

Helpline Summary 2002

CONNECTICUT COUNCIL ON PROBLEM GAMBLING

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2002 Problem Gambling Helpline Summary¹

The Connecticut Council on Problem Gambling (CCPG) operates a 24-hour Helpline service for callers seeking help with a gambling problem for themselves or someone they care about.²

The Helpline received 663 calls about a gambling problem from different states. This report summarizes the results of the 508 callers who resided in Connecticut.³

Highlights of the 2002 Report

Reaching People in Need

- Nine out of ten problem gamblers had not received help for their gambling problem.

Who are the problem gamblers?

- Almost 3 out of 4 (73%) were between the ages of 30 and 59.
- Of the problem gamblers, 63% were male and 37% were female.
- Eighty percent (80%) of the problem gamblers were Caucasian.
- More than 2 out of 3 (68%) earned less than \$45,000.
- Sixty-one (61%) percent were Catholic.

What is the impact of problem gambling on the financial status of the problem gambler?

- Average lifetime gambling loss was \$115,960, of which \$23,237 was lost in the last 12 months; current debt was \$24,267.
- Eighty-six (86%) percent of the problem gamblers used savings to gamble.
- Seventy-one (71%) percent of the problem gamblers had difficulty paying bills due to gambling.
- Seventy-six (76%) of the problem gamblers borrowed from credit cards and over half (53%) borrowed from family to gamble.
- Twenty (20%) percent of the problem gamblers had previously experienced bankruptcy or bankruptcy was currently pending due to gambling.

¹ For further statistics, conclusions and recommendations, consult the 2002 Helpline Report by logging on to www.ccpq.org or by calling 203-453-0138.

² The CCPG Helpline is supported through funding from Foxwoods Resort Casino, Mohegan Sun and the Department of Mental Health and Addiction Services.

³ On occasion, rounding of percentages results in the sums of percentages not equaling 100%. Numerical information prepared by Yale University, Department of Psychiatry.

What are the emotional and social impacts of problem gambling on the gambler?

- High levels of gambling related emotional problems were reported for gamblers: anxious/worried, 78%; depression, 76%; thoughts of suicide, 21%.
- Other addictions reported for problem gamblers include: tobacco (54%), work (26%), food (19%), spending/shopping (18%) and alcohol (9%).
- Ten (10%) percent of problem gamblers were arrested due to gambling.

What are the other major direct impacts of problem gambling on the gambler?

- For three out of four problem gamblers (74%), spouse or family conflict was reported to have resulted from a gambling problem.
- Half (53%) of problem gamblers reported that neglect of family resulted from gambling.
- Family violence as a result of problem gambling was reported for 12% of the problem gamblers.

Did problem gamblers have specific problems in the families in which they grew up?

- Thirty-seven (37) percent of the problem gamblers grew up in a family where alcohol abuse was present and 10% grew up in a family where there was drug abuse.
- One out of three (32%) of problem gamblers grew up in a family where there was a gambling problem.
- Twenty-seven (27%) percent of the problem gamblers experienced abusive behavior.

What are the primary types of gambling causing problems for the problem gambler?

- Slot Machines (53%), Lottery Scratch-off (38%), Blackjack (31%), Sports Betting (15%) and Daily Lottery (13%).
- Fifty-seven (57%) percent of problem gamblers had a problem in at least two areas of gambling.

Are there differences between male and female problem gamblers?

- Males were younger than females: 53% of males and 30% of females were under age 40.
- On average, females started gambling at an older age (38 years old) than males (28 years old).
- After a problem developed, females called the Helpline two years sooner than males.
- Females earned a lower annual income than males: 36% of females and 27% of males earned less than \$25,000; 24% of females and 38% of males earned \$40,000 or more.
- Males had substantially larger lifetime losses than females: \$151,618 vs. \$61,760.
- Areas of problems for females: slots (76%); Lottery-scratch-off (40%); Blackjack (14%); Lottery-daily (10%); Lottery-Powerball (10%).
- Areas of problems for males: Blackjack (42%); slots (38%); Lottery-scratch-off (37%); sports betting (23%); Lottery-daily (16%).

2002 PROBLEM GAMBLING HELPLINE REPORT

BASIC FACTS

The Connecticut Council on Problem Gambling (CCPG) operates a 24-hour Helpline¹ service for callers seeking help with a gambling problem for themselves or someone they care about. Callers seeking more general information about problem gambling are referred to the CCPG's office.

