

Helpline Summary 2003

CONNECTICUT COUNCIL ON PROBLEM GAMBLING

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Highlights of the 2003 Problem Gambling Helpline Report¹

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 891 calls about a gambling problem from different states. This report summarizes the results for the 611 callers who resided in Connecticut.³

Reaching People in Need

- Eight out of ten problem gamblers (81%) had not received prior help for their gambling problem.

Who are the problem gamblers?

- **Age:** Almost 3 out of 4 (72%) were between the ages of 30 and 59.
- **Gender:** Of the problem gamblers, 61% were male and 39% were female.
- **Race:** Eighty (80%) percent of the problem gamblers were Caucasian.
- **Income:** Seven (7) out of 10 (71%) earned less than \$45,000.
- **Religion:** Fifty-eight (58%) percent were Catholic.

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

- Slot Machines (49%), Lottery Scratch-off (33%), casino Blackjack (29%), Daily Lottery (14%), and Sports Betting (12%), casino-Poker (11%) and Lottery-Powerball (10%).
- Fifty (50%) percent of problem gamblers had a problem in at least two areas of gambling.

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

- Average lifetime gambling loss was \$114,593, of which \$21, 542 was lost in the last 12 months; current debt was \$16,842.
- Eighty-one (81%) percent of the problem gamblers used savings to gamble.
- Sixty-five (65%) percent of the problem gamblers had difficulty paying bills due to gambling.
- Sixty-five (65%) percent of the problem gamblers borrowed from credit cards and almost half (46%) borrowed from family to gamble.
- Seventeen (17%) percent of the problem gamblers had previously experienced bankruptcy or bankruptcy was currently pending due to gambling.

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, 73%; depression, 74%; thoughts of suicide, 18%.

¹ For further statistics, conclusions and recommendations, consult the 2003 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.

- Other addictions reported for problem gamblers include: tobacco (52%), work (24%), food (19%), spending/shopping (17%) and alcohol (10%).
- Seven (7%) percent of problem gamblers were arrested due to gambling.

What are the major direct impacts of problem gambling on the family?

- For two out of three (65%) problem gamblers, spouse or family conflict was reported to have resulted from a gambling problem.
- Half (49%) of problem gamblers reported that neglect of family resulted from gambling.
- Family violence as a result of problem gambling was reported for 11% 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 (31%) gamblers grew up in a family where there was a gambling problem.
- Twenty-four (24%) percent of the problem gamblers experienced abusive behavior.

What is the impact of problem gambling on the workplace?

- Seventy-four percent (74%) were employed.
- Twenty-four percent (24%) were addicted to work.
- Six percent (6%) owed gambling related debt to co-workers.

Are there differences between male and female problem gamblers?

- Males were younger than females: 49% of males and 29% of females were under age 40.
- On average, females started gambling at an older age (36 years old) than males (26 years old).
- After a problem developed, females called the Helpline two years sooner than males.
- Females earned a lower annual income than males: 49% of females and 24% of males earned less than \$25,000; 11% of females and 21% of males earned \$45,000 or more.
- Males had substantially larger lifetime losses than females: \$141,659 vs. \$71,606.
- Top 5 areas of problems for females: slots (78%); Lottery-scratch-off (40%); casino Blackjack (16%); Lottery-daily (16%); Lottery-Powerball (8%).
- Top 5 areas of problems for males: casino Blackjack (37%); Slots (29%); Lottery-scratch-off (29%); sports betting (18%); casino Poker (14%).

2003 PROBLEM GAMBLING HELPLINE REPORT

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 891 calls received between January 1, 2003 and December 31, 2003 that were specific requests for help with a gambling problem.² Of the 891 callers, 611 resided in Connecticut. In order to provide a more accurate picture of the impact of problem gambling in the state of Connecticut, only Connecticut information is included in this report beyond Table 1.

