALS
2021-2022: Monthly Total Help Contacts - FL	130	112	124	121	113	121	126	146	159	149	150	138	1,589
2020-2021: Monthly Total Help Contacts - FL	60	67	78	110	71	120	118	122	127	141	137	115	1,266
2019-2020: Monthly Total Help Contacts - FL	107	115	122	132	113	98	145	126	82	33	60	66	1,199

HelpLine # Dialed - # of Agency Contacts:

- Since the explosion of online gambling over the past several years, more attention to gambling, and also problem gambling, is occurring now more than ever before. As a result, gambling operators and others, have been promoting problem gambling helplines across a variety of platforms nationwide, including television, radio, internet, and other advertisement mediums, more frequently and more widespread than we have ever seen in history.
- The National Council on Problem Gambling (NCPG) serves as the national advocate for problem gambling services to minimize gambling-related harm. As per their website, the NCPG was conceived as the national representative of the problem gambling field and is organized with 3 classes of members: state affiliate, corporate and individual. The NCPG concentrates efforts on the national level, while the state affiliates work at the state and local levels. The NCPG instituted its national helpline number 800-522-4700 in 1995 for the purpose of providing access to problem gambling help in states where an affiliate member did not exist, by routing callers to the national number, to a centralized problem gambling call center, which could provide resource referrals. When callers were identified as calling from states with established numbers, such as the FCCG’s 888-ADMIT-IT HelpLine, the NCPG was to transfer or route the call to the affiliate in the state so that localized, directed assistance could be provided.
- The NCPG’s national helpline network routes callers based solely on the area code of the phone number from which the call originates, without the use of geolocation technology. Therefore, and more specifically, the NCPG helpline network, as it currently operates, has zero ability to identify the location of any caller or to transfer/route the call to the appropriate state. There is no system available in the United States to “localize” a call from a cell phone, except through the 911 network. Thus, when NCPG receives a call or text from a non-Florida area code, it does not have any capability to determine the caller’s actual geographic location which is the necessary component for accurately routing contacts.

- As background, the FCCG operates the Florida statewide Problem Gambling HelpLine service 888-ADMIT-IT, providing in-house, confidential and multilingual assistance to thousands of help seekers each year. The FCCG is also the Florida designated state affiliate of the National Council on Problem Gambling (NCPG). Affiliate Members serve as the official representatives of the NCPG in their respective states, responding to all calls for help with a gambling problem received through the national helpline, and work cooperatively on issues of importance. The FCCG is one of 35 State Affiliate Councils to the NCPG. A handful of NCPG Affiliate Councils, such as the FCCG, operate a state-level helpline in their respective states. The majority, however, (at least 27 Affiliates currently, out of 35 total Affiliates), do not operate or staff their own state problem gambling helplines as the FCCG does, and instead, subcontract their helpline operation out to call centers or other vendors in another state.
- Of those citing the NCPG's 800-522-4700 National Helpline as the number dialed this year to date, the 888-ADMIT-IT Helpline responded to a 153% increase in contacts (all contact types) during the months of July 2021-June 2022, in comparison to the same period last fiscal year.
- Additionally, we have seen a 1,097% increase in Helpline contacts (all contact types) citing 1-800-GAMBLER as the number dialed, during the months of July 2021-June 2022, with notable increases beginning in September 2021, when comparing Helpline data from the same period of time during the previous 2020/2021 fiscal year.

Fiscal Year 2021/2022: Monthly HELPLINE NUMBER DIALED 2021/2022													
	Jul-21	Aug-21	Sep-21	Oct-21	Nov-21	Dec-21	Jan-22	Feb-22	Mar-22	Apr-22	May-22	Jun-22	YTD 21/22
FY 2021/2022: Monthly Total 1-800-522-4700 (NCPG HELPLINE #)	26	48	46	61	61	49	120	95	80	101	97	116	900
FY 2021/2022: Monthly Total 1-800-GAMBLER (NEW JERSEY #)	6	6	18	39	50	30	35	25	22	51	28	37	347
FY 2021/2022: Monthly Total 1-888-ADMIT-IT (FCCG #)	118	81	126	224	198	124	195	182	199	254	160	190	2,051
FY 2022/2023: Monthly Total WARM TRANSFERS (ANY NATIONAL #)	0	0	0	0	0	0	0	0	0	0	0	3	3

Fiscal Year 2020/2021: Monthly HELPLINE NUMBER DIALED 2020/2021													
	Jul-20	Aug-20	Sep-20	Oct-20	Nov-20	Dec-20	Jan-21	Feb-21	Mar-21	Apr-21	May-21	Jun-21	YTD 20/21
FY 2020/2021: Monthly Total 1-800-522-4700 (NCPG HELPLINE #)	17	30	41	21	26	29	37	42	48	32	22	11	356
FY 2020/2021: Monthly Total 1-800-GAMBLER (NEW JERSEY #)	N/A	N/A	N/A	N/A	3	5	3	4	2	5	3	4	29
FY 2020/2021: Monthly Total 1-888-ADMIT-IT (FCCG #)	98	205	216	436	86	107	103	104	140	103	118	92	1,808

- Overall, when comparing the telephone number dialed for calls received by “ALL Non-Florida Help Seekers”, the NCPG's National HelpLine Numbers (1-800-GAMBLER) and (800-522-4700) represented the telephone number dialed by **almost half (46%)** of all of the “Out-Of-State Help” callers and “Inappropriate” callers who reached out to the FCCG during the 2021/2022 fiscal year.

OUT-OF-STATE “HELP ONLY” Agency Contacts:

- During the 2021/2022 fiscal year, the National Council on Problem Gambling began heavy advertisement and promotion of national problem gambling helpline numbers across the United States, including in the state of Florida, as part of its “National Problem Gambling HelpLine Harmonization” effort, following receipt of a \$6 million grant from the National Football League (NFL). NCPG presently advertises its “national helpline network” throughout the United States (800-522-4700), which now also includes the use of 800-GAMBLER for this purpose, via the NCPG's recent agreement with the Council on Compulsive Gambling of New Jersey for telephonic use of this number.
- The result of associated increased national helpline advertising as part of the NCPG's National Football League (NFL) funded campaign, has yielded increased erroneous and out-of-state help seeker contacts received by the FCCG. Additionally, a presumably increased number of callers from Florida with out-of-state area codes seeking assistance through the national helpline network due to the increased advertising, will not receive FCCG problem gambling programs and services or personalized Florida-specific problem gambling help.

- Promotion of national problem gambling helpline numbers in states where state specific problem gambling helplines exist, results in help seekers with phone numbers from other states reaching the wrong call center. More specifically, the call to the national helpline number is routed depending upon the origin of the area code of the telephone used versus the state in which the contact is seeking assistance.
- Local impacts from increased national advertising campaigns that are a large part of the NCPG's "helpline harmonization" effort, vary drastically, depending upon the migratory patterns of each state. Because many people do not have cell phone numbers from the area codes in which they physically reside, Florida residents are not often identified as such by the NCPG helpline system. This is a significant point because for more than a decade now, Florida has continued its high growth rate and is now among the top populous states in the nation. The state not only reflects a new and diverse constituency, ranging from persons in their early 20s to retirees, it's reflective of a new population of people who do not change their cell phone areas codes or numbers upon relocating, and do not secure landlines. This is a notable change from in the past.
- Compounding the problem further, Florida's land-based gambling operators frequently advertise both state and national problem gambling helpline numbers throughout their facilities. Multiple helpline numbers create confusion for callers and also results in people being directed to problem gambling help based upon the area code of the phone number they are dialing from. Moreover, the main purpose and benefit of having a State specific problem gambling helpline number, like 888-ADMIT-IT, is to eliminate these specific problems. In short, while a national helpline number for problem gambling could prove meaningful in states where a current affiliate and/or a helpline are not yet established, in states like Florida, it is counterproductive and can result in extreme consequences, up to and including suicide, depending upon the mental or emotional state of the help seeker, when their call/text/chat to the national helpline number is not answered at all, or alternatively, is answered by the wrong call center where assistance cannot be provided because they have reached the wrong state.
 - National helpline advertising impacts are documented during the 2021/2022 fiscal year, as the Florida Council has received a 68% increase in out-of-state help seeker calls since the previous 2020/2021 fiscal year.** See Table 3 below for specifics:

Table 3													
HELP ONLY (OUT-OF-STATE) 888-ADMIT-IT HelpLine Contacts													
TOTAL OUT-OF-STATE HELP CONTACTS:	July	August	September	October	November	December	January	February	March	April	May	June	TOTALS
2021-2022: Monthly Total Help Contacts - Out-of-State	42	59	43	42	49	51	51	72	57	66	68	48	648
2020-2021: Monthly Total Help Contacts - Out-of-State	28	33	24	34	36	21	40	49	45	19	21	18	368
2019-2020: Monthly Total Help Contacts - Out-of-State	35	32	28	39	24	47	43	38	40	10	24	13	373

- Overall, when comparing the telephone number dialed for all calls received by "Out-of-State-Help Seekers", the NCPG's National HelpLine Numbers (800-GAMBLER) and (800-522-4700) represented the telephone number dialed by **sixty-five percent (65%)** of all of the "Out-Of-State Help" callers who reached out to the FCCG in need of help with a gambling problem in a state other than Florida, during the 2021/2022 fiscal year.

INAPPROPRIATE Agency Contacts:

- This year, the FCCG saw a continued increase in "Inappropriate" contacts to the HelpLine. As previously mentioned, the National Council on Problem Gambling (NCPG) began heavy advertisement and promotion of national problem gambling helpline numbers across the United States, including in the state of Florida, as part of its recent "National Problem Gambling HelpLine Harmonization" effort, following receipt of a \$6 million grant from the National Football League (NFL). The result of associated increased national helpline advertising as part of the NCPG's NFL funded campaign, has yielded increased erroneous and out-of-state help seeker contacts received by the FCCG.
- NCPG presently advertises its national helpline network throughout the United States (800-522-4700), as well as 800-GAMBLER, via the NCPG's recent agreement with the Council on Compulsive Gambling of New Jersey for telephonic use of this number). However, many of the individuals contacting the national helpline network do so through the various options possible, such as via telephone call, text message, or through live chat. As NCPG's agreement is for telephonic use of the 800-GAMBLER number only, (not for text use), telephone calls for help to 800-GAMBLER are routed somewhere entirely different than text messages sent to the same number. Further, many telephone calls placed to the 800-GAMBLER number, are "erroneous contacts", not from individuals seeking information or assistance for a gambling problem. On the contrary, many are reaching out for information pertaining to issues completely unrelated to help for a gambling problem.

- There is no system available in the United States to "localize" a call from a cell phone, except through the 911 network. Thus, when NCPG receives a call or text from a non-Florida area code, it does not have any capability to determine the caller's actual geographic location which is the necessary component for accurately routing contacts.
- Because the NCPG national helpline network does not have the ability to accurately route calls to the appropriate state problem gambling helpline, including 888-ADMIT-IT, many of the contacts routed to the FCCG are from persons with absolutely no connection whatsoever to Florida. This results in a great deal of wasted resources, including time and effort by the FCCG because the FCCG does not have information that will provide localized assistance for out-of-state help seekers. This creates additional problems for Florida help seekers when FCCG HelpLine Specialists are busy responding to or redirecting erroneous or out of state help seekers. It further upsets help seekers, who often are in dire straits, when they learn they need to be referred elsewhere.
- When the NCPG, and its licensees, promote the "national" helpline numbers within the state of Florida and at Florida land-based gambling facilities, it results in confusion and indecisiveness on behalf of problem gamblers in Florida who have seen the 888-ADMIT-IT number for decades and either assume both numbers will lead them to the Florida Council HelpLine, or alternatively, assume these helpline numbers provide access to two different helpline services where alternative supports can be received. Yet, realistically, and factually speaking, such persons will only receive Florida-centric services through the FCCG's 888-ADMIT-IT HelpLine number.
 - These impacts to the FCCG's HelpLine system are evident when comparing HelpLine data from the previous three (3) fiscal years. **During the current 2021/2022 fiscal year, the FCCG has seen a 528% increase in Inappropriate/Erroneous Agency Contacts since the 2019/2020 fiscal.** See Table 4 below for specifics:

Table 4													
INAPPROPRIATE ONLY (ALL STATES) 888-ADMIT-IT HelpLine Contacts													
TOTAL INAPPROPRIATE CONTACTS:	July	August	September	October	November	December	January	February	March	April	May	June	TOTALS
2021-2022: Monthly Total Inappropriate Contacts	1,114	1,189	1,312	1,411	1,432	1,075	1,129	1,201	1,419	1,363	1,463	1,367	15,475
2020-2021: Monthly Total Inappropriate Contacts	389	526	774	1,362	820	1,625	1,613	1,291	1,318	1,280	1,180	978	13,156
2019-2020: Monthly Total Inappropriate Contacts	238	221	201	229	217	235	230	213	237	104	133	206	2,464

- Overall, when comparing the telephone number dialed for calls received by **"ALL Inappropriate Callers"**, the NCPG's National HelpLine Numbers (800-GAMBLER) and (800-522-4700) represented the telephone number dialed by **almost half (42%)** of all of the **"Inappropriate"** callers who reached out to the FCCG for erroneous reasons during the 2021/2022 fiscal year.

The Following Information Presented in this Section Relates to “HELP & INFO” Contacts – FROM FLORIDA ONLY**FLORIDA “HELP SERVICES” (HELP & INFO) – Agency Contacts:**

Fiscal Year 2021/2022: Monthly Help Services Contacts													
	July, 2021	August, 2021	September, 2021	October, 2021	November, 2021	December, 2021	January, 2022	February, 2022	March, 2022	April, 2022	May, 2022	June, 2022	Fiscal Period Total YTD:
FY 2021/2022: Monthly Total Help Services Contacts	428	418	411	423	381	363	405	455	520	443	432	420	5,099
FY 2021/2022: YTD MONTHLY TOTALS Help Services Contacts	428	418	411	423	381	363	405	455	520	443	432	420	

Contact Origin by Region and County

- Based upon 5,099 help and information contacts received during the 2021-2022 fiscal year where county information was available, the data revealed that Southeast Florida accounted for 53% of the total help and/or information contacts received. While still remaining the majority of contacts (2,697), it was lower than the prior year (3,589). This represented a decrease of 10% from last year, with contacts this year being more evenly dispersed throughout the state. Again, it is important to note that while there was an overall decrease in help and information contacts during the 2021-2022 fiscal year, the actual number of help contacts increased. Other notable changes this year include an increase in help and information contacts from Northeast Florida, increasing from 1% to 3%; West Coast Florida increased from 7% to 8%; East Coast Florida increased from 3% to 7%; Southwest Florida from 2% to 3%, and an increase in Central Florida was observed, from 16% to 20%. **Table 5** provides the distribution by region with a map of Florida Counties provided on the following page.

Table 5				
County Origin of Contact by Region				
	FY: 2021/2022		FY: 2020/2021	
Florida Regions	N=5,099	Percent = 100%	N=5,679	Percent = 100%
Northwest Florida	372	7%	384	7%
Northeast Florida	131	3%	82	1%
Central Florida	996	20%	931	16%
West Coast Florida	410	8%	403	7%
East Coast Florida	335	7%	172	3%
Southwest Florida	158	3%	118	2%
Southeast Florida	2,697	53%	3,589	63%
Totals	5,099	100%	5,679	100%

REGIONS

Northwest: Bay, Calhoun, Dixie, Escambia, Franklin, Gadsden, Gilchrist, Gulf, Hamilton, Holmes, Jackson, Jefferson, Lafayette, Leon, Liberty, Madison, Okaloosa, Santa Rosa, Suwannee, Taylor, Wakulla, Walton, Washington

Northeast: Alachua, Baker, Bradford, Clay, Columbia, Duval, Flagler, Nassau, Putnam, St. John's, Union

Central: Lake, Marion, Orange, Osceola, Polk, Seminole, Sumter

West Coast: Citrus, Hernando, Hillsborough, Levy, Manatee, Pasco, Pinellas

East Coast: Brevard, Indian River, Martin, St. Lucie, Volusia

Southwest: Charlotte, Collier, Desoto, Glades, Hardee, Hendry, Highlands, Lee, Monroe, Okeechobee, Sarasota

Southeast: Broward, Miami-Dade, Palm Beach

Florida Map by County



- Overall, contact to the HelpLine was made by individuals from fifty-five (55) unique counties across the state during the 2021-2022 fiscal period. Miami-Dade (27%) and Broward (20%) counties represented the areas generating the most contacts to the HelpLine this year. This year, Volusia County represented the area receiving the most significant increase in contacts when comparing this year to last, with a 142% increase reflected in 2021/2022 888-ADMIT-IT HelpLine data for this geographical county. Other counties where a significant number of contacts originated included Orange (13%), Leon (6%), Palm Beach (6%), and Hillsborough (4%), (see **Table 6**). It should be noted that 47% of all contacts were placed by residents in the two counties where the 8 racinos are located, which is where the vast majority of 888-ADMIT-IT HelpLine advertisements are placed, as required by state contract. It is likely that if funding allowed for 888-ADMIT-IT HelpLine promotion to occur on a statewide basis, county of contact origin would be distributed across the state more evenly, and more importantly, additional people in need of information and supports for a gambling problem would be exposed to the HelpLine number and make contact. As previously noted, an essential point to remember is that a problem gambling helpline is only valuable when people know it exists and there are viable resources to send people to recover.

The distribution of help and info contacts received by county is presented in **Table 6** on the following page.

(See Next Page)

Table 6					
"Help Servies" - Help & Info Contacts by County					
2021/2022					
County	# of Contacts (N=5,679)	% of Total	County	# of Contacts (N=5,679)	% of Total
Alachua	12	<1%	Lee	71	1%
Baker	1	<1%	Leon	329	6%
Bay	6	<1%	Levy	0	0%
Bradford	0	0%	Liberty	1	<1%
Brevard	30	1%	Madison	0	0%
Broward	1,031	20%	Manatee	38	1%
Calhoun	0	0%	Marion	12	<1%
Charlotte	13	<1%	Martin	21	<1%
Citrus	8	<1%	Miami-Dade	1,368	27%
Clay	20	<1%	Monroe	3	<1%
Collier	28	1%	Nassau	4	<1%
Columbia	4	<1%	Okaloosa	4	<1%
Desoto	1	<1%	Okeechobee	3	<1%
Dixie	0	0%	Orange	640	13%
Duval	62	1%	Osceola	26	1%
Escambia	13	<1%	Palm Beach	298	6%
Flagler	12	<1%	Pasco	38	1%
Franklin	0	0%	Pinellas	92	2%
Gadsden	1	<1%	Polk	57	1%
Gilchrist	0	0%	Putnam	5	<1%
Glades	0	0%	Santa Rosa	4	<1%
Gulf	1	<1%	Sarasota	25	<1%
Hamilton	0	0%	Seminole	187	4%
Hardee	2	<1%	St Johns	11	<1%
Hendry	5	<1%	St Lucie	15	<1%
Hernando	21	<1%	Sumter	2	<1%
Highlands	7	<1%	Suwannee	2	<1%
Hillsborough	213	4%	Taylor	3	<1%
Holmes	0	0%	Union	0	0%
Indian River	10	<1%	Volusia	259	5%
Jackson	3	<1%	Wakulla	2	<1%
Jefferson	1	<1%	Walton	1	<1%
Lafayette	0	0%	Washington	1	<1%
Lake	72	1%	N =	5,099	100%

The Following Information Presented in the Remainder of this Report, Relates ONLY to “FLORIDA HELP” Contacts:**Florida Help ONLY Contacts:**

- During the current fiscal year, the FCCG received 1,589 contacts for Help with a gambling problem in Florida, representing approximately 5 Florida Help contacts received by the 888-ADMIT-IT HelpLine per day. This represents a 26% increase in Florida Help Contacts received by the FCCG from the previous 2020-2021 fiscal year, and a 33% increase in Florida Help Contacts to the 888-ADMIT-IT HelpLine received since the 2019-2020 fiscal year.
- The totals by month of Florida “HELP ONLY” Contacts received by the FCCG during the 2021/2022 fiscal year, from all platforms available for seeking help through the 888-ADMIT-IT HelpLine, is provided below in **Table 7**, and includes telephone calls, emails, text messages, and live chats for help to the 888-ADMIT-IT HelpLine.

Table 7													
FLORIDA HELP ONLY - Contacts by Month (ALL CONTACT TYPES)													
Period	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	TOTAL
21-22 FL Help Contacts	130	112	124	121	113	121	126	146	159	149	150	138	1,589
20-21 FL Help Contacts	60	67	78	110	71	120	118	122	127	141	137	115	1,266
19-20 FL Help Contacts	107	115	122	132	113	98	145	126	82	33	60	66	1,199

- The method of contact utilized by Florida help seekers reaching out for help through the 888-ADMIT-IT HelpLine, via all platforms available over the past three fiscal years, is provided below, by contact type, in **Table 8**. There have been notable shifts in preference of use of alternative platforms available for seeking help over the past year, as reflected in both text messages (up 56% from last year), and live chats, which reflected a 113% increase from the 2020/2021 fiscal year.

Table 8								
FLORIDA HELP ONLY - Contacts by Year (BY CONTACT TYPE)								
FISCAL PERIOD	FL HELP ONLY - Telephone Calls	% Change from Prior Year	FL HELP ONLY - Text Messages	% Change from Prior Year	FL HELP ONLY - Live Chats	% Change from Prior Year	FL HELP ONLY - Emails	% Change from Prior Year
July 1, 2021 - June 30, 2022	1,423	23%	89	56%	68	113%	9	-50%
July 1, 2020 - June 30, 2021	1,159	8%	57	0%	32	-11%	18	-50%
July 1, 2019 - June 30, 2020	1,070	N/A	57	N/A	36	N/A	36	N/A

CONTACT DEMOGRAPHIC INFORMATION – The following data presented on pages 33-36, is based upon data collected on the individual contacting the HelpLine as opposed to the data presented beginning on page 37 which is based upon data collected on the GAMBLER only. This information, which is based upon 1,589 HELP CONTACTS received throughout the year, reflects a considerable increase in the overall number of Florida HELP contacts received, and an equally significant increase in the severity of issues experienced by these contacts. As previously noted, it is important to recognize that not every contact supplies information to all questions asked (they may be unaware of the information requested or refuse to provide the information). As such, the sample size for each of the analyses frequently differ.

CONTACT DEMOGRAPHIC INFORMATION: HelpLine Contact's Gender & Age

Contact's GENDER

- Data revealed that 61% of those contacting the 888-ADMIT-IT HelpLine for help during the 2021-2022 fiscal year were male, while 39% were female, with 18 individuals not disclosing a gender. This represents a 5% increase in male contacts. Of those contacts that provided their age, 24% were 30 years of age or younger; 49% were middle-aged adults, ages 31-54, 17% were between 55-64; and 11% were older adults ages 65+. One contact was from an adolescent under age 18 (**Tables 9 & 10**).

Table 9		
Gender of HelpLine Contact		
2021-2022		
Contact's Gender	N=1,589	Percent = 100%
Male	956	60%
Female	615	39%
Didn't Discuss/Refused	18	1%
Totals	1,589	100%

Contact's AGE

- While the overall percentage of help contacts based upon age distribution reflects only marginal differences between the current and past fiscal year, the total number of help contacts who identified the age of the gambler was significantly higher in the current year, with 1,282 total help seekers reporting the age of the gambler in 2021/2022, and only 1,059 contacts reporting the age of the gambler to the 888-ADMIT-IT HelpLine in 2020/2021. This year, help seekers in the age bracket of 65+ were approximately equal to last year (144 vs. 146 contacts), and there was only a small difference this year compared to last, in help seekers under the age of 18 (1 in 2021/2022 and 4 in 2020/2021). For all other age groups, the number of help contacts received was higher during the 2021/2022 fiscal year (**Table 10**).

Table 10				
HelpLine Contacts by Age				
Age Range	2021-2022		2020-2021	
	N=1,282	Percent = 100%	N=1,059	Percent = 100%
Under 18	1	0%	4	0%
18-20	47	4%	24	2%
21-25	120	9%	102	10%
26-30	135	11%	112	11%
31-40	265	21%	219	21%
41-49	229	18%	149	14%
50-54	123	10%	111	10%
55-60	159	12%	133	13%
61-64	59	5%	59	6%
65-70	81	6%	73	7%
71-74	29	2%	29	3%
75 and Up	34	3%	44	4%
Totals	1,282	100%	1,059	100%

CONTACT DEMOGRAPHIC INFORMATION: HelpLine Contact's Relationship to the Gambler**Contact's RELATIONSHIP TO THE GAMBLER**

- The majority of HELP contacts received by the 888-ADMIT-IT HelpLine are made directly by the gambler (75% in 2021/2022), which is typical each year as reflected below in **Table 11**. Spouses, cohabitants, and significant others comprised 9% of the total, representing the second-most frequently cited relationship to the gambler, followed by parents (6%), child (3%), friends (2%), and siblings of the gambler (2%) (**Table 11**). It is important to note that research has confirmed that each problem gambler can impact 8-10 others, as illustrated by the types of relationships outlined in **Table 11**.
- Contacts to the HelpLine, as in the past, have included those from other family members, including in-laws, nieces/nephews, aunts/uncles, cousins, and grandchildren, coworkers, employees, law enforcement/legal/judicial professionals, mental health treatment providers, all seeking help related to another's gambling problem. No significant differences were noted in the distribution amongst contacts between the current fiscal year and past year information. However, as previously stated, the total number of Florida HELP contacts received this year increased significantly and with correlating increases represented across a variety of relationship to gambler category types (**Table 11**).
- Among the parents of the gamblers who indicated their age, most were between 41-60 years old. However, 13 parents were between the ages of 61-74, thus likely having middle age children with a gambling problem.
- Children of problem gamblers who contacted the HelpLine ranged in age from 18-70, with the vast majority being ages 26-49. However, it is important to note that the total number of children indicating their age was quite small (N=32).

Table 11**HelpLine Contacts Relationship to the Gambler**

	2021-2022		2020-2021		2019-2020	
Relationship to the Gambler	N=1,589	Percent = 100%	N=1,266	Percent = 100%	N=1,184	Percent = 100%
Aunt/Uncle of the Gambler	3	0%	3	0%	0	0%
Child of the Gambler	44	3%	39	3%	50	4%
Church/Faith-Based Organization	0	0%	3	0%	0	0%
Cousin of the Gambler	5	0%	2	0%	0	0%
Coworker/Employer of the Gambler	3	0%	2	0%	4	0%
Friend of the Gambler	39	2%	50	4%	39	3%
GA/Gam-Anon Member	0	0%	1	0%	4	0%
Gambler	1,194	75%	925	73%	837	71%
Grandchild of the Gambler	0	0%	2	0%	2	0%
In-laws of the Gambler	7	0%	5	0%	7	1%
Law Enforcement/Legal/Judicial Professional	1	0%	2	0%	1	0%
Mental Health Treatment Provider/Medical Professional	8	1%	9	1%	14	1%
Niece/Nephew of the Gambler	4	0%	4	0%	5	0%
Other Family Member of the Gambler	2	0%	8	1%	21	2%
Parent of the Gambler	95	6%	58	5%	47	4%
Sibling of the Gambler	35	2%	26	2%	20	2%
Spouse/Cohabitant/Significant Other of the Gambler	149	9%	127	10%	133	11%
Totals	1,589	100%	1,266	100%	1,184	100%

CONTACT DEMOGRAPHIC INFORMATION: Precipitating Event Leading to HelpLine Contact**Contact's PRECIPITATING EVENT FOR HELPLINE CONTACT**

- When looking at historical data and HelpLine trends (**Table 12**), relationship problems has been the top most frequently cited reason for contacting the 888-ADMIT-IT HelpLine for decades, which also remains true during the current 2021/2022 fiscal year with almost one-third of help seekers (31%) citing this as their primary reason for reaching out for help.
- Financial-related issues were the second and third most predominantly cited reasons for initially contacting the HelpLine this year, with 22% of individuals reporting a recent substantial gambling loss, and 14% revealing overextended debts due to gambling as their primary reason for seeking help. Overextended debts due to gambling reported as the primary reason for seeking help has increased by 133% during the current 2021/2022 fiscal year when compared with helpline data from pre-COVID times three years ago in fiscal year 2019/2020 where this category only represented 3% of the total.
- Not surprisingly, gambling-related mental health problems, such as anxiety or depression, as well as a relapse from a gambling addiction, continue to be significant contributing factors cited by help seekers as their primary reason for reaching out for help to the 888-ADMIT-IT HelpLine, with 3% of individuals citing these as the reasons for seeking supports this year.
- This year, self-exclusion inquiries have decreased by 47% as the precipitating event for seeking help over the past three years since pre-COVID times (6% in 2019/2020 compared to 3% in 2021/2022). This data aligns with the decreased trend seen on the HelpLine of traditional brick and mortar gambling facilities reported as the primary gambling location of choice and the correlating increase in online gamblers reported during the current 2021/2022 fiscal year when compared with HelpLine data from previous years.
- Other reasons for contacting the HelpLine included help seeking treatment referrals (2%); to acquire information regarding referrals to Gamblers Anonymous or Gam-Anon meetings (4%); Legal Difficulties (3%); Homelessness/Eviction or Foreclosure (2%) and Suicidal Thoughts (1%) (this actually was the primary reason for contacting the HelpLine by 11 individuals) (see **Table 12**). It is important to note that this information represents the **predominant** reason prompting the HelpLine contact, with most problem gamblers and their loved ones experiencing multiple difficulties.

Table 12**Contact's Precipitating Event Leading to HelpLine Contact**

	2021-2022		2020-2021		2019-2020	
Precipitating Event: What Happened or is Happening that Prompted the Individual to Seek Help?	N=1,589	Percent = 100%	N=1,261	Percent = 100%	N=1,185	Percent = 100%
Financial Problems - Difficulty Paying Bills	87	5%	144	11%	79	7%
Financial Problems - Overextended Debt	111	7%	53	4%	31	3%
Financial Problems - Overspending	220	14%	57	5%	0	0%
Financial Problems - Recent Substantial Loss	352	22%	315	25%	248	21%
GA/GamAnon Referral	68	4%	100	8%	85	7%
Homeless/Eviction/Foreclosure	25	2%	19	2%	14	1%
Legal Problems (Illegal Act Lawyer Advised Court Ordered etc.)	40	3%	31	2%	14	1%
Literature/Materials Request	0	0%	1	0%	0	0%
Medical Problems (i.e. Poor Physical Health Due to Gambling Addiction)	4	0%	11	1%	0	0%
Mental Health Problems (i.e. Anxiety Depression)	40	3%	32	3%	0	0%
Other	1	0%	2	0%	0	0%
Relapse	49	3%	56	4%	17	1%
Relationship Problems	495	31%	315	25%	342	29%
Self-Exclusion Inquiry	47	3%	55	4%	66	6%
Suicidal Thoughts/Attempts	11	1%	11	1%	5	0%
Threatened/Owes Money to Bookie/Casino/Loan Shark	3	0%	1	0%	0	0%
Treatment Referral	30	2%	48	4%	278	23%
School/Work Related Difficulties	6	0%	10	1%	6	1%
Totals	1,589	100%	1,261	100%	1,185	100%

Precipitating Event – GAMBLER vs. LOVED ONES Contacts

- When looking at 888-ADMIT-IT HelpLine data from contacts made by the gambler separately from loved ones, there are significant differences between gamblers and loved ones with respect to the precipitating reason cited for contacting the HelpLine. Gamblers report a higher incidence of financial problems, specifically a “recent financial loss” (29%) compared with loved ones (3%) while 75% of loved ones reported the precipitating reason for contacting the HelpLine was Relationship issues whereas only 17% of problem gamblers reported this as the precipitating reason for contacting the HelpLine. This greatly impacts the types of necessary supports available, based upon the relationship of the help seeker to the gambler. See **Table 13**.

Table 13**Contact's Precipitating Event Leading to HelpLine Contact - Gambler Contacts and Loved Ones Contacts**

Precipitating Event: What Happened or is Happening that Prompted the Individual to Seek Help?	Gambler Contacts		Loved One Contacts	
	N=1,192	Percent = 100%	N=397	Percent = 100%
Financial Problems - Difficulty Paying Bills	76	6%	11	3%
Financial Problems - Overextended Debt	104	9%	7	2%
Financial Problems - Overspending	202	17%	18	5%
Financial Problems - Recent Substantial Loss	340	29%	12	3%
GA/GamAnon Referral	57	5%	11	3%
Homeless/Eviction/Foreclosure	22	2%	3	1%
Legal Problems (Illegal Act Lawyer Advised Court Ordered etc.)	32	3%	8	2%
Literature/Materials Request	0	0%	0	0%
Medical Problems (i.e. Poor Physical Health Due to Gambling Addiction)	3	0%	1	0%
Mental Health Problems (i.e. Anxiety Depression)	38	3%	2	1%
Other	0	0%	1	0%
Relapse	49	4%	0	0%
Relationship Problems	198	17%	297	75%
Self-Exclusion Inquiry	38	3%	9	2%
Suicidal Thoughts/Attempts	9	1%	2	1%
Threatened/Owes Money to Bookie/Casino/Loan Shark	1	0%	2	1%
Treatment Referral	20	2%	10	3%
School/Work Related Difficulties	3	0%	3	1%
Totals	1,192	100%	397	100%

GAMBLER DEMOGRAPHIC INFORMATION – The data presented on the following pages, is based upon data collected on the GAMBLER ONLY, as opposed to the data presented in the previous section, which relates to data collected on the individual contacting the HelpLine. The following information is derived from ALL HelpLine contacts (this data 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.

GAMBLER DEMOGRAPHIC INFORMATION: Gambler's Gender and Age

Gambler's GENDER

- A total of 1,563 contacts identified the gender of the gambler this year, revealing that 71% of problem gamblers were male and 29% were female. Over the past three fiscal years, the 888-ADMIT-IT HelpLine has seen an 11% increase in male gamblers, and a 19% decrease in female gamblers (**Table 14**).

Table 14						
Gambler's Gender						
Gambler's Gender	2021-2022		2020-2021		2019-2020	
	N=1,563	Percent = 100%	N=1,250	Percent = 100%	N=1,155	Percent = 100%
Male	1116	71%	845	68%	742	64%
Female	447	29%	403	32%	413	36%
Transgender	0	0%	2	<1%	0	0%
Totals	1,563	100%	1,250	100%	1,155	100%

Gambler's AGE

- Among the 1,446 contacts who disclosed the gambler's age this year, it was found that approximately 14% of the gamblers were 25 years old or younger; 11% were 26-30; 39% were 31-49; 9% were 50-54; and 27% of gamblers were 55 years of age or older (**Table 15**).

Table 15		
Gambler's Age		
2021-2022		
Gambler's Age Range	N=1,146	Percent = 100%
Under 18	7	0%
18-20	49	3%
21-25	146	10%
26-30	161	11%
31-40	304	21%
41-49	256	18%
50-54	135	9%
55-60	170	12%
61-64	59	4%
65-70	85	6%
71-74	32	2%
75 and Up	42	3%
Totals	1,446	100%

- Over the past three fiscal years, younger gamblers in need of problem gambling supports have continued to increase, with 888-ADMIT-IT HelpLine data from the 2021/2022 fiscal year representing a 56% increase in gamblers 25 years old or younger since the 2019/2020 fiscal year. Conversely, older adult gamblers age 55 and up, have decreased over the past 3 fiscal years but at a slightly lower rate, with 2021/2022 fiscal year data yielding a 21% decrease of gamblers in this age bracket since the 2019/2020 fiscal year (**Tables 16, 17, & 18**).
- If looking at 888-ADMIT-IT HelpLine data from last fiscal year (2020/2021) to this fiscal year (2021/2022), trends are similar; there was a 13% increase in the reported age of the gambler as being 25 years old or younger (12% of the total in fiscal year 2020/2021 and 14% of the total in fiscal year 2021/2022), and a 13% decrease of older adult gamblers, age 55 and up (31% of the total in fiscal year 2020/2021 and only 27% of the total in fiscal year 2021/2022) (**Tables 16, 17, & 18**).

Table 16						
Gambler's Age						
	2021-2022		2020-2021		2019-2020	
Gambler's Age Range	N=1,446	Percent = 100%	N=1,147	Percent = 100%	N=964	Percent = 100%
Under 18	7	0%	6	1%	4	0%
18-20	49	3%	28	2%	19	2%
21-25	146	10%	108	9%	60	6%
26-30	161	11%	126	11%	107	11%
31-40	304	21%	236	21%	202	21%
41-49	256	18%	159	14%	142	15%
50-54	135	9%	131	11%	100	10%
55-60	170	12%	131	11%	119	12%
61-64	59	4%	63	5%	58	6%
65-70	85	6%	80	7%	153	16%
71-74	32	2%	31	3%	0	0%
75 and Up	42	3%	48	4%	0	0%
Totals	1,446	100%	1,147	100%	964	100%

Table 17						
Gambler's Age - 25 Years Old or Younger						
	2021-2022		2020-2021		2019-2020	
Gambler's Age Range - 25 & Under	N=1,446	% of the Total	N=1,147	% of the Total	N=964	% of the Total
Under 18	7	0%	6	1%	4	0%
18-20	49	3%	28	2%	19	2%
21-25	146	10%	108	9%	60	6%
Totals	202	14%	142	12%	83	9%

Table 18						
Gambler's Age - 55 Years of Age or Older						
	2021-2022		2020-2021		2019-2020	
Gambler's Age Range - 55 & Up	N=1,446	% of the Total	N=1,147	% of the Total	N=964	% of the Total
55-60	170	12%	131	11%	119	12%
61-64	59	4%	63	5%	58	6%
65-70	85	6%	80	7%	153	16%
71-74	32	2%	31	3%	0	0%
75 and Up	42	3%	48	4%	0	0%
Totals	388	27%	353	31%	330	34%

Gambler's AGE by GENDER

- Among the 1,441 gamblers represented in this year's HelpLine data where both gender and age were disclosed, the majority of female problem gamblers (70%) were in the age range of 31 to 60 years old, while in 2020/2021 this age bracket comprised 63% (**Tables 19 & 20**). Female problem gamblers were markedly older than males, with almost one-quarter (22%), in the older adult age category of 61 and up (**Table 19**). While this represents a somewhat smaller percentage of the total of female problem gamblers in this age range compared with data from last fiscal year (30%), the trend of women problem gamblers skewing older than males continues, reflecting how the varied stages of life impact upon gambling behaviors differently between genders.
- Of male problem gamblers represented in this year's HelpLine data where both gender and age were disclosed, 18% were 25 years old or younger. This data continues to reveal a stark contrast amongst the gamblers age by gender, with only approximately 3% of female gamblers reported in this same age group of 25 years old or younger (**Table 19**). The issue of problem gambling continues to be affecting young males at an alarming rate, whereas it may be taking females longer to develop a gambling problem. Similar trends were found in the 2020/2021 HelpLine data, which is also highly consistent with national and international studies of prevalence rates of problem/disordered gamblers, and further helps demonstrate the continued need for greater outreach and prevention efforts targeted at a younger demographic. As found for the past several years, contacts for help about male problem gamblers ages 31-49 (40%) showed the greatest concentration. While less than females, and slightly less than what was reported in the previous 2020/2021 fiscal year, a still significant 12% of males were reported to be in the older adult age category of 61 and up, and 4% of male gamblers reported as being in their 70's, compared to 7% of females (**Tables 19 & 20**).