The data included in this report were obtained by Helpline staff utilizing a 151-item questionnaire. Information was gathered on 663 calls received between January 1, 2002 and December 31, 2002 that were specific requests for help with a gambling problem. Of the 663 callers, 508 resided in Connecticut. In order to provide a more accurate picture of the impact on problem gambling in the state of Connecticut, only Connecticut information is included in this report beyond Table 1.²

Major Findings³

1. State of residence of the problem gamblers:

	<u>Total</u>	<u>Males</u>	<u>Females</u>
Connecticut	77%	76%	77%
Massachusetts	10%	11%	8%
Rhode Island	5%	4%	8%
New York	5%	6%	5%
Elsewhere	2%	3%	2%

2. Connecticut cities of residence of problem gamblers:⁴

	<u>Total</u>	<u>Males</u>	<u>Females</u>
New Haven	16%	5%	6%
Norwich	15%	4%	7%
West Haven	11%	5%	3%
Hartford	10%	4%	3%
Groton	9%	4%	2%
Meriden	9%	2%	4%
Waterbury	8%	2%	4%
Bridgeport	8%	4%	2%
Bristol	7%	3%	1%
Mystic	7%	2%	3%

1 The CCPG Helpline is supported through funding from Foxwoods Resort Casino, Mohegan Sun and the Department of Mental Health and Addiction Services.

2 Since Helpline data reported prior to 1999 included calls from other states, direct comparison of percentages in the current report with years prior to 1999 cannot be made.

3 Numerical information prepared by Yale University, Department of Psychiatry. No tests of statistical significance were conducted. All comparisons between categories in this report represent apparent trends as interpreted by the CCPG.

- 4 Caution should be exercised in comparing percentages of Helpline problem gamblers across cities due to large differences in size of population across cities.

3. Callers to the Helpline:

	<u>Total</u>	<u>Males</u>	<u>Females</u>
Called about their own problem	72%	73%	82%
Spouses/relatives of the problem gambler	21%	20%	15%
Friends of the problem gambler	5%	5%	2%

- More females called about their own problem than did males (82% vs. 73%) and more males than females called about a family member's problem (20% vs. 15%).

4. Gender of problem gamblers:

- Of the problem gamblers identified by all callers, 63% were male and 37% were female.

5. Age of problem gamblers:

	<u>Total</u>	<u>Males</u>	<u>Females</u>
10-19	1%	2%	0%
20-29	16%	20%	9%
30-39	27%	31%	21%
40-49	23%	21%	25%
50-59	23%	18%	31%
60-69	8%	6%	10%
70-79	2%	1%	2%
80-89	1%	1%	1%

- Male problem gamblers were younger than female problem gamblers: 53% of males and 30% of females were under 40 years old.
- The gender difference was most evident in two age ranges:
Age 20-29: 20% males vs. 9% females
Age 50-59: 18% males vs. 31% females

6. Top four ethnic/racial groups of problem gamblers:

	<u>Total</u>	<u>Males</u>	<u>Females</u>
Caucasian	80%	80%	79%
African-American	8%	8%	9%
Latino/Hispanic	4%	4%	4%
Asian	5%	4%	6%
Native American	1%	1%	0%

7. Religious affiliations of problem gamblers:

	<u>Total</u>	<u>Males</u>	<u>Females</u>
Catholic	61%	60%	63%
Protestant	24%	21%	28%
Jewish	3%	5%	1%
Muslim	1%	2%	1%
Other	4%	4%	2%
None	7%	7%	6%

8. Marital and child status of problem gamblers:

	<u>Total</u>	<u>Males</u>	<u>Females</u>
Married	44%	44%	44%
Single	30%	35%	23%
Divorced	14%	12%	18%

The remaining 12% were: cohabiting (4%), separated (3%) or widowed (5%).

- About 3 out of 10 (31%) reported children under the age of 18 living at home with gambler.

