

Chapter 3

# Problem Gambling in Illinois

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# Chapter 3 Highlights

## Problem Gambling in Illinois

**Types of gambling behaviors**—Approximately 10% of adult Illinoisans have never gambled, 61.9% gambled infrequently (less than once per month), 16.5% were frequent recreational gamblers not currently at risk for developing a gambling problem, and 7.7% were at risk of developing a gambling problem.

### Demographics of types of gamblers:

- White Illinoisans were more likely to gamble than other races/ethnicities but less likely to have a gambling problem. Hispanic/Latinx Illinoisans were more likely to not gamble at all but, if they did, were more likely to develop a gambling problem.
- Men were more likely than women to be frequent recreational gamblers, at-risk gamblers, and problem gamblers.

The most **common forms of gambling** that people with problem gambling reported engaging in weekly or more were online gambling (72.3%), racetracks (71.4%), and the lottery (69.9%).

**During COVID-19**, over half (53.5%) of people with problem gambling reported that their financial situation had gotten worse because of the pandemic, whereas only 36.5% of at-risk gamblers and 37.6% of frequent recreational gamblers reported a worse financial situation.

**Attempts to cut down**—In an average year, people with problem gambling estimated that they spent a median of \$16,750 on gambling. Approximately 64% of people with problem gambling reported that they had tried to cut down, control, or stop their gambling in the past year, compared to only 40.6% of at-risk gamblers and 9.1% of frequent recreational gamblers. Among people with problem gambling who tried to cut down their gambling in the past year, almost 65% were not successful.

**Debt from gambling** (including loans, credit cards, and informal borrowing) was greatest among people with problem gambling, with 33.0% indicating they had \$10,000 – \$50,000 of debt and 21.3% indicating they had \$50,000 – \$100,000 of debt.

# Problem Gambling

When interview and community discussion participants described their perceptions and sentiments on gambling, the conversations tended to segue into discussions around problematic gambling or perceptions of gambling disorders. Both community members and service providers/organization leaders acknowledged that gambling for many people begins as a recreational activity and that *“a lot of people can do it casually,”* but the behavior can shift and become a disorder. Many participants perceived a gambling disorder to be as dangerous as a substance use disorder. Notably, many community members conveyed an understanding that a gambling disorder can be as devastating as drugs or alcohol. For example, one community member perceived that a gambling disorder can *“turn into something like a drug or a drink.”* Other community members likened gambling disorders to a *“heroin addiction,”* *“an illness,”* and a disorder that can *“completely control your life”* and *“cause trouble in social relationships.”* When highlighting the community’s perceived dangers around alcohol, cannabis, and tobacco, one organization leader noted that the same awareness of other disorders does not exist for gambling *“until you have a family member who totally destroys their finances.”* Participants also highlighted the co-occurrence of gambling and mental illness or substance use disorder. As one service provider said, *“there are some people who are gambling to cope with another stressor or illness that they are not receiving*

*help for.”* Additionally, a handful of community members shared personal stories of friends or relatives dying by suicide due to gambling-related issues. Similarly, several service providers specifically highlighted a need for more data around gambling-associated suicide rates.

In terms of when and how the shift from recreational to problematic gambling occurs, community members and service providers agreed that it is a slow progression that starts with people borrowing money to fund their gambling problem and ultimately leaves individuals unable to pay for basic necessities such as rent/mortgage and utilities. These participants (both community members and service providers) also commented on the impact of problem gambling on the friends and family of people with gambling disorders, noting that it is a disorder that can damage families because the *“emotional and financial costs are devastating”* to everyone involved. Several community members shared stories of their personal relationships with family members being fractured due to gambling disorders. For one community member, the thought of gambling reminded them of traumatic experiences as a relative of someone with a gambling disorder.

The following section describes and discusses problem gambling among adults in Illinois.