Table 19						
Gambler's Age - by Gender						
2021-2022						
Gambler's Age by Gender	Female		Male		TOTAL	
	N=415	Percent = 100%	N=1,026	Percent = 100%	N=1,441	Percent = 100%
Under 18	1	0%	5	0%	6	0%
18-20	0	0%	49	5%	49	3%
21-25	14	3%	129	13%	143	10%
26-30	19	5%	142	14%	161	11%
31-40	70	17%	233	23%	303	21%
41-49	74	18%	182	18%	256	18%
50-54	63	15%	72	7%	135	9%
55-60	82	20%	88	9%	170	12%
61-64	28	7%	31	3%	59	4%
65-70	34	8%	51	5%	85	6%
71-74	17	4%	15	1%	32	2%
75 and Up	13	3%	29	3%	42	3%
Totals	415	100%	1,026	100%	1,441	100%

(See next page)

Table 20

Gambler's Age - **by GENDER - 2 YEAR COMPARISON**

Gambler's Age by Gender	FEMALES				MALES				TOTALS MALES & FEMALES			
	2021-2022		2020-2021		2021-2022		2020-2021		2021-2022		2020-2021	
	N=415	Percent = 100%	N=376	Percent = 100%	N=1,026	Percent = 100%	N=770	Percent = 100%	N=1,441	Percent = 100%	N=1,146	Percent = 100%
Under 18	1	0%	1	0%	5	0%	5	1%	6	0%	6	1%
18-20	0	0%	0	0%	49	5%	28	4%	49	3%	28	2%
21-25	14	3%	6	2%	129	13%	102	13%	143	10%	108	9%
26-30	19	5%	15	4%	142	14%	110	14%	161	11%	125	11%
31-40	70	17%	53	14%	233	23%	181	24%	303	21%	234	20%
41-49	74	18%	54	14%	182	18%	105	14%	256	18%	159	14%
50-54	63	15%	72	19%	72	7%	59	8%	135	9%	131	11%
55-60	82	20%	62	16%	88	9%	69	9%	170	12%	131	11%
61-64	28	7%	28	7%	31	3%	35	5%	59	4%	63	5%
65-70	34	8%	42	11%	51	5%	39	5%	85	6%	81	7%
71-74	17	4%	21	6%	15	1%	10	1%	32	2%	31	3%
75 and Up	13	3%	22	6%	29	3%	27	4%	42	3%	49	4%
Totals	415	100%	376	100%	1,026	100%	770	100%	1,441	100%	1,146	100%

- The age and gender of gamblers experiencing gambling-related problems may change with the availability and accessibility of more online gambling opportunities and the legalization of remote sports wagering in Florida. This will be critical to monitor as time goes forward.
- Synergy Blue's research, performed in April 2020 among 1,000 consumers (primarily gamblers), reported that older gamblers showed significantly more hesitation over the safety of returning to casinos. Gen X and younger gamblers showed the greatest confidence and interest in returning. As younger gamblers lead the charge toward recovery of the gambling industry, casinos will become increasingly attentive to the trends that may come with this generation of gamblers, including an interest in new types of games, (pay-to-play/free-to-play), as well as a growing trend toward online and mobile applications. Whether this trend continues will need to be carefully monitored over time as the landscape of gambling continues to change in Florida.
- Technological advances and software for online, mobile, and video game applications, geared toward youth of all ages, as well as adults, is leading the industry. Gambling operators continue to spend considerable time and money in developing mobile apps and platforms. Social casino games as well as loot boxes among online games have been raising gambling-related issues for regulators. The similarities of some of these games mimicking gambling characteristics can often serve as pathways and migration from free-to-play (e.g., social casino gambling) and online sports wagering to more gambling. At some point, the newly created Florida Gaming Commission will need to address these issues.
- As new gambling opportunities emerge in non-traditional mediums and venues (e.g. eSports wagering) new outreach, education and prevention programs will be needed. There is clear indication that young people, especially young males, may be particularly vulnerable to the lure of gambling. The FCCG has spent considerable time and money engaging expertise in the development of both prevention and treatment programs. The FCCG will need to continue to closely monitor and adapt to the many changes in age-related patterns of gambling behaviors and the associated issues facing problem gamblers and their families. Additional supports and funding for improved treatment and counseling will be necessary.

GAMBLER DEMOGRAPHIC INFORMATION: Gambler's Age of Gambling Onset, and Age of Gambling Problem**Gambler's AGE OF GAMBLING ONSET**

- The age reported as when the gambler first began gambling continues to trend younger this year as it has recently over the past few fiscal years, and also similarly to what we are seeing in 888-ADMIT-IT HelpLine data as the current reported age of the gambler, which is also younger. Data with respect to the reported age of initiation of gambling and when it became a problem revealed that 53% of problem gamblers this year (versus 48% in 2020/2021) started gambling before age 26, and 17% started prior to the legal gambling age of 18 (13% in 2020/2021) (**Table 21**). There has been a 33% increase over the past three fiscal years of gamblers first starting to gamble at, or before, the age of 25 (40% in fiscal year 2019/2020 and 53% in the current 2021/2022 fiscal year). Similarly, gamblers starting gambling at the age of 55 or older has decreased by almost half (42%) when comparing HelpLine data this year (6%), with data from the 2019/2020 fiscal year when 10% of gamblers reported first beginning to gamble at 55 years old or older (**Table 21**).

Table 21						
Age Began Gambling						
	2021-2022		2020-2021		2019-2020	
Age Began Gambling	N=1,370	Percent = 100%	N=1,029	Percent = 100%	N=858	Percent = 100%
Under 18	235	17%	135	13%	93	11%
18-20	224	16%	172	17%	127	15%
21-25	264	19%	184	18%	121	14%
26-30	128	9%	113	11%	81	9%
31-40	226	16%	152	15%	183	21%
41-49	150	11%	140	14%	120	14%
50-54	64	5%	46	4%	48	6%
55-60	40	3%	34	3%	40	5%
61-64	18	1%	29	3%	14	2%
65-70	8	1%	18	2%	31	4%
71-74	8	1%	4	0%	0	0%
75 and Up	5	0%	2	0%	0	0%
Totals	1,370	100%	1,029	100%	858	100%

Gambler's AGE GAMBLING BECAME A PROBLEM

- When looking at the age of the gambler when gambling became a problem, almost one-third (30%) reported that gambling-related problems began before the gambler was 26 years old. Of note, gambling became a problem for 5% prior to age 18 and 5% are reported to have become a problem gambler after the age of 65 (**Table 22**). The understanding of the early onset of gambling is important as there is extensive research suggesting that early initiation of gambling is a predictor of later gambling problems. As well, the fact that 30% of contacts experienced gambling problems before age 26 is of concern. Moreover, the finding that 5% of older adults first developed a gambling problem at age 65+ necessitates differential problem gambling prevention programs for both youth and senior populations.

Table 22						
Age Gambling Became a Problem						
	2021-2022		2020-2021		2019-2020	
Age Gambling Became a Problem	N=1,429	Percent = 100%	N=1,034	Percent = 100%	N=871	Percent = 100%
Under 18	69	5%	46	4%	33	4%
18-20	148	10%	93	9%	55	6%
21-25	213	15%	161	16%	109	13%
26-30	170	12%	138	13%	101	12%
31-40	287	20%	182	18%	190	22%
41-49	201	14%	165	16%	160	18%
50-54	113	8%	90	9%	70	8%
55-60	109	8%	68	7%	68	8%
61-64	48	3%	46	4%	33	4%
65-70	36	3%	31	3%	52	6%
71-74	19	1%	7	1%	0	0%
75 and Up	16	1%	7	1%	0	0%
Totals	1,429	100%	1,034	100%	871	100%

GAMBLER DEMOGRAPHIC INFORMATION: Gambler's Race**Gambler's RACE**

- The distribution of the problem gambler's race as reported by 1,059 HelpLine contacts this fiscal year, included the following information: Almost half (45%) of gamblers were White (down from 51% last fiscal year); Hispanics/Latinos represented 27% of gamblers this year (an increase from 24% in the 2020/2021 fiscal year); Black/African Americans comprised 22%, and Asians reflected 3% (**Table 23**). This distribution is similar to the past several years.

Table 23				
Gambler's Race				
	2021-2022		2020-2021	
Gambler's Race	N=1,059	Percent = 100%	N=959	Percent = 100%
American Indian or Alaska Native	8	1%	3	0%
Asian	29	3%	18	2%
Black or African American	236	22%	206	21%
Native Hawaiian or Other Pacific Islander	1	0%	4	0%
Hispanic/Latino	290	27%	232	24%
Mixed Race	18	2%	9	1%
White	477	45%	487	51%
Totals	1,059	100%	959	100%

PRECIPITATING EVENT for Contacting the HelpLine According to GAMBLERS RACE

- Of interest was that the precipitating reason for contacting the HelpLine differed between the gamblers racial and cultural groups. Relationship problems were the primary reason cited for contacting the HelpLine in instances where the gambler was identified as White (29%), Hispanic/Latino (36%), Asian (55%), or of a Mixed Race (33%). In households where the gambler was Black/African American, American Indian/Alaska Native, or Hawaiian/Pacific Islander, the primary concern and reason for seeking help through the HelpLine was due to financial-related difficulties (**Table 24**). It's important to note that the number of participants is generally small, and one should not over generalize the information contained in this table.

Table 24														
Contact's Precipitating Event - by Gambler's Race														
	White		Hispanic/Latino		Black or African American		Asian		Mixed Race		American Indian or Alaska Native		Native Hawaiian or Other Pacific Islander	
Contact's Precipitating Event - by GAMBLER'S RACE	N=477	Percent = 100%	N=290	Percent = 100%	N=236	Percent = 100%	N=29	Percent = 100%	N=18	Percent = 100%	N=8	Percent = 100%	N=1	Percent = 100%
Financial Problems - Difficulty Paying Bills	27	6%	19	7%	21	9%	0	0%	3	17%	1	13%	0	0%
Financial Problems - Overextended Debt	32	7%	24	8%	20	8%	3	10%	4	22%	1	13%	0	0%
Financial Problems - Overspending	60	13%	41	14%	37	16%	3	10%	3	17%	3	38%	0	0%
Financial Problems - Recent Substantial Loss	126	26%	60	21%	64	27%	5	17%	1	6%	3	38%	1	100%
GA/GamAnon Referral	18	4%	9	3%	7	3%	0	0%	0	0%	0	0%	0	0%
Homeless/Eviction/Foreclosure	7	1%	3	1%	4	2%	0	0%	0	0%	0	0%	0	0%
Legal Problems (Illegal Act Lawyer Advised Court Ordered etc.)	11	2%	10	3%	7	3%	0	0%	0	0%	0	0%	0	0%
Literature/Materials Request	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Medical Problems (i.e. Poor Physical Health Due to Gambling Addiction)	0	0%	0	0%	1	0%	0	0%	0	0%	0	0%	0	0%
Mental Health Problems (i.e. Anxiety Depression)	15	3%	6	2%	2	1%	0	0%	1	6%	0	0%	0	0%
Other	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Relapse	22	5%	6	2%	8	3%	0	0%	0	0%	0	0%	0	0%
Relationship Problems	137	29%	105	36%	59	25%	16	55%	6	33%	0	0%	0	0%
Self-Exclusion Inquiry	11	2%	3	1%	3	1%	2	7%	0	0%	0	0%	0	0%
Suicidal Thoughts/Attempts	2	0%	1	0%	2	1%	0	0%	0	0%	0	0%	0	0%
Threatened/Owes Money to Bookie/Casino/Loan Shark	1	0%	1	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Treatment Referral	8	2%	1	0%	0	0%	0	0%	0	0%	0	0%	0	0%
School/Work Related Difficulties	0	0%	1	0%	1	0%	0	0%	0	0%	0	0%	0	0%
Totals	477	100%	290	100%	236	100%	29	100%	18	100%	8	100%	1	100%

GAMBLER DEMOGRAPHIC INFORMATION: Gambler's Losses**MONEY LOST According to GAMBLERS RACE**

- Concerns influencing HelpLine contacts may be influenced by the amount of reported gamblers' losses (**Table 25**). Yet, while 888-ADMIT-IT HelpLine contacts in general reported the highest losses amongst Asian gamblers, this represents a highly skewed distribution among a relatively small group of individuals, which is also true for the second highest amount of reported gamblers' losses amongst gamblers who were American Indian or Alaska Natives. Whites tended to have more average losses than Hispanics, who had more average losses than Black Americans. However, it is important to note that a) this represents either self-reported or third-party information; b) some sample sizes are relatively small; and c) the standard deviations are significantly different among the racial groups of gamblers that were analyzed.

Table 25				
Money Lost by Gambler's Race				
2021-2022				
Money Lost by Gambler's Race	N =	Mean Reported Loss	Range	Standard Deviation
American Indian or Alaska Native	6	\$169,833	\$15,000-\$400,000	\$144,402
Asian	20	\$432,350	\$1,000-\$3,000,000	\$908,589
Black or African American	210	\$103,556	\$0-\$1,200,000	\$195,506
Native Hawaiian or Other Pacific Islander	1	\$20,000	\$20,000	--
Hispanic/Latino	243	\$154,393	\$0-\$2,000,000	\$292,721
Mixed Race	16	\$83,938	\$3,000-\$500,000	\$123,002
White	428	\$164,042	\$0-\$5,000,000	\$400,153

MONEY LOST According to CONTACT TYPE & GAMBLERS GENDER

- It is also important to note that gamblers are notorious for minimizing their losses and overestimating their winnings, while significant others may not have a clear picture of the financial situation at all, particularly of the gambler's actual losses or debts. Differences were found in reported gambling losses by both gender of the gambler and relationship to the gambler (e.g. contacts made by loved ones of the gambler versus contacts made to the 888-ADMIT-IT HelpLine directly by the gambler). Amongst the 990 HelpLine contacts made by the gambler this year, some male gamblers reported \$0 in total gambling-related losses, whereas loved ones estimated the gamblers losses to be at least \$400 across both genders of gamblers. Of the 236 HelpLine contacts made by loved ones this year, where both the gender of the gambler and the total gambling-related losses of the gambler were disclosed, the average gambling losses were estimated at 12% lower than the average gambling losses reported in HelpLine contacts made by the gambler across both genders. (**Table 26**)

Table 26								
Money Lost by Contact Type & by Gambler's Gender								
GAMBLER CONTACTS					LOVED ONE CONTACTS			
Money Lost by Contact Type & by Gambler's Gender	N =990	Mean Reported Loss	Range	Standard Deviation	N =236	Mean Reported Loss	Range	Standard Deviation
Male Gamblers	680	\$176,046	\$0 - \$8,000,000	\$468,551	180	\$150,421	\$400 - \$7,000,000	\$552,444
Female Gamblers	310	\$147,803	\$70 - \$5,000,000	\$437,558	56	\$135,897	\$450 - \$3,600,000	\$493,400

GAMBLER DEMOGRAPHIC INFORMATION: Gambler's Military Experience, Relationship Status, & Children Under 18**Gambler's MILITARY EXPERIENCE**

- Based upon 1,205 HelpLine contacts that provided military information relevant to the gambler, 11% indicated some type of military involvement, including 5 who were serving on active duty or were currently in the reserves, 2 with family members currently serving in the military, and 122 individuals who indicated the gambler had previous military service or was retired from the military. As research has shown that this is a potentially high-risk population more vulnerable to developing a gambling addiction, the FCCG has developed population-specific programs and resource referrals for military personnel, their families, and military treatment professionals and service providers.

Gambler's RELATIONSHIP STATUS

- The FCCG monitored the relationship status of gamblers as reported on the HelpLine during the 2021-2022 fiscal year, which continued to reveal notable effects of post-pandemic life on normal household/family routines and communication exchanges. This year, for the first time in the past three years (**Table 27**), the relationship status of the gambler most frequently reported was "Single/Never Married" (37%). Data on the relationship status of the gambler has historically revealed the most common relationship status of the gambler as "Married", which is reflected in HelpLine data reported during the previous two fiscal years (**Table 27**). Further, a significant number of gamblers continue to be reported as "Divorced or Separated" (16%), reflecting a 23% increase in the portion of divorced or separated gamblers since the 2019/2020 fiscal year. (**Table 27**)

Table 27						
Relationship Status of the Gambler						
	2021-2022		2020-2021		2019-2020	
Gambler's Relationship Status	N=1,363	Percent = 100%	N=1,102	Percent = 100%	N=871	Percent = 100%
Cohabiting	129	9%	115	10%	75	9%
Divorced/Separated	215	16%	213	19%	111	13%
Married	484	36%	385	35%	342	39%
Single/Never Married	499	37%	361	33%	296	34%
Widowed	36	3%	28	3%	40	5%
Totals	1,363	100%	1,102	100%	864	100%

- When assisting problem gamblers, it is important to provide resources that can help family members and their children. The wide-reaching impact of a gambling addiction is not limited only to the gambler, and support is frequently necessary for the entire family. The FCCG takes great pride in working with loved ones of problem gamblers as well as those experiencing a gambling problem.
- Children under the age of 18 were found to be present in more than a quarter (26%) of the gamblers' households (an equal number of males and female gamblers have children under 18 living at home). HelpLine Specialists secure this information in order to provide additional required supports (e.g., social services, emergency supports, and other community resources), where necessary, particularly in instances where young children are present in the household.

GAMBLER GAMBLING PROBLEM INFORMATION: Gambler's Primary Gambling Problem**Gambler's PRIMARY GAMBLING PROBLEM**

- Problem gamblers, as well as occasional/social/recreational gamblers, all have a preferred form or type of gambling. Research has shown that when an individual's primary form of gambling is not available or easily accessible, they will participate in alternative gambling activities (the exception to this is sports gamblers who tend to be more reluctant to switch their form of gambling, although they are prone to gamble on multiple different types of sports or sporting events).
- The types of gambling activities most frequently cited as being the primary gambling problem of the gambler this year included Electronic Gambling Machines (41%), (note, this includes both legal and illegal electronic gambling machines), Cards/Table Games and Online Gambling (both at 21%), and lottery Games (11%) (**Table 28**).
- This year, the primary form of gambling reported most frequently by 888-ADMIT-IT HelpLine contacts as the gamblers primary gambling activity (33%), was legal electronic gambling machines (e.g. slot machines/electronic cards or table games), at Casinos or Racinos. Although this type of gambling has remained the most frequently reported primary gambling problem of the gambler for many years according to HelpLine data, there has been a notable **decrease in legal electronic gambling machines** reported as the gamblers primary gambling activity, and comparable **increase in illegal gambling machines** reported as the gamblers primary gambling problem, over the past three years (**Table 28**).
- While the popularity of traditional cards/table games has remained unchanged this year compared to last (21% of the total respectively), Lottery as the primary gambling problem has decreased by 27% since the previous fiscal year (15% of the total in 2020/2021 and 11% of the total in 2021/2022). It is interesting to note that 164 contacts reported the Lottery as their primary gambling problem in 2021/2022, very similar to the 175 individuals who reported the same in 2020/2021 (**Table 28**).
- Online gambling (of all types), as the primary gambling problem of the gambler continues to be reported more frequently, with steady increases seen over the past three fiscal years (a 42% increase from 2019/2020 to 2020/2021, and an additional 23% increase from 2020/2021 to 2021/2022). Should online sports wagering be re-instituted in Florida it is expected that the number of contacts reporting online gambling as the primary problem will significantly increase. Caesars has also recently implemented world-wide horse racing that is available by using mobile apps in the State of Florida. Whether individuals will also transfer to other forms of online gambling (e.g., online casino games-also shown to increase by 3% during this fiscal period) will need to be carefully monitored. Additionally, online gambling tied traditional cards/table games this year for the #2 most frequently cited primary gambling problem of the gambler (**Table 28**).

Table 28						
Gambler's Primary Gambling Problem						
Primary Gambling Problem	2021-2022		2020-2021		2019-2020	
	N=1,496	Percent = 100%	N=1,196	Percent = 100%	N=1,043	Percent = 100%
Arcade/Amusement Games (i.e. Fish etc.)/Illegal Slots/Internet Sweepstakes Machines/VLTs	121	8%	73	6%	66	6%
Bingo/Keno	2	0%	1	0%	5	0%
Cards/Table Games (Traditional)	317	21%	249	21%	249	24%
Dog Racing	0	0%	1	0%	2	0%
Horse Racing	20	1%	16	1%	14	1%
Jai-Alai	1	0%	2	0%	0	0%
Lottery	164	11%	175	15%	149	14%
Online Casino Gambling	147	10%	83	7%	60	6%
Online Gambling - Sports Betting/Fantasy Sports Betting	147	10%	112	9%	69	7%
Online Gambling - Horse Racing	11	1%	10	1%	0	0%
Online Gaming - Social Network Games	4	0%	2	0%	0	0%
Slot Machines/Electronic Cards/Table Games (at Casinos/Racinos Only)	491	33%	409	34%	366	35%
Stock Market/Business Risks/Commodities/Real Estate/Bitcoin	43	3%	33	3%	12	1%
Sweepstakes (Traditional - i.e. Publisher's Clearing House McDonalds Monopoly Games etc.)	2	0%	2	0%	3	0%
Video Games (Console - PS4/Xbox/etc.)	4	0%	8	1%	6	1%
Didn't Know/Refused	22	1%	20	2%	42	4%
Totals	1,496	100%	1,196	100%	1,043	100%

- When reviewing both the current and past fiscal year HelpLine data on the primary form of games within different gambling types, it is apparent that accessibility is a key factor in the game of choice reported by HelpLine contacts (**Tables 28, 29, 30, and 31**).
- A graphic representation of the Primary Gambling Problems can be seen below in **Figure 1**.

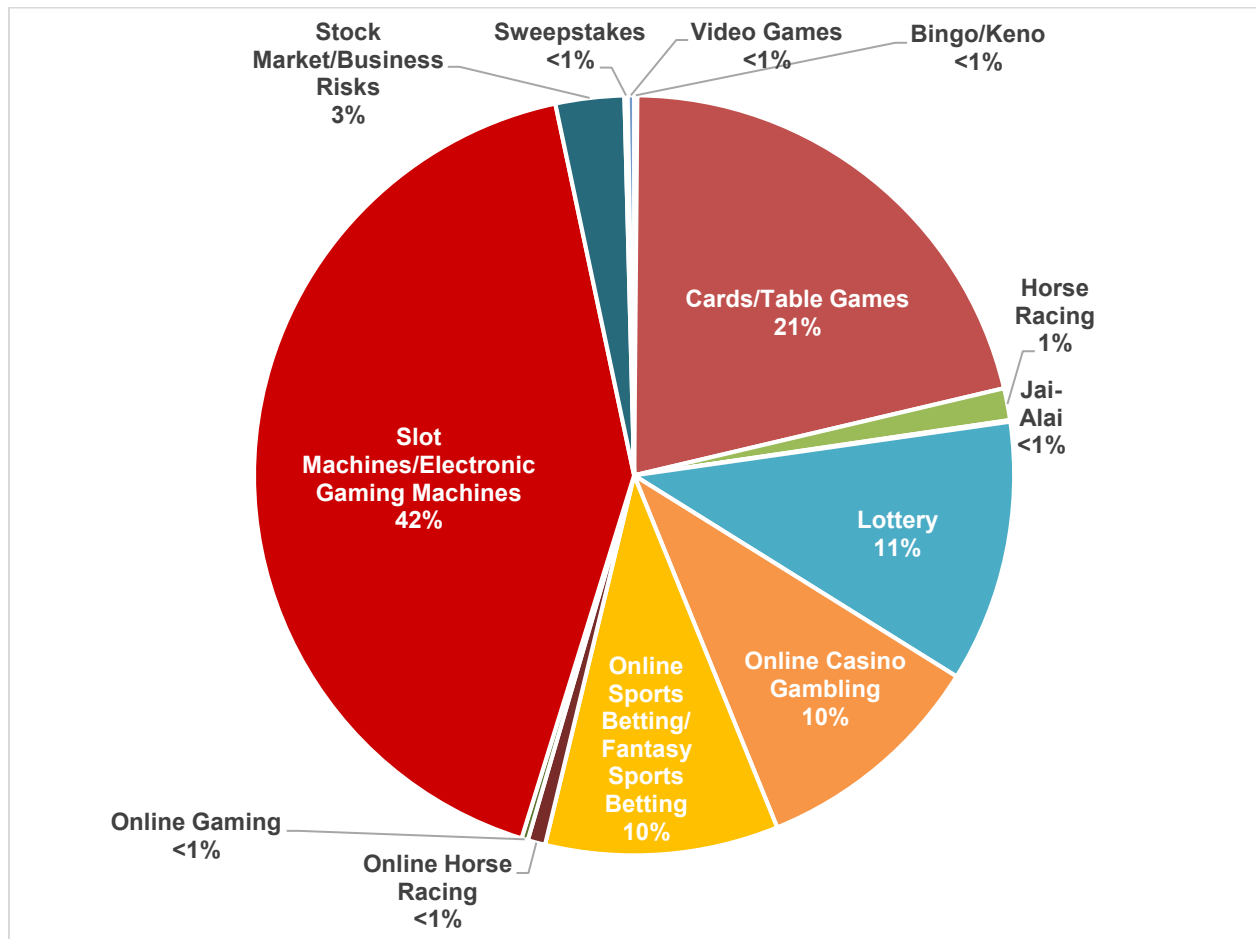


Figure 1: Primary Gambling Problem

Gambler's PRIMARY GAMBLING PROBLEM by GENDER

- The primary activity associated with gambling problems also revealed significant gender differences (**Table 29**). Female problem gamblers were reported to prefer Electronic Gambling Machines (71%) (57% playing legal machines; 14% playing illegal machines), Lottery Games (11%), online casino gambling (9%) and cards/table games (6%) (**Table 29**).
- Male problem gamblers were reported to prefer Cards/Table Games (28%) and Electronic Gambling Machines (30%) (24% playing legal machines; 6% playing illegal machines), as well as all forms of online gambling (25%), and gambling on the lottery (11%). Male problem gamblers were more than four times as likely as females to primarily play cards/table games (28% vs. 6%) and were also four times as likely to choose online gambling as their primary gambling type (25% vs. 9%). Fourteen percent (14%) of males report online sports wagering as their primary problem. This will be extremely important to monitor when remote sports wagering is enacted in Florida. Recent trends in other jurisdictions within the U.S. that have legalized sports wagering have shown significant increases in wagering, increased calls to problem gambling helplines, and increases in problem gambling. Males comprise a significant majority of those primarily gambling online, on horse racing, sports betting, the stock market, and taking business risks. It is also important to note that depending on the form of gambling, problem/disordered gambling often takes some time to develop. However, it is also true that certain gambling games, known as continuous forms of gambling (e.g. slot machines and online gambling), present greater risks because they involve rapid cycles of play, encourage ongoing play vs. taking necessary breaks, are often played in isolation, and allow for the reinvestment of winnings. As such, these behaviors will need to be continually monitored over time (**see Table 29**) for gambling preferences and problems amongst genders.
- Males and females were equally likely to primarily have a problem with lottery games (11% for both females and males), demonstrating its broad appeal and easy accessibility for all types of gamblers. In spite of record revenues for the Florida Lottery it may well be that problem gamblers, post-COVID-19 lockdowns, are using their money on other types of gambling, with online gambling continuing to increase in popularity.

Gender differences for the six most commonly reported Primary Gambling Problems are graphically represented on the next page (**see Figure 2**).

Table 29						
Primary Gambling Problem - by Gender						
2021-2022						
Primary Gambling Problem - by Gender	Females (N=425)	Percent = 100%	Males (N=1,035)	Percent = 100%	N=1,460	Percent = 100%
Arcade/Amusement Games (i.e. Fish etc.)/Illegal Slots/Internet Sweepstakes Machines/VLT's	60	14%	60	6%	120	8%
Bingo/Keno	2	<1%	0	0%	2	<1%
Cards/Table Games (Traditional)	25	6%	285	28%	310	21%
Dog Racing	0	0%	0	0%	0	0%
Horse Racing	0	0%	20	2%	20	1%
Jai-Alai	0	0%	1	<1%	1	<1%
Lottery	48	11%	116	11%	164	11%
Online Casino Gambling	38	9%	106	10%	144	10%
Online Gambling - Sports Betting/Fantasy Sports Betting	1	<1%	144	14%	145	10%
Online Gambling - Horse Racing	1	<1%	10	1%	11	1%
Online Gaming - Social Network Games	2	<1%	2	<1%	4	<1%
Slot Machines/Electronic Cards/Table Games (at Casinos/Racinos Only)	243	57%	248	24%	491	34%
Stock Market/Business Risks/Commodities/Real Estate/Bitcoin	4	1%	39	4%	43	3%
Sweepstakes (Traditional - i.e. Publisher's Clearing House McDonalds Monopoly Games etc.)	1	<1%	1	<1%	2	<1%
Video Games (Console - PS4/Xbox/etc.)	0	0%	3	<1%	3	<1%
Totals					1,460	100%

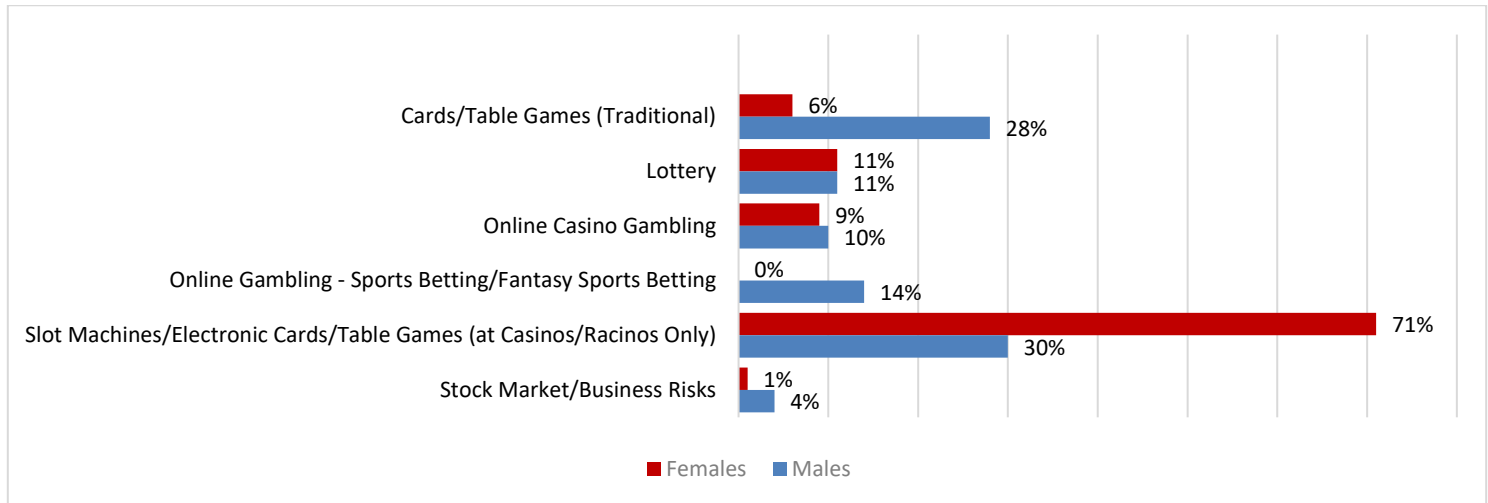


Figure 2: Primary Gambling Problem by Gender

Data from the previous 2020/2021 fiscal year is presented in **Table 30** illustrating changing patterns of gambling.

Table 30						
Primary Gambling Problem - by Gender						
2020-2021						
Primary Gambling Problem - by Gender	Females (N=387)	Percent = 100%	Males (N=780)	Percent = 100%	N=1,169	Percent = 100%
Arcade/Amusement Games (i.e. Fish etc.)/Illegal Slots/Internet Sweepstakes Machines/VLT's	43	11%	28	4%	71	6%
Bingo/Keno	1	<1%	0	0%	1	<1%
Cards/Table Games (Traditional)	31	8%	215	28%	246	21%
Dog Racing	0	0%	1	0%	1	0%
Horse Racing	0	0%	16	2%	16	1%
Jai-Alai	1	<1%	1	0%	2	0%
Lottery	66	17%	109	14%	175	15%
Online Casino Gambling	20	5%	63	8%	83	7%
Online Gambling - Sports Betting/Fantasy Sports Betting	2	1%	110	14%	112	10%
Online Gambling - Horse Racing	0	0%	10	1%	10	1%
Online Gaming - Social Network Games	0	0%	2	0%	2	<1%
Slot Machines/Electronic Cards/Table Games (at Casinos/Racinos Only)	220	57%	185	24%	407	35%
Stock Market/Business Risks/Commodities/Real Estate/Bitcoin	2	1%	31	4%	33	3%
Sweepstakes (Traditional - i.e. Publisher's Clearing House McDonalds Monopoly Games etc.)	0	0%	2	0%	2	<1%
Video Games (Console - PS4/Xbox/etc.)	1	<1%	7	1%	8	1%
Totals					1,169	100%

Gamblers Primary Gambling Problem – by Age

- When looking at 1,412 HelpLine contacts where the primary gambling problem and age of the gambler were both reported, fourteen percent (14%) of the total were gamblers 25-year-old or younger. Of those gamblers in this age bracket, more than half (51%) reported their primary gambling problem as being online gambling, with online sports betting being the most popular (26%), followed closely by online casino gambling (24%). This is the only age bracket where online gambling was the most frequently cited type of gambling causing problems, further demonstrating both the appeal of mobile betting to a younger demographic, and also illustrating the rapid rate at which gambling problems can develop with this type of gambling.
- For gamblers in the age range of 31 – 54 years old, traditional casino games at land-based gambling venues were the most popular, with slot machines/electronic cards or table games the most frequently reported type of primary gambling problem (35%), followed by cards or table games (26%), both played at casinos or racinos
- This year's data also reveals an interesting trend among gamblers 55 years old and older. While electronic gambling machines are still the primary gambling problem reported for older adult gamblers in this age bracket (51%), Lottery gambling is preferred over traditional cards/table games by gamblers, once the age of 55 is reached (16% and 11% respectively). See **Table 31**.

Table 31														
Primary Gambling Problem - by Age														
2021-2022														
Primary Gambling Problem - by Age	<18	18-20	21-25	26-30	31-40	41-49	50-54	55-60	61-64	65-70	71-74	75+	N=1,412	Percentage = 100%
Arcade/Amusement Games (i.e. Fish etc.)/Illegal Slots/Internet Sweepstakes Machines/VLTs	0	2	4	8	29	16	17	17	2	8	6	7	116	8%
Bingo/Keno	0	0	0	0	1	1	0	0	0	0	0	0	2	<1%
Cards/Table Games (Traditional)	0	8	36	42	86	67	22	23	5	7	2	3	301	21%
Dog Racing	0	0	0	0	0	0	0	0	0	0	0	0	0	0%
Horse Racing	0	0	1	0	3	1	1	5	2	1	1	5	20	1%
Jai-Alai	0	0	0	0	0	0	0	0	0	1	0	0	1	0%
Lottery	0	6	10	8	33	27	13	28	10	7	5	9	156	11%
Online Casino Gambling	1	22	24	23	33	14	8	9	5	2	0	0	141	10%
Online Gambling - Sports Betting/Fantasy Sports Betting	1	9	42	32	36	14	1	3	1	0	0	1	140	10%
Online Gambling - Horse Racing	0	0	1	0	3	0	1	4	1	0	0	1	11	1%
Online Gaming - Social Network Games	1	1	0	1	0	1	0	0	0	0	0	0	4	<1%
Slot Machines/Electronic Cards/Table Games (at Casinos/Racinos Only)	0	0	16	31	70	99	69	76	31	50	17	16	475	34%
Stock Market/Business Risks/Commodities/Real Estate/Bitcoin	0	2	9	6	5	11	2	1	1	2	1	0	40	3%
Sweepstakes (Traditional - i.e. Publisher's Clearing House McDonalds Monopoly Games etc.)	1	0	0	0	0	0	0	0	0	0	0	0	1	<1%
Video Games (Console - PS4/Xbox/etc.)	1	1	0	2	0	0	0	0	0	0	0	0	4	0%
Totals													1,412	100%

Primary Gambling Problem: Some Specific Examples

A closer examination of several identified primary gambling problems is warranted.

Cards/Table Games as a Primary Gambling Problem

- For gamblers whose reported primary gambling problem is cards or table games, poker remained the game of choice for more than half (51%) the contacts. This is reflective of the greater accessibility of poker throughout the State of Florida.
- Card/table games at tribal casinos, in particular blackjack, revealed an increase in popularity this year (34% in the current fiscal year versus 29% last year) (**Table 32**). This may be attributed to the partial closing of casinos during the 2020/2021 year. At the same time the Texas Hold'em craze seems to have resulted in a decline.

Table 32				
Primary Gambling Problem - Cards/Table Games (Traditional)				
	2021-2022		2020-2021	
Primary Gambling Problem - Cards/Table Games (Traditional)	N=312	Percent = 100%	N=249	Percent = 100%
Cards/Table Games (Traditional) - Poker	160	51%	134	54%
Cards/Table Games (Traditional) - Blackjack	106	34%	71	29%
Cards/Table Games (Traditional) - Texas Hold 'em	9	3%	17	7%
Cards/Table Games (Traditional) - Baccarat	18	6%	15	6%
Cards/Table Games (Traditional) - Craps/Dice/Dominoes/Pai Gow	9	3%	3	1%
Cards/Table Games (Traditional) - Other/Non-Specified	10	3%	9	4%
Totals	312	100%	249	100%

Lottery Games as a Primary Gambling Problem

- Overall, 11% of all gamblers reported their primary gambling problem as being the lottery, while another 21% indicated it was a secondary problem. Of lottery games played, scratch-off tickets were reported most frequently (73%) as the primary form of Lottery gambling causing problems (**Table 33**). It is important to note that many people do not view lottery games as a form of gambling. As such, these numbers are likely highly underestimated.

Table 33				
Primary Gambling Problem - Lottery				
	2021-2022		2020-2021	
Primary Gambling Problem - Lottery	N=164	Percent = 100%	N=175	Percent = 100%
Lottery Games - Scratch-Off Tickets	120	73%	139	79%
Lottery Games - All	36	22%	25	14%
Lottery Games - Drawings - Daily/Weekly/Bi-Weekly/Powerball	8	5%	11	6%
Totals	164	100%	175	100%

- Demographic data on lottery gamblers this past year revealed that more male gamblers than female gamblers play the lottery as their primary gambling problem (71% male and 29% female). While the largest percentage of lottery gamblers were White (51%), more Blacks/African Americans (25%) preferred lottery games than gamblers of Latino/Hispanic background (20%). Forty-six percent (46%) of individuals identifying lottery gambling as their primary form of gambling problem were age 50 or older, which reflects a decrease from last year (53%).
- Of the lottery gamblers who reported their employment status this fiscal year, 51% were employed either full-time or part-time, but more than one-quarter (26%) were unemployed (9%) or disabled/collecting workers compensation (17%) (**Table 34**). Problem gamblers whose primary gambling problem was reported as lottery were less likely to be employed full time (45%) than the average problem gambler (63%), almost three times as likely to be disabled or collecting workers compensation (17%) than the average (6%), and more likely to be retired or retired and working a job (19%) than the average (11%) (**Table 34**). The prospect of winning the “big one” is highly attractive to individuals with a limited income, especially as lottery jackpots continue to grow as we have seen more and more frequently recently. Given the closure or partial closure of land-based gambling during the COVID-19 pandemic in 2020/2021, it is not surprising that problem gamblers have returned to their former preferred activities in greater numbers.