	<u>Total</u>	<u>Males</u>	<u>Females</u>
	31%	34%	27%

9. Occupations of problem gamblers:

	<u>Total</u>	<u>Males</u>	<u>Females</u>
Clerical	19%	17%	23%
Skilled/semi-skilled	18%	23%	10%
Administrator	16%	18%	15%
Semi-skilled	11%	10%	12%
Business Manager	10%	9%	12%
Retired	6%	5%	8%
High Executive	2%	2%	2%
Unskilled	2%	3%	2%
Student	1%	2%	1%
Unemployed	12%	11%	12%

- Overall, a higher percentage of males than females were employed in skilled occupations (23% vs. 10%) and a higher percentage of females in the clerical area (23% vs. 17%).

10. Income of problem gamblers:

<u>Earnings</u>	<u>Total</u>	<u>Males</u>	<u>Females</u>
less than \$25,000:	29%	24%	36%
\$25,000 - \$34,999:	23%	22%	24%
\$35,000 - \$44,999:	16%	17%	15%
\$45,000 - \$59,999:	17%	18%	14%
\$60,000 - \$89,999:	11%	13%	7%
\$90,000 and more:	5%	7%	3%

- More than 2 out of 3 (68%) earned less than \$45,000 (females 75% and males 63%)

11. Areas of gambling in which problems were identified *

Non-Casino Gambling

	Total	Males	Females
Lottery – Scratch Off	38%	37%	40%
Sports Betting	15%	23%	3%
Lottery - Daily	13%	16%	10%
Lottery – Powerball	12%	13%	10%
Lottery –Lotto	9%	10%	7%
Horse Racing	8%	12%	1%
Dog Racing	4%	6%	1%
Cards	4%	5%	3%
Bingo	4%	1%	9%
Internet	3%	4%	2%
Stock/Financial Markets	3%	4%	2%
Video Poker	3%	5%	1%
Jai Alai	2%	2%	2%
Dice	2%	2%	1%
Sweepstakes	2%	1%	3%
Charitable Gambling	1%	1%	1%
Business Speculation	0%	0%	0%
Dog/cock fighting	0%	0%	0%

Casino Gambling

	Total	Males	Females
Slots	53%	38%	76%
Blackjack	31%	42%	14%
Poker	11%	15%	5%
Craps/Dice	10%	13%	4%
Roulette	8%	10%	4%
Video Poker	5%	6%	5%
Bingo	4%	2%	7%
Keno	3%	4%	2%
Horse Racing	2%	3%	0%
Baccarat	2%	2%	1%

* A number of respondents selected more than one type of gambling. Percentages may be affected by the extent of availability of the Helpline number across the various sites at which gambling takes place.

Top five rankings of all forms of gambling:

<u>Total</u>	<u>Males</u>	<u>Females</u>
53% Slots	42% Blackjack	76% Slots
38% Lottery- scratch	38% Slots	40% Lottery –scratch offs
31% Blackjack	37% Lottery – scratch offs	14% Blackjack
15% Sports Betting	23% Sports betting	10% Lottery – daily
13% Lottery-Daily	16% Lottery- daily	10% Lottery – powerball

- Females far more often than males were reported to have a problem with slot machines (76% vs. 38%).
- Males far more often than females were reported to have a problem with blackjack (42% vs. 14%), sports betting (23% vs. 3%), poker (15% vs. 5%) craps (13% vs. 4%) and horse racing (12% vs. 1%).

12. Number of different areas of gambling in which problems were identified.

<u>Number of areas</u>	<u>Total</u>	<u>Males</u>	<u>Females</u>
1	43%	38%	51%
2	23%	24%	21%
3	15%	17%	12%
4	8%	8%	7%
5	3%	4%	2%
6	3%	3%	2%
7	2%	1%	3%
8	1%	1%	0%
9	1%	2%	0%

- 57% of problem gamblers had a problem in two or more areas of gambling.
- 62% of males and 49% of females had a problem in two or more areas of gambling.
- Problem gamblers had an average of 2.5 areas of gambling in which they had a problem.