Major Findings^{3,4}

1. State of residence of the problem gamblers:

	<u>Total</u>	<u>Males</u>	<u>Females</u>
Connecticut	97%	59%	41%
Massachusetts	.6%	100%	0%
New York	.6%	67%	33%
Rhode Island	.4%	100%	0%
Elsewhere	1.1%	40%	60%

2. Top 10 (of the Top 20) Connecticut cities of residence of problem gamblers:⁵

	<u>Total</u>	<u>Males</u>	<u>Females</u>
New Haven	10%	10%	11%
Hartford	10%	7%	14%
Norwich	7%	6%	8%
Stamford	6%	7%	6%
Waterbury	6%	7%	6%
Bridgeport	5%	5%	7%
East Haven	5%	6%	3%
Meriden	5%	5%	4%
Norwalk	5%	6%	2%
West Haven	5%	4%	6%

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

2 In this report, the term "problem gambler" is used to describe the person the caller identified as having a gambling problem.

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

4 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.

5 Caution should be exercised in comparing percentages of Helpline problem gamblers across cities due to large differences in size of populations across cities.

3. Callers to the Helpline:

	<u>Total</u>	<u>Males</u>	<u>Females</u>
Called about their own problem	71%	71%	82%
Spouses/relatives of the problem gambler	21%	20%	14%
Friends of the problem gambler	7%	7%	3%

- More females called about their own problem than did males (82% vs. 71%). More males than females called about a family member's problem (20% vs. 14%).

4. Gender of problem gamblers:

Of the problem gamblers identified by all callers, 61% were male and 39% were female.

5. Age of problem gamblers:

	<u>Total</u>	<u>Males</u>	<u>Females</u>
10-19	1%	1%	1%
20-29	15%	17%	11%
30-39	25%	31%	17%
40-49	28%	26%	30%
50-59	19%	15%	24%
60-69	9%	5%	14%
70-79	3%	1%	4%
80-89	0%	0%	0%

The average age of all problem gamblers was 43.2 years old; 46.5 years for females and 41 years for males.

The gender differences are most evident above and below age 40.

- Under age 40, the percentage of males (49%) was higher than females (29%).
- At age 40 and over, there was a much higher percentage of females (72%) than males (47%).

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

	<u>Total</u>	<u>Males</u>	<u>Females</u>
Caucasian	80%	83%	77%
African-American	11%	9%	14%
Latino/Hispanic	4%	3%	4%
Asian	3%	3%	3%
Native American	1%	1%	0%

7. Religious affiliations of problem gamblers:

	<u>Total</u>	<u>Males</u>	<u>Females</u>
Catholic	58%	58%	57%
Protestant	26%	22%	32%
Jewish	3%	5%	1%
Muslim	1%	2%	0%
Other	3%	3%	3%
None	10%	11%	8%

8. Marital and child status of problem gamblers:

	<u>Total</u>	<u>Males</u>	<u>Females</u>
Married	43%	44%	41%
Single	30%	33%	25%
Divorced	15%	12%	19%

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

- One out of three (33%) reported children under the age of 18 living at home with the gambler.

	<u>Total</u>	<u>Males</u>	<u>Females</u>
	33%	31%	37%

9. Occupations of problem gamblers:

	<u>Total</u>	<u>Males</u>	<u>Females</u>
Clerical	18%	20%	17%
Skilled	17%	21%	10%
Administrator	10%	11%	8%
Semi-skilled	17%	14%	22%
Business Manager	6%	6%	7%
Retired	6%	6%	7%
Unskilled	4%	3%	5%
High Executive	2%	3%	2%
Student	1%	2%	1%
Unemployed	16%	14%	20%

- Overall, a higher percentage of males (21%) than females (10%) were employed in skilled occupations, and a higher percentage of females (22%) than males (14%) were employed in semi-skilled occupations.
- Problem gamblers also reported high rates of unemployment (16%).