Table 34								
Primary Gambling Problem - LOTTERY - Employment Status								
	2021-2022				2020-2021			
Primary Gambling Problem - LOTTERY Employment Status	Lottery Gamblers (N=148)	Percent = 100%	All Gamblers (N=1,381)	Percent = 100%	Lottery Gamblers (N=157)	Percent = 100%	All Gamblers (N=1,070)	Percent = 100%
Full-Time	66	45%	864	63%	63	40%	634	59%
Retired	23	16%	130	9%	32	20%	125	12%
Unemployed	14	9%	155	11%	18	11%	119	11%
Disabled/Workers-Comp	25	17%	84	6%	26	17%	85	8%
Part-Time	9	6%	66	5%	13	8%	54	5%
Student	2	1%	23	2%	0	0%	26	2%
Retired Plus Job	5	3%	25	2%	4	3%	10	1%
Homemaker	1	1%	12	1%	0	0%	9	1%
Student Plus Job	3	2%	22	2%	1	1%	8	1%
Totals	148	100%	1,381	100%	157	100%	1,070	100%

Online Gambling as a Primary Gambling Problem

- Online gambling has been the focus of a growing body of international research and responsible/safer gambling initiatives given the potential continuous opportunities and the nature of this gambling format—high speed, reinvestment of winnings, simultaneous play, privacy—and its association with gambling-related harms and problem gambling. It should be noted that online/mobile gambling itself is not a type of gambling activity but rather a medium in which to gamble. Online operators offer a multitude of opportunities to gamble on traditional casino games (e.g., slots, roulette, blackjack, poker, etc.), and sports wagering (professional, collegiate or amateur sports, Olympic events, etc., as well as prop bets), with some sites offering wagering on current or future events (e.g., who will be the Republican and Democratic nominee for the 2024 Presidential race, who will be the next Pope, etc.). While online international sites are typically not able to accept wagers from U.S. bettors, many sites have developed strategies to attract and accept wagers from the U.S. Within the U.S., geo-tracking systems will often only permit individuals in jurisdictions where online gambling is permitted (e.g., Nevada, New Jersey). However, many gamblers are highly manipulative and use a Virtual Private Network (VPN) which encrypts one's internet connection and route it through a server based in a location where online wagers are permitted, thereby circumventing intended restrictions.
- Of significant note is that despite current legal prohibitions for online gambling in place throughout the State of Florida during all but one month of this fiscal period, a significant, and steadily increasing number of HelpLine contacts reported some form of online gambling as the primary gambling activity by the problem gambler (309 online gamblers this year compared to 129 in the 2019-2020 fiscal). **(See Table 35).**

Table 35						
Primary Gambling Problem - Online Gambling						
	2021-2022		2020-2021		2019-2020	
Primary Gambling Problem - Online Gambling	N=309	Percent of Total	N=207	Percent of Total	N=129	Percent of Total
Online Casino Gambling	147	10%	83	7%	60	6%
Online Gambling - Sports Betting/Fantasy Sports Betting	147	10%	112	9%	69	7%
Online Gambling - Horse Racing	11	1%	10	1%	0	0%
Online Gaming - Social Network Games	4	0%	2	0%	0	0%
Totals	309	21%	207	17%	129	12%

- Amongst those engaged primarily in online gambling, the large majority were male (86%), White (68%), and 30 years of age or younger (52%). Significant gender differences are also noted among online gamblers, with females almost exclusively reporting gambling on casino type games online (90%), and males reporting gambling on sports (55%), casino type games (40%), horse racing (4%), as well as gambling on social network games, representing 1% for male gamblers **(Table 36).**
- The most common type of online gambling reported amongst male gambler was online sports betting (55%), followed by online casino games (40%). Problem gamblers whose primary problem was online sports betting were most often reported gambling across all sports, as opposed to a single sport, like football, baseball, or basketball. A small percentage of gamblers of both genders are primarily betting on online horse wagering (6%) (4% males and 2% females) **(Table 36).**
- The average reported income of online sports betting gamblers this year was \$55,288, considerably less than in 2020/2021 (\$83,837), with only 15% in the current fiscal year reporting incomes of at least \$100,000 (compared to 30% reporting average gambler incomes this high during the 2020/2021 fiscal year). No differences were found between annual incomes amongst online sports gamblers and those who preferred other forms of gambling. Two additional points are important to note for this analysis: (1) the standard deviations are extremely high suggesting a highly skewed population, with reported incomes ranging from \$0 to \$600,000, AND this data is based only upon those contacts where online sports betting was reported and who provided the gamblers annual income. This will be important to monitor, if and when Florida reinstates regulated sports online wagering.

(See Next Page)

Table 36**Primary Gambling Problem - Online Gambling by Gender**

Primary Gambling Problem - Online Gambling	2021-2022				2020-2021			
	Females (N=42)	Percent = 100%	Males (N=262)	Percent = 100%	Females (N=22)	Percent = 100%	Males (N=185)	Percent = 100%
Online Casino Gambling	38	90%	106	40%	20	91%	63	34%
Online Gambling - Sports Betting/Fantasy Sports Betting	1	2%	144	55%	2	9%	110	60%
Online Gambling - Horse Racing	1	2%	10	4%	0	0%	10	5%
Online Gaming - Social Network Games	2	5%	2	1%	0	0%	2	1%
Totals	42	100%	262	100%	22	100%	185	100%

Overall Impacts Observes on the 888-ADMIT-IT HelpLine in FY 2021-2022 from Online Gambling Accessibility Beginning in Florida:

- There was a 113% increase in Florida Help Seekers citing "Online/Mobile Gambling" as the primary gambling problem of the gambler from November to December 2021, which immediately followed the onset of online/mobile horse racing apps availability in the Sunshine State.
- When looking at 888-ADMIT-IT HelpLine data from just April 2022 to May 2022, we saw a 110% increase in inappropriate "Online/Mobile Gambling App" contacts, and a 47% increase in Florida help contacts reporting "Online Gambling" as their primary gambling problem. Note: May 2022 was when the Caesar's Horse Racing App went live in Florida.
- The 888-ADMIT-IT HelpLine also received 91% more "Inappropriate-Online/Mobile Gambling App" contacts from individuals seeking information or assistance with their online or mobile app gambling account during the months of July 2021 – June 2022, compared to contacts received throughout the same months of the previous 2020/2021 fiscal year.
- Further, as illustrated in the charts below, the 888-ADMIT-IT HelpLine received almost 4 times as many "Inappropriate-Online/Mobile Gambling" contacts in the one month that online gambling was legal (i.e. November 2021) in Florida.

Fiscal Year 2020/2021: Monthly 888-ADMIT-IT ONLINE GAMBLING Contacts
2020/2021

	Jul-20	Aug-20	Sep-20	Oct-20	Nov-20	Dec-20	Jan-21	Feb-21	Mar-21	Apr-21	May-21	Jun-21	YTD 20/21
FY 2020/2021: Monthly Total Inappropriate "Online Gambling" Contacts	7	39	25	8	11	11	15	11	11	8	11	5	162
FY 2020/2021: Monthly Total Primary Gambling Problem "Online Gambling" Contacts	10	6	14	10	8	19	34	28	26	25	23	22	225

Fiscal Year 2021/2022: Monthly 888-ADMIT-IT ONLINE GAMBLING Contacts
2021/2022

	Jul-21	Aug-21	Sep-21	Oct-21	Nov-21	Dec-21	Jan-22	Feb-22	Mar-22	Apr-22	May-22	Jun-22	YTD 21/22
FY 2021/2022: Monthly Total Inappropriate "Online Gambling" Contacts	10	8	16	14	54	15	16	39	29	19	40	50	310
FY 2021/2022: Monthly Total Primary Gambling Problem "Online Gambling" Contacts	21	22	27	21	22	47	18	40	34	19	28	32	331

GAMBLER GAMBLING PROBLEM INFORMATION: Gambler's Secondary Gambling Problem**Gambler's SECONDARY GAMBLING PROBLEM**

- As noted previously, if the problem gambler's preferred method and location for gambling is unavailable, they typically seek other ways to obtain the same level of excitement, escape and pleasure through other forms of gambling. During the closures of land-based gambling facilities during the 2020/2021 fiscal year, a higher percentage of gamblers engaged in lottery games as a form of secondary gambling preference (34% vs 21% this fiscal year). As well, now that all land-based gambling facilities have reopened, we see a resurgence in Electronic Gambling Machine (EGM) gambling (42% in 2021/2022 vs 22% in 2020/2021). (**Table 37**).

Table 37				
Secondary Gambling Problem				
Secondary Gambling Problem	2021-2022		2020-2021	
	N=582	Percent = 100%	N=328	Percent = 100%
All Electronic Gambling Machines (Arcades/Electronic Cards/Table Games/Slots/Internet Sweepstakes/Illegal Slots/VLTs, etc.)	242	42%	72	22%
Bingo/Keno	10	2%	9	<1%
Cards/Table Games (Traditional)	192	33%	116	35%
Dog Racing	3	1%	8	2%
Horse Racing	112	19%	10	3%
Jai-Alai	1	<1%	2	1%
Lottery	124	21%	111	34%
Online Gambling (Casino/eSports/Sports/Horse Racing/Jai Alai/Lottery/Other)	114	20%	59	18%
Online Gaming (Computer Gaming/Social Network Gaming/Other Online Gaming)	8	1%	0	0%
Sports Betting/Fantasy Sports (Traditional-Not Online)	14	2%	0	0%
Stock Market/Business Risks/Commodities/Real Estate/Bitcoin	22	4%	13	4%
Video Games (Console - PS4/Xbox/etc.)	36	6%	6	2%
Games of Skill (Pool/Bowling/etc.)	1	<1%	1	<1%

* Note: Multiple answers permitted

GAMBLER GAMBLING PROBLEM INFORMATION: Gambler's Primary Gambling Location**Gambler's PRIMARY GAMBLING LOCATION**

- Data on the gamblers' primary gambling location revealed similar trends as last year, with the majority of gamblers (43%) reported to prefer gambling at land-based casinos (includes both in-state tribal casinos (40%) as well as out-of-state casinos (3%). The next most frequently reported primary gambling location of the gambler, included 25% at either their home or a friend's home, or at work (online gambling), 12% at convenience stores (lottery tickets), and 9% at racinos in Broward or Miami-Dade Counties (**Table 38**). Clearly, primary gambling locations are dependent upon availability and ease of access and were also impacted by patrons' reported beliefs about the safety of returning to crowded indoor spaces, in light of the COVID-19 pandemic. As such, when land-based casinos were closed, gambling activities shifted to other venues, including the home.
- Not surprisingly, when the problem gambler's preferred method and location for betting becomes unavailable, he/she will seek out other ways to continue to gamble. The most notable trends in the gambler's primary gambling location, when comparing 888-ADMIT-IT HelpLine data from the most recent three years, is the continued shift in preference of gambling at home, at a friend's home, or at work, and not at traditional brick and mortar gambling facilities, as has historically been more popular. This year, there has been a 108% increase in home/friend's home/work as the reported preferred primary gambling location of the gambler (25%) when comparing HelpLine data reported during the "Pre-COVID" fiscal year of 2019/2020 (12%) (**Table 38**). The FCCG continues to closely monitor shifting and evolving gambling patterns.

Table 38						
Primary Gambling Location						
	2021-2022		2020-2021		2019-2020	
Primary Gambling Location	N=1,500	Percent = 100%	N=1,171	Percent = 100%	N=1,001	Percent = 100%
Amusement Parks/Arcades	52	3%	5	0%	0	0%
Bars/Clubs	10	1%	6	1%	6	1%
Bingo Hall	3	0%	1	0%	3	0%
Cardroom/Jai-Alai/Racetrack (Non-Racino/No Slots)	62	4%	62	5%	45	4%
Convenience Store	178	12%	194	17%	151	15%
Day/Floating Casino	1	0%	1	0%	6	1%
Home/Friends Home/Work	371	25%	251	21%	122	12%
Internet Sweepstakes Center	38	3%	44	4%	57	6%
Out-of-State Casino	39	3%	18	2%	23	2%
Racino (Pari-Mutuel with Slots in Broward or Miami-Dade County)	140	9%	94	8%	124	12%
Tribal Casino (Florida Only)	606	40%	495	42%	464	46%
Totals	1,500	100%	1,171	100%	1,001	100%

Primary or Secondary Gambling Location Specifics – TRIBAL CASINOS, RACINOS, & CARDROOM/RACETRACKS

- Of those identifying land-based gambling facility location specifics for the primary and/or secondary gambling location preference of the gambler (which includes tribal casinos, racinos, and cardroom/racetracks only), almost three-quarters identified tribal casino locations as the preferred gambling location most frequently each of the past three fiscal years (72% of the total in 2021/2022, and 73% of the total in both 2020/2021 and 2019/2020). Racinos in Broward or Miami-Dade Counties were the second most frequently cited land-based primary and/or secondary gambling location preference of the gambler each year, and cardroom/racetracks were third each of the past three fiscal years.
- Fluctuations in reported primary gambling problems and locations are also influenced in brick-and-mortar gambling facilities availability and changes to onsite signage, employee knowledge about problem gambling and available supports through the 888-ADMIT-IT HelpLine, and management's knowledge and views about the issue.

PRIMARY or SECONDARY GAMBLING LOCATION - TRIBAL CASINOS						
Tribal Casino's	POST-COVID		COVID		PRE-COVID	
	FISCAL YEAR: 2021-2022		FISCAL YEAR: 2020-2021		FISCAL YEAR: 2019-2020	
	N=713	Percent = 100%	N=563	Percent = 100%	N=449	Percent = 100%
Seminole Casino - Brighton	6	1%	5	1%	5	1%
Seminole Casino - Coconut Creek	83	12%	87	15%	58	13%
Seminole Classic Casino	18	3%	34	6%	11	2%
Seminole Hard Rock Casino - Hollywood	240	34%	182	32%	120	27%
Seminole Hard Rock Casino - Tampa	289	41%	204	36%	191	43%
Seminole Casino - Immokalee	34	5%	20	4%	26	6%
Miccosukee Resort and Gaming	43	6%	31	6%	38	8%
Totals	713	100%	563	100%	449	100%

PRIMARY or SECONDARY GAMBLING LOCATION - RACINOS						
Racino's	POST-COVID		COVID		PRE-COVID	
	FISCAL YEAR: 2021-2022		FISCAL YEAR: 2020-2021		FISCAL YEAR: 2019-2020	
	N=200	Percent = 100%	N=133	Percent = 100%	N=119	Percent = 100%
Calder Casino and Race Course	28	14%	18	14%	15	13%
Casino Miami	15	8%	11	8%	13	11%
Gulfstream Park Racing and Casino	21	11%	17	13%	12	10%
Hialeah Park Racing and Casino	29	15%	14	11%	30	25%
Isle Casino and Racing Pompano Park	32	16%	17	13%	15	13%
Magic City Casino	49	25%	31	23%	25	21%
The Big Easy Casino	13	7%	7	5%	5	4%
The Casino @ Dania Beach	13	7%	18	14%	4	3%
Totals	200	100%	133	100%	119	100%

PRIMARY or SECONDARY GAMBLING LOCATION - *CARDROOMS/RACETRACKS						
Racino's	POST-COVID		COVID		PRE-COVID	
	FISCAL YEAR: 2021-2022		FISCAL YEAR: 2020-2021		FISCAL YEAR: 2019-2020	
	N=74	Percent = 100%	N=180	Percent = 100%	N=44	Percent = 100%
bestbet Jacksonville Poker & Racing (Jacksonville FL)	14	19%	26	33%	5	11%
bestbet Orange Park Poker & Racing	4	5%	3	4%	2	5%
Casino Fort Pierce (Fort Pierce FL)	1	1%	1	1%	0	0%
Creek Entertainment Gretna - Racing & Poker (Gretna FL)	0	0%	1	1%	0	0%
Daytona Beach Racing and Card Club (Daytona Beach FL)	12	16%	4	5%	4	9%
Derby Lane	6	8%	5	6%	3	7%
Ebro Greyhound Park	0	0%	1	1%	1	2%
Flagler Dog Track	0	0%	0	0%	1	2%
Melbourne Greyhound Park (Club 52)	2	3%	4	5%	4	9%
Naples-Fort Myers Greyhound Racing and Poker	2	3%	6	8%	3	7%
Ocala Gainesville Poker (Reddick FL)	3	4%	0	0%	0	0%
Orange City Racing and Card Club	10	14%	13	16%	12	27%
Palm Beach Kennel Club & Poker Room (West Palm Beach FL)	5	7%	10	13%	2	5%
Pensacola Greyhound Track & Poker Room (Pensacola FL)	1	1%	0	0%	1	2%
Sanford Orlando Kennel Club (No Cards) (Longwood FL)	1	1%	2	3%	0	0%
One-Eyed Jacks @ Sarasota Kennel Club (Sarasota FL)	4	5%	3	4%	1	2%
Tampa Bay Downs Racing & Poker (Tampa FL)	5	7%	1	1%	1	2%
Tampa Greyhound Track and Lucks Card Room	4	5%	0	0%	4	9%
Totals	74	100%	80	100%	44	100%

*These facilities are currently not required by law to post a helpline number.

EMPLOYMENT, FINANCIAL & HOUSING RELATED IMPACTS DUE TO GAMBLING PROBLEMS: Gambler's Employment, Financial & Housing Related Impacts Caused by Gambling

Gambler's EMPLOYMENT STATUS

- Data regarding the employment status of the gambler illustrates similar trends over the past three fiscal years, with 2021/2022 HelpLine data revealing that 63% of gamblers were full time employees, 11% were unemployed, 9% were retired, 6% reported being disabled or collecting workers' compensation benefits, and 5% held part-time employment (**Table 39**).
- There are more gamblers who are working full time now in fiscal year 2021/2022 than there were in "Pre-COVID" times (fiscal year 2019/2020), with a 7% increase in full-time employment status of the gambler reported on the 888-ADMIT-IT HelpLine during this current period. There has also been a significant change in retired gamblers since the 2019/2020 fiscal year, with a 27% decrease in gamblers reported as retired. This could likely be attributed to post-pandemic times and greater financial needs now due to the current economy.

Table 39						
Employment Status of the Gambler						
Employment Status of the Gambler	2021-2022		2020-2021		2019-2020	
	N=1,381	Percent = 100%	N=1,073	Percent = 100%	N=815	Percent = 100%
Full-Time	864	63%	637	59%	476	58%
Retired	130	9%	125	12%	105	13%
Unemployed	155	11%	119	11%	93	11%
Disabled/Workers-Comp	84	6%	85	8%	47	6%
Part-Time	66	5%	54	5%	53	7%
Student	23	2%	26	2%	25	3%
Retired Plus Job	25	2%	10	1%	12	1%
Homemaker	12	1%	9	1%	1	0%
Student Plus Job	22	2%	8	1%	3	0%
Totals	1,381	100%	1,073	100%	815	100%

Gambler's OCCUPATION

- Not surprisingly, gamblers are reported to be engaged in a variety of less-skilled occupations and frequently change jobs. The most frequently cited occupations for employed gamblers this year were retail/sales/service industry occupations (21%), self-employed business owners (15%) delivery drivers or those working in transportation (7%), and skilled laborers (7%). It should be noted that these occupations suffered some of the greatest levels of unemployment during the COVID-19 closures, which likely has had a long-term impact on family finances. However, it should also be noted that problem gambling doesn't discriminate based upon education or professional background. Educators, computer engineers, health care providers, and mental health care providers were among those also reporting gambling problems. **Table 40** provides a complete listing of all occupations of the problem gambler.

Table 40				
Occupation of the Gambler				
Occupation of the Gambler	2021-2022		2020-2021	
	N=1,098	Percent = 100%	N=786	Percent = 100%
Accounting/Banking/Financial Occupations	37	3%	51	6%
Administrative/Secretarial/Clerical Occupations	37	3%	30	4%
Airline Occupations	7	1%	5	1%
Architecture & Engineering Occupations (Non-Computer)	14	1%	0	0%
Building/Janitorial/Grounds Maintenance Occupations	14	1%	10	1%
Business Owner/Self-Employed	166	15%	127	16%
Caregiver/Caretaker	1	0%	0	0%
Computer Engineering & Science Occupations	30	3%	15	2%
Construction	50	5%	39	5%
Counselor/Psychologist/Mental Health/Social Service Occupations	17	2%	20	3%
Delivery Driver/Transportation	78	7%	54	7%
Educator/Teacher	25	2%	20	3%
Electrician/Plumber	11	1%	0	0%
First Responders – Police/Fire Fighter/Paramedic	4	0%	4	1%
Gambling Industry Occupations	11	1%	7	1%
Government/State Agency Occupations	31	3%	23	3%
Healthcare Provider (Doctor/Nurse/Dentist/etc.)	54	5%	44	6%
Installation & Repair Occupations	17	2%	10	1%
Insurance Occupations	18	2%	15	2%
Legal Professional – Attorney/Judge	6	1%	13	2%
Management – Business/Professional Industry	24	2%	21	3%
Management – Retail/Sales/Service Industry	51	5%	31	4%
Real Estate Occupations	27	2%	17	2%
Researcher	0	0%	0	0%
Retail/Sales/Service Industry Occupations	231	21%	155	20%
Security/Loss Prevention	9	1%	8	1%
Skilled/Laborer	75	7%	67	9%
Other	53	5%	0	0%
Totals	1,098	100%	786	100%

*Other category includes: Professional Athlete; Television Actor; Stripper; Artist; Commercial Fisherman

Gambler's INCOME

- While the average reported income of problem gamblers was \$54,751 this fiscal year compared with the previous fiscal year (\$55,834), reflecting only a marginal decrease in income, the gambler's income has actually increased by 16% over the past three fiscal years, with an average income of \$46,930 reported during the 2019/2020 fiscal year. **(Table 41)**
- Incomes ranged between \$0 and \$200,000 or more annually. The median reported income being between \$35,000 and \$49,999. In spite of a large percentage of gamblers (31%) having a reported income of less than \$25,000 per year, they still report gambling excessively. **(Table 41)**
- The distribution of reported income of problem gamblers is presented below in **Table 41**. It should be noted that a considerable number of HelpLine contacts were unaware of the gambler's income or refused to provide this information.

Table 41						
Income of the Gambler						
	2021-2022		2020-2021		2019-2020	
Income of the Gambler	N=1,129	Percent = 100%	N=792	Percent = 100%	N=556	Percent = 100%
\$0	154	14%	104	13%	75	13%
\$1 to \$10,000	36	3%	31	4%	28	5%
\$10,001 - \$14,999	47	4%	44	6%	26	5%
\$15,000- \$24,999	116	10%	108	14%	91	16%
\$25,000- \$34,999	129	11%	79	10%	61	11%
\$35,000- \$49,999	201	18%	122	15%	83	15%
\$50,000- \$74,999	197	17%	146	18%	93	17%
\$75,000- \$99,999	76	7%	56	7%	42	8%
\$100,000- \$149,999	110	10%	56	7%	40	7%
\$150,000- \$199,999	22	2%	20	3%	7	1%
\$200,000 or more	41	4%	26	3%	10	2%
Totals	1,129	100%	792	100%	556	100%

Gambler's INCOME BY PRIMARY GAMBLING TYPE

While the average wager can vary widely depending upon the type of gambling, it is interesting to examine gambling type by level of income.

- Average incomes reported by primary gambling type are reported in **Table 42**. Excluding game types where less than 20 individuals reported their income, 43% of contacts reporting playing Electronic Gambling Machines (EGM) indicated having an average reported income of \$55,661, card/table game gamblers \$60,459, lottery gamblers \$34,850, online sports gamblers \$55,288, and online casino gamblers \$45,038, while gamblers engaging in stock/commodity trading had the highest reported income at \$93,974. When examining the data, it is important to note that standard deviations for all games were incredibly high, suggesting a widely skewed distribution.
- In general, the average incomes by game type were higher for 2021/2022 compared to 2020/2010, with the exception of lottery players and online sports gamblers (**Tables 42 & 43**).

Table 42					
Income of the Gambler - by Primary Gambling Type					
2021-2022					
Income of the Gambler - by Primary Gambling Type	Average Income by Gambling Type	Income Range	Standard Deviation	N=1,120	Percent = 100%
Arcade/Amusement Games (i.e. Fish etc.)/Illegal Slots/Internet Sweepstakes Machines/VLT's	\$49,186	\$0-\$400,000	\$53,492	98	9%
Bingo/Keno	\$29,000	\$29,000	N/A	1	0%
Cards/Table Games (Traditional)	\$60,459	\$0-\$600,000	\$62,547	220	20%
Horse Racing	\$50,173	\$14,000-\$130,000	\$34,236	15	1%
Lottery	\$34,850	\$0-\$250,000	\$36,169	128	11%
Online Casino Gambling	\$45,038	\$0-\$360,000	\$57,234	110	10%
Online Gambling - Sports Betting/Fantasy Sports Betting	\$55,288	\$0-\$600,000	\$74,042	119	11%
Online Gambling - Horse Racing	\$213,300	\$0-\$1,000,000	\$336,384	8	1%
Online Gaming - Social Network Games	\$32,000	\$0-\$84,000	\$45,431	3	0%
Slot Machines/Electronic Cards/Table Games (at Casinos/Racinos Only)	\$57,314	\$0-\$400,000	\$57,382	384	34%
Stock Market/Business Risks/Commodities/Real Estate/Bitcoin	\$93,974	\$0-\$600,000	\$143,756	31	3%
Sweepstakes (Traditional - i.e. Publisher's Clearing House McDonalds Monopoly Games etc.)	\$5,200	\$5,200	N/A	1	0%
Video Games (Console - PS4/Xbox/etc.)	\$11,500	\$0-\$23,000	\$16,263	2	0%
Totals				1,120	100%

(See Next Page)

Table 43**Income of the Gambler - by Primary Gambling Type****2021-2022**

Income of the Gambler - by Primary Gambling Type	\$0	\$1 to \$10,000	\$10,001 - \$14,999	\$15,000 - \$24,999	\$25,000 - \$34,999	\$35,000 - \$49,999	\$50,000 - \$74,999	\$75,000 - \$99,999	\$100,000 - \$149,999	\$150,000 - \$199,999	\$200,000 or more	N=1,120	Percent = 100%
Arcade/Amusement Games (i.e. Fish etc.)/Illegal Slots/Internet Sweepstakes Machines/MLTs	10	1	6	15	9	20	24	4	6	0	3	98	9%
Bingo/Keno	0	0	0	0	1	0	0	0	0	0	0	1	0%
Cards/Table Games (Traditional)	33	1	6	16	19	39	38	17	36	8	7	220	20%
Horse Racing	0	0	1	1	5	3	1	2	2	0	0	15	1%
Lottery	14	7	14	20	28	20	14	4	3	3	1	128	11%
Online Casino Gambling	24	6	2	9	14	19	21	3	9	1	2	110	10%
Online Gambling - Sports Betting/Fantasy Sports Betting	26	2	3	11	9	16	26	7	12	0	7	119	11%
Online Gambling - Horse Racing	1	0	1	0	1	0	0	0	3	0	2	8	1%
Online Gaming - Social Network Games	1	0	1	0	0	0	0	1	0	0	0	3	0%
Slot Machines/Electronic Cards/Table Games (at Casinos/Racinos Only)	33	13	14	43	41	81	69	33	33	8	16	384	34%
Stock Market/Business Risks/Commodities/Real Estate/Bitcoin	7	0	1	1	1	5	2	4	6	2	2	31	3%
Sweepstakes (Traditional - i.e. Publisher's Clearing House McDonalds Monopoly Games etc.)	0	1	0	0	0	0	0	0	0	0	0	1	0%
Video Games (Console - PS4/Xbox/etc.)	1	0	0	1	0	0	0	0	0	0	0	2	0%
Totals												1,120	100%

Gambler's MONEY LOST DUE TO GAMBLING - As Reported by both Gambler & Loved One HelpLine Contacts

- Average lifetime gambling losses of the gambler are reported at \$163,141 during the current 2021/2022 fiscal year, reflective of a 21% decrease since last year, and an 11% decrease since the 2019/2020 fiscal year, when average lifetime gambling losses were reported at \$184,153. This could be reflective of tightened spending due to current uncertain economic times. Reported average lifetime gambling-related losses of the gambler peaked during the 2020/2021 fiscal year at \$206,246, when comparing 888-ADMIT-IT HelpLine data from the past three fiscal years. **(Table 44)**

Table 44						
All Contacts - Money Lost Due to Gambling						
	2021-2022		2020-2021		2019-2020	
Money Lost Due to Gambling - All Help Contacts	N=1,228	Percent = 100%	N=881	Percent = 100%	N=612	Percent = 100%
\$0	5	0%	13	1%	5	1%
\$1 to \$10,000	240	20%	234	27%	146	24%
\$10,001 - \$14,999	25	2%	39	4%	9	1%
\$15,000- \$24,999	178	14%	90	10%	68	11%
\$25,000- \$34,999	111	9%	61	7%	55	9%
\$35,000- \$49,999	61	5%	44	5%	25	4%
\$50,000- \$74,999	157	13%	106	12%	65	11%
\$75,000- \$99,999	50	4%	26	3%	14	2%
\$100,000- \$149,999	134	11%	82	9%	71	12%
\$150,000- \$199,999	44	4%	21	2%	21	3%
\$200,000 or more	223	18%	165	19%	133	22%
Totals	1,228	100%	881	100%	612	100%

GAMBLERS LOSSES -	POST-COVID	COVID	PRE-COVID
As Reported by both Gamblers & Loved Ones	FISCAL YEAR:	FISCAL YEAR:	FISCAL YEAR:
	2021-2022	2020-2021	2019-2020
Average Lifetime Losses:	\$163,141	\$206,246	\$184,153

Gambler's MONEY LOST DUE TO GAMBLING - As Reported by GAMBLER ONLY Contacts

- When only reviewing contacts placed to the HelpLine this past year by the gambler (**Table 45**), the average lifetime gambling losses were reported at \$166,898, reflecting a substantial decrease in the amount of \$37,160 in gambling related losses reported last year. One hundred and ninety-two (192) gamblers (19% of the sample) reported they had cumulative gambling-related losses in excess of \$200,000 throughout their lifetime, with one gambler reporting lifetime gambling losses exceeding \$8 million. Additionally, twenty (20) gamblers reported cumulative total lifetime gambling-related losses of less than \$1,000. It is important to note that no verification of gamblers' money lost reports is available, and additionally, gamblers in general tend to underestimate losses while overstating winnings. As such, this data must be interpreted with caution.
- Larger cumulative lifetime gambling losses were reported this fiscal year compared to the previous year (**Table 45**).

Table 45				
Gambler Only Contacts - Money Lost Due to Gambling				
	2021-2022		2020-2021	
Money Lost Due to Gambling - Gambler Only Contacts	N=992	Percent = 100%	N=716	Percent = 100%
\$0	5	1%	10	1%
\$1 to \$10,000	190	19%	209	29%
\$10,001 - \$14,999	20	2%	22	3%
\$15,000- \$24,999	142	14%	69	10%
\$25,000- \$34,999	95	10%	44	6%
\$35,000- \$49,999	43	4%	43	6%
\$50,000- \$74,999	123	12%	89	12%
\$75,000- \$99,999	40	4%	21	3%
\$100,000- \$149,999	107	11%	68	9%
\$150,000- \$199,999	35	4%	17	2%
\$200,000 or more	192	19%	124	17%
Totals	992	100%	716	100%

MONEY OWED DUE TO GAMBLING - As Reported by both Gambler & Loved One HelpLine Contacts

- This year, sixty-six percent (66%) of all HelpLine contacts reported there were household gambling debts of some type; 3% did not know if there were gambling-related debts, and one percent (1%) refused to provide an answer to this question. Of those contacts reporting gambling-related debts, the average amount owed due to gambling significantly decreased this year by 24%, from \$46,752 in 2020/2021, to \$35,673 in the current fiscal year. (**Table 46**)

Table 46						
Gambling-Related Debts of the Gambler - Money Owed						
	2021-2022		2020-2021		2019-2020	
Gambling-Related Debts of the Gambler - Money Owed	N=1,134	Percent = 100%	N=851	Percent = 100%	N=556	Percent = 100%
\$0	336	30%	351	41%	178	32%
\$1 to \$10,000	431	38%	283	33%	205	37%
\$10,001 - \$14,999	41	4%	28	3%	15	3%
\$15,000- \$24,999	97	9%	50	6%	41	7%
\$25,000- \$34,999	54	5%	27	3%	36	6%
\$35,000- \$49,999	43	4%	28	3%	15	3%
\$50,000- \$74,999	64	6%	40	5%	25	4%
\$75,000- \$99,999	13	1%	13	2%	8	1%
\$100,000- \$149,999	24	2%	10	1%	16	3%
\$150,000- \$199,999	11	1%	7	1%	8	1%
\$200,000 or more	20	2%	14	2%	9	2%
Totals	1,134	100%	851	100%	556	100%

- While contacts were specifically asked about money owed due to gambling, some may have had difficulty differentiating household debts from gambling debts. During the height of COVID-19, general household debts significantly increased. One-fifth (20%) reported gambling-related debts of \$25,000 or greater, and 5% reported gambling debts of \$100,000 or more. As previously noted, gambling-related losses and debts are frequently under-reported by problem gamblers and many loved ones are unaware the extent and level to which the gambler is in debt.

	POST-COVID	COVID	PRE-COVID
Gambling-Related Debts - Money Owed due to Gambling	FISCAL YEAR: 2021-2022	FISCAL YEAR: 2020-2021	FISCAL YEAR: 2019-2020
Average Gambling Debts:	\$35,673	\$46,752	\$30,715

Gambling-Related Debts of the Gambler – TO WHOM THE DEBTS ARE OWED

- Given accumulated debts by gamblers, it is often difficult to isolate all creditors to whom gamblers owe money. Most often they borrow money from family members and friends, extend credit card debt, acquire loans from bank/credit unions and loan companies, and are overdue on rent and utilities, while others report owing the IRS back taxes. This year, similar to last, more than half (59%) of problem gamblers are reported to have significant gambling-related credit card debts, and forty-four percent (44%) owe money to family members and friends due to gambling, representing a substantial 104% increase from those with gambling-related debts owed to family members or friends last year. Additionally, those reporting gambling-debts owed to non-traditional loan companies increased significantly this year (20%) compared to last (16%). Others owe money to banks or credit unions (14%), while some are indebted to bookmakers, casinos, loan sharks and the Internal Revenue Service (IRS). An alarming 24% reported they were behind on bills covering basic necessities due to gambling, such as their rent or mortgage (11%), their car payment (9%), and utilities (4%). **(Table 47)**

Table 47**To Whom the Gambling Debts are Owed**

To Whom the Gambling Debts are Owed	2021-2022		2020-2021	
	N=824	Percent of Total	N=535	Percent of Total
Bank/Credit Union	114	14%	85	16%
Bookie	26	3%	16	3%
Car Payment	78	9%	42	8%
Casino	8	<1%	17	3%
Credit Cards	486	59%	309	58%
Employer	19	2%	3	1%
Family/Friends	363	44%	178	33%
IRS	24	3%	23	4%
Loan Shark	7	<1%	0	0%
Non-traditional Loan Company (AmScott/Payday Advance etc.)	168	20%	88	16%
Rent/Mortgage	89	11%	85	16%
Utilities	33	4%	31	6%

*Multiple responses/sources of debt are included.

- Due to the high volume and dollar amounts of gambling related debts common amongst those struggling with this addiction, it is not surprising to also find that 10% of this year's HelpLine contacts reported that the gambler filed bankruptcy at least once or has a bankruptcy case currently pending as a result of the gambling problem. 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. This year's data reflects an increased number of homeless gamblers from the previous 2020/2021 fiscal year, with 3% of individuals seeking help this year advising that the gambler was homeless due to a gambling problem. There was also an increased number of gamblers this year who were reported as staying with someone (such as family or friends) due to their gambling (24% in 2021/2022 and 22% in the previous 2020/2021 fiscal).

LEGAL IMPACTS DUE TO GAMBLING PROBLEMS: Gambler's Legal Consequences, Illegal Acts, & Other Issues Caused by Gambling

Gambler's Legal Problems & Other Issues – ILLEGAL ACTS COMMITTED BY THE GAMBLER

- In desperation, when gamblers have exhausted all personal and family finances, credit, and bailout options, they often turn to criminal activities as a continued means of gambling to recoup losses. In most cases, while these problem gamblers have never committed illegal acts prior to this period in their lives, it reflects the magnitude, devastation and desperation so many problem gamblers and their families commonly experience.
- This year, contacts seeking help from the HelpLine reported that 20% of the problem gamblers committed illegal acts to help finance their gambling addiction, which is a 4% increase from last year. An additional 2% didn't know or refused to answer the question (1%) as to whether the gambler committed illegal acts. As previously noted, this information, and other data in this report is self-reported. As such, it is important to recognize that often disclosure of criminal behaviors is underreported as gamblers do not choose to share such private and potentially incriminating information with a stranger. Alternatively, in the case of loved ones, they often fail to know the extent of the gamblers' legal problems.
- Of those contacts (gamblers and loved ones) reporting that the gambler committed illegal activities due to their gambling problem, the majority were male (70%), White (46%), and between the ages of 26 and 49 (52%). Additionally, there were more Hispanic/Latino gamblers reported as committing illegal acts this year than Black gamblers (25% vs. 23%), and while a significant percentage (12%) were gamblers 25-years-old and younger, a larger percentage (28%) of the gamblers were 55 years old or older (10% were 65 or older).
- The most common illegal acts reported this year included larceny/theft/burglary (52%), fraud/writing bad checks/forgery (30%), illegal drug use/possession/sales (14%) and embezzlement (9%). In general, similar patterns of criminal behaviors were found between 2021/2022 and 2020/2021 with the exception being that a greater number and percentage of problem gamblers appeared to be involved in selling illegal drugs as a way of funding their gambling (**Table 48**). Additionally, a large percentage of contacts reported multiple illegal acts committed by the gambler to fund their gambling problem.

Table 48

Illegal Acts Committed by the Gambler

**Illegal Acts Committed by the Gambler	2021-2022		2020-2021	
	N=258	Percent of Total	N=159	Percent of Total
Assault/Battery/Domestic Violence	2	1%	2	1%
Embezzlement	22	9%	20	13%
Fraud (Forgery/Bad Checks/etc.)	78	30%	37	23%
Gambling Related Offenses (Counterfeit Ticketing, Cheating, Bookmaking)	11	4%	6	4%
Illegal Drugs (Drug Use, Possession, Intent to Sell, or Selling)	35	14%	9	6%
Illegal Lottery Ticket Purchase - Under 18	0	0%	1	<1%
Larceny/Theft/Burglary (Convenience Store, Private Home, Purse Snatching, etc.)	134	52%	76	48%
Prostitution	3	1%	1	<1%
Violation of Probation/Parole	1	0%	1	<1%
Other*	12	5%	24	15%

*Other responses include driving without a license, failure to appear in court, trespassing, child endangerment, drunk driving, exploitation of the elderly, illegal or underage gambling, tax evasion, panhandling, and vandalism.