13. The following problems are reported to have resulted from gambling:

<u>Emotional:</u>	<u>Total</u>	<u>Males</u>	<u>Females</u>
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Anxious/worried	78%	79%	75%
Depression	76%	76%	77%
Thoughts of suicide	21%	20%	22%
Suicide attempts	5%	5%	6%

<u>Interpersonal:</u>	<u>Total</u>	<u>Males</u>	<u>Females</u>
Family or spouse conflict	74%	76%	69%
Family neglect	53%	57%	47%
Family violence	12%	14%	8%

<u>Financial:</u>	<u>Total</u>	<u>Males</u>	<u>Females</u>
Used savings	86%	84%	88%
Problems paying bills	71%	71%	72%
Borrowed from credit cards	76%	73%	82%
Borrowed from family	53%	53%	52%
Borrowed from friends	40%	42%	37%
Bankruptcy (previous or pending)	20%	21%	18%

<u>Substance Abuse:</u>	<u>Total</u>	<u>Males</u>	<u>Females</u>
Excessive use of alcohol	9%	11%	4%
Use of illegal drugs (Rx or non-Rx)	3%	4%	0%

<u>Legal:</u>	<u>Total</u>	<u>Males</u>	<u>Females</u>
Arrested	10%	13%	3%
Jail or prison	2%	3%	0%
Debt owed to bookies	5%	8%	0%

- Serious consequences of problematic gambling are evident for both genders in all categories: depression, anxiety and suicidality; family conflict and neglect; debts and bankruptcy.

Few differences were noted between males and females:

- Males had greater family issues, alcohol abuse, arrests and debt owed to bookies.

14. In the family in which the problem gambler grew up, there was a history of the following problem behaviors:

Total Males Females

Alcohol abuse	37%	37%	36%
Gambling problem	32%	33%	30%
Abusive behavior	27%	24%	31%
Drug abuse	10%	10%	8%

- High rates of alcohol abuse, problem gambling and abusive behavior were reported in the families in which problem gamblers grew up.
- For females as compared to males, a family history of more abusive behavior (31% vs. 24%) was reported.

15. Length of gambling and problem gambling:

	<u>Total</u>	<u>Males</u>	<u>Females</u>
Age began gambling	32 yrs	28 yrs	38 yrs
Age gambling began to be a problem	38 yrs	34 yrs	43 yrs
Years of problem gambling before calling Helpline	5 yrs	6 yrs	4 yrs

- Females began gambling 10 years later than males.
- After starting gambling, females developed a problem an average of one year sooner than males (5 years vs. 6 years).
- After a problem developed, females called the Helpline an average of two years sooner than males (4 years vs. 6 years).

16. Financial losses of problem gamblers:

	<u>Total</u>	<u>Males</u>	<u>Females</u>
Money lost last 12 months	\$23,237	\$ 26,012	\$19,006
Money lost during lifetime	\$115,960	\$151,618	\$61,760
Average current gambling debt	\$24,267	\$ 22,418	\$24,049

- Males had two and one-half times greater lifetime losses than females (\$151,618 vs. \$61,760).
- Females lost a far greater percentage of their lifetime losses during the last 12 months of gambling than males (31% vs. 17%).
- Females had slightly larger current gambling debt than males (\$24,049 vs. \$22,418).

17. Persons or institutions to which gambling debts are owed:

	<u>Total</u>	<u>Males</u>	<u>Females</u>
Owed to credit cards	76%	73%	82%

Owed to family	53%	53%	51%
Owed to friends	40%	42%	37%
Owed to banks	20%	19%	21%
Owed to co-workers	9%	13%	4%
Owed to casinos – credit line	4%	6%	3%
Owed to bookies	5%	8%	0%

- Credit card gambling debt was owed by almost 3 out of 4 males (73%) and by more than 4 out of 5 females (82%)
- Males more than females owed gambling debts to co-workers (13% vs. 4%) and bookies (8% vs. 0%)

18. Reported other addictions of problem gamblers:

	<u>Total</u>	<u>Males</u>	<u>Females</u>
Tobacco	54%	54%	56%
Work	26%	30%	20%
Food	19%	14%	27%
Spending/Shopping	18%	17%	20%
Alcohol	9%	11%	4%
Drugs	3%	4%	0%
Sex	6%	7%	3%

- High rates of addictive behaviors were reported for problem gamblers
- Addictions to food (27% vs. 14%) was reported more frequently for females.

19. Ever received help for a gambling problem or other addiction:

	<u>Total</u>	<u>Males</u>	<u>Females</u>
Ever attended Gamblers Anonymous.	13%	13%	13%
Ever received prof. gambling treatment (Tx).	6%	6%	7%
Ever attended other 12-step group(s) for alcohol or drugs.	10%	13%	5%
Ever received Tx for other addictive behaviors.	7%	9%	4%
Ever received Tx for mental health problems.	15%	11%	20%

- Males more often than females previously received help for addicted behaviors and females more than males received help for mental health problems.