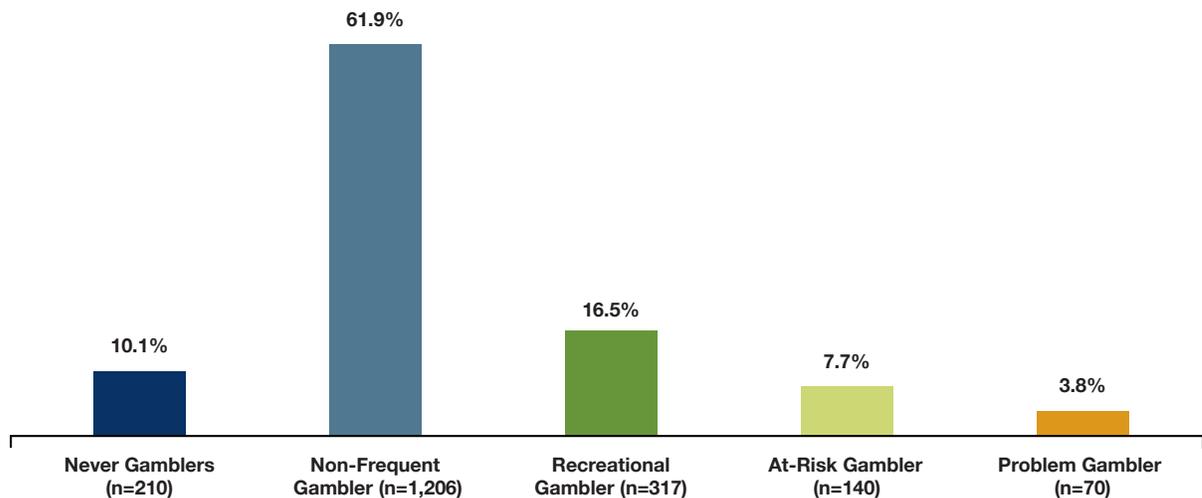
# Overall Prevalence

As described in the Methods section, the Problem and Pathological Gambling Measure (PPGM) was used to estimate the prevalence of people with problem gambling, people at risk for problem gambling, and people who are frequent recreational gamblers among adult residents of Illinois [1]. Using a representative sample of adult residents of Illinois, the statewide prevalence of problem gambling in 2021 was estimated to be 3.8% (Figure 1). This is equivalent to a current prevalence of 383,000 adult Illinoisans having a gambling problem. An estimated 7.7% of adult Illinoisans were at risk for developing a gambling problem, equivalent to an additional 761,000 residents. About 10% of adult Illinoisans had never gambled, 61.9% gambled infrequently (less than once per month), and 16.5% were frequent recreational gamblers, not currently at notable risk for developing a gambling problem.

The prevalence of problem gambling in Illinois in 2021 was estimated to be 3.8%. An additional 7.7% of Illinoisans are at risk of developing a gambling problem.

This equates to an estimated 383,000 adults in Illinois having a gambling problem, and an additional 761,000 estimated to be at risk for developing a gambling problem.

**Figure 1. Prevalence of Past-Year Problem Gambling and Other Gambling Types Among Adult Illinoisans, 2021**



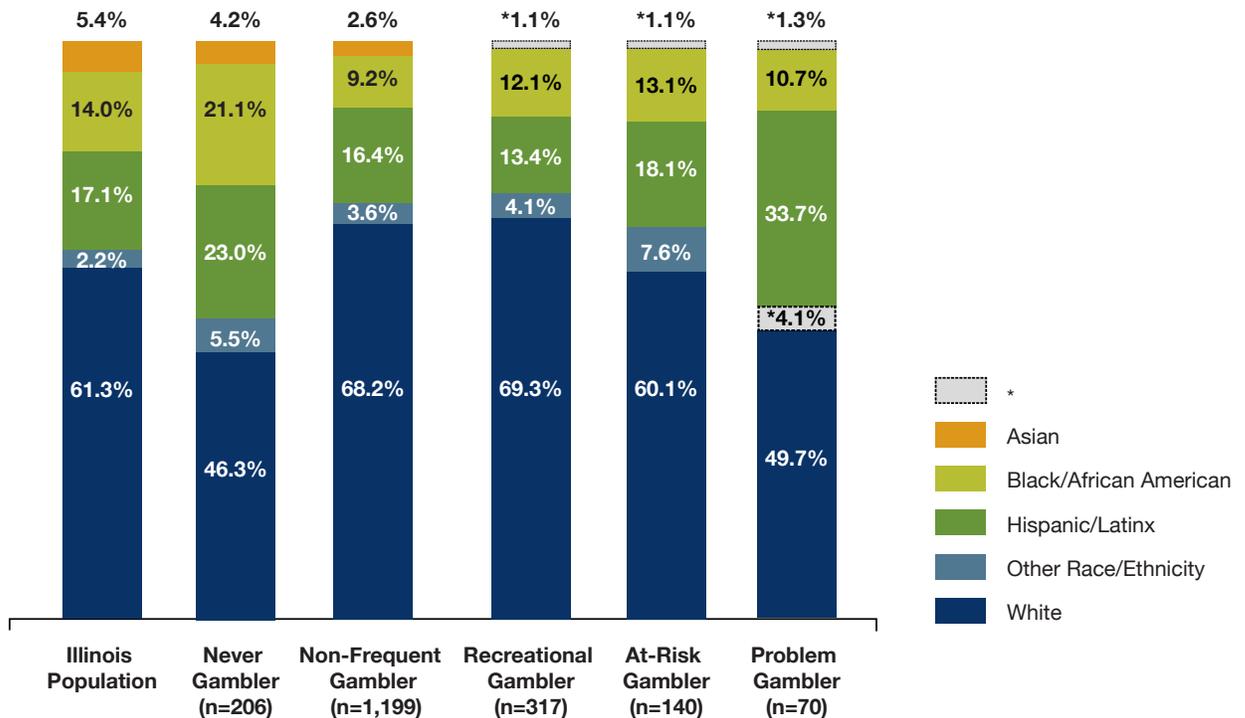
**Data Source:** IL Problem Gambling Assessment, Representative Population Sample. Weighted %, 2021