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

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

Gambler's Legal Problems & Other Issues – LEGAL CONSEQUENCES DUE TO GAMBLING (CIVIL OR CRIMINAL)

- Problem gamblers (and their loved ones) are often faced with multiple legal consequences and challenges resulting from a gambling addiction within the home. This year, 27% of HelpLine contacts reported legal consequences (civil or criminal) due to gambling, representing a 6% increase from data reported during the previous 2020/2021 fiscal year. Overall, 34% of individuals reporting legal consequences due to gambling were involved in a bankruptcy, down from 50% last year. During the current period, there was a significant increase in reported divorces due to gambling (32% in 2021/2022 vs 18% in 2020/2021). While this may be a carryover from the pandemic, it could also likely be a result of the severity and consequences of problem gambling. Vehicle repossessions also dramatically increased from 10% to 24% in the current year. Criminal behaviors were generally stagnant, although there were more reports of gamblers going to jail this year (6% vs 4% last year), and difficulties with individuals on probation also increased (**Table 49**).

Table 49				
Legal Consequences due to Gambling				
	2021-2022		2020-2021	
**Legal Consequences due to Gambling	N=332	Percent of Total	N=212	Percent of Total
Civil - Bankruptcy	114	34%	106	50%
Civil - Divorce	107	32%	38	18%
Civil - Foreclosure/Eviction	63	19%	41	19%
Civil – Other Civil Lawsuits	16	5%	10	5%
Civil - Vehicle Repossession	78	23%	22	10%
Criminal - Arrest	23	7%	18	8%
Criminal - Jail	21	6%	9	4%
Criminal - Parole	1	0%	0	0%
Criminal - Probation	16	5%	5	2%
*Other Civil or Criminal Consequences	7	2%	4	2%

*The category other includes Diversion Program in lieu of arrest, having wages garnished, and receiving a restraining order.

** Multiple responses permitted.

MENTAL HEALTH, EMOTIONAL, DOMESTIC AND OTHER RELATED DIFFICULTIES RESULTING FROM GAMBLING PROBLEMS

Mental Health, Emotional & Domestic Problems due to Gambling – All Contacts (Gamblers & Loved Ones)

- Difficulties faced by problem gamblers and their loved ones are not limited to financial and legal troubles but include a host of mental health issues and emotional and domestic problems. Increases were found across all types of mental health, emotional, and domestic areas during the current fiscal year, reflecting both the magnitude and severity of difficulties experienced by problem gamblers. This year's data reveals higher levels of anxiety (62%), depression (63%), and neurological disorders (20%) reported compared with HelpLine data from last year. Of significant note is that almost one-quarter (24%) disclosed suicidal ideations or attempts by the gambler, reflecting a 50% increase from the previous fiscal year (16% in 2020/2021). (See **Table 50** for comparison with the past three fiscal years).
- While money is essential to maintain one's gambling, other problems arise due to debts incurred. Overall, this year's data suggests that 56% of all help contacts reported the gambler had difficulty paying important bills, 81% had gambled away savings, equities or retirement monies (an increase from 78% last year and 65% in 2019/2020), 43% were reported to have sold or pawned possessions to get money to gamble (an increase from 39% last year), and more than one-quarter (27%) were reported to be homeless and/or living with a friend (**Table 50**).
- For many problem gamblers, the most important relationship they have is the one that they have with their gambling. As a result, other significant relationships are often jeopardized. These relationships include not only those with their immediate family members, such as spouses, partners, parents, children, and other family members, but also relationships with their employer or school. Frequently work or school performance declines due to the many side-effects of gambling problems, with issues such as a preoccupation about gambling losses, absences or tardiness due to gambling, and other distractions, causing overall poor performance and associated school or work-related difficulties. This year, HelpLine data revealed 37% of gamblers were reported to have, or have had, work or school-related difficulties due to gambling; an increase of 142% from the last fiscal period (26%).
- Problem gambling has been extensively reported to negatively impact family relationships and is consistently the most frequently cited precipitating event individuals report as their primary reason for reaching out to the 888-ADMIT-IT HelpLine. Sixty percent (60%) of all HelpLine contacts reported family conflict this fiscal period, while 41% indicated family neglect, and 5% reported family violence due to a gambling problem in the home. The percentage of individuals reporting familial conflict of all types were found to have increased from the last fiscal period (**Table 50**) and remains an ongoing concern.

Table 50						
Mental Health, Emotional & Domestic Difficulties due to Gambling						
	2021-2022		2020-2021		2019-2020	
Mental Health, Emotional & Domestic Difficulties due to Gambling	Respondents	% of Total	Respondents	% of Total	Respondents	% of Total
Anxiety	805 of 1,303	62%	549 of 990	55%	483 of 707	68%
Depression	826 of 1,301	63%	585 of 983	60%	467 of 702	67%
Neurological Disorders	235 of 1,194	20%	129 of 876	15%	75 of 580	13%
Suicidal Ideations/Attempts	302 of 1,253	24%	152 of 942	16%	140 of 649	22%
Family Conflict	804 of 1,336	60%	569 of 1,024	56%	607 of 803	76%
Family Neglect	502 of 1,226	41%	362 of 969	37%	349 of 674	52%
Family Violence	55 of 1,171	5%	31 of 915	3%	22 of 595	4%
Problems at School	14 of 37	38%	9 of 31	29%	17 of 46	37%
Problems at Work	351 of 939	37%	169 of 740	23%	216 of 451	48%
Difficulty Paying Household Bills	748 of 1,326	56%	589 of 1,053	56%	509 of 762	67%
Gambled Away Savings, Equity, Retirement	1,049 of 1,297	81%	777 of 1,000	78%	435 of 666	65%
Sold or Pawned Assets	501 of 1,167	43%	335 of 870	39%	313 of 620	50%
Homeless/Staying with Friend/Family	328 of 1,229	27%	221 of 920	24%	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 dosages adjusted. Overall, 20% of individuals reported that the problem gambler had some form of neurological disorder, up from 15% last year.

Mental Health, Emotional & Domestic Problems due to Gambling- ALL CONTACTS (Gamblers & Loved Ones) - BY GENDER

- When examining mental health, emotional, and domestic problems across genders, HelpLine contacts this year reported higher levels of mental health and emotional difficulties due to gambling experienced by female gamblers, when compared to male gamblers, such as anxiety and depression (**Table 51**). Conversely, HelpLine contacts this year reported more domestic and school or work-related difficulties experienced by male gamblers, when compared to female gamblers, with higher levels of family conflict, family neglect, and family violence. Additionally, a larger and significant percentage of male gamblers were reported as homeless or to be staying with friends and/or family members due to their gambling (**Table 51**).

Table 51		
Mental Health, Emotional & Domestic Difficulties due to Gambling - by Gender		
2021-2022		
Mental Health, Emotional & Domestic Difficulties due to Gambling - by Gender	Females	Males
Anxiety	69%	59%
Depression	71%	60%
Neurological Disorders	19%	20%
Suicidal Ideations/Attempts	24%	24%
Family Conflict	56%	62%
Family Neglect	37%	43%
Family Violence	4%	5%
Problems at Work or School	30%	40%
Difficulty Paying Household Bills	60%	55%
Gambled Away Savings, Equity, Retirement	83%	80%
Sold or Pawned Assets	41%	44%
Homeless/Staying with Friend/Family	6%	21%

Mental Health, Emotional & Domestic Problems due to Gambling – GAMBLER ONLY CONTACTS

- However, when examining these same gambling-related domestic problems reported of family conflict, family neglect, and family violence from HelpLine contacts made by the gambler, with contacts received from loved ones (e.g., spouses, loved ones, friends, etc.), self-reports of relationship problems experienced due to gambling as told by the gambler were not surprisingly, significantly lower (**Table 52**). While the data is not from a matched sample (e.g., the spouse and the gambler) but rather representative of HelpLine contact made by many different family members, the discrepancies are noteworthy and clinically significant. These findings further illustrate the fact that problem gamblers are often unaware of, or in denial about, the harms caused to loved ones by their excessive gambling.

Table 52				
Mental Health, Emotional & Domestic Difficulties due to Gambling - GAMBLER ONLY CONTACTS				
2021-2022				
Mental Health, Emotional & Domestic Difficulties due to Gambling - GAMBLER ONLY CONTACTS	GAMBLER ONLY Respondents	% of Total	ALL Respondents	% of Total
Family Conflict	504 of 1,001	50%	804 of 1,336	60%
Family Neglect	326 of 931	35%	502 of 1,226	41%
Family Violence	28 of 897	3%	55 of 1,171	5%

Loved One's Mental Health, Emotional & Domestic Problems Experienced – LOVED ONES ONLY CONTACTS

- There is considerable research suggesting individuals closest to the problem gambler (spouses/partners, immediate family members) have been shown to be equally impacted by the gambler's addiction, which also accounts for the large percentage of contacts received from loved ones seeking help and support. When asked, the overwhelming majority (90%) of loved ones said there was family conflict present, more than half (60%) advised they felt neglected, and 10% reported some level of family violence in the home due to gambling, reflecting substantial increases in all areas when compared to last year's data (**Table 53**).
- Mental health problems were also frequently experienced by loved ones this year and are reflective of substantial increases from last year's data as well, with sixty-seven percent (67%) reporting feelings of anxiety and almost half (49%) acknowledging periods of depression due to the presence of a gambling problem in their lives (**Table 53**).
- The percentages of Loved One's personal mental health and domestic issues collectively are significantly higher during the current fiscal year in comparison to the previous period and remain a major concern. There is little doubt that loved ones require their own individual support and assistance when a gambling problem exists, and Specialists' emphasis on providing loved ones supports, independent of the gamblers willingness or desire to stop gambling or get help themselves, are warranted and necessary.

Table 53**Loved Ones Mental Health, Emotional, & Domestic Problems - LOVED ONES Contacts Only**

Type of Difficulty Experienced by Loved One's	2021-2022		2020-2021		2019-2020	
	Respondents	% of Total	Respondents	% of Total	Respondents	% of Total
Loved One's Anxiety	176 of 264	67%	116 of 197	59%	133 of 157	85%
Loved One's Depression	127 of 259	49%	63 of 183	34%	76 of 123	62%
Family Conflict - Loved One's	300 of 335	90%	164 of 224	73%	209 of 217	96%
Family Neglect - Loved One's	176 of 295	60%	61 of 187	33%	38 of 90	42%
Family Violence - Loved One's	27 of 274	10%	11 of 175	6%	6 of 80	8%

GAMBLER OTHER ADDICTIONS & FAMILY HISTORY INFORMATION: Gamblers with Alcohol/Substance Abuse Problems, Other Addictions, and Family History**Gambler's SUBSTANCE ABUSE PROBLEMS, OTHER ADDICTIONS & FAMILY HISTORY**

- Due to the high rate of co-occurring disorders among problem gamblers, HelpLine Specialists attempt to ascertain whether there has been past or current substance abuse or other addictive behaviors of the problem gambler. Among the HelpLine contacts answering this question about the gambler, 71% of gamblers were reported as either currently, or previously having a substance abuse problem, or suffering from other addictions (**Table 54**). Alarming, only twenty-eight percent (28%) of problem gamblers this year, were reported to have sought help for their other addiction(s) (non-gambling-related) (**Table 54**), with a higher percentage of female gamblers (31%) reported as having sought help for other addictions, compared to male gamblers (27%).
- Of significance this year, was that data collected on family history further revealed that 39% of the gamblers originated from a family that had a history of gambling problems, and over 33% reported a family history of substance use disorder and/or other addictions. These findings support the positive correlation between family history and addiction, and the ongoing need for widespread education and awareness about disordered gambling. (**Table 54**)

Table 54		
Substance Abuse Problems or Other Addictions - Has the Gambler Had (or do they Currently Have) Other Addictions & is there a Family History?		
2021-2022		
Substance Abuse Problems or Other Addictions of the Gambler & is there a Family History of Addiction	Respondents Answering "Yes"	% of Total
Has the Gambler Had a Substance Abuse Problem or Other Addictions?	489 of 693	71%
Has the Gambler Sought Help for Other Addictions?	175 of 615	28%
Is there a Family History of Alcohol/Substance Abuse or Other Addictions?	15 of 45	33%
Is there a Family History of Gambling Addiction?	449 of 1,161	39%

*Other addiction categories include nicotine, overeating, sex addiction, compulsive shopping/spending, cell phone addiction, television addiction, and pornography addiction.

GAMBLERS RELAPSE HISTORY &/OR SOUGHT HELP FOR GAMBLING PREVIOUSLY: Gambler's History of Gambling Problems**Gamblers RELAPSE &/OR SOUGHT HELP FOR A GAMBLING PROBLEM BEFORE – All Contacts**

- The rate of relapse with a gambling addiction is high, particularly within the first 12 months of recovery, so it is not uncommon for a problem gambler to attempt recovery multiple times before becoming successful in stopping their gambling, or at the very least, reducing their gambling or related behaviors. Whether for themselves or a loved one, many of the individuals contacting the 888-ADMIT-IT HelpLine had previously sought help for problem gambling. Overall, 32% of contacts (33% females; 31% males), revealed that help had previously been sought for a gambling problem, prior to their contact with the HelpLine this year (**Table 55**).

Table 55		
Relapse & Sought Help for Gambling Problem Before- Has the Gambler Relapsed and/or Sought Help for Gambling Previously?		
2021-2022		
Relapse & Sought Help for a Gambling Problem Previously	Respondents Answering "Yes"	% of Total
Has the Gambler Sought Help for Gambling Addiction Before?	439 of 1,389	32%
Of Those Answering "Yes" to Previously Seeking Help for a Gambling Problem - How Many Were Gambler Contacts?	351 of 439	80%
Of Those Answering "Yes" to Previously Seeking Help for a Gambling Problem - How Many Were Loved One Contacts?	88 of 439	20%

- Of those reporting that they had sought help for a gambling problem previously, 54% reported they had attended self-help support groups, 37% used outpatient counseling supports from gambling addiction certified mental health treatment professionals, and 37% acknowledged utilization of a self-exclusion program (at a land-based gambling facility, online through web blocking or ad blocking software, or through access to cash restrictions). (**Table 56**)

Table 56		
If "Yes" to Sought Help for Gambling Previously - Type of Help Previously Sought for Gambling Addiction		
2021-2022		
Type of Help Sought for a Gambling Problem Previously	N=436	% of Total
Inpatient/Residential Treatment - Gambling-Specific	15	3%
Outpatient Counseling - Gambling Specific	160	37%
Self-Help Support Groups	235	54%
Self-Exclusion Programs	162	37%
FCCG's Online Program for Problem Gamblers (OPPG)	2	<1%
FCCG's Peer Connect Program	33	8%
FCCG HelpLine Literature Packets	52	12%
**Other	10	10%

*Multiple Responses Permitted

**Other help for a gambling addiction sought category includes the FCCG Blog Site; Church/Pastor; and Financial Services (Debt/Credit Counseling)

Gamblers RELAPSE &/OR SOUGHT HELP FOR A GAMBLING PROBLEM BEFORE – Gambler Only Contacts – BY GENDER

- When looking at HelpLine contacts from gamblers only during the 2021/2022 fiscal, gender differences revealed that females were more likely to seek help from self-help support groups (58% vs 52%), and also more frequently tried outpatient counseling for their gambling problem (40% vs 35%) than males. However, a greater percentage of males than females were more likely to have enrolled in self-exclusion programs previously to stop or reduce their gambling (38% vs 34%), and also to have participated in FCCG's Peer Connect program before (8% vs 6%) (**Table 57**).

Table 57				
GAMBLER ONLY CONTACTS - If "Yes" to Sought Help for Gambling Previously - Type of Help Previously Sought for Gambling Addiction - By Gender				
2021-2022				
Sought Help for Gambling Before by Gender - GAMBLER ONLY	Females N=131	% of Total	Males N=305	% of Total
Inpatient/Residential Treatment - Gambling-Specific	4	3%	11	4%
Outpatient Counseling - Gambling Specific	52	40%	108	35%
Self-Help Support Groups	76	58%	159	52%
Self-Exclusion Programs	45	34%	117	38%
FCCG's Online Program for Problem Gamblers (OPPG)	0	0%	2	<1%
FCCG's Peer Connect Program	8	6%	25	8%
FCCG HelpLine Literature Packets	19	15%	33	11%
Other - (FCCG Blog Site; Church; Financial Services)	3	2%	7	2%

CONTACTS “HOW HEARD” INFORMATION: How Contacts Became Aware of the FCCG’s HelpLine**Contacts “HOW HEARD” OF THE HELPLINE**

- How individuals reported hearing about the 888-ADMIT-IT HelpLine and services offered, is an integral data point in the efficacy evaluation of the FCCG’s annual advertising and outreach campaigns, all of which remain broad and extensive.
- The top five most frequently cited methods of hearing about the 888-ADMIT-IT HelpLine number this year included (#1) through online Internet searches (52%) (reflecting an increase from 47% in the previous year); (#2) within land-based gambling venues (20%) (a slight decrease from 23% during both of the two previous fiscal years); (#3) from a family member or friend (8%); (#4) on the back of a Lottery ticket, through Lottery advertising, or at a Lottery ticket retailer/point of sale (5%); and (#6) radio and television advertisements (4%). (**Table 58**).
- Additionally, as the world continues to shift towards utilization of the Internet for most goods, services, and entertainment, it is no surprise that 888-ADMIT-IT HelpLine data reveals more individuals each year citing online searches as the method they used to find the HelpLine number and seek help. We have seen a 26% increase in internet searches as the primary “how heard” method when comparing data from fiscal year 2019/2020 (41%), with the same period of time in the current fiscal year 2021/2022 (52%). Gambling facilities (20%) remain the #2 most frequent way helpline contacts report finding the HelpLine number year after year, with word of mouth through family members and friends reflected as the #3 “how-heard” method during this same time period. Given many of the narratives documented this year, it is apparent that some individuals see the HelpLine number at gambling facilities and fail to write it down and then subsequently search for it on the Internet before contacting the HelpLine. This ranking should not negate the importance of providing appropriate signage at all gambling facilities, as well as collateral items that enable gamblers and others in need of assistance for a gambling problem to easily grab and store the number without bringing attention to themselves.
- Lottery advertisements as a means of how individuals heard of the HelpLine number (i.e. Lottery point-of-sale ads/Lottery ticket promotions/Lottery billboards, Lottery radio/television advertising, & other Lottery outreach) was the fourth most frequently cited method 888-ADMIT-IT HelpLine contacts reported learning about the HelpLine this year, at 5%. This data mirrors the increased frequency more accessible forms of gambling (like the Lottery) are being reported as the gamblers primary gambling problem, and also represents a significant increase in how contacts heard of the FCCG HelpLine since “Pre-COVID” times during the 2019/2020 fiscal year, when only 1% of help seekers reported this as their means of obtaining the HelpLine number.
- Collecting information on how individuals become aware of the HelpLine is important in assessing trends and shifts in consumer behaviors, while also informing FCCG’s future marketing strategies. Multiple outreach approaches by the FCCG have led to an increased number of contacts reaching out to the HelpLine year after year. It has also been well established that it typically takes multiple approaches and exposure to advertisements before individuals will actually reach out and contact the HelpLine. While contacts may most easily recall searching the Internet to confirm the HelpLine number before making contact, they may have first been exposed to 888-ADMIT-IT through a billboard advertisement, radio PSA, social media post, or through any combination of any of the methods illustrated below on the following page in **Table 58**.

(See next page)

Table 58

How Contacts Learned About the HelpLine

How was the HelpLine Number Found?	2021-2022		2020-2021		2019-2020	
	N=1,257	Percent = 100%	N=991	Percent = 100%	N=850	Percent = 100%
Billboard	32	3%	39	4%	29	3%
Conference/Training/Community Event	1	0%	0	0%	2	0%
Convenience Store Sign/Ad	2	0%	1	0%	1	0%
Family Member/Friend	97	8%	69	7%	72	8%
FCCG E-Blast	1	0%	0	0%	0	0%
GA/GamAnon	25	2%	29	3%	35	4%
Gambling Facility	248	20%	224	23%	194	23%
Internet Ad	10	1%	13	1%	12	1%
Internet Search	648	52%	467	47%	348	41%
Law Enforcement/Legal Professional	9	1%	3	0%	0	0%
Lottery Point of Sale	3	0%	12	1%	57	7%
Lottery Ticket	55	4%	54	5%	0	0%
Medical Professional	6	0%	1	0%	6	1%
Mental Health Treatment Provider/Counselor/EAP Provider	20	2%	15	2%	32	4%
NCPG Affiliate	10	1%	3	0%	4	0%
Online Gambling Website	6	0%	0	0%	0	0%
Other Hotline (211 or Crisis Line, etc.)	8	1%	10	1%	23	3%
Other Non-Traditional Ad	5	0%	0	0%	1	0%
Radio/Television	54	4%	33	3%	27	3%
Social Media	3	0%	1	0%	4	0%
Taxi/Bus	6	0%	2	0%	3	0%
Telephone Kiosk	0	0%	0	0%	0	0%
Other	8	1%	15	2%	0	0%
Totals	1,257	100%	991	100%	850	100%

TOP HOW HEARD METHODS & IDENTIFIED TRENDS- %s

2019/2020 - 2020/2021 - 2021/2022 FY COMPARISON

TOP HOW HEARD METHODS & IDENTIFIED TRENDS	POST-COVID	COVID	PRE-COVID
	FISCAL YEAR: 2021-2022	FISCAL YEAR: 2020-2021	FISCAL YEAR: 2019-2020
Internet Search	52%	47%	41%
Gambling Facility	20%	23%	23%
Family Member/Friend	8%	7%	8%
Lottery Point of Sale/Lottery Ticket	5%	6%	1%
Radio/Television	4%	3%	3%
Billboard	3%	4%	3%
GA/GamAnon	2%	3%	4%
Mental Health Treatment Provider/Counselor/EAP Provider	2%	2%	4%
Other Hotline (211 or Crisis Line, etc.)	1%	1%	3%

CONTACTS “RECOMMENDATIONS PROVIDED” INFORMATION: What Problem Gambling Resources were Provided during FCCG HelpLine Contact**Contacts “RECOMMENDATIONS PROVIDED” by the FCCG HelpLine**

- Upon contacting the HelpLine, each individual is given the opportunity to share their concerns and ask pertinent questions. The HelpLine’s priority is to engage and assure the contact that the FCCG and HelpLine Specialist have their best interests at heart and are available to assist by offering a wide array of services. FCCG HelpLine Specialists have adopted an open communication approach to first build rapport and a bond with the contact, furnishing individuals with the freedom to divulge information in a confidential manner as part of an ongoing dialogue – at a pace in which they are comfortable. Ultimately, this approach results in gaining a person’s trust and in the end best serves their needs, while also assessing if the individual is in crisis at the time contact is made. This relaxed, yet structured approach enables the HelpLine Specialist to acquire pertinent information necessary to tailor referrals provided on an individual basis. Crisis contacts are handled in a way that allows HelpLine Specialists to make the necessary arrangements for emergency back-up supports as needed, pending identified needs.
- The FCCG updates and maintains a vast database of available resources specifically developed and chosen to assist those in need of help with a gambling problem (both for gamblers and their loved ones), along with addressing the collateral impacts of this addiction. From over 34 years of experience providing help and hope to individuals suffering from a gambling addiction, and in listening to the concerns and issues of its HelpLine callers, the FCCG has grown its resource database to serve nearly every circumstance or situation brought about by problem gambling.
- The FCCG continues to grow and adapt, particularly in the area of HelpLine resource development. With the onset of the COVID-19 public health crisis, the agency added a bevy of new resources to fill the gaps left by cancelled in-person support group meetings and address the new challenges of scheduling counseling appointments. The FCCG expanded its Peer Connect Program hours, and identified telephone, online, and other distance or online accessible problem gambling supports, to include in its HelpLine resource database. Updates included gambling addiction mental health treatment and counseling options available through telehealth, ZOOM and mobile apps, as well as virtual or call-in self-help support group meetings. In addition, new and enhanced crisis services were developed in response to COVID-19, such as the Florida Blue HelpLine and Disaster Distress HelpLine, which were added to the FCCG’s HelpLine database as resources for anyone experiencing feelings of stress, anxiety, trauma, or grief resulting from 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 one size does not fit all when it comes to recovery, and this may not be a help seeker’s preferred choice of intervention. Other recommended supports provided through the FCCG HelpLine include the Agency’s Online Program for Problem Gamblers (OPPG), Peer Connect, Self-Exclusion Program information, Social Services, Web Blocking & Ad Blocking Tools & Software, Self-Help Support Groups (e.g., Gamblers Anonymous, Gam-Anon, Celebrate Recovery, etc.), Legal and Financial Resources, Literature/Self-Help Recovery Workbooks, Online Supports, Mobile Apps, and Websites, or other Mental Health Services, all of which should be considered as forms of therapeutic intervention. Those with gambling problems frequently opt for multiple resources and supports, sometimes consecutively and at other times simultaneously. The FCCG believes that a “one- size- fits-all” model has severe limitations. As such, broad and diverse empirically validated approaches to resource provision are necessary to help all individuals negatively impacted by gambling.
- Based on individual input, data collected, and experiences shared during HelpLine contact, FCCG staff provides appropriate supportive resources to assist, based upon specific circumstances, needs, and requests. Multiple supports, programs, resources, referrals, and services are available to all HelpLine contacts, ranging from private counseling with certified gambling addiction licensed mental health counselors and self-help support group meeting options and referrals, to OPPG, Peer Connect, legal resources, and debt management/financial education and counseling programs. **Table 59** illustrates the multitude of resources recommended to contacts during the 2021-2022 fiscal year, with data from the previous two fiscal years (2019/2020 and 2020/2021) provided for comparison.
- As illustrated on the following page in **Table 59**, this year, the top three resources provided to 888-ADMIT-IT help seekers varied slightly from traditional trends we have seen over recent years. Although the top most frequently provided resource, the Self-Help Support Group “Gamblers Anonymous”, has remained constant as the top, most commonly provided recommendation to FCCG HelpLine contacts, each of the past 3 fiscal years (73% in 2021/2022; 94% in 2020/2021; and 85% in 2019/2020), this year, FCCG HelpLine Literature Packets, which include the FCCG’s *A Chance for Change Recovery Workbooks* series for Gamblers, Loved Ones, or Senior Gamblers, as well as the FCCG’s *Financial Debt and Budget Toolkit* were the second most frequently provided HelpLine recommendation. Counseling Services/Professional Treatment was the third most popular resource provided, reflecting 60% of the total recommendations provided during the current 2021/2022 fiscal year.

(See next page)

Table 59

Recommendations Provided During the HelpLine Contact

What Recommendations Were Provided During the HelpLine Contact?	2021-2022		2020-2021		2019-2020	
	N=1,353	*Percent = 100%	N=1,156	*Percent = 100%	N=1,079	*Percent = 100%
Consumer Protection Services	3	0%	4	0%	0	0%
Counseling Services/Professional Treatment	817	60%	1036	90%	757	70%
Employment Assistance Resources	6	0%	10	1%	0	0%
FCCGs Online Program for Problem Gamblers (OPPG)**	458	34%	0	0%	0	0%
FCCG Website/Mobile App & Social Media Sites	395	29%	80	7%	108	10%
Financial Resources	583	43%	705	61%	272	25%
Hotlines/Crisis Lines & Social Services/Emergency Assistance	159	12%	106	9%	141	13%
Impaired Professionals Resources	2	0%	4	0%	0	0%
Legal Resources	26	2%	57	5%	19	2%
Literature/Materials Requests	986	73%	968	84%	692	64%
Mental Health & Addiction Services	2	0%	20	2%	24	2%
NCPG Affiliates	23	2%	102	9%	16	1%
Online Self-Help Treatment Supports	0	0%	290	25%	8	1%
Online Supports & Mobile Apps	19	1%	133	12%	0	0%
Online/Mobile Gambling/Video Game/Social Casino Gaming Addiction Resources	8	1%	11	1%	0	0%
Peer Connect Program	367	27%	430	37%	568	53%
Population Specific - College Resources	22	2%	19	2%	0	0%
Population Specific - Military/Veteran's Resources	47	3%	34	3%	8	1%
Population Specific - Senior Resources	40	3%	3	0%	0	0%
Population Specific - Youth Resources	4	0%	0	0%	0	0%
Self-Exclusion - Access to Cash	195	14%	105	9%	10	1%
Self-Exclusion - Ad Blocking	24	2%	0	0%	0	0%
Self-Exclusion - Internet/Video/Social Game Controls & Webblockers	145	11%	152	13%	109	10%
Self-Exclusion - Land-Based Gambling Facilities	494	37%	481	42%	492	46%
Self-Exclusion - Online Gambling Operators	23	2%	0	0%	0	0%
Self-Exclusion - Stock/Cryptocurrency Trading	17	1%	0	0%	0	0%
Self-Help Support Groups - Celebrate Recovery	62	5%	83	7%	126	12%
Self-Help Support Groups - Computer Gaming Anonymous	3	0%	1	0%	0	0%
Self-Help Support Groups - Gam-Anon	221	16%	209	18%	207	19%
Self-Help Support Groups - Gamblers Anonymous	989	73%	1089	94%	918	85%
Self-Help Support Groups - Online Gamers Anonymous (OLGA & OLG-Anon)	4	0%	0	0%	0	0%
Self-Help Support Groups - Other Alternative Support Groups	14	1%	86	7%	6	1%

* The percentages reflect the percentage of contacts receiving a particular recommendation.

**This program is new for 2021-2022 and replaces the Online Self-Help Treatment Supports

- There is more diversity this year compared with previous years, in available 888-ADMIT-IT HelpLine resources, which HelpLine Specialists are both offering, and help seekers are also taking advantage of now (i.e. population specific resources - college/military/seniors, the FCCG's Online Program for Problem Gamblers (OPPG), online podcasts, mobile apps, websites, etc.). This could explain decreases seen this year in referrals made to more traditional problem gambling supports, such as Counseling Services/Professional Treatment and Self-Help Support Groups like Gamblers Anonymous. Also, even with online gambling still illegal in the state of Florida, the FCCG HelpLine is seeing more and more individuals seeking associated resources for online gambling help, including self-exclusion information for online gambling sites and non-gambling-operator provided self-exclusion resources, such as online web-blockers, ad blockers, and other tools and software designed to block online gambling sites and help limit advertisements and enticements to gamble. Additionally, help seekers are opting for on-demand problem gambling supports at an increasing rate, such as virtual or online self-help support group meetings and resources, and the FCCG's Online Program for Problem Gamblers, which is steadily growing in resource popularity and reflects the #6 most frequently referred resource this fiscal year.
- See the chart on the next page for identified trends in the top resources provided during FCCG HelpLine contact over the past three years.

(See Next Page)

TOP RESOURCES OFFERED/RECOMMENDATIONS PROVIDED & IDENTIFIED TRENDS- %'s			
2019/2020 - 2020/2021 - 2021/2022 FY COMPARISON			
TOP RECOMMENDATIONS PROVIDED during HelpLine Contact	POST-COVID	COVID	PRE-COVID
	FISCAL YEAR: 2021-2022	FISCAL YEAR: 2020-2021	FISCAL YEAR: 2019-2020
Self-Help Support Groups – Gamblers Anonymous	73%	94%	85%
Literature/Materials Requests	73%	84%	64%
Counseling Services/Professional Treatment	60%	90%	70%
Financial Resources	43%	61%	25%
Self-Exclusion - Land-Based Gambling Facilities	37%	42%	46%
Online Self-Help Treatment Supports & FCCGs Online Program for Problem Gamblers (OPPG)	34%	25%	1%
Peer Connect Program	27%	37%	53%
Self-Help Support Groups – Gam-Anon	16%	18%	19%
Self-Exclusion - Access to Cash	14%	9%	1%
Hotlines/Crisis Lines & Social Services/Emergency Assistance	12%	9%	13%
Self-Exclusion - Internet/Video/Social Game Controls & Webblockers	11%	13%	10%
Self-Help Support Groups - Celebrate Recovery	5%	7%	12%
Population Specific - Military/Veteran's Resources	3%	3%	1%
Population Specific – Senior Resources	3%	0%	0%
Population Specific - College Resources	2%	2%	0%
Self-Exclusion - Online Gambling Operators	2%	0%	0%

- The 2021/2022 independent HelpLine Evaluation Survey points to the need for differential recommendations and referrals to be provided during HelpLine contact. Those individuals who adhered to the recommendations provided, were shown to have more positive gains, fewer gambling-related problems, and were more likely to stop their gambling altogether or at the very least significantly curtail their gambling behavior. Mental health gains were shown to occur as a result of speaking with the HelpLine Specialist and follow-up of recommendations.

Below, and on the following pages, are some highlights of the various services and resources provided by the Florida HelpLine (888-ADMIT-IT) during the past fiscal year:

- Counseling Services (Professional Treatment)**

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

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

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

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

The FCCG only refers help seekers (problem gamblers and other affected individuals) to licensed, mental health treatment providers who are Certified in Gambling Addiction. Acceptable certifications include either Florida's Certified Gambling Addiction Counselor credential, (CGAC), or the International Gambling Counseling Certification Board's (IGCCB) ICGC-II.

Problem gambling specific programs and services offered through the 888-ADMIT-IT HelpLine include counseling service referrals provided through a variety of professional treatment options. Modalities of available treatment services provided by FCCG referrals include problem gambling specific outpatient mental health counseling services (furnished by a specific network of licensed, certified gambling addiction treatment professionals located throughout the state of Florida), as well as referrals to residential/inpatient treatment program facilities meeting FCCG standards of care in delivering gambling-specific services to the problem gambling population.

Treatment from trained professionals can assist in finding ways to cope with stress and begin recovery from a gambling addiction. Receiving professional treatment supports through outpatient counseling or via inpatient/residential services, differs from self-help support groups (like Gamblers Anonymous or Gam-Anon), by providing the opportunity to share personal information in an individualized setting, through one-on-one dialogue with licensed, gambling addiction certified treatment providers. Mental health counseling services can be provided in a variety of ways, including individual, couples, or group counseling sessions. Certified, mental health, addiction and other health care professional problem gambling counseling referrals offered through the 888-ADMIT-IT HelpLine, provide counseling supports by treatment providers who have received specialized training to understand and treat the unique circumstances and experiences of problem gamblers and others who are adversely affected. This type of individualized treatment has been negatively impacted as a result of the COVID pandemic.

- **Outpatient Counseling Service Referrals**

There are times when professional guidance and support can be particularly helpful to aid problem gamblers in delineating options or strategies for learning how to cope with situations or difficulties that arise in their life.

Outpatient Counseling Services Referrals offer problem gambling specific outpatient mental health counseling services which are provided by a specific network of licensed, certified gambling addiction treatment providers located throughout the state of Florida. Such treatment also provides the option of services as an individual or in a couple or group counseling session. In addition to providing an environment to help gamblers and their families examine essential issues, it can furnish comprehensive treatment supports for varying difficulties based upon individual needs.

The FCCG utilizes a network of Gambling Addiction Certified Provider Referrals spread across multiple Florida counties. These Providers all maintain international (ICGC-I/II) or state (CGAC) certification in the treatment of gambling disorders, in addition to being Licensed Clinicians through the Florida Board of Social Work, Mental Health, and Marriage and Family Therapy.

- **Inpatient/Residential Treatment Service Referrals**

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

- **During the 2021-2022 fiscal year, 817 (60%) HelpLine contacts were recommended for Counseling/Professional Treatment Services.**

- **The FCCG's Online Program for Problem Gamblers (OPPG)**

FCCG's OPPG - For those seeking on-demand options, or who lack insurance, or the ability to pay for in person counseling services, the 888-ADMIT-IT HelpLine provides problem gamblers with immediate access to interactive problem gambling supports, through the FCCG's OPPG. The FCCG's OPPG includes elements of both traditional telehealth treatment supports as well as self-guided change lessons and activities. The FCCG's OPPG offers many advantages as a resource for Floridians suffering from gambling-related problems. This program can reach problem gamblers in underserved areas, address scheduling challenges that can occur with traditional face-to-face services and reduce stigmatization common among problem gamblers seeking help.

Online interventions may offer several advantages over traditional approaches to treatment including:

1. Accommodating varying schedules of help-seeking individuals
2. Eliminating the need to travel to an office
3. Reducing "no shows" that can be frustrating for health care providers
4. Accessibly for problem gamblers in remote areas without services
5. Reducing the burden of having to find babysitters for children to attend therapy
6. Reducing costs of services allowing a greater number of individuals to receive help
7. People can repeat modules/sessions (e.g. booster sessions) as often as needed
8. Ease of tracking and monitoring progress including identifying characteristics of those at risk for prematurely dropping out or those requiring a higher level of care
9. Enables outcome research that can improve effectiveness of interventions and help us better understand the needs of problem gambling populations
10. Allows for easier multi-modal experiences for learning (e.g. audio/visual, intermittent surveys).
11. Provides greater confidentiality for those reluctant to seek treatment in traditional ways
12. Allows for a greater breadth of content that may not be feasible with traditional programs due to time constraints (e.g. 12 sessions) or limited resources.

Another advantage of the FCCG's OPPG, 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 other supports may not be available. The OPPG is an 8-week self-help program that covers many important issues that are relevant for problem gamblers. It includes videos, readings, and exercises that cover topics such as understanding perspectives on problem gambling including the neurosciences, strategies to address shame, boredom, and stress, as well as other helpful approaches for reducing problem gambling behavior. The FCCG's OPPG also includes a no-cost assessment, with feedback on results provided to participants by a licensed certified mental health treatment professional, as well as a downloadable certificate that is available for program participants upon course completion. This OPPG Certificate can be used for legal professionals, such as court system employees or probation officers, as verification to document program completion and compliance with any court ordered or court referred problem gambling treatment supports a legal offender may be required to obtain.

- **During the 2021-2022 fiscal year, 458 gamblers (34%) of contacts**, were provided referrals to the FCCG's new **Online Program for Problem Gamblers (OPPG)** (note that the OPPG program only became operational in August, 2021).

- **Peer Connect**

The FCCG's Peer Connect Program continues to provide gamblers and loved ones with the opportunity to speak to someone in gambling addiction recovery, or a loved one of someone in recovery from disordered gambling, 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, through peer-to-peer support. It also demonstrates to individuals with gambling problems that there is hope and that people with a gambling problem can recover and go on to lead a normal productive life. During Peer Connect appointments, peers share their story of when they first began recovery and can speak from experience on how the recovery process works. This program is not meant to replace counseling, 12-step meetings, faith-based treatment, or other recovery methods, but rather serves as a complement to treatment by helping guide the person into a comfortable path of their choosing. Peer Connect also provides a much-needed support service for those living in remote areas of the state where clinical services and self-help programs are generally limited and/or unavailable.