10. Income of problem gamblers:

<u>Earnings</u>	<u>Total</u>	<u>Males</u>	<u>Females</u>
less than \$25,000:	35%	24%	49%
\$25,000 - \$34,999:	22%	23%	19%
\$35,000 - \$44,999:	14%	16%	12%
\$45,000 - \$59,999:	16%	21%	11%
\$60,000 - \$89,999:	9%	9%	7%
\$90,000 and more:	5%	7%	1%

- Overall, more than one out of three problem gamblers (35%) earned less than \$25,000 a year. There were twice as many females (49%) than males (24%) who earned less than \$25,000 a year.
- More than two out of three (71%) problem gamblers earned less than \$45,000.
- For income levels below \$45,000, there are more female (80%) than male (63%) problem gamblers.
- For income levels of \$45,000 and above, there are more male (37%) than female (19%) problem gamblers.

11. Areas of gambling in which problems were identified: ^{6,7}

Non-Casino Gambling

	Total	Males	Females
Lottery – Scratch Off	33%	29%	40%
Lottery - Daily	14%	12%	16%
Sports Betting	12%	18%	1%
Lottery – Powerball	10%	11%	8%
Internet	9%	13%	4%
Lottery –Lotto	8%	8%	8%
Horse Racing	7%	11%	2%
Cards	5%	7%	2%
Bingo	4%	3%	6%
Video Poker	3%	3%	3%
Raffles	3%	3%	3%
Stock/Financial Markets	2%	4%	1%
Dog Racing	2%	3%	1%
Dice	1%	2%	1%
Sweepstakes	1%	1%	2%
Las Vegas Nights	1%	1%	1%
Business Speculation	0%	1%	0%
Dog/cock fighting	0%	1%	0%

Casino Gambling

	Total	Males	Females
Slots	49%	29%	78%
Blackjack	29%	37%	16%
Poker	11%	14%	6%
Craps/Dice	7%	10%	3%
Roulette	6%	9%	2%
Video Poker	5%	5%	5%
Bingo	2%	1%	4%
Horse Racing	3%	4%	1%
Keno	1%	2%	1%
Baccarat	1%	1%	2%

6 The sum of percentages across areas of gambling are greater than 100% due to the fact that a number of respondents selected more than one type of gambling.

7 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 across all forms of gambling:

	<u>Total</u>	<u>Males</u>	<u>Females</u>
#1	49% Slots	37% Casino Blackjack	78% Slots
#2	33% Lottery- Scratch offs	29% Slots	40% Lottery- scratch offs
#3	29% Casino Blackjack	29% Lottery- Scratch offs	16% Casino Blackjack
#4	14% Lottery- Daily	18% Sports betting	16% Lottery- Daily
#5	12% Sports Betting	14% Casino Poker	8% Lottery-Powerball/lotto

- Areas where females had a greater problem than males:
Slot machines (78% vs. 29%)
Lottery scratch-off tickets (40% vs. 29%)
- Areas where males had a greater problem than females:
Blackjack (37% vs. 16%)
Sports betting (18% vs. 1%)
Poker (14% vs. 6%)
Craps (10% vs. 3%)
Horse racing (7% vs. 2%)

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

<u># of Problem Areas</u>	<u>Total</u>	<u>Males</u>	<u>Females</u>
1	49%	45%	53%
2	25%	27%	21%
3	8%	6%	10%
4	7%	7%	6%
5	5%	6%	4%
6	3%	3%	2%
7	1%	2%	1%
8	0%	0%	1%

- Overall, problem gamblers had an average of 2.3 areas of gambling in which they had a problem.
- Fifty percent (50%) of all problem gamblers had a problem in two or more areas of gambling, as did 51% of males and 45% of females.