# Demographics of Individuals with Problem Gambling

Figure 2 shows the racial/ethnic distribution for different classes of gamblers, relative to their distribution in the Illinois population. White residents made up 61.3% of the Illinois population, but only 46.3% of people who have never gambled and only 49.7% of people with problem gambling, implying that White Illinoisans were both more likely to gamble than people of other

racess/ethnicities but also less likely to have a problem gambling. In contrast, Hispanic/Latinx residents made up 17.1% of the Illinois population, but were over-represented among both never gamblers (23.0%) and people with problem gambling (33.7%); implying that Hispanic/Latinx Illinoisans were more likely not to gamble at all, but if they did, they were more likely to develop a gambling problem. Black/African American Illinoisans made up 14.0% of the population and were over-represented among never gamblers (21.1%) (Figure 2).

**Figure 2. Race/Ethnicity of Illinois Population 2019 and Illinois Residents by PPGM, 2021 (n=1,932)**



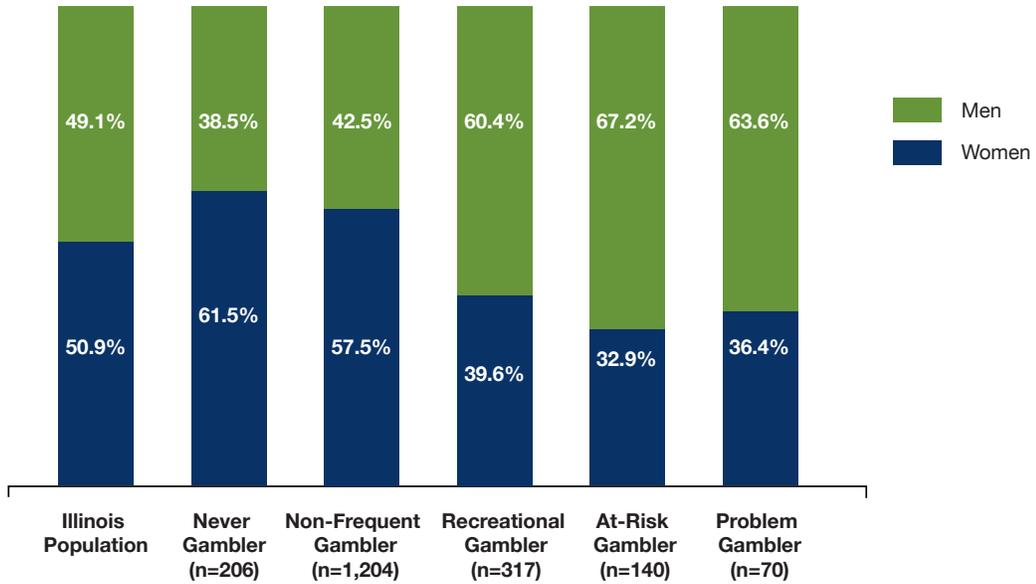
**Data Source:** U.S Census Bureau, American Community Survey 5-Year Estimates, 2015–2019: IL Problem Gambling Assessment, Representative Population Sample, Weighted %s 2021

**Note:** \*n<10 interpret with caution.

The general population is divided about evenly between men and women. However, this is not the case for types of gamblers, where women are over-represented among people who have never gambled (61.5%), and people who do not gamble frequently (57.5%) (Figure 3).

Men are more likely to be frequent recreational gamblers (60.4%), at-risk gamblers (67.2%), and problem gamblers (63.6%).