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

- **In 2021-2022, the FCCG's Peer Connect Program was recommended to 367 (27%) of HelpLine contacts.** The annual HelpLine evaluation report for 2020-2021 revealed that 100% of gamblers referred found this program useful.

- **Self-Help Support Groups**

Self-help is considered a critical part of the recovery process for gambling disorders. Self-help groups can assist callers and provide the tools and strategies for recovery by providing support, direction, motivation, resources, and a sense that they are not dealing with the gambling problem alone. An essential aspect of many self-help programs is the utilization of a sponsor. Sponsors frequently 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.

The Florida Council on Compulsive Gambling (FCCG) provides resource referrals for both in-person and virtual meetings, for the following Self-Help Support Groups:

- ☐ **Gamblers Anonymous**
- ☐ **Gam-Anon**
- ☐ **Gamblers in Recovery – (Gamblers)**
- ☐ **Gamblers in Recovery – (Loved Ones)**
- ☐ **Recovery Road – (Gamblers)**
- ☐ **Recovery Road – (Loved Ones)**
- ☐ **Celebrate Recovery**
- ☐ **Computer Gaming Anonymous**
- ☐ **Online Gamers Anonymous (OLGA & OLG-Anon)**
- ☐ **Internet & Technology Addicts Anonymous (ITAA & IT-Anon)**
- ☐ **Self-Help Support Groups - Other Alternative Support Groups**

- **Gamblers Anonymous/Gam-Anon**

Although there are many self-help programs that provide support for people suffering from diverse difficulties or challenges in their lives, there are two primary fellowships within the United States that furnish supports to individuals experiencing problems due to gambling: **Gamblers Anonymous and Gam-Anon.**

Gamblers Anonymous and/or **Gam-Anon** meetings are 12-step self-help resources where gamblers and loved ones can speak to others experiencing the same or similar difficulties due to gambling problems. This program has been addressing gambling addiction and helping those affected since the 1950s. Men and women of all backgrounds gather together in a group setting to help each other by sharing their experiences, strength, and hope. This 12-step meeting has tens of thousands of members around the United States, is free to attend, and offers 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 environment. The FCCG encourages self-help resources in conjunction with individual treatment options.

- ✓ **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. 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 also important to note, unlike many other 12 step programs, often Gamblers Anonymous and Gam-Anon meetings will be held in the same location, at the same time, but in different rooms, so loved ones can accompany the gambler to a meeting. This has shown to be helpful in that it encourages participation in recovery by persons other than the gambler by attending meetings together.

- **This past year, 1,210 gamblers and loved ones** contacting the FCCG's HelpLine were referred to **Gamblers Anonymous (GA) (73%)** and/or **Gam-Anon (16%)**. Multiple meetings are held in different parts of Florida, predominantly based upon population and individual needs, while many meetings are still being held virtually.

○ **Gamblers in Recovery**

Gamblers in Recovery (<https://gamblersinrecovery.com>) is an online tool which catalogs over 400 gambling-specific weekly virtual self-help group meetings hosted around the world via ZOOM, including Gamblers Anonymous meetings, Gam-Anon meetings, and Recovery Road meetings. The sole purpose of all meetings listed on this site is to help compulsive gamblers and family and friends to recover. The Gamblers in Recovery website uses a simple interface to assist help seekers in locating meetings to join around the clock, throughout the week. The worldwide nature of the meetings list and resulting overlap of global time zones also helps bridge the gap for help seekers with scheduling conflicts that can make joining local meetings challenging. Best of all, this resource is completely free.

- ✓ **For Gamblers**, the website (<https://gamblersinrecovery.com/?s=>) lists current and future Gamblers Anonymous and Recovery Road meetings and features a search tool to aid in locating individual meetings or specific types of meetings. Meetings which are currently in progress appear at the top of the list with red text indicating the amount of time left, while future meetings are listed below in chronological order. Upcoming meetings which start within the hour are indicated with green text showing the time left before the meeting begins. Each listing contains the locale where the meeting is based, along with the ZOOM Meeting ID and password, group details and meeting type, day and time (converted to Eastern Daylight Time where applicable), a Meeting Reference code (Mtg Ref) for ease in locating the meeting again using the search tool, and a button which users can click to join the meeting via ZOOM.
- ✓ **For Loved Ones**, the website (<https://gamblersinrecovery.com/familyfriends/>) lists recurring weekly and monthly Gam-Anon and Recovery Road meetings along with the locale where the meeting is based, the ZOOM Meeting ID and password, group details and audience specifics, the meeting's weekly/monthly schedule, and a link to join the meeting.
- This past year, no gamblers or loved ones contacting the FCCG's HelpLine were referred to **Gamblers in Recovery**.

○ **Recovery Road**

Recovery Road (<https://recoveryroadonline.com/>) is an online recovery program with no dues or fees that was founded from the growing urgency of problem gamblers wanting to quit gambling and live in recovery. Support is available for gamblers and loved ones through private Facebook Groups and daily online 12-Step meetings offered from morning to midnight and more, facilitating connection to a support network of others going through similar situations.

- This past year, no gamblers or loved ones contacting the FCCG's HelpLine were referred to **Recovery Road**.

- **Celebrate Recovery**

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

- **Sixty-two (62) HelpLine contacts** were provided **Celebrate Recovery** as a resource during the 2021-2022 fiscal year.

- **Computer Gaming Addicts Anonymous (CGAA)**

Computer Gaming Addicts Anonymous (CGAA) is a fellowship and recovery program for compulsive video gamers. The only requirement for CGAA membership is a desire to stop computer/video gaming.

New attendees don't have to worry about calling themselves a member or a gaming addict just yet. Anyone struggling with compulsive computer or video gaming is welcome to attend the meetings and take all the time necessary to determine the best next steps for individual recovery.

Most members of CGAA have admitted to an obsession and compulsion to game, which grows worse over time, and an inability to limit our gaming, despite the negative consequences. The word in the English language that most closely describes this condition is “addiction,” which most of us use, for lack of a better word. The focus remains on being honest about the situation and choosing to deal with it through recovery efforts such as CGAA.

- **Three (3) HelpLine contacts (<1% of all contacts)** were provided **Computer Gaming Addicts Anonymous** as a resource during the 2021-2022 fiscal year.

- **Online Gamers Anonymous (OLGA & OLGA-Anon)**

Online Gamers Anonymous®, founded in 2002, is a 12-step self-help group. Members share their experience, strengths and hope to help and support each other recover and heal from problems resulting from excessive video game playing (gaming disorder).

Anyone affected by excessive gaming is welcome. The OLGA/OLG-Anon fellowship offers a spiritual solution for recovery. The 12-steps are offered as one of the tools for recovery from gaming addiction, and are highly recommended for a successful recovery. As is true with other 12-step programs, members of the OLGA/OLG-Anon fellowships have a free choice of tools to use in their recovery.

- **Four (4) HelpLine contacts (<1% of all contacts)** were provided **Online Gamers Anonymous (OLGA & OLGA-Anon)** as a resource during the 2021-2022 fiscal year.

- **Internet & Technology Addicts Anonymous (ITTA & IT-Anon)**

Internet and Technology Addicts Anonymous (ITAA) is a 12-step fellowship of individuals who support each other in recovering from compulsive internet and technology use. Its single purpose is to abstain from compulsive internet and technology use and to help others find freedom from this addiction.

Individuals can join one of many daily meetings over the phone or online, or can attend face-to-face meetings in a local city. Meetings are free to attend, and there are no membership requirements beyond the desire to stop compulsive internet and technology use. Meetings are safe, secure, and anonymous. Most meetings are in English, and there are meeting also available in French, Dutch, Spanish, Russian, German, Hebrew, and Arabic. The following types of Internet & Technology addictions discussed include:

- ✓ **Social Media Addictions**
- ✓ **Smartphone Addictions**
- ✓ **Streaming Addictions**

- This past year, no gamblers or loved ones contacting the FCCG's HelpLine were referred to **Internet & Technology Addicts Anonymous (ITTA & IT-Anon)** as a resource during the 2021-2022 fiscal year.

- **Other Alternative Support Groups**

These groups are for gamblers or loved ones contacting the FCCG's HelpLine that are afflicted with other issues in addition to the gambling addiction, such as Parkinson's disease, Depression, Bi-Polar Disorder, compulsive shopping/spending, overeating, or are stricken with grief. Although they are not traditional 12-step programs, they offer comfort, support, and a chance to share with others who are also affected by the same or similar serious mental/physical health issues. For some, this type of resource can be beneficial when used in conjunction with other problem gambling specific resources.

Examples of Other Alternative Support Groups:

- ✓ Bettors Anonymous
- ✓ Debtors Anonymous
- ✓ LifeRing Secular Recovery
- ✓ Sex Addicts Anonymous
- ✓ Overeaters Anonymous
- ✓ Alcoholics Anonymous or Al-Anon
- ✓ Narcotics Anonymous or Nar-Anon
- ✓ Eating Disorders Anonymous
- ✓ Parkinson's Disease Support Group
- ✓ Bi-Polar Support Group
- ✓ Compulsive Shopping Support Group
- ✓ Overspending Support Group
- ✓ Grief Support Group

- **During the 2021-2022 fiscal year, 14 HelpLine contacts (< 1%) were provided Other Alternative Support Group resources for additional supports.**

- **Self-Exclusion Programs**

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

Self-Exclusion Programs are typically offered by Land-based Gambling Operators such as casinos, cardrooms, racetracks, jai-alai, and other pari-mutuel operators, by Online Gambling Operators such as Fan Duel or Draft Kings, and also by Financial Service Providers, such as Everi Cares and Automated Systems America (ASA), that provide access to cash for gambling operators through networks of ATMs, cash access kiosks, booth, credit, and other financial access services. Additionally, True Link Financial provides access to cash restrictions through a customizable and reloadable VISA debit card that can be obtained and customized to work where consumers need it and to block where they don't, helping to provide restricted access to funds and limit gambling-related losses. While these self-exclusion programs are typically offered, racinos in Florida are the only operators required to have a self-exclusion program. Since these facilities are not linked, it necessitates gamblers visit multiple establishments to exclude at facilities they frequent. This is an important point because gamblers experiencing difficulties do not want to return to facilities to self-exclude and often are confronted with the urge to gamble if provisions are not made in advance with the gambling establishment and/or the gamblers is not accompanied by a trusted person who does not gamble.

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

Self-Exclusion Programs are provided as a resource through the 888-ADMIT-IT HelpLine as a tool to help people control their gambling behavior and restrict access to money, gambling venues, and gambling platforms for those in need.

- **Self-Exclusion - Land Based Gambling Facilities & Online Gambling Operators**

Self-Exclusion Programs offered by Land Based & Online Gambling Operators allow an individual to self-ban from gambling at a physical location or on an online website for a pre-determined and agreed upon period of time. 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 gambling operator and gambler, which often serve as precipitating events for problem gamblers continuing to return to gamble, cease. Length of exclusion periods as well as processes and procedures vary by operator and location, so it is important to first determine what options are available, based upon where and how a person is gambling.

- ✓ **Land-Based Gambling Operators Self-Exclusion Programs**

In instances when a gambler has lost control of their gambling and can no longer self-regulate their gambling behaviors, self-exclusion provides an opportunity to exclude oneself from returning to a land-based gambling establishment for a minimum period of time ranging from a mandatory 6 months 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. It should be noted that in 7 of the 8 Florida DBPR slot-licensed “Racino” establishments, excluded persons can reinstate – even those who excluded for life, though requirements vary as to the steps they must take to reinstate, with some being more onerous than others.

Practically, the process begins with those wishing to self-exclude requesting to do so by informing designated venue staff. The individual is usually escorted off the gaming floor to meet with staff who explain the program, provide the agreement to be reviewed and signed, and complete any additional necessary steps.

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

If a person tries to gamble after being placed on the self-exclusion list, facility personnel can refuse to accept their wagers and ask 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 enter the gambling facility and continue to gamble, despite the exclusion, if not noticed by the gambling facility’s personnel. If this should occur, an excluded individual will not be able to collect any winnings or jackpots or to recover losses. Once entered into the self-exclusion program, they will also not be able to receive complimentary goods or services, credit or check cashing privileges if available, or offered any other amenities by the facility.

- ✓ **Online Gambling Operator Self-Exclusion Programs**

Many years of research has concluded how crucial online gambling self-exclusion can be. Online self-exclusion from Online Gambling Operators is enacted at the players will. It is a personal choice to restrict access to specific online betting platforms, helping to weaken the impact of problem gambling, which can be very dangerous.

The nature of addictions varies, as do the options offered by Online Gambling Operators. Examples of Online Self-Exclusion Categories that may be provided by Online Gambling Operators follows, though contact with each specific site to determine available program options should always be made:

- **“Cooling-off” Self-Exclusion** – The period set by the player. It can stretch from several days to several months to years. During that self-exclusion gambling period, the Online Operator will stop sending promotional offers and will block the player from their site. In cases where the Gambling Operator hosts additional platforms, the self-exclusion process may be applicable to all of them. The goal of Online Self-Exclusion Programs is to prohibit loopholes and ways around the self-exclusion ban for excluded players hard to do. Remember, once you have self-excluded yourself for a certain period, you cannot change it the next day or any other day during that interval, until the exclusion period is complete
- **Limit Setting** – Online Gambling Operators offer limit setting (both time and money) through their websites to assist people in gambling responsibly when they play online. **Players can usually choose limit setting options from the dedicated menu on the sites as offered by the Operators.**

- **“Permanent” Self-Exclusion** – Any kind of online gambling self-exclusion ban is irrevocable. Once that step is taken, you will not be able to return to that online betting website to gamble. Keep in mind that some of the online betting platforms operate offline casinos. Regardless of the duration you choose the self-exclusion from online gambling to be, it may apply to the related land-based casinos too.

- **In all, 517 (39%) of HelpLine contacts** were referred to a **Land-Based or Online Gambling Operator Self-Exclusion Program** during the 2021-2022 fiscal year.

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

Self-exclusion Access to Cash Programs provide resources and tools to help support financial recovery and promote financial wellness. The FCCG provides referrals to Financial Service Providers such as **Everi Cares** and **Automated Systems America (ASAI)**, that provide access to cash for gambling operators through networks of ATM's, cash access kiosks, booths, credit, and other financial access services. Additionally, **True Link Financial** provides access to cash restrictions through a customizable and reloadable VISA debit card that can be obtained and customized to work where gamblers need it to and to block where they don't, helping to provide restricted access to funds and limit gambling related losses. Self-Exclusion Access to Cash Programs are provided as a resource through the 888-ADMIT-IT HelpLine as a tool to help people control their gambling behavior and restrict access to money if gambling has become problematic. Finally, **PayPal** offers its users the option to block gambling transactions upon request through their Message Center.

- **During the 2021-2022 period, 195 (14%) of HelpLine contacts** were recommended a **Self-Exclusion Access to Cash Program** as a resource for help. This program continues to grow with more people receiving this recommendation.

- **Self-Exclusion – Internet Controls & Web Blocking Software**

Self-Exclusion Internet Controls & Web Blocking Software such as BetBlocker, Gamban, and Gamblock, 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 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).

- **During the 2021-2022 period, 145 (11%) of HelpLine contacts** were provided **Self-Exclusion Online Controls & Web Blocking Software** options as a resource for help.

- **Self-Exclusion – Ad Blocking Settings & Controls**

With gambling advertising appearing across all platforms (radio, television, online, social media, billboards, etc.) and targeted towards all demographics, its more difficult than ever to avoid potential triggers these ads can cause. Constant exposure to these advertisements is known to have an adverse effect on those who are at-risk or in recovery. For those negatively impacted by gambling, trying to avoid all possible triggers, depending on the household's internet, television, social media, and other habits, can be an almost impossible task, but there are some protective measures available to help limit exposure to gambling advertisements through Google, and on popular social media platforms like YouTube, Facebook, and Twitter. For an added layer of protection, there is also software and plugins designed to block all online advertising, such as getadblock.com, adblockplus.org, ghostery.com, and adlock.com.

- **During the 2021-2022 period, 24 (2%) of HelpLine contacts** were provided **Self-Exclusion Ad Blocking Setting and Control Options** as a resource for help.

- **Self-Exclusion – Stock/Cryptocurrency Trading Restrictions**

In the last few years, and especially during the coronavirus pandemic, online trading, including cryptocurrency trading, has grown significantly (Nefedova et al., 2020). The increase in online trading activity has resulted in the birth of new online trading platforms, larger budgets dedicated to advertising on various social media channels and an increased overall awareness of online trading. Additionally, cryptocurrency trading specifically has seen a significant rise over the last year with many day traders “shifting their attention to more speculative assets” (Financial Times, 2021).

Previous research has identified that excessive trading can be a gambling disorder. Grall-Bronnec et al (2017) found that addictive-like trading behavior can be a subset of gambling disorders. Similarly, a study by Mills et al (2019) presented preliminary findings on cryptocurrency trading among regular gamblers and found that over 50% of regular gamblers have traded cryptocurrencies in the previous year and that trading cryptocurrencies was associated with risk for problem gambling, depression and anxiety.

Cryptocurrency trading and stock trading are the most prevalent, posing a higher-risk trading option for problem gamblers where there is significant capacity for harm due to exposure to risk from speculative trading and volatility, when compared to bond or commodity trading. Restriction of access to these forms of trading (Cryptocurrency and Stock trading) provided by the blocking capabilities offered by the FCCG’s **Self-Exclusion – Stock/Cryptocurrency** referral resource “**Gamban**” can be beneficial.

- **During the 2021-2022 period, 17 (< 1%) of HelpLine contacts** were provided **Self-Exclusion Stock/Cryptocurrency Trading Restriction Options** as a resource for help.

- **Financial Resources - Emergency & Non-Emergency Financial Resources**

The FCCG’s Financial Resources & Assistance Programs Include the following 2 categories of Financial Supports:

- **Emergency Financial Resources**

The burden of financial problems is frequently overwhelming for many of the individuals who contact the HelpLine. For some, the financial problems must be handled first before seeking other recovery options as homes may be under foreclosure, assets seized, or other emergency situations may be the top priority at the time of contact. The FCCG offers contacts access to the following types of **Emergency Financial Supports & Assistance**:

- ✓ **Cash**
- ✓ **Child Care**
- ✓ **Clothing**
- ✓ **Food**
- ✓ **Housing/Shelters**
- ✓ **Medications**
- ✓ **Telephone Bill/Cell Phone**
- ✓ **Transportation**
- ✓ **Utility Bill**

- **Non-Emergency Financial Resources**

Non-Emergency Financial Resources include supports designed to help gamblers and loved one’s with gambling-related financial difficulties rebuild, renew and restore their finances in a sustainable way. FCCG Non-Emergency Financial Assistance Tools and Resources include Debt Assistance/Credit Counseling Services/Financial Education – (New Horizon, InCharge Debt Solutions, CCCSMD, Consumer Debt Counselors, Money Fit Florida Debt Relief, etc.), Financial Relief Support Groups (Debtor’s Anonymous, Gamblers Anonymous Pressure Relief Groups, etc.), Financial Transaction Self-Exclusion Programs (Everi STeP, True Link Financial, ASAI, etc.), and FCCG Financial Assistance Tools & Literature (FCCG *Financial Debt & Budgeting Toolkit*, FCCG *A Chance for Change* Recovery Workbooks Book, #4).

The FCCG offers 888-ADMIT-IT HelpLine contacts access to the following types of **Non-Emergency Financial Supports & Assistance**:

- ✓ **Debt Management/Credit Counseling/Financial Education**
- ✓ **Financial Relief Support Groups**
- ✓ **Access to Cash Self-Exclusion – Financial Transaction Exclusion Programs**
- ✓ **Financial Assistance Tools & Literature/Materials Request Resources**

- **During this past fiscal year, 583 (43%) individuals, (a decrease of 18% from the previous fiscal period), were offered one or more Financial Assistance Tools and Resources through the HelpLine.**

- **Impaired Professionals Resources**

Problem and compulsive gambling is referred to as a “hidden disorder” because suffering persons often appear normal on the outside. Like alcohol and substance abuse, the disorder does not discriminate and affects persons from all backgrounds and walks of life. Recent research has shown that professionals, such as lawyers, judges and doctors are among those most likely to be at-risk for developing a gambling problem. Other professionals, including but not limited to athletes, firefighters, engineers, accountants, counselors, police officers, stockbrokers, educators and persons practicing in hundreds of additional fields, also experience gambling problems.

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

- **During 2021-2022, 2 individuals (<1%) were offered Impaired Professionals Resources through the HelpLine.**

- **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, bankruptcy etc.), the FCCG provides expert assistance and resources for those faced with any type of legal action in a gambling related case, completely free of charge. Services range from providing Amicus Curiae Briefs to the court in support of the gambler's addiction, to advocacy for treatment as an alternative or in conjunction with incarceration, to professional testimony provided on behalf of the defendant along with important information about the strong correlation between problem gambling and illegal activities for all legal, criminal justice, and court professionals involved in the case.

The FCCG's Legal Resources & Assistance Programs provide supports for both problem gamblers and loved ones facing legal consequences due to a gambling problem, and for legal, criminal justice, and judicial authorities, to identify and secure viable alternatives to incarceration alone, and provide the opportunity for rehabilitation to persons committing crimes as the result of a gambling addiction. FCCG's *A Chance for Change* Recovery Workbook series for Gamblers, Loved Ones and Senior Gamblers, book #5, contains legal specific information related to problem gambling.

The FCCG's Legal Resources & Assistance Program and Referrals include the following **five (5) categories of Legal Supports**:

- ✓ **CIVIL Legal Referral Resources**
- ✓ **CRIMINAL Legal Referral Resources**
- ✓ **GUARDIANSHIP Legal Referral Resources**
- ✓ **HELP SEEKER - LEGAL Assistance Tools & Literature/Materials Requests**
- ✓ **PROFESSIONALS – LEGAL Assistance Tools & Literature/Materials Requests**

- **During the 2021-2022 fiscal year, 26 HelpLine contacts (2%), (a 54% decline of individuals from the previous fiscal year) were provided Legal Resources and Assistance for help with either civil or criminal legal consequences incurred due to gambling problems.**

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

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

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

- **During the 2021-2022 period, 159 (12%) of HelpLine contacts** were provided **Hotlines/Crisis Lines & Social Services/Emergency Assistance** referrals as a resource for immediate help. This represents a 3% increase from the past fiscal year.

- **Consumer Protection Services**

In the event a help seeker needs consumer protection services or to report illegal gambling operations such as illegal gambling machines, lottery scams, sweepstakes scams, illegal game promotions, etc., the FCCG provides referrals to the **Florida Department of the Lottery – Division of Security, Department of Business and Professional Regulations -Division of Alcoholic Beverages and Tobacco (Law Enforcement), Office of the Florida Attorney General**, and the **Florida Department of Agriculture and Consumer Affairs**.

- **During the 2021-2022 period, 3 HelpLine contacts (<1%)** were provided **Consumer Protection Services** resources.

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

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

- **During the 2021-2022 period, 2 HelpLine contacts (<1%)** were provided **Mental Health and Addiction Service** referrals as an additional resource for help.

- **Population Specific Resources for College Students, Military Members, Veterans, and their Families, Seniors, Youth & Parents of Youth, & Other Population Specific Resources**

The FCCG's **Population Specific Programs, Resources, Literature, and Materials** are designed specifically for specific populations who are experiencing gambling-related problems, as well as for the professionals who serve these populations, so they are equipped to respond to individuals with gambling problems (or their loved ones) who may present for services. FCCG Population Specific Programs and Resources are developed to provide education and awareness about gambling addiction and its affects among specific segments of the population, along with providing population specific resources for help.

The FCCG provides a wide array of population specific resources, programs, and materials for **College Students, Military Members, Veterans, and their Families, Seniors, Adolescents/Teens and their Parents**, as well as for Service Providers for each of these populations.

- ✓ **Youth Resources**
- ✓ **College Resources**
- ✓ **Senior Resources**
- ✓ **Military/Veteran Resources**
- ✓ **Population Specific Professionals Resources**

- **During the 2021-2022 period, 113 (8%) HelpLine contacts** were provided **Population Specific Resources** for help. This is a significant increase from 2020/2021 where 56 contacts were provided Population Specific Resource information. **Of note is that 47 out of 113 population specific resources provided this year were for active and veteran military personnel.**

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

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

- **During the 2021-2022 period, 23 (2%) of Florida HelpLine contacts** were provided **NCPG Affiliates** referrals as a resource for help.

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

The FCCG's Website (www.gamblinghelp.org), Blog Site (<https://blog.gamblinghelp.org>), Problem Gambling Awareness Month (PGAM) Website (www.problemgamblingawarenessmonth.org), Mobile App (<https://landing.appypie.com/888-admit-it>) named "888-ADMIT-IT" and available for download free of charge on both the Apple App Store (Apple devices) and the Google Play Store (Android devices), and Social Media sites (listed below), are all valuable tools that offer additional information in an on-demand format, such as self-assessments and videos, as well as the ability to communicate directly with a HelpLine Specialist in the event a help seeker feels more comfortable with this method of connection, or has any follow up questions.

FCCG Website/Mobile App & Social Media Sites

- ✓ FCCG Website - www.gamblinghelp.org
- ✓ FCCG Mobile App - 888-ADMIT-IT - Apps on Google Play
- ✓ FCCG Social Media Sites:
 - YouTube - <https://www.youtube.com/user/fccg888>
 - Facebook - <https://www.facebook.com/888AdmitIt>
 - Twitter - <https://twitter.com/FLCouncil>
 - Reddit - <https://www.reddit.com/user/888-ADMIT-IT/>
 - Instagram - <https://www.instagram.com/florida.gamblinghelp/>
 - Pinterest - <https://www.pinterest.com/888admitit/>
 - LinkedIn - <https://www.linkedin.com/in/the-florida-council-on-compulsive-gambling/>

- **During the 2021-2022 period, 395 (29%) Florida HelpLine contacts** were directed to the **FCCG Website (gamblinghelp.org), Mobile App, or Social Media Sites** for additional services and supports. This represents a significant increase from the 7% in the last fiscal year.

- **Employment Assistance Resources**

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

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

- **During 2021-2022, 6 individuals (<1%)** were offered **Employment Assistance Resources** through the FCCG HelpLine.

- **Online Supports, Videos, Podcasts and Mobile Apps**

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

- **During the 2021-2022 period, 19 (< 1%) of HelpLine contacts** were provided recommendations to **Online Supports, Videos, Podcasts and Mobile Apps**.

- **Literature and Material Request**

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, digital pdf, as video or audio files and discs. 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.

FCCG **HelpLine Literature packets** provide population specific information about problem gambling for individuals seeking help with a gambling problem, their own or someone else's, based upon their unique circumstances and situation as divulged through contact to the FCCG's **888-ADMIT-IT** HelpLine.

Additional components of FCCG HelpLine Literature Packets for Gamblers, Loved Ones, and Senior Gamblers are the **Financial Debt and Budgeting Toolkit** and the **A Chance for Change Recovery Workbook Series**, as detailed below:

- ✓ **FCCG's Financial Debt & Budgeting Toolkit "*Budget Tool*"**

The **FCCG's 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.

- ✓ **FCCG's A Chance for Change Recovery Workbooks**

The FCCG's seven-part series of self-help recovery workbooks were developed for problem gamblers, loved ones and senior compulsive gamblers. Titled "**A Chance for Change**," the workbooks are designed to act as a self-help program for persons suffering from the adverse effects of problem and compulsive gambling. The **FCCG's "A Chance for Change"** recovery workbook series, closely examines how persons can escape the grips of problem and compulsive gambling through such strategies as creating and maintaining a plan for positive change, dealing with financial and legal problems, and taking charge of one's life. Within each workbook series, the FCCG's "A Chance for Change" program covers topics including but not limited to getting started, assessing one's state of mind, triggers and boundary setting, managing finances, gaining a handle on legal related issues, navigating new terrain and keeping the focus.

- **During this past fiscal year, 986 (73%) individuals** were forwarded **FCCG HelpLine Literature** packets and workbooks as resources.

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

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

- **During the 2021-2022 period, 8 (1%) HelpLine contacts** were provided recommendations to Online Gambling/Video Game Addiction resources.

CONTACTS INITIAL SATISFACTION WITH HELPLINE SERVICES RECEIVED: “Was the HelpLine Contact Helpful?”

- The FCCG HelpLine is dedicated to providing multiple services and information to contacts of all types, while providing an empathetic and understanding approach to problem gambling for both gamblers and their loved ones. At the end of the contact, when asked if the HelpLine contact was helpful, the vast majority of contacts indicated it was very helpful. Of the 1,155 respondents answering this question, 99% indicated the contact was helpful, and less than 1% (6 individuals) indicated it was not helpful. (It should also be noted that it can take problem gamblers some time to assimilate the information and recognize the importance of the information provided.)

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

- *Absolutely. You are saving people’s lives and offering things that are free.*
- *Casinos are everywhere so trying to stay on the right path.*
- *Absolutely. I saw a commercial with the HelpLine number and looked it up online as well.*
- *All I thought I needed was to be able to give him one meeting to start with, because that is what he has been trying to find. But now I am going to give him the 888-ADMIT-IT number too so that he can call and get even more resources for help!*
- *I started the call in a really bad mood but am now feeling motivated afterwards to work on his recovery*
- *I appreciate all the help. You were polite and professional*
- *Thank you for your time and I appreciate the information provided*
- *I did not know about the blockers which I was hoping would exist. I thought about inventing something like this so I am glad it exists. Call was definitely helpful and if I wasn’t talking to you I would be gambling on this fight that I’m watching so it was definitely a good thing.*
- *Extremely helpful I think this will help me make a little progress.*
- *I feel a lot more hopeful and feel a lot better*
- *I am feeling a bit more at ease after letting it all out to you.*
- *First time I called a number like this and at first it was kind of a joke, but I realized through the call this would actually help me and I am looking forward to going to a GA meeting.*
- *Got your number from the Tampa Hard Rock. The call and resources discussed sounded very helpful!*
- *Helpful because I got to speak about it to someone who knows about the problem.*
- *I am so thankful.*
- *I appreciate everything you said. It helped me a lot to figure out the track I want to go on. Yes you’ve been very helpful.*
- *I appreciate the Council for helping me so much. Thank you.*
- *I commend you for being there at a time when maybe someone feels like they have nowhere else to go.*
- *I feel like I have hope now knowing I’m not the only one experiencing this. I appreciate you.*
- *I know you are not a counselor, but this has been so helpful. Thank you for your kind words and support.*
- *You made me feel very hopeful at a time where I felt really lost.*
- *I really appreciate you talking to me.*
- *I really appreciate you talking with me today. I feel so much better now that I’ve spoken with you.*
- *I think those resources will be helpful and it did help, just saying it out loud.*
- *I’m glad that I reached out today for help versus in the past when I kept it all to myself.*
- *It has been a pleasure speaking with you. You are so lovely!*
- *It helped me. I had more anxiety about it, but now I feel better.*
- *It was very helpful thank you so much. I really appreciate the chat with you.*
- *The call was very helpful and I could not believe there were so many resources available for problem gambling.*

- *Thank you so much for finding me another meeting between now and next Thursday night; I was in so much trouble with my wife for missing the meeting tonight! God bless.*
- *Means a lot. It's a lifeline for me right now; thank you!*
- *Oh, my goodness. This has been really helpful. I really appreciate your time. This was the first step I really needed to take and I'm so ready to get better from this. I don't want to lose everything and I'm at that point where I feel like if I can take a hold of it now then maybe I can see the light.*
- *I really appreciate all of this information and I am eager to go through all of the resources.*
- *Thank you for your help. God bless you.*
- *Thank you so much for the information about everything. I didn't know you could do that and think it will be very helpful!*
- *Thank you so much this was great!*
- *Thank you so much. I didn't know this much help was available.*
- *Thanks for being so sweet and helpful. It has been wonderful talking to you. I appreciate you talking to me.*
- *The call was helpful informational wise, but I have a long way to go.*
- *The call was very helpful. It sounds like I'll be provided with a lot of great resources.*
- *The call wasn't as helpful as I was thinking it would be. But I know I have to take steps on my own and look at the resources that you will email me and I'm sure the resources will be helpful.*
- *This call was really helpful. I really think these resources are going to help. I'm going to remember this call for the rest of my life.*
- *This call was the best call in a long time. Was very therapeutic. Thank you.*
- *This is amazing. I'm downloading BetBlocker right now.*
- *This was a life changing call.*
- *This was very helpful and I appreciate your time. Hopefully I will get back on the road to recovery.*
- *Very helpful, you have no idea how much you've helped me*
- *It was just what I needed tonight! You are very good at your job.*
- *I was nervous at first but now I'm feeling better*
- *This was very informative, I didn't know anything about it*
- *Yeah you have helped calm me down.*
- *Yes, and appreciate you talking to me.*
- *Yes, and appreciated the time spent.*
- *Yes, I am going to call counselors now to see if they take our insurance and to schedule appointments.*
- *Yes, I look forward to looking through the resources.*
- *Yes, I needed someone to speak to. Thanks for giving me hope.*
- *Yes, it was very thorough.*
- *Yes perfect.*
- *Yes, this call was helpful thank you.*
- *Yes, this call was really helpful.*
- *Yes, this has been tremendous. You have been terrific.*
- *Yes, you were very informative. I am very appreciative.*
- *You are very professional very kind and I'm wishing you great things.*
- *You have no idea how helpful this was and I hope I can get my son to speak with you when he calls.*
- *You've been a big help, thank you.*
- *You've been very informative, thank you*
- *You've done an amazing job.*

SUMMARY

The FCCG's 888-ADMIT-IT HelpLine continues to be the principal resource for Floridians seeking help or information regarding 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, resources, and services. Comparing previous year reports reveals significant trends and changes in the landscape of Florida's gambling environment and associated problem gambling impacts experienced by citizens. With legalized remote sports wagering and increased online gambling once surfacing with a vengeance, the services provided by the FCCG and its HelpLine will be crucial in raising public awareness and minimizing the harms associated with problem gambling. The FCCG continues to meet the demands of Floridians and has been a national leader in the field of problem gambling.

The 2021-2022 fiscal year represented what can best be described as a transitional period for Floridians, from coping with the impacts of the COVID-19 pandemic on daily life, to adapting to the continued spread of multiple variants, and ultimately accepting a 'new normal.' At the same time, those suffering from the effects of gambling addiction faced increased stressors and pressures including a greater number of mental health issues as well as increased anxiety when returning to gambling at traditional gambling facilities.

Several anonymized representative examples of FCCG HelpLine contacts received during the 2021/2022 year are provided by month below, in chronological order, to illustrate the complex and often severe range of difficulties experienced by Floridians due to gambling:

July 2021 – FCCG HelpLine Anonymized Contact Data Illustrations:

During July 2021, notable HelpLine contacts included a call from a loved one whose mother is also addicted to cigarettes and eats compulsively. Even these other addictions are succumbing to her gambling problem as she preferred using her money to gamble rather than buying food or cigarettes – a point which was key in her family realizing the extent of her gambling addiction. One caller explained how he learned to gamble while incarcerated and then committed additional crimes after his release, all to fund his gambling addiction, and another caller who admitted to prioritizing gambling ahead of his own children. One contact reported using gambling as an escape for grief but fell into manipulating her family members to finance what became an addiction, and another developed an addiction to stock market and cryptocurrency day trading after buying into a craze. Notably, one problem gambler explained she was first exposed to gambling as a child when her father, who also had a gambling problem, had her fill out lottery tickets.

July 2021: Returned to Casino Despite Self-Exclusion and Relapsed, Reported Learning How to Gamble in Jail, Admitted to Illegal Acts and Jail Time Related to Gambling Addiction and to Putting Gambling Ahead of His Children

- On July 26, 2021, a 47-year-old African American male slot machine gambler called the 888-ADMIT-IT HelpLine to report a relapse and was seeking self-help support group meetings. He has been gambling since his mid-20s, and it became a problem about 10 years later when he was in his mid-30s. Caller reported that he learned how to gamble while he was in jail and has been struggling with it ever since, saying that he's reached out to the 888-ADMIT-IT HelpLine several times throughout the years after first seeing the number on display at a lottery retailer. Currently, he gambles on slot machines at a Broward County casino, and though he has self-excluded, he said he has been able to sneak past security due to face mask policies in place as a result of the COVID-19 pandemic. Financially, the caller works as a laborer making less than \$30,000/year, reports losing in excess of \$150,000, and owes a total of \$5,000 to family, friends, and past-due utility bills. Due to his continuing gambling problem, this individual additionally has difficulty paying bills, has sold/pawned items to get money to gamble, and has gone through a bankruptcy. This help seeker also admitted to several illegal activities in order to fund his gambling, including theft and fraud, which resulted in additional subsequent jail time. The FCCG HelpLine Specialist thanked him for reaching back for the HelpLine for assistance and told him that what he was going through was not uncommon, and he was not alone. Gambling addiction is a progressive illness and there are resources available to help him get back on a path of recovery. The Specialist continued by offering literature, including the FCCG's *A Chance for Change* Workbooks, which the caller recognized and said he still has from one of his previous contacts. The help seeker also explained that he also still has the information for several certified treatment providers that he received from the HelpLine but had not tried attending the self-help group meetings he was offered previously. The Specialist referred the caller to two local Gamblers Anonymous meetings, as well as the nightly phone-based meetings. The caller thanked the Specialist and said that he had what he needed to hopefully get back on the path to recovery.

July 2021: Stock Market and Cryptocurrency Day Trading Gambler, Cognitive Distortions About Gambling Losses, Hiding Gambling from Girlfriend, Heard About HelpLine on Twitch

- On July 7, 2021, a 30-year-old Caucasian male stock market and cryptocurrency day trading gambler, called the HelpLine after realizing his savings are dwindling. The caller said that he started gambling online for the first time in December of 2020, when he bought into the GameStop stock craze, which has since turned into further gambling via day trading on stocks and cryptocurrencies. Believing that stock prices were down because of the COVID-19 pandemic, he decided to start his gambling with a small initial investment, and then after seeing gains, invested \$5,000 more, claiming that his shares hit a high of more than \$60,000. However, he ended up gambling nearly all of it away hoping for further gains. The caller said he was able to gamble just for fun when he had gone to the casino in the past but being able to gamble online is completely different for him. The help seeker works as a nurse and has been experiencing a lot of pressure on account of the pandemic, having worked on a COVID-19 confined area for several months and now having to work longer hours, because many of his coworkers no longer want to return to their jobs. The flip side of this, he said, was that he made a lot more money in the past year – more than triple his usual salary – which he says is part of the reason he started gambling on the stock market. When asked about his total gambling losses, the caller claimed to have only lost \$20,000 – however, his actual losses were upwards of \$65,000, with just the information he provided to the HelpLine Specialist, highlighting the cognitive distortions common with those who suffer from gambling addiction. The caller cohabitates with his girlfriend who knows he plays cryptocurrency games but does not know about his stock market trading or the amount of money he is risking. The HelpLine Specialist educated the caller about how the impacts of a gambling addiction spread to loved ones. The gambler elaborated that he is experiencing anxiety, depression, family conflict and family neglect as a result of his gambling and was interested in knowing how to control the urges and continue to play, but with control. The Specialist continued by explaining that this is referred to as harm reduction, and while some may be able to manage their gambling, most who experience gambling difficulties do not find that this works, and ultimately learn that abstinence is the most effective. The Specialist then advised the caller about the FCCG's Peer Connect Program, which could provide more insight about recovery approaches from the perspective of a recovering gambler, and also explained and offered Gamblers Anonymous meetings and Outpatient Counseling with a certified treatment provider. The Specialist also made a point to indicate that the HelpLine and additional loved ones resources are also available to his girlfriend. The caller shared that he has been seeing a therapist for other things, more related to work, but did raise his gambling for the first time during his most recent visit. The HelpLine Specialist responded by explaining that how FCCG's network of gambling addiction certified therapists are different due to the certification they have to treat gambling disorder, and also outlined how he could complete the FCCG's *A Chance for Change* Recovery Workbook series independently or in conjunction with his therapist. Finally, the Specialist offered the Self-Help Online Treatment Website, Self-Exclusion for Online Gambling to include web blockers for gambling services, stock trading, and cryptocurrency platforms. The caller was thankful for all of the resource referrals and said he heard about the 888-ADMIT-IT HelpLine he called while watching a stream about stocks on Twitch.