20. The top four sources of Helpline number:

	<u>Total</u>	<u>Males</u>	<u>Females</u>
Telephone book	26%	26%	23%
Foxwoods Resort Casino	25%	26%	24%

Mohegan Sun	15%	13%	19%
Lottery point of purchase	12%	13%	11%

21. The top three resources suggested to callers:

	<u>Total</u>	<u>Males</u>	<u>Females</u>
Gamblers Anonymous	52%	31%	20%
State Sponsored Treatment Programs	38%	51%	59%
Gam-Anon	24%	36%	29%
Literature	20%	29%	30%

Conclusions and Recommendations

1. Conclusion:

High rates of emotional distress and other addictions were found for Helpline gamblers.

Recommendation:

- a) Public awareness information should emphasize the relationship between problem gambling and other disorders, especially addictions.
- b) Agencies which provide services for addictive and other disorders should be alerted that problem gambling may co-exist with the disorder being treated and is likely to contribute to a negative treatment outcome if the gambling problem is not identified and treated.

2. Conclusion:

High rates of alcohol and gambling problems and abusive behavior were reported to have been present in the homes in which problem gamblers grew up.

Recommendation:

- a) Provide public awareness information with family themes; provide more information to family counseling, medical family practice and other agencies serving families.
- b) School curricula which address substance abuse and verbal and physical abuse should include gambling education components.

3. Conclusion:

Serious negative financial consequences (e.g. gambling related difficulty paying bills and debts) resulted from major gambling losses (i.e. while 68% earn less than \$45,000 a year, the average gambling loss in the last 12 months was over \$23,000).

Recommendation:

Provide problem gambling information to financial lending institutions, company credit unions and financial consultants/counselors.

4. Conclusion:

People with low income are at special risk for gambling problems as almost three out of ten of the problem gamblers earned less than \$25,000 and more than one out of two earned less than \$35,000 a year.

Recommendation:

Since families with low-income are most seriously economically impacted when a family member has a gambling problem, substantial resources are needed to reach low-income families and the organizations that serve them.

5. Conclusion:

Female problem gamblers who are identified by the Helpline on average began gambling at age 38, developed a problem at age 43 and called the Helpline at age 47.

Recommendation:

Educational efforts directed towards females should focus on the communication media that target women in this age range and the human service providers that serve this age range.

6. Conclusion:

There was an under-representation of problem gamblers under the age of 20 compared to the percentage of this group in the general population.

Recommendation:

Target schools and agencies which service this age group with information on gambling and problem gambling and where help is available.

7. Conclusion:

It is highly likely that problem gambling has a negative impact on the workplace and that its signs are evident. Almost nine out of ten (87%) of the problem gamblers were employed in various levels of the workforce, 26% were reported to be addicted to work and 9% owed gambling related debt to co-workers.

Recommendation:

Target the workplace setting and Employee Assistance Programs for problem gambling information and prevention programs.

8. Conclusion:

The areas of gambling in which problem gamblers were reported to have the most difficulty were slot machines, lottery games and blackjack.

Recommendation:

Target casino and lottery gamblers at the gambling sites and through the media.

9. Conclusion:

The Helpline is successful in reaching unserved problem gamblers and their families. Most identified problem gamblers had not previously received help for a gambling problem: 87% had not attended Gamblers Anonymous and 94% had not received professional treatment for a gambling problem.

Recommendation:

Continue efforts to publicize the Helpline number in the media and provide problem gambling information to various segments of the community in order to reach unserved problem gamblers and their families.

10. Conclusion:

Helpline data provide a valuable picture of the characteristics, behavior patterns and gambling experiences of problem gamblers across Connecticut. However, it cannot be assumed that all the characteristics of those identified through the Helpline are identical to problem gamblers who have not sought help.

Recommendation:

In order to provide the information needed for planning services, a state sponsored prevalence study of problem gambling in the general population is needed. This research should utilize a sample of sufficient size to produce reliable conclusions and should comprehensively address problem gambling.

The legislatively required state sponsored study scheduled for fiscal year 2003 did not occur due to major fiscal problems. Since the state of Connecticut derives significant revenue from gambling, it is extremely important to monitor the rate of problem gambling and extent of social costs in order to understand the negative as well as positive effects of legalized gambling and to determine the appropriate level of problem gambling services needed.