**Figure 3. Gender of Illinois Population 2019 and Illinois Residents by PPGM, 2021 (n=1,937)**



**Data Source:** U.S. Census Bureau, American Community Survey 5-Year Estimates, 2015–2019, IL Problem Gambling Assessment, Representative Population Sample, Weighted %s 2021

**Note:** Additional genders not presented due to insufficient sample size

The distribution of age groups by PPGM are presented in Figure 4. Illinoisans between the ages of 25 and 44 were most likely to be never gamblers (34.3%), people at risk for problem gambling (51.7%), and people with

problem gambling (43.0%). Illinoisans 45 to 64 years of age made up the largest proportion of non-frequent gamblers (37.8%) and recreational gamblers (46.4%).

**Figure 4. Age Distribution of Illinois Population 2019 and Illinois Residents, by PPGM, 2021 (n=1,943)**

Age in Years	Illinois Population (n=8,686,299)	Never Gambler (n=210)	Non-Frequent Gambler (n=1,206)	Recreational Gambler (n=317)	At-Risk Gambler (n=140)	Problem Gambler (n=70)
18 to 24	12.1%	28.2%	10.2%	5.2%	14.2%	23.5%
25 to 44	34.6%	34.3%	33.6%	30.3%	51.7%	43.0%
45 to 64	33.7%	24.0%	37.8%	46.4%	28.3%	27.5%
65+	19.7%	13.5%	18.4%	18.1%	5.8%	–

**Data Source:** U.S. Census Bureau, American Community Survey 5-Year Estimates, 2015–2019; IL Problem Gambling Assessment, Representative Population Sample, Weighted %s, 2021

**Note:** Values where n<10 are not presented.

Figure 5 compares types of gamblers based on educational attainment. Compared to their proportion in the Illinois population (28.6%), Illinoisans with some college, 2-year degree, certification program, or trade school were over-represented among people with problem gambling (44.0%). Those with a high school

degree (19.3%) were less likely to have a gambling problem than would be expected based on share of the Illinois population (26.0%). This is also unexpected based on epidemiological research showing that the prevalence of problem gambling tends to be higher among individuals with lower educational attainment [2].

**Figure 5. Educational Attainment of Illinois Population 2019 and Illinois Residents, by PPGM, 2021 (n=1,935)**

	Illinois Population (n=8,686,299)	Never Gambler (n=203)	Non-Frequent Gambler (n=1,205)	Recreational Gambler (n=317)	At-Risk Gambler (n=140)	Problem Gambler (n=70)
Less than high school completion or GED	10.8%	6.0%	1.9%	–	–	–
High school or secondary school graduate or GED	26.0%	26.3%	12.9%	14.8%	15.0%	19.3%
Some college, 2-year degree, certification program, or trade school	28.6%	32.1%	27.4%	35.1%	40.0%	44.0%

	Illinois Population (n=8,686,299)	Never Gambler (n=203)	Non-Frequent Gambler (n=1,205)	Recreational Gambler (n=317)	At-Risk Gambler (n=140)	Problem Gambler (n=70)
College graduate or higher	34.7%	35.6%	57.8%	47.9%	40.5%	31.4%

**Data Source:** U.S. Census Bureau, American Community Survey 5-Year Estimates, 2015–2019; IL Problem Gambling Assessment, Representative Population Sample, Weighted %s, 2021

**Note:** Values where n<10 are not presented.

In Figure 6, the PPGM categories are examined by employment status, however employment categories available from the U.S. Census do not correspond exactly with the categories used in the Illinois Gambling Prevalence Survey, so comparisons should be interpreted with some caution. Illinoisans who were employed full-time appeared more likely to be frequent

recreational gamblers (60.5%) and at risk for problem gambling (58.5%), and less likely to be never gamblers (30.9%) or to have a gambling problem (46.6%). Illinoisans who had been unemployed for less than a year appeared more likely to be at risk for problem gambling (8.7%), and less likely to be non-frequent gamblers (2.2%).

**Figure 6. Employment of Illinois Population 2019 and Illinois Residents by PPGM, 2021 (n=1,933)**

	Illinois Population (n=8,686,299)	Never Gambler (n=202)	Non-Frequent Gambler (n=1,205)	Recreational Gambler (n=316)	At-Risk Gambler (n=140)	Problem Gambler (n=70)
Student	–	11.9%	6.3%	–	–	–
Employed (full-time)	61.7% <sup>†</sup>	30.9%	53.3%	60.5%	58.5%	46.6%
Employed (part-time)	61.7% <sup>†</sup>	16.1%	9.6%	7.0%	8.5%	18.4%
Out of work for 1 year or more, and looking for work	3.1% <sup>†</sup>	6.3%	3.0%	4.7%	–	–
Out of work for less than 1 year, and looking for work	3.1% <sup>†</sup>	5.2%	2.2%	4.5%	8.7%	–