July 2021: Father is a Problem Gambler and Had Her Fill Out Lottery Tickets at a Young Age, Doctor Switched Prescribed Medications Due to Gambling Addiction, "I didn't know this much help was available."

- On July 13, 2021, a 43-year-old married Hispanic female machine gambler reached the HelpLine by calling the 800-GAMBLER number she heard about through the lottery some time ago. She is unable to control her gambling and cannot stop spending every dollar that comes through her hands on gambling machines. She currently plays illegal slot machines at Internet Sweepstakes Centers near her home and also buys lottery tickets. She used to play slot machines at two Broward County casinos, until she self-excluded from both of them. The help seeker first started gambling 15 years ago and says it became a problem about 7 years ago. She says she only continued gambling, because she won \$200 the first time she went gambling and has been chasing a jackpot ever since. She rents her home with her husband, makes \$27,000/year working in sales, has lost a total of \$10,000 to gambling, and owes a total of \$1,100 to various friends from whom she has borrowed money. The caller reports difficulty paying bills, has gambled away her savings, and reports pawning two of her rings to get money for gambling. She has also had a car repossessed several years ago, as a result of her gambling. When asked about a family history of gambling problems, the caller stated that her father is a problem gambler and made her fill out lottery tickets for him when she was just 12-13 years old. The caller does not suffer from other addictions and says she is unable to drink or smoke, due to being on medication for Bipolar Disorder. Her doctor is aware of her gambling problem and switched her prescribed medication from Abilify to Latuda as a result. She also reports that she would spend significantly more money on gambling when she was on Abilify than now. She suffers from anxiety, depression, family conflict, and family neglect due to her gambling problem. The Specialist offered Gamblers Anonymous (GA) meetings, Gam-Anon meetings as an option for her husband as well as several combined GA/Gam-Anon meetings both could attend, Outpatient Counseling, the Online Self-Help Website, Peer Connect, and Literature to include the FCCG's *A Chance for Change* Workbooks and *Financial Debt & Budgeting Toolkit*, which she requested be mailed to her home. The help seeker accepted all of these resources and expressed gratitude, saying "Thank you so much. I didn't know this much help was available."

August 2021 – FCCG HelpLine Anonymized Contact Data Illustrations:

In August 2021, identified trends from the 888-ADMIT-IT HelpLine data revealed frequent gambling preferences reported that provide an outlet to escape from feelings of stress, loneliness, or boredom. These continuous forms of gambling, such as online and slot machine gambling, are more dangerous from a problem gambling perspective, as they have a rapid cycle of play, allow for the reinvestment of winnings, do not encourage breaks in play, and foster gambling in isolation, which tends to be more addictive than other forms of gambling. These games can also result in problems at a quicker pace than other forms of gambling and many times they are completely concealed from family members, friends, and others closest to the gambler.

August 2021: Online Gambling Problems Influenced by Video Streams

- On August 6, 2021, a 28-year-old Asian male from Orange County reached out to the HelpLine for the first time, because he is spending too much time and money on online casino gambling. He and his friends were watching videos from social media influencers who gamble, and saw they were winning lots of money with online gambling. Two weeks ago, at a party, he and his friends were talking about these influencer videos they had seen and decided to play. One of his friends created an account, so they could all play. The caller initially gambled \$50 and won \$2,000 but claims that the game did not let him cash out his money, so he continued playing until he lost it. Then he gambled another \$100, won \$1,500, and again lost it. Since that night, he has been gambling online daily, chasing another big win as his losses mounted. He said he was not paying attention to how much he was spending and today got the courage to look at his bank account. He was in disbelief that he had lost all of his \$8,000 in savings and was now at a \$0 balance. The caller researched gambling addiction online and didn't feel like he had gotten to that point, saying that he still enjoys gambling. Nonetheless, he is scared that this can spiral into something more serious. He then called a friend earlier in the day, who encouraged him to seek assistance through the HelpLine. Before doing so, he decided to play another \$20 to try and win back the savings he had lost. After a small win on the first \$20 he gambled, he put in another \$20. He was still playing while on his HelpLine call and expressed that he is tempted to gamble another \$20. In speaking with the FCCG's HelpLine Specialist and learning about the odds of gambling, he said he realized that he would eventually lose it and figured gambling was in fact, a problem for him. He is self-employed and makes \$36,000/year freelancing in digital marketing. He described himself as an avid gamer and spends a lot of time playing video games, which is why he thinks online gambling appeals to him. He rents his apartment and lives with roommates, who he says are all supportive of him getting help. The caller says he suffers from depression for which he has been prescribed medication, which he admits he takes "on and off." The Specialist recommended he share with his recent gambling issues with his doctor. By the end of the call, the help seeker was in a more jovial mood. While he wasn't interested in any resources at this time, he said he is self-aware and believes he needs to do something before the gambling gets worse, and most importantly, now knows that there is help available.

August 2021: Female Older Adult Slot Machine Gambler Experiencing Suicidal Thoughts and Facing Eviction, Gambling to Escape Grief and Depression After Losing Loved Ones, Significant Gambling Losses and Debts

- On August 2, 2021, a 60-year-old African American female slot machine gambler from Miami-Dade County called the 888-ADMIT-IT HelpLine, because she just lost every bit of money she has left (\$1,000 at casino) and (\$233,000 total) on slot machines. When she got home, she felt suicidal so she reached out to her son and let him know. He begged her to get help and she knows that she really needs it. The FCCG HelpLine Specialist conducted a brief QPR suicide assessment (question, persuade, refer) and told the caller that thoughts of suicide can be common in this addiction and she is not alone, but that suicide is a very permanent solution to a temporary problem. The Specialist further explained that gambling addiction is treatable and expressed confidence in her recovery since she made the hardest first step today, which is reaching out and "admitting it". The FCCG HelpLine Specialist received assurance from the caller that she would not self-harm, and also provided the caller with the National Suicide Prevention Lifeline for future in case she ever needed it. The caller then began to discuss her gambling, and said she's been doing some form of gambling since the 1990's but it has become problematic for her since her Mom, Aunt and brother have all died over the last 7 years and that threw her into a deep depression. She resorted to gambling to help cope with her grief and depression. She works a part-time job in the healthcare field as a nurse and makes about \$40,000k a year. She estimates losing over \$233,000 in quantifiable gambling losses throughout the years (\$80,000 to Loans, \$150,000 owed in student loans, and \$2,700 owed to Credit Cards). She also reports difficulty paying bills, pawning assets to gamble and gambling away her savings. She is currently using her retirement money to pay her rent. She said she is facing eviction and has emailed her landlord to see if she can pay late. She has not filed bankruptcy and reports no illegal actions due to her gambling. She has been to a GA meeting in the past, but did not find it helpful. She reports a family history of gambling problems and has also had a problem with overeating in the past, but no help was sought for this addiction. In addition to the National Suicide Prevention Lifeline, the FCCG's HelpLine Specialist explained and offered Outpatient Counseling with referrals from the FCCG's network of certified treatment providers; online Gamblers Anonymous meetings; Land-Based Self-Exclusion resources; and the FCCG's Literature Packet for Casino Gamblers, to include the *A Chance for Change* Workbooks, the *Financial Debt & Budgeting Toolkit*, and additional information about self-exclusion. Of note, this help seeker requested additional Self-Exclusion resources for area casinos she hasn't been to, in order to prevent herself from going there in the future. She was thankful for the resources and reported hearing about the 888-ADMIT-IT HelpLine number at a Gamblers Anonymous meeting.

August 2021: Wife of Online Sports Gambler Divorced Him Previously Because of His Addiction, Gambler Lying to Hide Gambling and Money Set Aside for Gambling, Family Now Worried About Being Able to Pay Next Month's Bills

- On August 24, 2021, a 39-year-old Hispanic woman called to get information to help her husband, who has a gambling problem. Her husband is a 44-year-old Hispanic male online sports bettor. She says her husband is "obsessed with baseball" and will bet on all kinds of games, often making parlay bets. She says he relays his bets over the phone and then transfers money to the bookie to cover the bet, which is then placed online. She said thirteen years ago, she divorced her husband for gambling. Five years ago, she agreed to get remarried with him, having believed he had given up gambling. She said recently, he has been giving her less money for household expenses with excuses as to why he had earned less. She figured he was lying, so she made him close his account and open up a joint account, so she could keep track of their finances, and he continued to give her less money. When she confronted him today, he broke down crying and admitted to her that he has been gambling and has never stopped. He apologized and agreed to get help. The gambler is self-employed as a house painter, earning \$5,000/month on average. She said he used to give her all the money that he made but recently started only giving her \$1,000. They have been having difficulty paying bills and recently have been paying them late. Her husband admitted today that he has lost \$15,000 in the last month alone, and now she is concerned they may not have the money to cover next month's bills. She said the only debt she is aware of is a credit card bill that has about \$4,000 owed on it. To his wife's surprise, the gambler has now told her that he has no money and admitted to pawning jewelry and household items to continue gambling. They rent their home and have two children under 18. As the loved one of a problem gambler, the caller is experiencing anxiety because she has had a lot to deal with, having lost her mother recently and now learning about her husband's continuing gambling problem, and there is also family conflict and neglect. The FCCG's HelpLine Specialist encouraged her to talk to her husband about giving us a call for additional resources specific to him, but explained that this conversation would be about resources for her to better understand gambling addiction and how to manage the situation as a loved one. The Specialist went on to offer Gam-Anon meetings for her and Gamblers Anonymous meetings she could share with him; Online and Access to Cash Self-Exclusion resources, including the True Link Prepaid Visa card, web blockers for gambling websites, and ad blockers for gambling-related ads; Emergency Financial Assistance, including supports for utility bills, cell phone bills, and the Temporary Assistance for Needy Families (TANF) program; and the FCCG's Loved Ones Literature Packet to include the *A Chance for Change* Workbooks and *Financial Debt & Budgeting Toolkit*. The help seeker reported that the phone call had been very helpful and shared that she learned about the National Problem Gambling Helpline she dialed today from a therapist when calling around for psychiatric help for her husband. The FCCG's Specialist concluded by providing her with the 888-ADMIT-IT number to reach Florida Problem Gambling HelpLine services directly in the future.

September 2021 – FCCG HelpLine Anonymized Contact Data Illustrations:

In September 2021, FCCG's Online Self-Help Program for Problem Gamblers (OPPG) was launched through the 888-ADMIT-IT HelpLine. The core content for this program was derived from experts in the field of problem gambling and based on the scientific literature of the issues most relevant for problem gamblers. There are several advantages to offering online support programs. This program can reach problem gamblers in underserved areas, address scheduling challenges that can occur with traditional face-to-face services and reduce stigmatization common among problem gamblers seeking help. Another advantage of the FCCG's OPPG is that problem gamblers can review and 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 other supports may not be available. This program was developed from the expertise of health care providers and incorporates interventions that have been shown to help problem gamblers.

The program consists of several modules with self-paced exercises, videos, readings, and interactive questionnaires that provide feedback to gamblers. The content has been derived from the social science literature on psychoeducational concepts that help reduce program gambling behavior. For example, one module is dedicated to mindfulness meditation which has been shown in several studies to help problem gamblers increase their tolerance for gambling urges, help them cope more effectively with challenges, and reduce impulsivity. Another module focuses entirely on helping gamblers enhance their ability to cope more effectively with stress, which often triggers gambling behaviors.

As gamblers work through the various modules, they learn about how to interrupt addictive cycles and reorganize irrational thoughts that perpetuate problem gambling. They are taught about the neuroscience of gambling addiction and how it affects the brain. Gamblers have an opportunity to listen to videos of other problem gamblers who have worked through the process of change giving them hope that they can do the same. Information about financial literacy and ways to address the financial devastation, common among those with this disorder, are available. The FCCG's OPPG focuses on psychoeducation in order to help problem gamblers understand their behavior and assist in reducing the shame often associated with this disorder. Exercises provided for participants adopt a cognitive approach to behavior modification. Collectively, with more and more people turning to the Internet to find solutions to their problems, including their mental health challenges, this program will be an invaluable resource to Florida's problem gambling population.

During September, the 888-ADMIT-IT HelpLine witnessed a significant number of gamblers and loved ones suffering from the effects of an addiction to online gambling, including mobile sports betting and online casino-style games. These online gamblers trended to be younger with two under the age of 25, including college student whose mother reached out for supports. Other notable contacts this month included a female gambler who is an Iraq War veteran additionally suffering from PTSD and alcoholism; a twice-divorced older adult gambler facing mounting legal troubles and a significant debt load; and a stock market gambler who reached out for help.

September 2021: Mother of a College Senior Addicted to Online Gambling, Gambling Became a Problem After Isolation from Social Life Due to Surgery, Parents Enabling Addiction and Experiencing Significant Impacts as Loved Ones, Gambler Sent Home from College Due to Gambling

- On September 18, 2021, the mother of a 22-year-old Caucasian male gambler called the 888-ADMIT-IT HelpLine, because she is struggling with her son and his addiction to online poker and sports betting. He recently got sent home from college for “getting into some trouble” related to his gambling. She initially said her son does not want help, and the FCCG’s HelpLine Specialist reassured her that there are resources she can get for herself, as the loved one. She said her son likely started gambling before she realized it, but she first noticed it became a problem when earlier in the year, he had surgery which required him to stay home for some time. She believes he fell into a depression after being removed from his social life and resorted to online gambling as an escape. Her son is a senior in college who she says is in debt to herself and his father for a total of \$50,000, as they have been paying his debts and bills. Even though he has no bills to pay, her son has gambled away all of his savings. He suffers from anxiety and depression as a result of his gambling and has additionally been diagnosed with Attention Deficit Disorder (ADD), for which he is not currently taking medication. The caller reported that the gambler has also had suicidal thoughts before, which she does not think were serious. Nonetheless, the FCCG Specialist offered the National Suicide Prevention Lifeline just to have on hand, and the help seeker appreciated that. When asked how she was feeling as a result of her son’s gambling, the help seeker admitted to feeling a lot of anxiety and depression over the situation. The Specialist told her that everything her son was going through was common among those who suffer from problem gambling and also explained that the brain is affected in much the same way as with a drug or alcohol addiction. In addition to the National Suicide Prevention Lifeline, the Specialist went on to explain and suggest Outpatient Counseling from the FCCG’s network of certified treatment providers; the FCCG’s Peer Connect Program for loved ones; Gam-Anon meetings for her to build a network of support from other loved ones of problem gamblers; and the FCCG’s Literature Packet designed for loved ones, including the *A Chance for Change* Workbooks and Financial Debt & Budgeting Toolkit. The caller accepted all of these resources via email and reported learning about the HelpLine in an internet search. The Specialist concluded by telling the caller that the 888-ADMIT-IT HelpLine is also available to her son 24/7, expressed confidence that the resources being provided will help and that her son can be successful in recovery too, especially since he has such a great support system from his family. The help seeker said she felt much better after the conversation and was glad she called, since she was feeling apprehensive about it initially.

September 2021: Senior Stock Market Day Trader Experiencing Gambling Problems without Financial Issues, Began Gambling and Experiencing Problems at a Young Age, Gambling Intensified After Retirement, Called the HelpLine After Reading FCCG’s Press Release About OPPG

- On September 28, 2021, a 74-year-old Caucasian male from Sarasota County contacted the 888-ADMIT-IT HelpLine seeking help for the first time with his gambling addiction to stock market trading, after reading the FCCG’s press release about its new Online Program for Problem Gamblers (OPPG). The caller reported having his first gambling experience at the age of 13 and says it became a problem for him at age 19, when he went away to college and began trading. The caller is a retired automotive engineer, and reports that his gambling intensified after retirement. He earns \$100,000 a year in retirement income and described having “tremendous” gains in the stock market over the years, claiming that he has done better in the stock market than with any other monetary investment he’s ever made. The caller reports that his gambling addiction is not a “financial problem,” as he experiences no financial difficulties, but described it as a mental health issue. He is very well off financially, however reports that he is preoccupied with gambling and finds himself constantly thinking about trading. He wakes up at 3 a.m. regularly, just to check markets around the world and also recalls times where he was unable to focus at work, as a result of gambling. When describing his health and family history, the caller said he is recovering from an addiction to alcohol thanks to Alcoholics Anonymous. The FCCG’s HelpLine Specialist thanked him for reaching out today and informed him that gambling addiction is widely recognized by the mental health community as a progressive disorder that affects the brain in much the same way as an alcohol or drug addiction. The Specialist went on to explain and suggest the Online Program for Problem Gamblers (OPPG) that the caller had read about in the FCCG’s press release; referrals from the FCCG’s network of certified gambling addiction treatment providers; Gamblers Anonymous in- person, phone-in, and online meetings that would be familiar to him, considering his positive experience with another 12-step self-help group; Celebrate Recovery meetings; online self-exclusion resources for stock trading through Gamban and Gamblock, the FCCG’s Peer Connect Program, and the FCCG’s Literature Packet designed for senior adult stock market gamblers. The caller accepted all of these referrals via email and said the call had been very helpful.

October 2021 – FCCG HelpLine Anonymized Contact Data Illustrations:

During October 2021, the 888-ADMIT-IT HelpLine assisted a diverse range of Floridians suffering from the effects of problem gambling, including a college-aged online sports bettor who started gambling at age 11, a married couple who contacted the HelpLine at the direction of their probation officer, a homeless casino gambler who suffered a traumatic experience in the casino parking lot, and a young casino blackjack player traveling to gamble and worried about the legalization of online sports betting. Among these contacts, which represent a small sample of the total contacts received during the month, the varied and severe impacts of gambling addiction are evident: illegal acts, legal consequences, homelessness, irrational beliefs reinforcing the addiction, trouble at school, and the significant effects of surging gambling advertisements on those who suffer, among others.

October 2021: College-Aged Online Sports Bettor Experiencing Mental Health Issues; Started Gambling at Age 11; Cannot Escape Online Gambling Ads; Illegal Acts and Legal Consequences

- On October 23, 2021, a 19-year-old mixed race sports bettor from Palm Beach County called the 888-ADMIT-IT HelpLine and sounded very sad, saying he has been gambling for quite a while, since age 11, and it now is ruining his moods and his life. He said “It’s a Saturday, and I am in the dorm room watching a fight and lost \$2,000, which is why I am calling, because I cannot get out of bed.” He is depressed and anxious due to his gambling and his inability to stop. The caller expressed that everywhere he goes, there are commercials for online gambling, and so he feels that he cannot escape his temptations to gamble. He reported losing a total of \$500,000 due to gambling, expressing that this “does not make any sense”, even to him. He said that he works all kinds of jobs, some legal and some illegal, to fund his gambling habits. He currently works part time in security and has done construction jobs, delivery work, and will take “any kind” of job, because he views work as a means to fund his gambling. He gambles on his phone and on the computer, and even when his parents used to take these devices away, he could figure out a way to gamble. He is presently enrolled in college and lives in a dorm room by himself. He gambles on all kinds of sports online and used to wager via DraftKings and Fan Duel but has had to find alternative online sportsbooks since moving to Florida for school. He admits setting up accounts under other people’s names who are older than him, before he turned 18, and also bets with friends – but has not been in a casino, has not bought lottery tickets, nor has he engaged in any other forms of gambling. He earns less than \$20,000/year at his part-time job but performs other odd jobs to supplement his income, primarily selling things, and has \$10,000 worth of gambling-related debt on his credit cards. He admits to stealing from people in the past to fund his gambling but claims he is no longer doing this, and he was additionally arrested for assault while he was still a minor. To that end, he has a lot of anger because of his gambling and currently attends a martial arts gym as a means of venting. He expressed concern that if he does not do something about his gambling, he is going to hurt someone, because his gambling puts him in a bad place. When asked whether he suffers from any other addictions, the caller stated that he is addicted to “everything”, further noting sex, drugs, gambling, and “likely everything else”. The help seeker went to several counselors some years ago, as well as a rehabilitation program, where he says he was unable to relate to anyone, because no one in the program was a gambler like he was, having gambled for 8 years already. He further said his gambling has caused family conflict with his parents. The FCCG’s HelpLine Specialist thanked him for taking the brave step to seek help today, and related that he is not alone in his struggles with gambling addiction. The Specialist continued by offering the caller Outpatient Counseling referrals to the FCCG’s network of certified gambling addiction treatment providers; the FCCG’s Online Program for Problem Gamblers (OPPG); the FCCG’s Peer Connect Program, an online Gamblers Anonymous meeting; Online Gambling Self-Exclusion resources, including web blockers, online gambling ad blockers, and information about self-exclusion programs offered by online gambling operators; Self-Exclusion Access to Cash resources; and the FCCG’s Literature Packet designed for college-aged gamblers, including the *A Chance for Change* Workbook for College Students and the Financial Debt & Budgeting Toolkit. The caller was appreciative for all of the referrals and said, “The call was definitely helpful, and if I wasn’t talking to you, I would be gambling on this fight that I’m watching. So, it was definitely a good thing.”

October 2021: Slot Machine Casino Gamblers Calling 888-ADMIT-IT as a Condition of Probation After Being Referred by Probation Officer; HelpLine Specialist Connected Officer with a Certified Treatment Provider for Evaluation Services; Husband and Wife Arrested for Fraud in Connection with Problem Gambling

- On October 26, 2021, a 58-year-old Spanish-speaking Hispanic male and a 60-year-old Spanish-speaking Hispanic female, husband and wife from Miami, contacted the HelpLine for the first time at the request of their Probation Officer, who gave them the 888-ADMIT-IT number. The help seeker was arrested for fraud several years ago, and a judge indicated they were to undergo a gambling addiction evaluation as part of their conditions of probation. The husband started gambling when he was 48 years old while the wife started at age 52, and it became a problem for both of them right away. They have not gambled in over 6 years and this is their first time seeking help. The couple used to gamble on slots together at Miami-Dade County casino. The two help seekers rent an apartment together; he works full time as a ride-sharing service driver and earns on average \$2,000/month (\$24,000/year), and she is unemployed. During the years that he gambled, the husband estimates to have lost \$100,000 in total, while the wife reports losses of \$40,000, but presently neither suffers from financial difficulties. The FCCG's HelpLine Specialist thanked these help seekers for contacting the HelpLine and explained how gambling addiction is a progressive illness that affects the brain in much the same way as an alcohol or drug addiction. The Specialist continued to say that even problem gamblers who refrain from gambling for a long period of time can revert back to compulsive gambling at any time, as relapse is common. The Specialist explained and offered Outpatient Counseling referrals to Spanish-speaking certified gambling addiction treatment providers in the FCCG's network; and the FCCG's Literature Packet designed for Spanish-speaking casino gamblers, which includes the *A Chance for Change* Workbooks and the Financial Debt & Budgeting Toolkit. The help seekers accepted these referrals via email, thanked the Specialist for the information, and reported the call as helpful.

October 2021: Blackjack Casino Gambler Travelling to Gamble and Playing Online Casino Games; Concerned About Legalization of Online Sports Betting in Florida; Reports Temptations to Gamble from Constant Advertisements; Trouble at School Due to Gambling

- On October 12, 2021, a 27-year-old Caucasian male blackjack gambler from Leon County called the 888-ADMIT-IT HelpLine in the morning, after returning home from a Broward County casino, where he lost \$10,000 playing blackjack. The caller believes that this is the only money he has "ever technically lost", as his wins superseded his losses up until tonight. He started gambling about 2 years ago, and it has recently started causing problems for him in his life. While he is not married and lives alone, he does have one child under 18, and his brother that lives in South Florida (which is why he drives down there to gamble), does know about his gambling and has told him that he should seek help to stop. In addition to playing blackjack at the casino, this help seeker also plays online casino games and is concerned about things he has heard in the news regarding online sports betting becoming legal, because he thinks that could be very dangerous to him due to the accessibility. On occasion, he and his friends will also sometimes go to a casino in Hillsborough County to play blackjack there as well. The caller was most concerned about the non-stop advertisements for gambling that he says are just about everywhere now (online, on the television, radio, etc.) and said that those ads and enticements for free play and other incentives play a big role in his decision to gamble each time. He said he has attended college on and off and recently re-enrolled for the next semester, so he is looking forward to going back to school (the gambling had caused problems for him with school and was part of the reason he stopped attending). He also works part time now as a delivery driver and earns about \$30,000 per year doing that but is having some trouble paying bills and has used his savings due to his gambling. The caller also suffers from alcoholism and has attended Alcoholics Anonymous in the past and didn't find the program helpful, although he did quit drinking. When speaking about this, he said his gambling is also leading him to drink again, since it is accessible in the casino – which is the only time, he drinks now. The FCCG's HelpLine Specialist explained and offered the FCCG's Online Program for Problem Gamblers (OPPG); Gamblers Anonymous phone meetings; and the FCCG's Literature Packet designed for casino gamblers, which includes the *A Chance for Change* Workbooks and the *Financial Debt & Budgeting Toolkit*. The help seeker accepted all recommendations provided, said the call had been helpful for him, and also offered his telephone number for both a follow-up, check-in call and to participate in the evaluation. The Specialist explained that we are here for him 24/7 and to reach back out if he has any questions on the resources, or if he ever needs to speak with the HelpLine again.
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November 2021 – FCCG HelpLine Anonymized Contact Data Illustrations:

In November 2021, gamblers and loved ones reached out to the 888-ADMIT-IT HelpLine to find relief from the severe and wide-ranging effects of problem gambling, including the wife of a “fish table” arcade gambler whose addiction has resulted in relationship problems, illegal acts, and legal consequences; a 29-year-old who started gambling at age 16 and admitted he was too ashamed to reach out for help in the past; a minor league athlete who gambled away his signing bonus and owes money to teammates; a loved one and successful businessman now concerned about retirement after his wife stole hundreds of thousands of dollars from their bank account for gambling; a daughter of the gambler who says her mother used her deceased brother’s identity to take out new credit cards for gambling; and an online casino gambler who lost her job after gambling at work and embezzling money.

November 2021: Gambled Before the Legal Age, Demonstrating the Early Exposure Risk Factor and the Progressive Nature of Gambling Disorder; Accumulated Gambling Debts After a Serious Breakup; Was Too Ashamed to Reach Out for Help in the Past; Family and Friend History of Gambling Problems

- On November 8, 2021, a 29-year-old, single male online sports and casino blackjack gambler from Pinellas County reached the HelpLine through the 800-GAMBLER number. He was reaching out for help for the first time after a recent significant loss of \$25,000. Though he has been gambling since he was just 16, it only became a problem for him in the last 6 months, following the end of his relationship with his child’s mother. After the breakup, his gambling got significantly worse, resulting in him digging himself in a “huge hole of debt.” He primarily gambles on sports online and also goes to a casino in Hillsborough County to play blackjack. He related that his best friend is also a compulsive gambler and this has him going to the casino frequently when they spend time together. He rents his home and works two full-time jobs, in the service industry and in a warehouse, where he makes \$65,000 annually. The help seeker estimated having lost a total of \$250,000 gambling and currently owes \$9,000 to friends and family. He has gambled away his savings and has sold and pawned things to support his gambling (including four items just within these past three weeks). When asked about a family history of gambling problems, the caller said that he grew up watching his dad gamble frequently. This caller additionally reported suffering from alcoholism and anxiety. After speaking with the FCCG’s HelpLine Specialist about his gambling problem, he admitted that he has wanted to call for a long time but was too ashamed until today, when he felt he had to take action after his substantial loss. The Specialist related that everything he was going through was very common in cases of problem gambling and explained how gambling affects the brain in much the same ways as alcohol or drugs. The Specialist expressed confidence in his recovery, when taking advantage of the resources referred to him. The Specialist continued by offering this help seeker the FCCG’s Online Program for Problem Gamblers (OPPG), in-person Gamblers Anonymous meetings, Self-Exclusion resources for the casino he frequents as well as for online gambling via web blockers, the FCCG’s Peer Connect Program, and the FCCG’s literature packet designed for sports bettors experiencing problems, which includes the FCCG’s *A Chance for Change* Self-Help Recovery Workbooks and the Financial Debt & Budgeting Toolkit. When asked what number he dialed, he said he found 800-GAMBLER helpline on the sports betting site he uses. The Specialist provided the FCCG’s 888-ADMIT-IT HelpLine for 24/7, confidential support should he need it again in the future. The caller expressed his appreciation for the resources referred and said the call had been very helpful and he was glad he finally called.

November 2021: Loved One Impacts; Gambler’s Husband Caught Her Lying and Believed She Was Cheating on Him Until He Learned About Her Gambling Relapse; Gambler Stole Hundreds of Thousands from Husband’s Business to Fund Gambling; Help Seeker Now Worried About Retirement and Working to Protect Assets from His Wife’s Gambling

- On November 14, 2021, a 57-year-old husband of the gambler called the 888-ADMIT-IT HelpLine to seek help for his 56-year-old wife’s gambling, which he says is “ruining our marriage” and as a result, he doesn’t feel safe with her anymore. He recently started to feel suspicious about what she has been doing and knows she is lying to him often. The caller says he confronted her about it all, believing at the time that she had a boyfriend and was cheating on him. He then found out that the gambler stole money from his business account and wiped out 6 figures, leaving him scared about what they will do as retirement comes up. He feels powerless over her gambling problem and is unsure of how to help her. The caller says his wife began to gamble when she was 50-years-old, when she would buy an occasional scratch-off lottery ticket. She won \$2,000 early on while doing that. They then went to a casino once as part of a vacation, and she won \$1,000 right away. The help seeker said he has been watching videos and researching about problem gambling, which he says taught him that these “big wins” early on may have led to her development of a gambling addiction. He says he first started noticing money disappearing from their bank accounts three years ago and confronted her about it then. She was apprehensive about seeking help at that time, because she works in their community as a real estate agent and was worried about her reputation. However, she eventually agreed and ended up calling 888-ADMIT-IT then, and the caller says she was provided with many resources. Following her initial HelpLine call, she excluded from the casino she was frequenting and also saw a certified gambling addiction treatment provider, which the caller believes helped her do better for a few years. The caller said she is now gambling at “a ton of arcades” in their area, which he says have “slot machines.” She still works as a real estate agent, and her husband believes that the lack of structure with her job gives her the opportunity to gamble more, since she doesn’t have a routine and sets her own schedule. The caller owns his own business and blames himself

for neglecting her, since he is so busy at work. He also owns their home, which makes him feel safer, because he has fears that she would sell it for money to gamble with, if she could. The caller estimates the gambler earns about \$100,000 per year but says this fluctuates depending on how many homes she sells. From what he can see on their joint accounts and the money that she stole; she has lost at least \$250,000 gambling. He pointed out that she sold a house a few weeks ago, but he never saw the \$10,000 of commission she earned from the sale hit their account. She had instead gambled it all away. The gambler recently opened up another credit card as well and owes \$18,000. They plan to pay it off using her next paycheck, and then they plan to cancel all of her credit cards. His wife has gambled away her savings and his, including cashing out her 401k retirement account a few years ago to use for gambling. Since then, the caller has her 401k account and assets handled by a financial advisor, so that she cannot touch the money. Because of her gambling addiction, the caller said his wife will sometimes feel very depressed and numb until she can gamble again, which takes it all away for a while. As the loved one, her husband expressed that he is feeling very anxious as a result of her gambling and is always stressed out about retirement. He expressed frustration in that he had worked hard their whole lives, so that they would not have to live off of Social Security and could travel during retirement. He feels like she is destroying the successful life that they have where they pay everything in cash and have no debts, not even a mortgage. He understands that addiction is serious but is having trouble understanding how she can gamble all of their life savings away on a machine. The help seeker said he is hoping that he and his wife can go to a therapist together regarding the gambling, but also their marriage, since it has been severely affected. The FCCG's HelpLine Specialist related to what this caller was experiencing as a loved one of a problem gambler and provided Outpatient Counseling referrals to providers certified to treat gambling addiction, one of which is also a Licensed Marriage and Family Therapist who could also help with the relationship troubles. The caller was concerned about the counselors being too far away, to which the Specialist responded about the possibility of telehealth appointments and also described the FCCG's Online Program for Problem Gamblers (OPPG), available on-demand and free of charge, and a local Gamblers Anonymous meeting as resources that could be beneficial for his wife. The caller was thankful for the resource referrals and for the conversation. Of note, this help seeker did not want to provide his email or house address for resources and instead took handwritten notes about the referrals.

November 2021: Job Loss Due to Gambling While at Work; Illegal Acts; Gambling Online While Attending a Virtual Gamblers Anonymous Meeting; Significant Losses and Debts; Taking Abilify for ADHD, Anxiety, and Depression; Doctor is Unaware of Her Gambling Problem

- On November 29, 2021, a 33-year-old female online casino gambler from Columbia County contacted the HelpLine, because her husband is fed up with her gambling habit and is threatening divorce. This help seeker first started gambling two years ago, and it became a problem for her later that same year. She previously worked in sales but was terminated after she admitted to her supervisor that she had been gambling in the bathroom while at work. She is currently unemployed but still gambles every dollar she can get her hands on. This help seeker said she has lost \$200,000 gambling in the last two years and currently owes \$50,000 to family members and non-traditional loans. She's gambled away her savings but is not facing difficulty with household bills, since her husband takes care of them. Additionally, she admitted to stealing money from family members and from her job but has not faced legal consequences. She has tried counseling and support groups in the past but did not find them helpful, indicating she would gamble online while attending the Gamblers Anonymous meeting on Zoom. The caller reported a long family history of gambling problems and when asked about her health, she revealed that she has also been diagnosed with Attention-Deficit/Hyperactive Disorder (ADHD), anxiety, and depression and is taking Abilify – but her doctor is unaware of her gambling problems. The caller suffers from passive suicidal ideations, saying she would never follow through because of her two young children. Her gambling is causing family conflict and neglect. The FCCG's HelpLine Specialist thanked her for contacting the HelpLine today and indicated that what she was going through was not uncommon, and she was not alone. Gambling addiction is widely recognized by the mental health community as a progressive disorder and affects the brain in much the same way as an alcohol or drug addiction. The Specialist suggested she confide with her doctors, as it's important for them to be aware of her gambling problem. The Specialist explained and suggesting the FCCG's Online Program for Problem Gamblers (OPPG); Gamblers Anonymous in-person, phone-in, and online meetings; web blocking software; InCharge Debt. Solutions; the National Suicide Prevention Lifeline; and the FCCG's Gamblers Literature Packet designed for Women Gamblers. The caller accepted all of the referrals made to her and requested to receive them via email.

December 2021 – FCCG HelpLine Anonymized Contact Data Illustrations:

During December 2021, gamblers and loved ones reached out to the 888-ADMIT-IT HelpLine to find relief from the severe and wide-ranging effects of problem gambling, including an employee of a physician making over 400 bets per day and gambling while seeing patients; parents of a college student gambling on online sports who were called by his bookie about his gambling debt; a foreign professional athlete awaiting a visa who gambled away his host family's money and was considering suicide; a lottery gambler who was homeless; a business owner embezzling money from his business for gambling; a foreign university student trying to gamble as a means of supporting himself in the U.S. and losing weight as a result of his gambling addiction; a 23-year-old online sports bettor too ashamed and embarrassed about his gambling problem to ask his parents for help; and an online and lottery gambler who attempted suicide as a result of her gambling addiction who was admitted to an inpatient residential facility.

December 2021: Caller Reached Out for Help Regarding Her Employer's Gambling Problem; Physician Placing Over 400 Bets Per Day at Work, Including While in the Middle of Seeing Patients; Online Horse and Dog Racing; Income of \$1,000,000/Year but Has Gambled Away Savings and Pawned/Sold Items to Get Money to Gamble

- On December 6, 2021, a woman from Duval County called the National Helpline with concerns about her friend and employer, who is a 54-year-old online horse and dog racing gambler. She started by explaining that she sees him placing up to "400 bets per day" on online horse and dog races. She is particularly worried, since he works as a physician and bets on his phone at work while he is in the middle of seeing his patients. She has no idea what to do about it but wanted to see if she could get information to help. The caller further explained that he has been gambling for the past 10 years and says he has had a problem for the last 9 years. The gambler owns his home and works full time, making \$1,000,000/year as a physician. She did not know how much money he has lost gambling or how much money he might owe because of gambling, but reports that he has gambled away his savings and has sold/pawned possessions to get money to gamble. Although she did not know whether he had committed illegal acts to finance his gambling, she does know he has a family history of addiction in general. The gambler has never sought help for his addiction and according to the caller, does not think he has a problem. The help seeker also reported that he is suffering from anxiety and is experiencing family conflict, as he is currently facing divorce as a result of his gambling. The FCCG's HelpLine Specialist explained that she would be happy to send resources that can help her better understand what goes through the mind of a problem gambler and why her friend is unable to stop, to which the caller was comforted and very appreciative. The Specialist further related to the caller that everything she mentioned is very common as a result of problem gambling, and she is not alone. The caller was very receptive to all of the resources offered by the Specialist, which included Outpatient Counseling referrals from the FCCG's network of Certified Gambling Addiction Treatment Providers, the FCCG's Peer Connect Program, in-person and online Gam-Anon Self-Help Group Meetings, and the FCCG's Literature Packet designed for Loved Ones, including the *A Chance for Change* Recovery Workbooks and the Financial Debt & Budgeting Toolkit.