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

<u>Emotional:</u>	<u>Total</u>	<u>Males</u>	<u>Females</u>
Anxious/worried	73%	69%	79%
Depression	74%	70%	79%
Thoughts of suicide	18%	18%	19%
Suicide attempts	5%	5%	5%

<u>Interpersonal:</u>	<u>Total</u>	<u>Males</u>	<u>Females</u>
Family or spouse conflict	65%	69%	61%
Family neglect	49%	53%	43%
Family violence	11%	11%	11%

<u>Financial:</u>	<u>Total</u>	<u>Males</u>	<u>Females</u>
Used savings	81%	81%	80%
Problems paying bills	65%	64%	67%
Borrowed from credit cards	65%	60%	72%
Borrowed from family	46%	49%	41%
Borrowed from friends	30%	30%	30%
Bankruptcy (previous or pending)	17%	14%	20%
Debt owed to bookies	6%	10%	0%

<u>Substance Abuse:</u>	<u>Total</u>	<u>Males</u>	<u>Females</u>
Excessive use of alcohol	10%	11%	8%
Use of illegal drugs (Rx or non-Rx)	3%	3%	4%

<u>Legal:</u>	<u>Total</u>	<u>Males</u>	<u>Females</u>
Arrested	7%	9%	5%
Jail or prison	3%	5%	1%

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

Males and females had an overall similar profile of negative consequences of problem gambling, with the following differences:

- Males had greater family issues.
- Females reported more anxiety/worry and depression than did males.
- While both sexes reported serious financial problems, some methods of financing differed. Females borrowed more from credit cards (72% vs. 60%), and only males reported owing debts to bookies (10% vs. 0%).

14. The following problem behaviors were reported in families in which the problem gamblers grew up:

	<u>Total</u>	<u>Males</u>	<u>Females</u>
Alcohol abuse	37%	33%	42%
Gambling problem	31%	32%	30%
Abusive behavior	24%	19%	32%
Drug abuse	10%	8%	12%

- High rates of alcohol abuse, problem gambling and abusive behavior were reported in the families in which problem gamblers grew up.
- Female more than male problem gamblers had family histories that involved alcohol abuse (42% females vs. 33% males), drug abuse (12% vs. 8%) and abusive behavior (32% vs. 19%).

15. Length of gambling and problem gambling:

	<u>Total</u>	<u>Males</u>	<u>Females</u>
Age gambling began	30 yrs	26 yrs	36 yrs
Age gambling began to be a problem	38 yrs	34 yrs	42 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 two years sooner than males (6 years vs. 8 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	\$21,542	\$ 21,580	\$21,484
Money lost during lifetime	\$114,593	\$141,659	\$71,606
Average current gambling debt	\$16,842	\$ 18,317	\$14,670

- Males had two times greater lifetime losses than females (\$141,659 vs. \$71,606), and larger current debt than females (\$18,317 vs. \$14,670). This is likely explained by the greater number of years gambling and longer period of time in which gambling was a problem (See #15 above). However, gambling losses by males and females were the same in the last 12 months of gambling.
- Based on a much lower level of income for females than males (see #10), females are less able to repay gambling debts than males.

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

	<u>Total</u>	<u>Males</u>	<u>Females</u>
Owed to credit cards	65%	60%	72%
Owed to family	46%	49%	41%
Owed to friends	30%	30%	30%
Owed to banks	15%	13%	17%
Owed to co-workers	6%	8%	2%
Owed to casinos – credit line	6%	4%	9%
Owed to bookies	6%	10%	0%

- Females more than males owed credit card gambling debt (72% vs. 60%).
- Males more than females owed gambling debts to bookies (10% vs. 0%), and family (49% vs. 41%).

18. Reported other current addictions of problem gamblers:

	<u>Total</u>	<u>Males</u>	<u>Females</u>
Tobacco	52%	46%	60%
Work	24%	24%	25%
Food	19%	13%	27%
Spending/Shopping	17%	13%	24%
Alcohol	10%	11%	8%
Drugs	3%	3%	4%
Sex	4%	7%	1%

- Overall, problem gamblers had an average of 2.2 areas of addictions (including problem gambling), with males averaging 2.1, and females averaging 2.4 areas.
- High rates of addictive behaviors were reported for tobacco (52%), work (24%), food (19%), and spending/shopping (17%).
- Addictions to tobacco, food and spending/shopping were reported more frequently for females than males.