	Illinois Population (n=8,686,299)	Never Gambler (n=202)	Non-Frequent Gambler (n=1,205)	Recreational Gambler (n=316)	At-Risk Gambler (n=140)	Problem Gambler (n=70)
Not employed outside the home (e.g., homemaker)	34.9% <sup>†</sup>	8.4%	4.7%	–	–	–
Retired	34.9% <sup>†</sup>	12.0%	17.5%	15.7%	6.6%	–
Unable to work	34.9% <sup>†</sup>	9.2%	3.5%	3.1%	–	–

**Data Source:** U.S. Census Bureau, American Community Survey 5-Year Estimates; IL Problem Gambling Assessment, Representative Population Sample, Weighted %s, 2021

**Note:** <sup>†</sup>61.7% of Illinoisans 16 years or older were employed (full-time or part-time), 3.1% were unemployed (out of work and looking for work for less or more than 1 year), and 34.9% were not in the labor force (not employed outside the home, retired, or unable to work).

# Populations Vulnerable to Problem Gambling

Problem gambling disproportionately impacts several demographic groups in Illinois. Throughout the interviews and community discussions, participants also named several groups/communities that are disproportionately impacted by gambling disorders. These communities included: youth, immigrants, communities of color, and low- or fixed-income populations.

Other groups named by a handful of participants included manual laborers and women. A few participants viewed women as being of particular importance/risk given their role as caregivers to other relatives and perceived ability to internalize more trauma putting them at higher risk for a gambling disorder. However, the quantitative data from this assessment indicate that women on the whole were at lower risk compared to men.

## Youth

Community discussion and interview participants typically agreed that youths have a high risk for gambling disorders and speculated that a larger number of youth are gambling due to a combination of targeted advertising, increased access through online gambling and gaming apps, and a lack of alternative entertainment options, particularly in the midst of the pandemic.

Regarding advertising and access, when youth participants in community discussions were asked to name what they considered popular modes of gambling in their community, they listed fantasy football sports betting, Bet MGM, card games such as poker and blackjack, Fire Emblem: Heroes, and Egyptian Rats. When discussing electronic games, youth referenced “*overly predatory*” techniques such as micro transactions in free-to-play games where they

are encouraged to pay for access to certain levels or characters in games. Some youth participants preferred this method to other forms of gambling because they could “*get the adrenaline rush*” without spending large amounts of money. One participant did acknowledge that some players can get “*sucked in*” by spending money to access a specific gaming character. High school youth interviewed were savvy to recognize this is part of the gaming business model to win over and hook young players.

Youth also acknowledged that opportunities to gamble are becoming more common in locations such as local grocery stores and gas stations. Many youths also acknowledged that gambling is most common among their peers through mobile games and e-sports applications, though a small number of participants added that some youth bet on sports games in schools.

## Immigrants and Communities of Color

Immigrants and communities of color were perceived as being targeted by advertisers for gambling and at a higher risk of problem gambling and gambling disorders. For example, participants in one community discussion perceived and observed a higher number of gaming machines in Black/African American communities.

Specific to Hispanic/Latinx communities, interview participants with extensive experience living/working in the communities perceived a lack of awareness about problem gambling as a substantial barrier to reaching the Hispanic/Latinx community. Like many others, one participant noted that many “*see it [gambling] as entertainment*” and a chance to earn money rather than a risk. This interview participant also perceived a large amount of illegal gambling (e.g., betting through a bookie) occurring in their community in addition to playing the lottery. Other participants shared a similar sentiment, noting that casino gambling may not be the primary way for some Hispanic/Latinx residents

to gamble, due to documentation status. As one person noted, depending upon the documentation requirements, an undocumented person may not be able to claim any casino winnings. Finally, these participants pointed to shame, stigma, limited English literacy, limited access to technology, and fear of deportation as potential barriers to exploring how gambling impacts Hispanic/Latinx communities.

Specific to the Chinese community, interview participants with extensive experience living/working in the community highlighted the fact that gambling is “seen as a way to test one’s fortune.” In terms of the types of gambling perceived to be the most common, participants consistently named casinos and mahjong as the most prevalent among their peers. With respect to mahjong, several participants (both community residents and service providers) noted that the game has a long history in the community and is commonly played recreationally with money. When discussing casinos, similar to playing mahjong, community members and service providers noted that Chinese

community members perceived frequenting casinos a recreational activity. One participant added that at the casinos “there’s a sense of satisfaction” while another said “life is a little fuller” at the casinos because it is viewed as a social event. Service providers also pointed to casino shuttle buses in the community as a source for transportation for many in the community who do not participate in many other entertainment activities: “The shuttles go around 24 hours a day, so people can work late at night and then go to the casino. They come back [home] on the shuttle and go back to work.” These service providers also noted that while the casinos target Chinese communities, relatively few prevention and treatment efforts focus on the Chinese community. Finally, these interview participants also added that because gambling via games such as mahjong has a long history in Chinese culture, there is a strong need to address any underlying causes of gambling disorders from a linguistically and culturally appropriate lens.