December 2021: College Student Gambled Away \$5,000 of His Parents' Money on Online Sports Betting; Gambler Lied About Quitting Gambling and Instead Stopped Going to Class; Mother Called 888-ADMIT-IT After His Father Got a Call from a Bookie to Whom His Son Owed \$500

- On December 28, 2021, a 49-year-old loved one from Miami-Dade County called the 888-ADMIT-IT HelpLine for the first-time, seeking resources for her 21-year-old Hispanic son, who is a college student in Leon County and is gambling compulsively on online sports. The help seeker related her son started gambling when he was 19, but it only became a problem for him about a year later, around the same time when she and her husband divorced. She thought he was doing well, and he told her several months ago that he had stopped gambling. However, five days ago, a bookie reached out to the caller's ex-husband and told him their son owed \$500 as a result of a gambling debt. Her ex-husband paid the debt, which prompted a family discussion where her son admitted that he was still gambling and has now agreed to get help. There is no family conflict, neglect or violence as they are supportive and recognize this as a legitimate addiction. The gambler is a full-time college student and admitted that he secretly stopped attending school due to his gambling. He is still registered and plans on going back after the holiday break. He is single, lives at home and does not work or earn an income, as she and her ex-husband support him financially in every way while he attends school. According to the help seeker, her son has lost at least \$5,000 gambling using the money they've given him over the last year. When asked about other addictions, the caller reported that her son vapes nicotine on occasion and has not sought help to quit. He suffers from both anxiety and depression as a result of his gambling problem. When the FCCG's HelpLine Specialist asked the caller how she was feeling as a result of her son's gambling addiction to which she said, she is concerned for him and wants to be able to help. The Specialist continued by thanking the caller for contacting our HelpLine today and told her that what she was going through as the parent of a problem gambler was not uncommon, and she was not alone. Gambling addiction is widely recognized by the mental health community as a progressive disorder and affects the brain in much the same way as an alcohol or drug addiction. That being said, there are resources available that can help both of them. The Specialist then went on to explain and suggest the FCCG's Online Program for Problem Gamblers (OPPG); the counseling

program available at her son's college; Gamblers Anonymous in-person, phone-in and online self-help meetings; and web blocking software for her son, as well as Outpatient Counseling referrals from the FCCG's network of Certified Gambling Addiction Treatment Providers; Gam-Anon in-person, phone-in, and online meetings; the FCCG's Peer Connect Program for Loved Ones; and the FCCG's Literature Packet designed for Parents of Problem Gamblers, including the *A Chance for Change* Recovery Workbooks and the Financial Debt & Budgeting Toolkit. The caller accepted all of these resources, except for the Peer Connect Program, at this time. She asked that all of the information be sent to her via email and also to be mailed the literature in hard copy format. The caller reported learning about the 888-ADMIT-IT HelpLine she contacted via an Internet search. The Specialist concluded by thanking the caller for seeking help today and received permission for a follow-up call in the future to check up on her or suggest additional resources. The caller confirmed receiving our email of resources and said the call had been very helpful.

December 2021: Lottery and Casino Gambler Homeless Due to Gambling; Gambler Evicted and Car Repossessed; Gambler Hoping to Start a New Life for Family

- On December 5, 2021, a 34-year-old male from Broward County contacted the HelpLine for the first time due to being homeless and having gambled all his money away, despite working his whole life. He had tried to quit many times, but is unable to stop buying all lottery tickets and going to the casinos in Florida to primarily play card games (including blackjack and poker) as well as gambling machines. The gambler had been gambling for about the past 15 years, but was introduced to it as a child, since his father was a gambling addict. The gambler also had a support system, but did not live with them. His two young teenage children lived with his parents in another state, and the gambler is single here and homeless trying to start a life for his family. He moved to Florida hoping to get on his own feet. The gambler explained that he could live with his parents, and they would fully support him. However, he did not want to keep doing that. He worked at a gas station at the cash register and was going to appointments regularly, so it felt as though gambling was the only thing stopping him from starting that life for his kids. The gambler was having difficulty paying bills, had gambled away any possible savings, and had pawned his phone many times due to gambling. He also owed a few hundred dollars (estimated \$400) to a credit card at the time. The appointments that the gambler was going to were for his case manager and doctor. He had a case manager who was helping him with trying to find shelter, get food stamps, and look for better jobs. He was going to a doctor who prescribed him medication for his anxiety, depression, and paranoia. Both professionals knew about his gambling, and they were trying to provide him resources as well. The gambler had not sought any help for gambling yet, though. He had not committed any illegal acts, but had faced eviction and car repossession in his life. He had no other addictions. The gambler mentioned again that he did struggle a lot with anxiety and depression. There had been times that he wished he were dead. The HelpLine Specialist asked the gambler if he still thought about killing himself or had any plans to do so. He explained that he did not, because he loved his job and loved his kids. He wanted the best for them and wanted to be there for them. The gambler also was thinking of going back to college to better his life even further. He had a bit of family conflict, as his family did not want to help him with paying bills anymore while he was living in Florida, since he would just gamble the money away. The gambler then provided his email and said the HelpLine Specialist could send him whatever resources that would help. The Specialist provided the following resources to the gambler: referrals from the FCCG's network of Certified Gambling Addiction Treatment Providers, the FCCG's Online Program for Problem Gamblers, Land-Based Gambling Operators Self-Exclusion Programs, in-person Gamblers Anonymous meetings, FCCG's Literature Packet designed for Casino Gamblers, including the *A Chance for Change* Recovery Workbooks and the Financial Debt & Budgeting Toolkit, the FCCG's website, and the Broward Partnership for the Homeless program.

December 2021: University Student on Scholarship in Need of More Money; Gambling in Casino as a Means to Afford Costs of Living in U.S.; Feels Dysfunctional and Losing Weight Due to His Gambling; Declined Self-Exclusion, Saying He Knew “1,000 More Places” He Could Go

- On December 24, 2021, a 26-year-old single male from Miami-Dade County called the 888-ADMIT-IT HelpLine due to his recent substantial loss of \$800. The gambler moved here from his home country four months ago on a scholarship to a university and has a non-work Visa. He expressed that he used to be an engineer back home. He had no desire to ever gamble at that time, because him and his family had a lot of money. When he came to the U.S., he realized how hard it was to live on the small amount of money he was provided through his scholarship, which is \$2,000 a month. The gambler knew he couldn't get a job with the temporary visa he had, so he began to play poker to try to “flip” his money. He said the first two months were great, as he was able to make a lot of money and even was able to get a car with his winnings. After two months, the gambler explained he got in over his head, and gambling became all he could think about. He stated that he felt dysfunctional at this point and had lost 40 pounds “living on the edge.” His reason for calling was that he went to a casino earlier and got really angry about “getting a bad hand” in poker, lost \$500, had \$300 left to his name, and then decided to play blackjack for the first time to try his luck and lost it all. He got extremely mad and left the casino. The gambler explained that his normal vice is poker, which he plays at two different casinos. The gambler explained that he was renting an apartment, and his income was \$24,000 annually with his scholarship. He estimated losing about \$6,000, including owing \$2,000 to his friends. He denied having difficulty paying bills but had gambled away his savings. He had never sought help for gambling addiction before this day. Aside from gambling, he explained that his only other addiction was nicotine as he smokes for a stress relief. He does suffer from ADHD, but is not taking medication. The gambler also explained having some anxiety due to his gambling. The HelpLine Specialist explained to him that everything he was going through was very common, how he was definitely not alone and how gambling affects the brain in similar ways as a drug or alcohol addiction would, but she expressed confidence that the resources she would be providing him today would help. The Specialist began explaining Outpatient Counseling and Gamblers Anonymous meetings, but the gambler stated that he “does not do well with people.” The Specialist then explained Land-Based Self-Exclusion, and the gambler declined, stating that if he excluded from those two casinos, he knew “1,000 more places” he could go. Then, the Specialist told him about FCCG's Online Program for Problem Gamblers and the Counseling program at his university, which the gambler was more open to. The gambler also accepted the FCCG website and FCCG's Literature Packet designed for Casino Gamblers, including the *A Chance for Change* Recovery Workbooks and the Financial Debt & Budgeting Toolkit. The gambler stated the call had been helpful for him.

January 2022 – FCCG HelpLine Anonymized Contact Data Illustrations:

Throughout January 2022, the multitude of serious impacts problem gambling can cause were evidenced by contacts to the 888-ADMIT-IT HelpLine, including a disabled veteran under a restraining order from a family member as a result of his addiction to internet sweepstakes machines; the wife of a gambler and her young child suffering from domestic violence and abuse as a result of her husband's addiction to online sports betting; a casino worker gambling at his place of employment and pawning clothes to fund his gambling addiction; a veteran and retired business owner and his wife who are both suffering from problem gambling and who have lost more than \$2,000,000 combined; and an addicted female slot machine gambler who started gambling during the COVID-19 pandemic and knows of several people within her community that have committed suicide as a result of disordered gambling.

January 2022: Disabled Veteran Addicted to Internet Sweepstakes Machines; Facing Eviction for the Second Time; Under a Restraining Order After Threatening a Family Member to Get Financial Bail Outs; Suffers from Manic Bipolar Disorder; Sent to a Baker Act Facility Four Times in the Past for Suicidal Attempts

- On January 2, 2022, the 888-ADMIT-IT HelpLine received a call for help from the niece of a 71-year-old disabled Veteran male from Lake County, Florida, who is about to be evicted due to his gambling problem. Her uncle has been gambling for the past 17 years. She thinks he may have gone to casinos in the past, but he recently admitted that he goes to internet sweepstakes centers and will gamble on the machines there. He expressed to her that there are “so many of these” around where he lives, it is hard to avoid going. His gambling first became an issue for him back in April of 2021. The gambler's father had passed away at that time and as a result, he received a \$100,000 inheritance. He then lost it all gambling over the course of three months. Presently, the gambler does not work at all. He receives a Social Security check, a disability check, and a check from the VA every month, together totaling an income of \$42,000 per year. He was released from the military due to being diagnosed with very serious Manic Bipolar Disorder, and also suffers from anxiety and depression as a result of his Manic Bipolar Disorder. He sees a doctor that the VA pays for and is prescribed medication. However, the caller does not believe he is taking the prescribed medication, because she has seen many filled bottles in his cabinets, but she knows he is taking sleeping pills. She explains that the gambler has been sent to a Baker Act facility four times after taking too many sleeping pills in apparent suicide attempts. She explained that she and the gambler's other family

members do not know if he is “truly suicidal,” or if he does it as a means of extorting financial help from them. The caller’s uncle will gamble away everything he has until he is down to his last \$5. Then, he will ask other people at the internet sweepstakes centers for money to borrow, to continue to gamble. She is calling today, because her uncle left her a voicemail at 2 a.m. last night crying and admitting that he needs help, because he spent his whole paycheck for the month and now does not know how he will pay his rent or car payment. The caller said she has covered his rent and car payment once before already. The caller’s other uncle, who is not a gambler, has also chipped in to pay the gambler’s bills a total of four other times. Since then, he hasn’t continued to help pay for the gambler’s bills, but gambler has shown up at his house multiple times and threatened him to try and get financial bail outs. Three weeks ago, this uncle got a restraining order against the gambler, as he is concerned that the gambler will threaten him with his gun next time. The caller said she is also afraid of her uncle doing the same to her. The gambler currently owes over \$33,000 in gambling debts and has lost more than \$133,000. He is having difficulty paying bills and has gambled away his savings. The gambler is suffering legal consequences as a result of his addiction, having been evicted from another apartment in the past, in addition to the recent restraining order which was granted by the courts against him. The gambler has sought help for gambling before by going to his church and speaking with someone there. However, he has also gone to the church for financial help many times, to the point where they have told him he has exhausted their efforts. The caller reported that the gambler has a family history of gambling problems. The caller wants to figure out a way to sit down with the gambler and have some sort of intervention. The caller reported that she overcame a six-year drug abuse problem and knows how hard it is to come back from an addiction. However, she found the gamblinghelp.org website while searching online, which is what led her to calling the 888-ADMIT-IT HelpLine, and while on the FCCG’s website read about how gambling is a “hidden disease” and admitted that she really knows nothing about problem gambling and the effects it can have. The FCCG’s HelpLine Specialist helped the caller understand that she is not alone in struggling with the impacts of a family member’s gambling problem, and that there are many resources available that can help. Since the caller expressed several times that she would like to stage an intervention, the Specialist offered professional counseling from the FCCG’s network of certified gambling addiction treatment providers. The FCCG HelpLine Specialist additionally offered the FCCG’s Peer Connect Program as a resource to connect and learn from someone who has been through recovery; Gam-Anon self-help support groups offered in person, over the phone, and online; and FCCG’s Literature Packet designed for Loved Ones, including the A Chance for Change Workbooks and the *Financial Debt & Budgeting Toolkit*. The caller accepted all of the resources offered and was very thankful for the help. At the end of the call, she expressed feeling hope the gambler would take some steps towards recovery.

January 2022: Wife of Gambler and Young Child Suffering from Domestic Abuse and Violence Due to Husband's Addiction to Online Sports Betting; Gambler is Lying and Cheating on Spouse; Caller Has Only \$500 Left to Care for Family; Caller Relieved There are Supports Available and Thankful for Her 888-ADMIT-IT HelpLine Call

- On January 11, 2022, the wife of a gambler called the 888-ADMIT-IT HelpLine for the first time, saying that she needs to find a therapist due to her 61-year-old husband's gambling. She has been married to the gambler for eight years. He had been gambling throughout their whole relationship, and “his whole life”, on online sports betting. However, it did not become an issue for their family until they moved to Florida a few months ago. They are still living together but are in the process of getting divorced. She and her husband moved to Florida with their two children, one of whom is a minor, a few months ago from another state. Before moving, the gambler was still working full time as an Executive Director in government, making six figures. The gambler did not want his wife to work, so the caller is a stay-at-home mother. He would not allow her to touch their bank account, though she does have access. The gambler has continuously gambled away his income, and their savings, to the point where they are now facing foreclosure. Before they moved, the caller found out that the gambler was cheating on her and seeing another woman. As a resolution, they agreed to move to Florida and are now renting a home in Brevard County. Part of the agreement was that the gambler would still work, so they could continue to have an income. However, now that they are here, the gambler refuses to work. He currently has two pensions coming in from the military and from his former job. This is the gambler's third marriage, and his previous wives are trying to claim his pensions, which total \$72,000/year. The caller was crying a lot throughout her HelpLine contact. She feels as though she has wasted the past eight years. She explained that she is a domestic violence survivor from a previous marriage. When she met her current husband, he promised to take care of her and never treat her the way her ex-husband did. However, he is now blaming her for everything that's going wrong, is verbally and emotionally abusive, and neglects the family and her son. She vented that the gambler also would yell in the five-year-old son's face and call him a liar. So, she feels like she is back where she used to be and feels betrayed. She continued to explain different ways she learned about her husband's gambling getting worse. When he isn't looking, she will go into their bank account and print the transactions. She finds \$10 bets, sometimes more, daily on sports betting apps and websites where she says he will make any type of wager that is possible, estimating his total losses thus far to be at least \$30,000. However, she says that her husband does not believe he has a gambling problem and has never sought help. He used to go to Alcoholics Anonymous for his alcoholism and now smokes marijuana. She believes that he is anxious and depressed, and says she is too. She used to be scared that he would hurt her, but now believes that he would hurt himself, if anything. She explained a lot about the intensity of their situation. Her husband now gambles together with his other son and according to the caller, has gotten him addicted to sports betting as well. She will try to go and make money to pay for what the family needs, but comes home to find that the gambler has not fed or bathed their five-year-old who is still awake and waiting for her at 10 p.m. She has heard phone conversations between the gambler and his friends where he asks them to bail him out and give him

money, but the friends refuse. She is down to \$500 of her own money, since the gambler is in control of the bank account and will yell at her if she uses his debit cards to even buy their son food. She explained that even though they are still living together, she is not speaking to him at all. She expressed that he is cruel, mean, and cold and will not apologize to her about anything that has happened. She plans to seek full custody of their son that they had together due to his neglect and emotional/verbal abuse to them both. She again was very emotional and cried a lot during our call. She feels like she has come so far and is back to where she started. The FCCG's HelpLine Specialist related to her experiences as the loved one of a problem gambler and assured her that she was not alone and that help was available for her. The Specialist started by offering her Florida's Domestic Violence Hotline and a shelter for women with children, both of which she accepted. The Specialist continued by offering the caller multiple options for Outpatient Counseling from the FCCG's network of certified gambling addiction treatment providers; online Gam-Anon self-help group meetings; and the FCCG's Literature Packet designed for spouses of problem gamblers, which includes the *A Chance for Change* Workbooks and the Financial Debt & Budgeting Toolkit. The Specialist then asked if she would like a follow-up call in the future, to check in on how she is doing, which she agreed to and said she really appreciated. At the end of her call, the help seeker said she is proud of herself and glad that she did an internet search to find assistance through the 888-ADMIT-IT HelpLine. In her last marriage, she expressed that she dealt with all of the issues and abuse by herself. She now knows that support and resources are out there for her and her family. Though an overwhelming emotional experience, she was thankful for her call with the Helpline.

January 2022: Retired Spanish-Speaking Husband and Wife Slot Machine Gamblers Both Having Problems; Have Together Lost Over \$2,000,000 Due to Gambling and are Behind on Their Mortgage; Had to Sell 40 Investment Properties Due to Their Gambling; Help Seeker is a Military Veteran and Former Business Owner

- On January 17, 2022, an 82-year-old Spanish-speaking Hispanic slot machine gambler, who is a retired business owner and a military veteran, called the National Helpline for the first time due to both his gambling problem and his wife's gambling problem. He and his wife have been gambling for the past 25 years. They live in Miami-Dade County and have been driving 30 miles each way to casinos in Broward County to gamble on slot machines. They noticed their gambling becoming a problem eight years ago. In 2014, he decided to sell the business he owned for \$1,000,000. Since then, they have been going to the casino every day and have spent all of this money and more, mentioning that they "never won any money back." In addition to the \$1,000,000 lost from selling his business, he explained that they have lost another \$1,000,000 that was in savings and from other investments. Additionally, they are behind on their home mortgage payments and currently owe \$8,000. He explained that they have begun to have difficulty paying bills and are concerned, as they don't have many resources anymore to make money. Since selling his business in 2014, he and his wife have both been retired. They receive Social Security checks as their only source of income, with his totaling \$18,000 per year. He used to own 40 properties out of the country, but he had to sell these as well due to their gambling. They have not sought help for gambling before, though casino employees have approached them before to offer the Self-Exclusion program. He mentioned that his wife has declined to use Self-Exclusion, because she wants to continue going to the casino. Their son also has a gambling problem now, but they have not spoken with each other in over a year due to all of their gambling. The help seeker mentioned that his wife has had alcohol and nicotine issues in the past. She has had an aneurysm since and is not supposed to drink or smoke anymore, but when she is sitting in front of a slot machine, she will smoke a pack of cigarettes and drink five glasses of wine, according to him. Both he and his wife are experiencing depression and anxiety as a result of their gambling problems. Additionally, he and his wife are experiencing conflict and neglect in their relationship as a result of the gambling. He expressed that he and his wife need to work on understanding each other, as he believes this contributes to their prolonged gambling. For example, when they were at the casino recently, he suggested going home and his wife said "no", as she wanted to continue gambling. The FCCG's HelpLine Specialist explained that what they are going through as a result of problem gambling is not uncommon, and they are not alone. Resources are available for help with gambling disorder, and recovery is possible. The Specialist started by offering Outpatient Counseling with Spanish-speaking certified gambling addiction treatment providers from the FCCG's network of referrals; Gamblers Anonymous in-person self-help group meetings; Celebrate Recovery in-person self-help group meetings, as he and his wife are Christians; the FCCG's Literature Packet designed for Spanish-speaking Casino Gamblers, which includes the *A Chance for Change* Workbooks and the Financial Debt & Budgeting Toolkit; and the FCCG's gamblinghelp.org website. The caller was receptive to all of these resources but declined Self-Exclusion Program referrals, saying that he and his wife could easily find other ways to gamble, such as at other casinos around where they are currently gambling. At the end of his HelpLine call, the help seeker was thankful for the resources and agreed to a follow-up call at a later date.

January 2022: Female Slot Machine Gambler Hiding Her Addiction from Family and Friends Due to Embarrassment; Several of Her Fellow Community Members Have Committed Suicide Due to Problem Gambling; Current Therapist Disregarded Her Gambling Problem; Started Gambling During COVID-19 Pandemic

- On January 30, 2022, a 58-year-old, mixed-race slot machine gambler from Lee County called the 888-ADMT-IT HelpLine for the first time due to her overspending on gambling. She has been gambling for two years or so and started to during the COVID-19 pandemic. She explained that since there weren't a lot of people around to spend time with, she started going to the casino to be around others. She did not used to go to casinos by herself until the pandemic happened, and says she will now spend \$1,000 to \$2,000 per day on slot machines. The gambler owns a home here in Florida and also in another state and splits her time between the two. When she's in Florida, she goes to a casino in Collier County, and when she's at her other home, she goes to a casino near there as well. When she first started gambling, she would only gamble with \$20. Since then, the amounts she spends has progressively increased. The help seeker works in real estate and explained that it is difficult to make money if traveling back and forth too much, and as a result she hasn't made much from her job the past few months. She also receives alimony from her divorce. In total, she estimates that her personal income for the year is \$120,000. She estimates having lost \$100,000 in total since she started gambling and has gambled away some savings and retirement money. She considers herself to be "lucky" financially and says this is part of the reason why she chose to start gambling. She has also been trying to fill a void right now, as she feels like she has no purpose, is bored, and wants to keep herself busy. However, she finds herself "getting into trouble" a lot in life and says she has an "addictive personality", needing frequent stimulation. As a result, she says she tries to avoid things that she believes are addictive, in general. The gambler explained that when she goes to the casino, she can't just spend \$100 and walk away, so she will go to the ATM and get more money. She has been seeing a therapist since her divorce, and says she spoke with him about her more recent gambling behavior. However, she says that her therapist didn't give her gambling problem any consideration. She further vented that her therapist, and other people, will tell her that she's "smarter than that", but she knows problem gambling has nothing to do with being smart. She has been on medication for depression since before she began gambling but says that her gambling issues contribute to her depression. Though she is not having suicidal thoughts as a result of her gambling, she noted that there have been several people in her communities who have committed suicide due to gambling, which she finds sad and says this only motivates her to get help. She thinks she can stop her gambling but just needs a bit of support. She is not experiencing conflict with family or friends, as she hides her gambling from everyone. She's also embarrassed and thinks her friends and family would not believe – or ever suspect – that she has a problem with gambling. The FCCG's HelpLine Specialist thanked her for deciding to reach out for help and for calling the 888-ADMIT-IT HelpLine, explaining that gambling addiction is known as the hidden addiction for just that reason – it's not easy to tell who is suffering from problem gambling, and the prevailing stigma often prevents those in need from seeking supports. The Specialist continued by offering Outpatient Counseling referrals from the FCCG's network of certified gambling addiction treatment providers; Gamblers Anonymous in-person self-help group meetings in her area; Land-Based Self-Exclusion for the Florida casino she frequents; Access to Cash Self-Exclusion to prevent the use of casino ATMs; the FCCG's Literature Packet designed for Casino Gamblers, including the *A Chance for Change* Workbooks and the Financial Debt & Budgeting Toolkit; and the NCPG Affiliate for her other state of residence, so that she can seek local problem gambling resources when spending time there as well. While the help seeker was looking in her inbox to confirm receipt of the emailed resources, she laughed and said she just saw an email from the casino with a promotion, and mentioned that the promotions are how they get her to keep coming back. The Helpline Specialist explained that part of Self-Exclusion Program is that she would no longer receive promotional emails like this from the casino. The caller was happy to hear that and believes all of the resources sent to her will be helpful. At the end of her call with the 888-ADMIT-IT HelpLine, she concluded that it helped just to admit out loud that she has a gambling problem.
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February 2022 – FCCG HelpLine Anonymized Contact Data Illustrations:

In February 2022, the 888-ADMIT-IT HelpLine fielded contacts that put the impacts of gambling addiction and associated risk factors on display, including a 28-year-old online sports bettor experiencing relationship problems due to gambling just four months into his marriage, and who was first exposed to gambling at age 10; a 25-year-old active military member afraid to get help for his gambling addiction due to fear and shame; an active suicidal situation averted over the course of three days and multiple calls to the HelpLine; a lottery retailer who was fired for stealing scratch-off tickets from the convenience store where she worked; and a slot machine gambler experiencing cognitive distortions about money and facing foreclosure.

February 2022: Active Suicidal Situation; Multiple Calls to 888-ADMIT-IT HelpLine; Slot Machine Gambler Threatening Suicide; Evicted from Apartment/Sold Car Due to Gambling and Currently Homeless; Emergency Financial Assistance Resources Provided for Shelter and Food

- On February 18, 2022, at 10:49 a.m., the 888-ADMIT-IT HelpLine received a call from a 57-year-old, single, male from Miami-Dade County stating that he needed help and wanted to kill himself. He had lost everything playing on slot machines at a local casino and gambling machines at an internet cafe. He was first introduced to gambling in 2015, and had since been unable to stop playing. Two weeks prior to his HelpLine call, the gambler was evicted from his apartment since he had not paid rent for a month. So, he had begun to live in his car. However, he sold the car a week after as well, as he needed money for food and bills. However, then he ended up using the money to continue to gamble instead. He was overwhelmed during the phone call and kept repeating about how he had lost everything and how he was so depressed. Regarding his suicidal statements, the FCCG's HelpLine Specialist screened the caller to determine if he was actively suicidal and assess the situation. The gambler explained he did not have an exact plan at the time, nor did he have access or means to anything that would harm him. However, he stated that he felt like "cutting my veins, and hanging myself." The Specialist continued speaking with the gambler to gather more information on who he is, and where he currently was. He was calling from his workplace where he had worked for 20 years doing automotive repairs. He did not have a phone of his own, so he was borrowing his coworker's phone for his HelpLine call. The Specialist had asked if it would be okay to follow up with him to check in, and he provided the shop's phone number. He did not have anyone who supported him or who he was close to, but he had spoken to his boss before regarding his gambling, as his boss once saw him gambling at the store. When the gambler was evicted, he told his boss as well that he was sleeping in his car. He also told his boss that every time he lost when gambling, it got into his mind and made him want to kill himself. His boss offered to take him to the hospital and put him into the psych ward, but the gambler explained that he did not want that and refused. The gambler continued to explain that he makes about \$57,200 per year and had been spending it all on gambling since 2015. Based off his yearly income, it was estimated that he had lost over \$400,000 since beginning to gamble. He also estimated that he owed at least \$10,000 to various loans. He had gambled away savings as well. At this point, the help seeker said he had to go back to work and couldn't stay on the phone. Following this initial call, the FCCG's HelpLine Specialist arranged for a licensed psychologist and certified gambling addiction treatment provider to follow up with the help seeker and further assess his suicidal statements, but the provider was unable to connect with the gambler via the phone number for the auto body shop.

Later the same day, at 5:46 p.m., the help seeker reached back out to the HelpLine and sounded a lot more relaxed, and not as overwhelmed or stressed. The Specialist first provided him with the National Suicide Prevention Lifeline, explained to him how to contact the Miami-Dade County Homeless Trust tomorrow at 8 a.m., so they can register him and place him for shelters. The gambler asked several times if being placed in a shelter meant he would be living with other people. He expressed that he "doesn't like living with other people" and said "I wish I had \$200 for a hotel room or something." The Specialist advised that at times of crisis, the Homeless Trust is available for someone who is in his shoes and has nowhere else to stay. The Specialist then explained how we could connect him with a certified gambling addiction treatment provider and provided a referral which was just two miles away from his location, since he doesn't have access to personal transportation, and also provided a second referral who was available for a telehealth appointment. The caller declined to speak on the phone for a telehealth appointment and also declined to take the metro-rail to the closer counseling referral. Nonetheless, the caller thanked the Specialist and wrote down all of the referrals provided, as he does not have a device to receive texts or emails.

February 2022: Gambler Called 888-ADMIT-IT Again to Threaten Suicide While Alone in an Auto Body Shop; HelpLine Specialists Used “Buddy System” Texts During Contact to Handle Active Suicidal Situation; Wellness Check Call Placed with Local Police Department to Avert Harm

- On February 20, 2022, the 888-ADMIT-IT HelpLine received a call again from the 57-year-old, single, male from Miami-Dade County, who was again threatening suicide. The HelpLine Specialist immediately provided the contact information for the National Suicide Prevention Lifeline again. The gambler responded by stating that “they cannot help me financially.” He was currently sleeping at his job due to having been evicted from his apartment and selling his car. During this call, the auto body shop was closed, so the gambler was alone there. The Specialist asked about family, friends, and his support system, and the gambler stated that “they don’t care about me.” When asked if he had a specific plan, the gambler re-stated that he would cut his wrists or hang himself. Since he was alone at an auto body shop, the Specialist confirmed that he was actively suicidal and could easily harm himself with the tools and equipment there. The Specialist continued to talk to the gambler, providing referrals to 2-1-1 of Broward (United Way of Broward County) for emergency financial supports and a Gamblers Anonymous phone meeting that he could connect to for support tonight without the need for a car or internet connection, while starting a “buddy system” chat with the Backup HelpLine Specialist (transcript copied below). Before the help seeker ended the call, the Specialist asked him to promise not to harm himself, to which the caller agreed. The Backup HelpLine Specialist then contacted the police department associated with the gambler’s area and put in a wellness check. The Specialist provided the details about the situation and a phone number for a callback, and the police department indicated that they would be sending an officer to the scene right away. The Police Sergeant who arrived on scene called the Backup HelpLine Specialist 12 minutes after, and said that it looked like the shop was closed up, no one was there, and no car was outside. The Backup HelpLine Specialist informed the Sergeant that the gambler was homeless and had been living at the shop, and that he also did not own a car. The Sergeant said they would take another look and put the line on hold. A minute after, the Sergeant came back on the line and confirmed that they had successfully located the caller, and that he was found safe.

“Buddy System” Texts Between HelpLine Specialists During Call

8:24 a.m. - Primary HelpLine Specialist – I have a suicidal caller on the phone.

8:25 a.m. - Backup HelpLine Specialist – Is the caller actively suicidal? Where is he or she located?

8:27 a.m. - Backup HelpLine Specialist – Is it Name of Caller?

8:27 a.m. - Primary HelpLine Specialist – Yes, it is Name of Caller. He’s at his workplace, which is an auto body shop. The address is 1234 Address of Caller Ave, Caller City, Caller State, Caller ZIP Code.

8:29 a.m. - Backup HelpLine Specialist – He called the HelpLine earlier this week and was also making suicidal comments which at that time were determined to be passive. Is he making any specific threats?

8:31 a.m. - Primary HelpLine Specialist – When I asked, he said he would cut his wrists or hang himself. Should we send the police?

8:32 a.m. - Backup HelpLine Specialist – Does he have a specific plan as to when and where he would do that?

8:34 a.m. - Primary HelpLine Specialist – He is saying that he will do it in the shop today, because he lost the rest of his money gambling on Friday.

8:36 a.m. - Backup HelpLine Specialist – Are you still on the phone with him?

8:38 a.m. - Primary HelpLine Specialist – He ended the call, but I got him to promise not to hurt himself until he at least connects with the Gamblers Anonymous phone meeting tonight. I think we should send the police to his location.

8:40 a.m. - Backup HelpLine Specialist – Can you give me any other information you got from him, in case it’s helpful for the police?

8:42 a.m. - Primary HelpLine Specialist – The phone number to the shop is 555-555-5555, and the caller said he can be reached there. He doesn’t have his own cell phone.

8:43 a.m. - Primary HelpLine Specialist – He’s 57 years old, Hispanic, and currently living at his workplace.

8:46 a.m. - Primary HelpLine Specialist – The shop is closed right now, and he’s there alone.

March 2022 – FCCG HelpLine Anonymized Contact Data Illustrations:

During March 2022, the 888-ADMIT-IT HelpLine answered contacts demonstrating the wide and varied impacts of problem gambling across different sectors of the population, including a 41-year-old woman gambling on bingo and traveling four hours to play slot machines at a casino as an escape from her verbally abusive husband; a 74-year-old retired veteran experiencing physical health impacts due to gambling addiction, including dizziness and high blood pressure; a well-off stock market day trading gambler reporting losses of more than \$2,000,000; an addicted lottery gambler who was homeless despite having a full-time job; and a convenience store worker who developed a gambling problem after trying the new \$50 scratch-off ticket and then quit her job to escape the constant exposure to lottery tickets.

March 2022: Retired Veteran Experiencing Physical Health Impacts Due to Gambling Including Dizziness and Elevated Blood Pressure; Believes His Sister Died Due to a Stroke Brought About by Excessive Gambling; Gambler Worried About His Physical and Mental Health; Continued Working After Retirement to Make Enough Money “Not to Be Worried” About His Gambling; COVID-19 Pandemic Put Him Out of Work

- On March 7, 2022, the 888-ADMIT-IT HelpLine received a call from a 74-year-old, retired military veteran, Black, married male from Osceola County due to the “hard time” he had at the casino a few days ago. He noticed he didn’t feel well and was very dizzy while at the casino. So, he decided to stop by the fire department and get his vitals checked, where he learned that his blood pressure was very high. He stated he did not have blood pressure problems in the past and this was new for him. He then explained that his two sisters also gamble(d). One gambles on the lottery, and the other has passed away, and he believes her passing was due to her excessive gambling. He explained that she was in a lot of debt and lost her house due to her gambling problem, and then had a stroke due to her declining health. He doesn’t want to end up like his sister and fears a stroke is in his future. He also explained that his mental health is declining and stated he thought about “driving off the bridge” on his way home from the casino. When the FCCG’s HelpLine Specialist asked if he was feeling suicidal, he said that it was just a passing thought, and he could never do that to his family. He reported that his own gambling increased after his retirement, and then explained that he continued to work during retirement as a handyman to make enough extra money “not be worried” about his gambling. Once the COVID-19 pandemic began, he was unable to work due to being diagnosed twice with COVID-19, and that is when he noticed he had a gambling problem. He gambles on horse races, dog races (simulcast), and poker at a local track and local cardroom. He reported that he has been gambling for over 50 years and so has “no idea” how much he has really lost, but assumes it is well over \$100,000. He doesn’t have any credit cards or loans, but he does owe his grandson \$200 dollars. He has also been putting off paying his \$700 electricity bill that is due soon. He stated he does have a hard time paying bills but always seems to “figure it out.” His family is also supportive and helps him when they can. He makes \$25,000 annually from retirement but stated \$1,200 of that gets taken out monthly to pay rent. He has had to sell or pawn his belongings to make payments and support his gambling, along with gambling his savings and retirement money away. He admitted to never having never sought help for his gambling before. His daughter gave him the 888-ADMIT-IT HelpLine number recently, because she wants him to get the help he needs. He does not have a computer and owns a flip phone. He noted that he “hates anything over the phone”, since he is not tech-savvy and would have to learn how to navigate the phone. So, FCCG’s HelpLine Specialist assured him that the FCCG can mail all resources discussed out to him in hard copy format, in a discrete package. The Specialist also ensured that all resources provided would be in-person, local, and accessible which included: Gamblers Anonymous in-person self-help group meetings; Outpatient Counseling Veteran Services for Osceola County; the National Suicide Prevention Lifeline; the FCCG’s Literature Packet designed for Senior Sports Gamblers, which includes the *A Chance for Change* Workbooks and the Financial Debt & Budgeting Toolkit. The help seeker was receptive to all of these resources and was excited to start his recovery. The Specialist concluded by letting him know that the 888-ADMIT-IT HelpLine he dialed today is available 24/7, and he can call back anytime to further discuss the resources or receive additional assistance.

March 2022: Stock Market Gambler Reported Total Losses of at Least \$2 Million; Long-Term Trading Progressed to Day-Trading; Described Himself as “Sitting in Front of a Screen and Wrecking My Life”; Admits to Neglecting Wife Who Checks the Market to Decide Whether to Speak with Him; Suffering from Major Mood Swings, Stress, Anxiety, and Depression; Reports Experiencing Tolerance and Chasing Losses; Hesitant About Available Resources Until FCCG’s HelpLine Specialist Explained How They Can Help

- On March 14, 2022, a 61-year-old, White, married male from Miami-Dade County called the National Helpline for the first time due to the anxiety, depression, and stress his gambling is causing him. He was involved with long-term stock trading for the past 38 years, as he started to trade stocks at the age of 23. He reported never having losses throughout his time trading, except for major stock market crashes, like in the years of 1999 and 2008. About 3 years ago, he started to day trade stock options, as his regular trading behavior had progressed. He began to buy more and more stocks, explaining that he had more of his money in the market than he had in cash. He expressed that despite realizing that the market has begun to sink again since the beginning of this year, and “knowing” that he “should not” invest or trade currently, he has not been able to restrain himself and has now lost close to \$1,000,000. Despite this substantial loss, he reported that it is “not financially impacting me.” He said he works as an accountant and has made a good living, earning \$600,000 per year while owing no debt. He owns his home, as well as a boat and a shopping mall investment property. He also pays all of the bills for his two adult children. His day trading has begun to cause problems at work, as he feels distracted, but said he is not at risk of losing employment or any of his assets due to his stock market gambling, nor is he having difficulty paying bills. However, he reported gambled away money from savings, estimating his total gambling losses to be at least \$2,000,000. He went on to say that even after these losses, he still has more than \$3,000,000 in his bank account. He explained that, “I could retire now, not work the rest of my life, and be happy. But instead, I’m sitting in front of a screen and wrecking my life.” Also, he does not believe his gambling is causing serious relationship issues. His wife was a mental health counselor throughout her career but did not specialize in gambling treatment. So, he says she is understanding and encourages him to seek help often. He explained that she is the best thing that has ever happened to him, so he feels bad “neglecting her” due to his gambling. She doesn’t work anymore and will ask him to go out with her on the weekends. However, he will not go with her as he doesn’t want to miss any stock options. Instead, he sits on the computer during the weekends. His moods also swing depending on the market. His wife once mentioned that she will look at the market to determine whether to go speak with him. He knows he should be focused on his beautiful wife, kids, friends, and everything he has, as he knows he has more than most people. However, he expressed that his mind is focused on the stock market “90% of the time.” He continued to explain that day trading is “wrecking his psyche and his health.” For 61-years-old, he says he is very healthy. However, the stress of the market causes him to wake up in the middle of the night with his heart racing. He has gotten to a point where if he makes \$100,000, he is not excited. But if he loses \$100,000, he is distraught. He is very anxious trying to gain back the losses that he has had. His gambling is also causing him depression. He described that “maybe it’s my pride since I’ve done this forever, but now I’m a failure out of nowhere.” He says he often talks down to himself and calls himself an idiot. He has lost a lot of confidence in the past few months. His son once said to him that everyone thinks he is the most successful man, so how could he be a loser? But this doesn’t help, and he still feels terrible anyway. Despite these strong feelings of anxiety and depression, he does not have suicidal thoughts. He knows several people who have committed suicide, and it ruined their families. So, he has never even considered this as an option. In terms of resources, he did not want to go to any Gamblers Anonymous meetings initially. He went to Al-Anon meeting in the past, as his son is an alcoholic. He understands the importance of self-help support groups, but he feared that people at Gamblers Anonymous would judge him for having a gambling addiction, despite his financial security. The HelpLine Specialist encouraged him to participate in the virtual Gamblers Anonymous meetings instead and explained that money is relative in gambling. Everyone gambles with different amounts and has different financial securities, but there is still a shared experience of the effects of gambling. The Specialist explained to him that he could relate to others suffering from gambling addiction, regardless of his financial situation, through the impacts: chasing losses, feeling anxious and depressed, neglecting his wife, and more. He did not know virtual meetings existed, and so he accepted this referral. He also declined Self-Exclusion Internet Webblockers, such as BetBlocker and Gamban, saying that he would like to get back to a place where he is trading stocks long-term, and so would not want to limit or block access to the markets. He then revealed that as of this morning, he has pulled everything out and has nothing currently invested in the market. He was wary in terms of scheduling a phone call for FCCG’s Peer Connect Program. He wanted to know what the Peer gambled on in the past, as he wants to specifically speak with someone who is understanding of stock market trading. However, once again the Specialist mentioned the shared experiences of gamblers, and he accepted the Peer Connect appointment. He was eager to receive information regarding FCCG’s network of certified gambling addiction treatment providers, and the FCCG’s gamblinghelp.org website. He thanked the Specialist for the help and ensured the Specialist that he now had the 24/7, toll-free, confidential 888-ADMIT-IT HelpLine number for future reference, if needed.