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

	<u>Total</u>	<u>Males</u>	<u>Females</u>
Ever attended Gamblers Anonymous.	12%	14%	9%
Ever received prof. gambling treatment (Tx).	7%	7%	7%
Ever attended 12-step group(s) for alcohol or drugs.	10%	9%	11%
Ever received Tx for other addictive behaviors.	10%	9%	13%
Ever received Tx for mental health problems.	19%	13%	26%

- The largest gender difference: females more than males had previously received treatment for mental health problems (26% vs. 13%).

20. The top four places where the Helpline number was found:

	<u>Total</u>	<u>Males</u>	<u>Females</u>
Telephone book	26%	39%	29%
Foxwoods Resort Casino	15%	11%	21%
Mohegan Sun	13%	14%	14%
Lottery point of purchase	12%	11%	16%

21. The top four resources for help suggested to callers:

	<u>Total</u>	<u>Males</u>	<u>Females</u>
Gamblers Anonymous	89%	89%	90%
State Sponsored Treatment Programs	84%	84%	86%
Gam-Anon	43%	47%	37%
Literature	61%	59%	64%

2003 Helpline Report Conclusions and Recommendations

1. *Previously Unserved*

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: 88% had not attended Gamblers Anonymous and 93% 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, their families, and those at risk for developing gambling problems.

2. *Low-Income*

Conclusion:

People with low income are at special risk for gambling problems. One out of three of the problem gamblers earned less than \$25,000, and more than half 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.

3. *Gender*

Conclusion:

Since 40% of the identified problem gamblers are female and the negative consequences for female problem gamblers are as serious for females as males, female problem gamblers should be equally targeted as males.

Recommendation:

Educational efforts directed towards females should focus on the communication media that target females and the human service providers that primarily serve females, especially those of low-income.

4. Under Age 20

Conclusion:

There was an under-representation of problem gamblers under the age of 20 (1%) compared to the percentage of this group in the general population. National and local research shows that youth problem gambling rates are 2-3 times higher than adult rates.

Recommendation:

Since youth are vulnerable to developing a gambling problem and are not known to reach out for help, target schools and agencies that serve young adults and younger age groups with information on gambling and problem gambling and how to access help.

5. Gambling Type

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.

6. Financial Consequences

Conclusion:

Serious negative financial consequences (e.g. gambling related difficulty paying bills and debts) resulted from major gambling losses (i.e., the average gambling loss in the last 12 months was over \$21,542).

Recommendation:

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

7. Co-occurring Disorders

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. If the gambling problem is not identified and treated, it is likely that the out of control gambling problem will prevent a positive outcome for the disorder being treated (e.g., alcohol dependence).

8. Family of Origin Addictions/ Abuse

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.

9. Workplace Consequences

Conclusion:

It is highly likely that problem gambling has a negative impact on the workplace and that its signs are evident. Eight out of ten (83%) of the problem gamblers were employed in various levels of the workforce, 24% were reported to be addicted to work and 6% owed gambling related debt to co-workers.

Recommendation:

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

Public Policy Implications

Helpline data provide a valuable picture of the demographic characteristics, behavior patterns and gambling experiences of problem gamblers across Connecticut. However, it is necessary to enlarge the scope of knowledge of the extent of problem gambling in Connecticut through a state sponsored study which includes a representative telephone sample of adults across Connecticut as well as samples of patrons at the sites at which gambling takes place. At the request of former Governor Rowland, the legislature twice changed the law to postpone the mandated study of the effects of legalized gambling on the citizens of Connecticut. Originally scheduled for 2001, the study was first postponed to 2003 and then again to 2006. It is critical to closely monitor the impact of legalized gambling on social costs as gambling revenue increases. There is a hidden price tag with this form of revenue, as problem gambling increases in direct proportion to increases in gambling revenue. The state of Connecticut has a responsibility to return to assessing the impact of gambling every 5 years (not 10) and to provide adequate funding for public awareness, prevention, research and treatment programs.