# Spotlight

## Gambling in Chinese Populations

Problem gambling disproportionately impacts marginalized communities. In the U.S., the overall prevalence of problem gambling is higher among Indigenous, Black/African American, Hispanic/Latinx, and Asian communities, which mirrors broader racial inequities [2–4]. Previous studies reveal that some factors that may put people of color at higher risk of problem gambling include acculturative stressors, racial discrimination, and gambling as a form of escape [5, 6]. Immigrants of color may also face unique challenges that increase risk factors for problem gambling. One study found that being an immigrant or the child of immigrants was associated with problem gambling, which was only partially accounted for by lower levels of education [6].

Within the Asian immigrant community, acculturative stressors, limited social connection, and cultural norms and perceptions around gambling may contribute to problem gambling rates [5, 7–9]. In a conversation with a service provider familiar with Asian communities in Illinois, the provider perceived gambling to be most problematic among older Chinese Americans and restaurant employees. This person also remarked that problematic gambling is made worse in their community because there are not many recreational activities available to immigrants in the communities. Specific to cultural norms within Asian immigrant communities, multiple conversations with service providers highlighted that mahjong is a commonly played game in the Chinese community. Some participants added that these

games are, at times, played with money/wagers. As one service provider familiar with the Chinese community in Illinois said, *“in general, people accept gambling...people gamble in small groups while playing mahjong.”* Another service provider perceived that the shift from recreational mahjong to other types of gambling started roughly 20 years ago after Indiana passed gambling legislation, specifically for riverboat casinos. This person also perceived that within the Chinese community, casino gambling is more prevalent among men, while mahjong is more prevalent among women.

Furthermore, Asian immigrants have been targets of predatory marketing tactics and free transportation offerings to gambling venues in Chinatowns, where poverty is concentrated [10]. The unique experience of navigating an unfamiliar country and racial barriers pose distinct risk factors for problem gambling. Conversations with interview participants familiar with providing services in the Chinese community confirmed that there is a sense of exploitation in Asian communities in Illinois. For example, one interview participant estimated that, on a weekly basis, upwards of 80 casino-sponsored shuttle buses transport Chinatown residents to and from the casinos in the area. This person also added that in Chinatown, *“there are lots of billboards” advertising casino gambling in addition to the multitude of concerts advertised which are often “connected to casinos.”* Another service provider added that sometimes the casinos offer free/ discounted meals to further appeal to residents.

There are additional cultural and historical contexts to consider when understanding gambling and problem gambling within Asian communities. In the U.S., approximately 4.8% of Asian Americans met criteria for problem gambling [2]. Not all Asian ethnic groups have been actively studied in relation to problem gambling, but there is a growing wealth of research exploring Chinese adults’ experiences with gambling. Interview participants familiar with the experiences of the Chinese community in Illinois echoed this sentiment and highlighted a need for more data collection to understand risk and protective factors related to gambling for Chinese and other Asian ethnic groups. Literature on Chinese ethnic groups in Western countries has highlighted that these groups experience higher rates of problem gambling [5]. Research exploring this trend suggests that acculturative stress, perceptions of skill or control over gambling outcomes, shame in help-seeking, and socialization may be playing a role [5, 7, 8]. When studying cultural factors and problem gambling, it is essential to recognize the cultural distinction between social gaming and high-stakes gambling. Historically in mainland China, high-stakes gambling was recognized as immoral whereas gaming was seen as a socially acceptable form of entertainment [10]. This understanding of gambling may ultimately contribute to a failure to identify excessive gaming or social wagering as a form of problem gambling. An Australian study reflected this understanding among Chinese respondents, where 17% reported playing the lottery despite identifying as never having gambled [11]. These multifaceted experiences with problem gambling across racial-ethnic groups warrant greater attention.