March 2022: New \$50 Scratch Off Ticket Caused Gambling Addiction; Big Win on First Scratch-off Ticket; Quit Job at Convenience Store in Fear of Developing Addiction; Continues to Gamble Despite Being Unemployed; Stole from Husband's Savings Which Was Household Bill Money

- On March 30, 2022, the 888-ADMIT-IT HelpLine received a call from a 49-year-old, African American, married female from Leon County seeking help for the first time for her gambling addiction to scratch-off lottery tickets. She related that she worked at a convenience store and purchased her first scratch-off ticket last month when a new \$50 scratch-off ticket arrived at her store. After winning on her first ticket, she was so excited that she continued to gamble, hoping to win again. She realized her gambling was becoming a problem right away and quit her job. Although it wasn't affecting her ability to work, the constant exposure to lottery tickets meant that all she could think about was purchasing her next scratch off ticket at the end of her shift. She hoped that by quitting her job and not being around the scratch-off tickets, she'd be able to stop gambling and did so for two weeks. She went on to explain that she started gambling again using her husband's money from their savings and yesterday gambled away \$1,700, which was money set aside for household bills. According to her, she and her husband rent their home and have adult children. She estimates to have lost a total of \$3,400 since she started gambling a month ago. She feels anxious and depressed as a result of her losses, which is another reason why she feels she needs help. No one in her family knows of her gambling yet. She plans on telling her husband later today but wanted to request help before speaking with him. The HelpLine Specialist thanked her for contacting the 888-ADMIT-IT HelpLine and told her that what she was going through was not uncommon, and she was not alone. Gambling addiction is widely recognized by the mental health community as a progressive illness and affects the brain in much the same way as an alcohol or drug addiction. That being said, there are resources available that can help. The Specialist explained and provided referrals to the FCCG's Online Program for Problem Gamblers (OPPG); FCCG's Peer Connect Program; Gamblers Anonymous in-person and virtual self-help group meetings; the FCCG's Literature Packet designed for Women Gamblers, which includes the *A Chance for Change* Workbooks and the *Financial Debt & Budgeting Toolkit*. The Specialist also explained how the FCCG offers resources for loved ones as well, should her husband wish to contact the HelpLine himself. When asked as to how she learned of the FCCG, she explained that she received an email from the Florida Lottery about Problem Gambling Awareness Month (PGAM), where she saw the 888-ADMIT-IT HelpLine number. The Specialist told her that is the FCCG's 24/7, toll-free, confidential HelpLine number, should she wish to talk or discuss the resources further at a later time. She thanked the HelpLine Specialist for the information and said the call had been very helpful.

April 2022 – FCCG HelpLine Anonymized Contact Data Illustrations:

Throughout April 2022, the 888-ADMIT-IT HelpLine answered contacts impacting problem gambling across different sectors of the population, including a 71-year-old veteran with a traumatic past who was evicted due to his gambling problem and now lives with his sister who contacted the HelpLine; a 33-year-old lottery gambler whose problem began after exposure to the new \$50 lottery ticket; a 23-year-old gambler who left home due to overwhelming guilt from manipulating parents and who is currently homeless; a 32-year-old addicted online sports bettor worried about the health impacts of admitting his problem to his pregnant wife; a 25-year-old online sports gambler frustrated about being unable to self-exclude due to non-responsiveness of the operator; a 42-year-old poker gambler who divorced as a result of his problem and is currently facing eviction, unemployment, and vehicle repossession; a 66-year-old lottery gambler and registered sex offender unable to pay probation fees due to problem gambling; and a 19-year-old college student with autism who reached back out to commit to his recovery after first contacting the HelpLine via text message last year.

April 2022: Loved One Learns of 71-Year-Old Brother's Gambling Problem; Veteran Gambler Who Faced Trauma, Abuse, and Molestation; Faced Divorce and Put Child Up for Adoption; Gambled Away \$100,000 Inheritance; Evicted from Apartment and Now Living with Loved One; Loved One Cares for Brother Now as Well as Daughter with Drug Problem

- On April 2, 2022, the 888-ADMIT-IT HelpLine received a call from a female loved one of the gambler, calling in for the first time from Marion County about her brother and his gambling problem. The gambler is a 71-year-old male, who is single, retired, and a military veteran. He has been gambling for 17 years and says it has always been a problem. However, the family did not find out until the previous night. He finally admitted to his sister, the caller, that he has a gambling problem. He admitted to her how much money he has lost, how his inheritance is gone, how he was evicted his apartment, and how the entire family cut him off – aside from her. The caller went on to describe that all six siblings in their family had a horrible childhood filled with trauma, abuse, and molestation. According to her, the gambler received the worst of it all. After becoming an adult, he enlisted in the military and got married and became a father following the term of his service. She explained that when his ex-wife left him, he then turned over his child to the state to be adopted. The caller noted that she always knew he gambled but did not know the extent of it. When he admitted everything to her, she was completely shocked. He eventually told her that their father, who just died a year ago, gave him \$100,000 before he passed, and he gambled it all away. She was so upset and wanted nothing to do with her brother. Her daughter who suffers from drug addiction and had recently overdosed changed her mind when she asked, "what would have happened if you would have given up on me?" The caller then realized that her brother needs her as a support system. The caller related that she had

so much anger, anxiety, and depression inside her heart from everything going on with her brother. As her older brother, she feels like she should be looking up to him but can't. She knows addiction all too well, being that her first daughter was murdered in 2019 due to drugs, and her second daughter is in and out of rehabilitation facilities for drugs. After a long night discussing, she agreed to let him live with her under certain rules, and she is going to do whatever she can to help but he needs him to commit to his recovery. She took control of all of his finances and will be until she feels like he is financially stable enough to take over again. His only vice is gambling machines at local arcades. He is retired and lives with his sister now. Through Social Security and VA benefits, he makes \$46,000 annually and estimated his total gambling losses to be \$300,000. She noted that he owes at least \$20,000 to credit cards, family members, and loans. He is having difficulty paying household bills and has gambled away his savings. He suffers from Bipolar Disorder and Schizophrenia as well, and takes Abilify for both of these neurological disorders. He also suffers from anxiety, depression, and passive suicidal thoughts as a result of his gambling issues. The caller noted that a few months ago, the gambler took six Ambien sleeping pills to try and kill himself. He was held for three months at a Behavioral Center. However, she believes he is okay now and denied the FCCG HelpLine Specialist's offer for a referral to the National Suicide Prevention Lifeline phone number. As a loved one of a problem gambler, she is also suffering from anxiety and depression. The HelpLine Specialist encouraged her that everything she was going through was not uncommon, how she is definitely not alone, and how gambling addiction affects the brain in similar ways as addictions to drugs or alcohol. The Specialist expressed confidence in the resources that the FCCG provides and ensured the caller that recovery is possible. In prioritizing the caller's wellbeing, the Specialist provided her with resources for loved ones such as: the FCCG's Literature Packet designed for loved ones, which includes the *A Chance for Change* Workbooks and the Financial Debt & Budgeting Toolkit; Gam-Anon virtual self-help group meetings; Outpatient Counseling with certified gambling addiction treatment providers from the FCCG's network of referrals; and the FCCG's gamblinghelp.org website. The Specialist also provided a few resources for use by the gambler, per the caller's request, including a Celebrate Recovery in-person self-help group meeting and a Gamblers Anonymous in-person self-help group meeting. The Specialist encouraged the caller to ask the gambler to call the 888-ADMIT-IT HelpLine for further, personalized support and stressed that the HelpLine is available 24/7 for him to start his journey with recovery. The caller said the call had been helpful and agreed to be contacted for a follow-up in the future.

April 2022: 23-Year-Old Ran Away from Home Due to Guilt Related to Gambling; Manipulated and Lied to Parents; Currently Homeless and Living in Car; Gambled Away Savings During Unemployment; Relapsed After Seeking Help Initially

- On April 12, 2022, a 23-year-old, Black male from Sarasota County called the National Helpline because he described really needing to "get my life back on track" after the strain his gambling put on his relationship with his parents. He started gambling two years ago and won a jackpot of about \$7,000 dollars and instantly gambled it away. He expressed feeling lonely and useless due to his gambling. He ran away from home, because he cannot face his parents about his gambling issue and is currently homeless and living in his vehicle around his job. His mother still texts him occasionally, saying she is praying for him and that she is there for him. He explained that he "just feels too guilty" to go back home. He manipulated his parents and lied to them constantly when he did live with them and feels horrible about what he has put them through. He noted that he needs to start taking his recovery seriously, because he has relapsed before. He described being in a previous self-help support group, but it wasn't the right fit for him, and he said no one there understood him at all. He described that the other group members were "out for money" and not to actually help people. He stopped going and relapsed soon after. He gambles on illegal slot machines at a bingo hall local to him. His mother and father gamble responsibly and socially. He stated his dad has gone with him to the casino before but doesn't have a problem. He has lost about \$25,000 due to his gambling and owes \$1,000 to credit cards that he is trying to pay off. He just started working in retail after not being employed for a period of time. He estimated that he will be making about \$32,000 per year at his new job. For the past nine months, he has been funding his gambling with his savings account and now has no more savings. He has difficulty paying bills and stated he has sold things in the past to afford his habit. He stated that he has definitely developed quite a bit of anxiety and depression over the years due to his gambling. He admits to past thoughts of self-harm but has none currently, saying he feels there would be no point in suicide. He wants to "kill the side of me that likes to gamble in a healthy way." He asked for resources close by, because he works night shifts and wakes up around 1 a.m. for work. He accepted all of the resources that the HelpLine Specialist offered him, including: Outpatient Counseling with certified gambling addiction treatment providers from the FCCG's network of referrals; Gamblers Anonymous in-person self-help group meetings; the FCCG's Literature Packet designed for gamblers, which includes the *A Chance for Change* Workbooks and the Financial Debt & Budgeting Toolkit; the FCCG's gamblinghelp.org website; the Everi STeP Self-Exclusion Access to Cash Program; Online Supports such as GamTalk; the US Department of Health & Human Service's Florida Temporary Assistance for Needy Families (TANF) program; and 2-1-1 Community Resource contact information. The gambler reported that his call had been helpful, agreed to a follow-up in the future, and thanked the Specialist for her time.

April 2022: 32-Year-Old Addicted Online Sports Gambler Lying to Wife to Hide Problem; Gambling Affecting Pregnant Wife and Unborn Baby's Wellbeing; Gambling at Home and at Work; Lost \$100,000 in Two Years

- On April 13, 2022, the 888-ADMIT-IT HelpLine received a call from a 32-year-old male from Miami-Dade County seeking help for his gambling problem. His wife is currently pregnant with their second child, and his gambling is affecting the family and their wellbeing. He initially asked how he should tell his wife about his gambling problem without putting stress on her or the baby during the pregnancy. The HelpLine Specialist explained the FCCG's Peer Connect Program as a way to speak with a problem gambler in recovery, who can provide advice based on personal experience. The caller was excited to speak with the FCCG's Peer Connect Specialist and find insight on how to start his recovery journey. He continued to explain that he works in finance and makes about \$110,000 per year. He gambles on online sports betting at home and admitted to also placing bets during work hours, but nonetheless stated "it does not affect" his work life, demonstrating the cognitive distortions common with gambling addiction. He estimated losing \$100,000 to gambling over the past two years and says it has been a problem for him since he started. He currently owes \$30,000 toward his credit card; a debt that is causing him significant anxiety. He shares a bank account with his wife whom can see the transactions and withdrawals being made. However, he admitted to the FCCG's HelpLine Specialist that he continues to lie to her about what the money is being used for and has gambled away some of their savings as well. He explained that his gambling is "starting to catch up to him", because he is concerned about his wife and his baby's wellbeing. He finds himself chasing his losses and is "constantly losing money" every week. He says he has already contacted the online gambling operator he has been using to request deletion of all of his accounts and to not let him play again. He stated he'll do anything to fix this gambling problem, because his main concern is his wife and their new baby. He says he is currently not experiencing family conflict, but only because his wife does not know about his gambling. He accepted all of the resources that the HelpLine Specialist provided to him, stating again that he "will do anything" to fix this gambling problem. The resources referred included: Outpatient Counseling with certified gambling addiction treatment providers from the FCCG's network of referrals; FCCG's Peer Connect Program; Gamblers Anonymous in-person and virtual self-help group meetings; the FCCG's Literature Packet designed for Sports Bettors, which includes the *A Chance for Change* Workbooks and the Financial Debt & Budgeting Toolkit; the FCCG's gamblinghelp.org website; Self-Exclusion Internet Webblockers, such as BetBlocker, Gamban, and Netsweeper; financial counseling through InCharge Debt Solutions. The gambler was thankful for the resources provided today and said his call had been helpful. He was looking forward to his Peer Connect Program appointment and reported hearing about the 888-ADMIT-IT HelpLine through an internet search.

April 2022: Senior Lottery Ticket Gambler is Homeless and Spending All Income on Gambling; On Probation from Sex Offender Crimes Against Children; Probation Officer Arranged a Call to 888-ADMIT-IT and Required Him to Seek Help to Afford Probation Fees

- On April 15, 2022, the 888-ADMIT-IT HelpLine received a call from a 66-year-old, single, Black male from Miami-Dade County regarding his gambling problem with lottery tickets. While calling the FCCG, he was sitting in a meeting with his Probation Officer. He put the FCCG's HelpLine Specialist on speaker phone, so that the Officer could listen into the conversation. He is a homeless, registered sex offender and recently started gambling while living on the streets. He has no support system and no family around him, as his children were his victims. His only form of gambling is playing the lottery. The Officer explained that a few days ago, she got a phone call from the gambler saying he might not be able to pay his probation fees. The Officer told him this was completely unacceptable, because he has no bills and could not understand why he would be unable to pay. She got in her car and found him at the local fast food restaurant, where he hangs out. She found him with a stack of lottery tickets in his hands. She told him to come to her office, so that they could find him immediate help for this gambling problem. He is retired and makes \$11,148 annually and estimated his losses at \$5,000. He has gambled away his savings and has not paid his probation fees since the officer first found him with the lottery tickets. The gambler suffers from anxiety and depression as well. The HelpLine Specialist explained to him that everything he was going through was not uncommon, how he is definitely not alone and how gambling affects the brain in similar ways as a drug or alcohol addiction making people do things they would never do. The Specialist ensured that they were confident in the resources that the FCCG provides and expressed confidence that he can recover from his gambling problem. The Specialist explained the following resources in which the caller, and the Officer, were very receptive to: Outpatient Counseling with certified gambling addiction treatment providers from the FCCG's network of referrals; Gamblers Anonymous in-person self-help group meetings; Emergency Financial Assistance resources including the Broward Partnership for the Homeless Contact Information and City Rescue Mission's New Life Inn Contact Information; the FCCG's gamblinghelp.org website; and the FCCG's Literature Packet designed for senior gamblers, which includes the *A Chance for Change* Workbooks and the *Financial Debt & Budgeting Toolkit*. The Officer was very thankful for the services received and reported finding the 888-ADMIT-IT HelpLine by doing an internet search. The Specialist concluded by saying that the HelpLine is available 24/7 if the gambler ever needs to reach out for resources again.

May 2022 – FCCG HelpLine Anonymized Contact Data Illustrations:

During May 2022, the 888-ADMIT-IT HelpLine answered contacts including a mother of a gambler upset about illegal gambling establishments near her home in Sarasota County which allow underage youth to gamble; a 69-year-old male who is a serious social gambler exhibiting problem gambling warning signs due to surrounding unrealistic beliefs about his gambling; an example of problem gambling-related domestic violence by a loved one due to her husband's frequent stock market trading activities; a 60-year old Hispanic female slot machine gambler experiencing serious financial trouble and extreme mental health impacts including suicidal ideations due to her gambling; a 25-year-old single mom who works as a nurse and is experiencing suicidal ideations due to impacts resulting from her lottery scratch-off addiction; a 62-year-old male veteran experiencing serious negative gambling-related impacts due to his COVID diagnosis, who has had a gambling problem since winning his first bet at 18 years old; and finally, a dentist who is addicted to Blackjack and expressed feelings of depression, anxiety, stress and suicidality due to his gambling losses.

May 2022: Lottery Call Notable – 25-year-old single mom with suicidal ideations due to extreme financial hardships resulting from her Lottery scratch-off addiction. Although she works as a nurse earning \$60,000 per year, she called the HelpLine because her lights were just shut off due to non-payment of the bill. She is spending \$100+ per day on Lottery tickets, has maxed out all of her credit cards, and is having difficulty paying other bills too, like her internet and her car payment. She has gambled away her savings and has sold her jewelry just to be able to buy more tickets. She said that she's very embarrassed and worried about what her children might think of her when they are older, if she doesn't get help and stop gambling.

- On May 25, 2022, Alyssa, who is 25 years old, called the 888-ADMIT-IT number to get help with her gambling problem. She explained that she needs help because her lights are off because she couldn't pay her bills, but she spent \$120 on lottery tickets. Alyssa explained that she has been buying lottery tickets since she was 18 and it has increasing gotten worse and worse for her. She said that she's very embarrassed and worried about what her children might think of her when they are older if she doesn't get help and stop gambling. She only plays lottery tickets and explained that she spends at least \$100/day lately. She makes about \$60,000 a year working as a nurse and thinks that she has lost more than \$40,000 to lottery tickets. She says that she doesn't want to talk about how much she owes, but that all her credit cards are maxed out and she is having a hard time paying other bills too, like internet and her car payment. She has gambled away savings and has sold jewelry to be able to buy more tickets. Alyssa hasn't filed for bankruptcy and has never done anything illegal to fund her gambling. She doesn't have any other addictions, and hasn't reached out for help before, but there is a family history of gambling and her brother gambles frequently too. She doesn't have any neurological disorders. Alyssa explained that she is having depression, anxiety and sometimes she has suicidal thoughts but that she wouldn't actually go through with it. She said that sometimes she just feels like she doesn't have other options. Alyssa said that just being on the phone with me made her feel better, because she didn't feel like she was being judged and sometimes it's even hard for her to talk about the problems she's having with her friends. Sometimes she feels good and other times she feels bad and would just like to find a way to stop. The caller accepted all resources offered, including counseling with a certified gambling addiction mental health treatment provider who works on a sliding scale, Gamblers Anonymous meetings, and budgeting/debt tools, as well as a Peer Connect appointment, which was scheduled for her during the call. The FCCG HelpLine Specialist also provided the caller with emergency financial resource referrals for 2-1-1 and utility assistance programs since she was needing help with utilities and possibly with help getting food. Alyssa thanked the FCCG HelpLine Specialist for the information provided and said she would call back in the future if she needed anything else.

May 2022: Serious Gambling-Related COVID Impacts & Significant Life Event – Early Win: 62 y/o male Veteran who has been gambling since he was 18 years old. He won \$150 on his first bet ever of \$10 on a horse race; gambling has been a problem for him his entire life, ever since that day. About a year and a half ago he caught COVID and developed a heart condition. He thought he was going to die from these complications and started spending everything he had on gambling, including incurring large gambling-related debts that he thought he would never live to pay back. Upon recovering from COVID and now having to face the consequences of his actions from his gambling binge, he is now having mental health problems, relationship problems (with his wife and his adult daughter), potential legal problems due to a possible car repossession, and is also worried about losing his job with the government due to his overextended debts and decreased credit score.

- On May 30, 2022, Ed, a 62-year-old Military Veteran, called the 800-Gambler helpline today because he is afraid of losing his family due to his gambling. Ed has been gambling his entire life, for the past 44 years, and explained that when he was 18 a friend of his took him to a Horse Racetrack where he bet \$10 and won \$150. He explained that ever since that day, gambling has been a problem for him. Ed also said that the reason things are so bad for him now are due to him having COVID recently, which also made his gambling worse. Ed explained that about a year and a half ago he caught COVID and developed a heart condition as a result. He said at this time he thought he was going to die and he went on a gambling binge, taking out loans and spending on his credit card to gamble because he thought it wouldn't matter. He said that he found out later that there were treatment options for him, and now how much he spent gambling during this time has become very real for him. Ed bets on horses (simulcast) at the Hollywood Hard Rock Casino in Broward County, FL. Ed has a fulltime job working for the Federal government making around \$90,000 a year. He explained that he had been losing around \$40,000 a year the past few years, prior to his COVID diagnosis, but recently took out big loans and maxed out several credit cards and says that during his recent gambling binge, he has probably spent around \$300,000 and owes around \$140,000. He is having a hard time paying bills and he has gambled away all his savings. Ed also explained that he took a loan out of his retirement and is still working on paying it back. He hasn't sold any of his belongings and hasn't filed for bankruptcy. Ed says that he has never done anything illegal because he would lose his job if he did, but he's now worried because his job may see his credit score and fire him, or he may not be able to pay for his leased car and he may lose it because of that, which could also jeopardize his employment. He did go to a GA meeting one time around 30 years ago, but he said that they weren't very welcoming, and it made him uncomfortable. He says there isn't a family history of problem gambling, he has no other addictions, and no neurological disorders. Ed is suffering from anxiety and depression, he explained that the depression is the worst and having the heart condition makes it even worse. Ed explained that he recently started having anxiety about it as well and losing makes that worse, he's also anxious about the strain he's putting on his heart from getting so angry when he loses. He is having conflict with his wife and is afraid that she's going to leave him, their fights are not violent. He says that he is also having relationships problems with his adult daughter who he is currently staying with so that he can have an operation done near her house soon. The FCCG HelpLine Specialist offered Ed resource referral information for a certified gambling addiction mental health treatment provider, but he wasn't sure if he would be able to afford counseling or even any co-pays due to loan payments coming up. The FCCG HelpLine Specialist then offered him the FCCG's no-cost OPPG program as another option for help, which he appreciated. He also really wanted to speak with someone in recovery who knew what he was going through so the FCCG HelpLine Specialist scheduled him a Peer Connect appointment as well. In addition, the FCCG HelpLine Specialist also sent him a literature packet through PDF so that he could have immediate resources and something to work on right away, like the Chance for Change Recovery Workbooks and the FCCG's *Budget Tool* which can both assist him with his current financial situation. He was wanting additional help figuring out his debts, so the FCCG HelpLine Specialist provided the referral information for InCharge debt solutions as well. Finally, the FCCG HelpLine Specialist gave Ed the FCCG website information and explained the chat feature to him, as well as encouraged him to call the FCCG back directly via the 888-ADMIT-IT HelpLine should he ever need anything else in the future. He heard about the 800-Gambler line from the casino. Last, Ed did agree to a follow up call at a later point in time.
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June 2022 – FCCG HelpLine Anonymized Contact Data Illustrations:

In the final month of the current fiscal year, June 2022, contacts to the 888-ADMIT-IT HelpLine were a testament to the severity of impacts problem gambling has on the lives of individuals. Contacts included a 55-year-old divorced female gambler who is addicted to illegal slot machines and believed she had “no one to talk to” about her gambling addiction, until she called 888-ADMIT-IT; a 31-year-old male card/table game gambler – who has been gambling since he was 12 years old – and called the HelpLine after losing \$20,000 in the past month, admitted to illegal acts to fund his gambling, and is afraid his children will find out about his problem when they get older; a 63-year-old female online gambler who was hysterically crying in fear of legal consequences after embezzling money from her former employer for years to pay her bills, and for which she was terminated two weeks prior to contacting 888-ADMIT-IT; a 64-year-old divorced female who developed a problem after using gambling to cope with major depression, anxiety, and a traumatic past; a mother who was seeking help with where to start after finding out her son, a 30-year-old male gambler, discovered online gambling and was spending his entire paycheck; a Florida Probation Officer who called the HelpLine for a referral for her client who was court-ordered to find help for her gambling addiction; and a mother who was calling on behalf of her son who overdosed and was hospitalized due to a suicide attempt after being unable to collect a jackpot because of his self-exclusion.

June 2022: Devastating Divorce Triggered Gambling; Gambles on Illegal Slot Machines at Friend's Gas Station; Ignored Signs until Hitting Rock Bottom; Family is Judgmental and Feels She Has “No One to Talk To”; Used to Think People in Gamblers Anonymous Were “Worse Off” Than Her; Proud of Herself for Calling the FCCG

- On June 3, 2022, a 55-year-old, White, divorced female from Pasco County called the National Helpline after ignoring the signs of her gambling problem for years. She began gambling when she was 38 years old, following a devastating divorce. She always knew it would be a problem but continued gambling to get her mind off everything. She expressed that she has always felt like the “black sheep”, being the only one out of three sisters who has been divorced. She feels like she has a good job but always felt like theirs were better. She also constantly felt as if her family always pitied her. She feels like she has finally hit rock bottom, as now she is always chasing her losses. The more she loses, the more she wants to spend to win it back; she stated that it does not make sense to her. Her stress level is through the roof, and she feels like she is financially drowning. She does not really have a support system as she refuses to tell her parents or family just how bad everything is with her. She expressed that her family is “extremely judgmental”, and she would rather not even deal with that. She has an adult, married daughter living with her currently, and sometimes she will open up to her about it. Her daughter’s husband has his own addictions though, and she does not want to stress her out. She gambles on illegal slot machines at a gas station near her house, and occasionally scratch off tickets. She used to play legal slot machines at a land-based casino but has self-excluded from there. The gas station she frequents is owned by one of her good friends. She likes going there to hang out and play the machines that he has in the store, but she spent \$600 between yesterday and today. She also won \$20,000 from a scratch-off ticket three years ago, but that money is long gone as well. This made her realize that enough is enough. She rents her home and is a full-time teacher, making \$65,000 annually. She estimates her losses at \$71,000 and owes \$11,000 to credit cards and to her daughter. She is having difficulty paying household bills, she has gambled away her savings, and she has sold assets before. Besides self-exclusion, she has sought help before by attending Gamblers Anonymous (GA) meetings. She felt like the people in GA were way worse off than she was, and she felt like she could do it on her own. Since then, she has realized that she needs support. There is no family history of gambling but there is a history of addiction. Aside from gambling, her other addiction is overeating. She suffers from anxiety and depression as well. There is some family conflict due to her gambling as well. The FCCG’s HelpLine Specialist told her everything she was going through was not uncommon, how she is not alone, and how gambling affects the brain in similar ways as a drug or alcohol addiction. The HelpLine Specialist also advised that she is confident in the resources that the FCCG provides. She was thankful and receptive to all of the resources provided, including: Gamblers Anonymous in-person self-help group meetings; the FCCG’s gamblinghelp.org website; the FCCG’s Literature Packet designed for women gamblers, which includes the *A Chance for Change* Workbooks and the *Financial Debt & Budgeting Toolkit*; Celebrate Recovery in-person self-help group meetings; Debtors Anonymous (an Other Alternative Support Group); FCCG’s Online Program for Problem Gamblers (OPPG); and InCharge Debt Solutions. The HelpLine Specialist provided her with the 888-ADMIT-IT number for future reference and advised that it is the FCCG’s 24/7 toll-free, confidential HelpLine that she can call if she has any additional questions or needs additional resources. When asked if the call was helpful, she said yes and described being so nervous to call initially and was now proud of herself for how this is such a “huge step” for her. The HelpLine Specialist encouraged her that it definitely was and stated that reaching out is not easy. She was very thankful and agreed to a follow-up call from the FCCG at a later time.

June 2022: Gambling Has Always Been a Part of His Life; Lost \$20,000 in 1 Month Due to His Addiction to Card/Table Games; Sees Everything Crumbling In Front of His Eyes; Stole and Pawned Friend's Bracelet; Doesn't Want His Kids to Find Out About His Gambling Problem; Ready to Give Recovery a Shot

- On June 6, 2022, the 888-ADMIT-IT HelpLine received a call from a 31-year-old, single, Black male from Broward County, calling for the first time after he lost \$20,000 within the past month due to problem gambling. He has seen the HelpLine number many times at the casinos before, but he finally did an internet search today to learn more about the service, once he decided he needed help. He sees everything crumbling in front of his eyes. He always thinks he can get ahold of his gambling but keeps digging himself further down a hole. He described that his problem is that he doesn't know how to quit. He is losing thousands of dollars. He started gambling at the age of 12. He can't remember how or why he started gambling at a young age, but it has been a problem ever since. Gambling has always been a part of his life, later noting that his grandmother also has a gambling problem. He is gambling on blackjack, poker, and craps at a land-based casino and a racino. He plays games at friends' houses around the neighborhood as well. The help seeker works full-time and owns his own maintenance business, where he primarily fixes and installs air conditioners. He was resistant but admitted that gambling affects his moods and his sleep and said that his mind is sometimes clouded at work. He will always get the job done because he is a professional but knows that he could probably be doing more if he wasn't gambling. He could not provide an estimate for how much he makes, since the money for the business and his own income is all together. Some months he takes home \$500 and other months he takes home \$5,000. However, when it came to losses, he knew that he has definitely lost \$20,000 within the last month. He doesn't know how much he has lost within his life or even within just the past year. He just knows that he doesn't ever see the money he's made at work actually in his account. He spends all of his money on gambling. He is having difficulty paying household bills and has never had a savings account due to his gambling. He owes \$13,000 to friends and credit cards currently as well. He has to sell his belongings all of the time, too. He recently pawned his friend's bracelet without this person's permission. He has not faced any legal consequences from pawning his friend's bracelet. However, his car got repossessed due to missing payments, and has since been sold by the bank. When asked about other addictions, he said he vapes nicotine but has not sought help before for quitting. He is experiencing a lot of anxiety and depression as well. He has had suicidal thoughts in the past. He described that he sometimes feels like "why am I even trying? I'm not getting anywhere. I'm messing up people's lives. I have kids depending on me, and this keeps happening. It feels like the world would be better off without me." His kids live with their mom though, and he lives alone in a home that he owns. To ensure his safety, the FCCG's HelpLine Specialist discussed these feelings and thoughts further. He confirmed that he is not actively planning on killing himself. But he doesn't know if his mind will ever change about this. He wants to at least try giving recovery a shot first. He is currently experiencing some conflict with friends from whom he borrows money. He explained that he can only make up so many excuses about why he is late on paying them back before an argument occurs. He is nervous that one day the truth of his gambling problem will come out to his kids as they get older. He wants to fix this before then, so they don't realize he has a problem. He was receptive to all of the resources provided, except counseling. He didn't believe he would be able to afford even sliding scale payments. So the HelpLine Specialist provided the following resources instead, which are all free of charge: FCCG's Online Program for Problem Gamblers (OPPG); Gamblers Anonymous in-person self-help group meetings; Land-Based Self-Exclusion policies and forms; the FCCG's Literature Packet designed for casino gamblers, which includes the *A Chance for Change* Workbooks and the *Financial Debt & Budgeting Toolkit*; the National Suicide Prevention Lifeline. He provided his phone number to receive the resources via text messages. He also confirmed that the FCCG can follow-up with him at a later time. He found this call to be helpful and is ready to give recovery a shot.

June 2022: Senior Woman Hysterically Crying Due to Fear of Consequences from Illegal Acts (Embezzlement) Committed as a Result of Her Gambling Problem; Gambling Did Not Become a Problem Until She Tried Online Gambling; Maxed Out Every Credit Card Including Husband's; Stole Money from Job for Years to Pay Credit Card Bills; Fired and Terrified of Ending Up in Jail

- On June 14, 2022, the 888-ADMIT-IT HelpLine received a call from a 63-year-old, married female from Polk County calling for the first time regarding her gambling problem. She was hysterically crying, saying that she got herself into a lot of trouble and needs help. The FCCG's HelpLine Specialist assured her that everything they would speak about is strictly confidential and she can feel free to speak openly. She began to explain that she has been gambling her entire life just for fun and never saw it as an issue, as she was able to do it responsibly, leave and not think about it again. She then discovered the convenience of online gambling 4 years ago. Her gambling immediately got worse, continued to spiral and before she knew it, she found herself maxing out every credit card she and her husband had. Then in turn, she started stealing money from her job to cover the minimum payments on her credit cards. Her employer eventually found the statement of everything she has been charging over the years and fired her two weeks ago. She continued to hysterically cry, saying that her husband, her adult daughters, her friends and family have no idea about her gambling problem. She finally called her sister today who lives in Washington. Her sister told her that she needs to get some help immediately, so she called the FCCG. Her vices include online casino gambling of all kinds, and she previously would frequent a land-based tribal casino where she played slot machines. She is now unemployed with no income. She owns her home and has estimated her losses at \$400,000 and owes a combined \$150,000 to credit cards and her previous employer. She is having difficulty paying household bills, she has gambled away her savings, and has filed bankruptcy once due to gambling. She has never sought help for her gambling problem before, and related that there is a huge family history of addiction and gambling. Aside from gambling, she is also addicted to alcohol and has never sought help for it either. She suffers from anxiety and depression. There is no family conflict, neglect or violence, as her husband is unaware of the situation, though she planned on telling her husband everything that night. When asked if she was having any suicidal thoughts, she mentioned that she is terrified about her job pressing charges and how she could end up in jail. She "would love to be dead" and out of this situation, but expressed that she isn't considering suicide, as she cannot and will never do that to her daughters. She continued to hysterically cry, saying that she felt like her "heart was going to explode," so the HelpLine Specialist made sure to reassure her, to let her know that she is not alone, and how gambling affects the brain, similar to any other addiction, which makes people do things that they normally would never do. The Specialist expressed confidence in the resources and thanked her for reaching out. The Specialist explained the resources she would be providing her, and she was very thankful and receptive of these resources, including: the FCCG's Online Program for Problem Gamblers (OPPG); Gamblers Anonymous in-person self-help group meetings; the National Suicide Prevention Lifeline; InCharge Debt Solutions; Office of the Public Defender in Polk County; the FCCG's Literature Packet designed for women gamblers, which includes the *A Chance for Change* Workbooks and the *Financial Debt & Budgeting Toolkit*; the FCCG's gamblinghelp.org website; and Online Gambling Self-Exclusion Internet Webblockers, such as BetBlocker, Gamban, Netsweeper, and Gamblock. By the end of the conversation, she was no longer crying and appreciative of the HelpLine Specialist's support. When asked if the call was helpful, she said yes and agreed to a follow-up call from the FCCG at a later time.

June 2022: Mother of Gambler Wants to Learn How to Support Son; Son Discovered Online Gambling and Spends Entire Paychecks Gambling; Son is Putting a Lot of Effort Into Recovery; Son Signed Over Bank Accounts to Mother; Mother Wants to Understand Gambling Better

- On June 16, 2022, the 888-ADMIT-IT HelpLine received a call from the mother of a gambler calling for the first time from Miami-Dade County regarding her son's gambling problem. Her son is a 30-year-old, Hispanic, single male who is addicted to online gambling. She was very confused and did not know where to start. She has no idea what is going on and does not understand gambling addiction, but her son came to her a few days ago stating that he has a very big problem. He explained that in February, he and a few of his buddies took a trip to stay one night at a land-based casino. He ended up staying there for two weeks after his friends left. He went back home and discovered online gambling, to which he instantly became addicted. He told his mother that he tries so hard to tell himself that when he gets paid, he will not go on the gambling sites, but he ends up losing his entire check every single time. He decided a few days ago to sign over his bank account to his mom, and give her his checks, so she can hold him accountable. She was so confused about the situation, and she wanted some information regarding gambling help so she can get a better understanding of what he's going through. The FCCG's HelpLine Specialist encouraged her that he would be sending her resources to help her get a better understanding of what goes on through the mind of a gambler and resources to help her, as a loved one, to cope. Her son's primary vice is online gambling, and he will occasionally travel to a land-based casino. He rents his home and is a full-time business owner. As his mother, she is unaware of the specifics of his financial situation thus far. However, she believes he has sold items to support his gambling. Though he has not sought help for his gambling before, she knows he is really making an effort to try and stop. There is some family history of gambling and aside from gambling, he is also addicted to nicotine. The HelpLine Specialist then explained that everything her son was going through was not uncommon, how he is not alone and how gambling affects the brain in similar ways as a drug or alcohol addiction, making people do things they would never do otherwise. The HelpLine Specialist expressed confidence in the resources that the FCCG provides, and went on to refer this help seeker to Outpatient Counseling with certified gambling addiction treatment providers from the FCCG's network of referrals; the FCCG's Literature Packet designed for loved ones, which includes the *A Chance for Change* Workbooks and the *Financial Debt & Budgeting Toolkit*; Gam-Anon in-person self-help group meetings; the FCCG's gamblinghelp.org website; and the Online Gambling Web Blocking Software & Controls Self-Exclusion Program Summary. When asked how she learned of the FCCG's number, she explained that she saw it on a billboard while driving. The HelpLine Specialist confirmed that the 888-ADMIT-IT HelpLine is a toll-free, confidential, 24/7 helpline that she and her son can both call if they have any additional questions or need any further support. She was very thankful and agreed to receive a follow-up call from the FCCG at a later time.

June 2022: Mother Calling on Behalf of Son Who Overdosed and is Now Hospitalized Due to Gambling; Son Won Jackpot While Self-Excluded and Was Unable to Collect Winnings; Divorced Due to Gambling and Neglecting Children; Mother Requested Resources to Provide Son Once He is Out of Hospital

- On June 20, 2022, the 888-ADMIT-IT HelpLine received a call from a mother of a 33-year-old White male from Miami-Dade County who is divorced due to his gambling. Her son self-excluded from a land-based casino where he primarily gambles, however he was still able to go back to gamble more. He ended up winning a jackpot for \$25,000. Since he was self-excluded, he was unable to collect his winnings. As a result of this emotional high and low, he attempted suicide by overdosing and is currently in the hospital for treatment. One of the nurses suggested that his mother call the FCCG to try to get help for her son. Her son has been gambling since he was a teenager, but it escalated about 3 years ago, when he lost his job. Before he lost his job, he worked full time as a mental health counselor. He is currently living with his parents. He is having difficulty paying household bills, has gambled away his savings, and has sold his assets. Along with his divorce being a consequence of his gambling, his gambling feeds his drug addiction. He has sought help for his drug addiction as well as his gambling in the past. He is dealing with anxiety and depression, is having conflict with his family, and is neglecting his children too. His mother is also experiencing anxiety and depression. She mentioned to the HelpLine Specialist that overall, she and her husband are very exhausted. She was receptive to all resources provided, including Outpatient Counseling with certified gambling addiction treatment providers from the FCCG's network of referrals; Gam-Anon in-person self-help group meetings; the FCCG's Literature Packet designed for loved ones, which includes the *A Chance for Change* Workbooks and the *Financial Debt & Budgeting Toolkit*; and the FCCG's gamblinghelp.org website. Through the mother's request, the HelpLine Specialist also provided gambler-specific resources such as: Gamblers Anonymous in-person self-help group meetings; Residential/Inpatient gambling specific treatment facilities. The HelpLine Specialist encouraged the caller to ask the gambler to call the 888-ADMIT-IT HelpLine for further, personalized support and stressed that the HelpLine is available 24/7 for him to start his journey with recovery.