## Low- or Fixed-Income Communities

Community members and service providers/ organization leaders identified people with low- or fixed-income as a group experiencing significant impacts of gambling in the community. Interview participants perceived that some low- or fixed-income community members gamble to increase the small amount of money they have. Some participants attributed this behavior to gambling being advertised as an opportunity to significantly change one's life circumstances. One community member described the perception as, *"I have \$5, why not bet it? If I win, then we can move out of this neighborhood."*

Some participants, including a professional counselor, expressed particular concern for seniors/older adults because many use their fixed income to gamble. Qualitatively, interview participants also perceived older adults to prefer casino gambling to other types of gambling and a handful of community members commented that seniors were often picked up by shuttle buses to get to the casinos. One interviewee mentioned that casinos have buses that regularly shuttled retirees from their retirement homes/facilities to casinos. *"Seniors who lack mobility gladly participate because they view this as an outing, but this convenient arrangement is predatory."*

However, higher rates of gambling among seniors were not apparent in the representative sample of adult Illinoisans who participated in the Illinois Gambling Prevalence Survey.

## Gambling Impact on the Community

Interview and community discussion participants all agreed that while some people can gamble casually and not develop any long-term issues, other people develop gambling habits which can have negative impacts on individuals with gambling disorders and their families. Negative impacts named by participants included challenges paying for medical care, food, and housing, and other necessities. For example, an organizational leader noted that severe gambling disorders lead to people using their entire paychecks to gamble noting that it becomes *"challenging for families to pay for medical care, food, and housing."* Similarly, a service provider when describing the impacts of gambling on families noted that some people are gambling away money, *"instead of putting their gambling money into food or diapers."*

# Behaviors of Frequent Gamblers and Symptoms of Problem Gambling

As noted previously, the Frequent Gambler Survey was conducted to learn more about the attitudes and behaviors of frequent gamblers in Illinois. These findings explore differences between frequent recreational gamblers, people at risk for problem gambling, and people classified by the Problem and Pathological Gambling Measure (PPGM) as likely having a current problem gambling.

Respondents to the Frequent Gambler Survey who reported participating in a type of gambling within the past 12 months were asked how frequently they bet or

made wagers on that type of gambling in the past 12 months. Not surprisingly, for every type of gambling, people with problem gambling were most likely to report participating in that type of gambling weekly or more often (Figure 7). The most common forms of gambling that people with problem gambling reported engaging in weekly or more were online gambling (72.3%), racetracks (71.4%), and the lottery (69.9%). For survey respondents at risk of problem gambling, racetracks (63.7%), and online gambling (59.4%) were the most common weekly gambling types. And for frequent recreational gamblers, other gambling (61.6%), racetracks (61.2%), and online gambling (60.6%) were most common. As before, these findings are likely strongly influenced by COVID-19 pandemic restrictions and are expected to be different in subsequent years.

**Figure 7. Gambling Frequency, Among Frequent Gamblers, by Type and PPGM, 2021**

	Recreational Gambler	At-Risk Gambler	Problem Gambler
<b>State Lottery</b>	<b>(n=502)</b>	<b>(n=367)</b>	<b>(n=1,385)</b>
Weekly or more	36.7%	51.2%	69.9%
1–3 times per month	46.2%	30.8%	24.0%
Less than once per month	17.1%	18.0%	6.1%
<b>Racetracks</b>	<b>(n=250)</b>	<b>(n=262)</b>	<b>(n=1,335)</b>
Weekly or more	61.2%	63.7%	71.4%
1–3 times per month	31.2%	27.1%	24.8%
Less than once per month	7.6%	9.2%	3.8%
<b>Video Gaming Machines</b>	<b>(n=297)</b>	<b>(n=305)</b>	<b>(n=1,360)</b>
Weekly or more	50.2%	53.1%	64.9%
1–3 times per month	37.4%	36.1%	28.7%
Less than once per month	12.5%	10.8%	6.4%

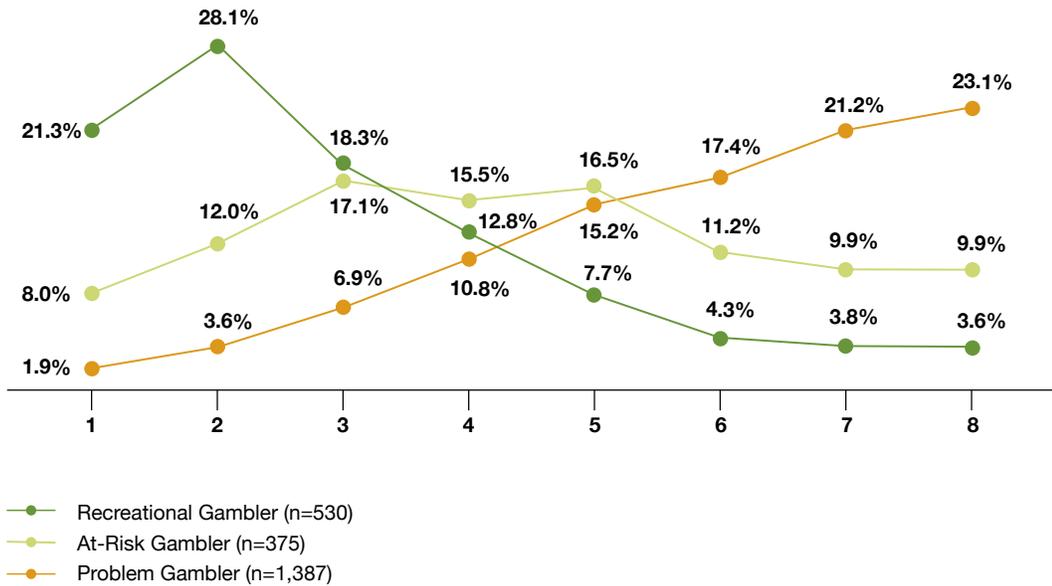
	Recreational Gambler	At-Risk Gambler	Problem Gambler
<b>Casinos and Riverboats</b>	<b>(n=296)</b>	<b>(n=300)</b>	<b>(n=1,369)</b>
Weekly or more	40.9%	41.3%	56.1%
1–3 times per month	33.8%	35.3%	35.4%
Less than once per month	25.3%	23.3%	8.6%
<b>Organized Sports and Fights Betting</b>	<b>(n=307)</b>	<b>(n=301)</b>	<b>(n=1,348)</b>
Weekly or more	50.8%	51.8%	62.6%
1–3 times per month	29.3%	33.9%	30.0%
Less than once per month	19.9%	14.3%	7.3%
<b>Gambling with your friends or in the community</b>	<b>(n=383)</b>	<b>(n=336)</b>	<b>(n=1,366)</b>
Weekly or more	34.5%	44.1%	61.1%
1–3 times per month	28.7%	30.7%	30.3%
Less than once per month	36.8%	25.3%	8.6%
<b>Online Gambling</b>	<b>(n=279)</b>	<b>(n=283)</b>	<b>(n=1,362)</b>
Weekly or more	60.6%	59.4%	72.3%
1–3 times per month	24.4%	27.9%	24.8%
Less than once per month	15.1%	12.7%	2.9%
<b>Other Gambling</b>	<b>(n=279)</b>	<b>(n=279)</b>	<b>(n=279)</b>
Weekly or more	61.6%	57.2%	66.9%
1–3 times per month	21.4%	26.0%	27.1%
Less than once per month	17.1%	16.8%	5.9%

**Data Source:** IL Problem Gambling Assessment, Frequent Gambler Sample, 2021

Another aspect of gambling behavior is the number of types of gambling a person does. The sums of the eight categories of gambling listed in the previous table were calculated for each respondent to the Frequent Gamblers Survey, and the prevalence of the number of types of gambling are presented, stratified by gambler type, in Figure 8. Recreational gamblers

most commonly participated in one or two types of gambling (49.4%), people at risk for problem gambling tended to participate in three to five types of gambling (50.3%), and people with problem gambling tended to participate in six or more types of gambling (61.7%) (Figure 8).

**Figure 8. Total Types of Gambling Engaged in, in the Past Year, Among Frequent Gamblers, by PPGM, 2021 (n=2,292)**



**Data Source:** IL Problem Gambling Assessment, Frequent Gambler Sample, 2021

Gambling Disorder is defined by medical professionals to include symptoms categorized as Problems, Impaired Control, and Other Issues. The PPGM measures symptoms of problem gambling in the past 12 months. Among the representative sample of Illinois adults who gamble frequently, the most common symptoms on the PPGM were having *made attempts to either cut down, control, or stop their gambling* (26.5%);

*having gone back to try to win back the money they lost* (25.7%); and *having gambled longer, with more money, or more frequently than they intended to* (21.9%) (Figure 9). The most common symptom in the Problems sub-scale was having gambling involvement *cause significant mental stress in the form of guilt, anxiety, or depression* (11.3%).

**Figure 9. PPGM Responses Among a Representative Sample of Frequent Gamblers, 2021 (n=527)**

PPGM Question	Yes	
	n	%
<b>Problems Score</b>		
Has your involvement in gambling caused you either to <b>borrow a significant amount of money or sell some of your possessions</b> in the past 12 months?	36	7.4%
Has your involvement in gambling caused <b>significant financial concerns</b> for you or someone close to you in the past 12 months?	46	8.5%
Has your involvement in gambling caused <b>significant mental stress</b> in the form of <b>guilt, anxiety, or depression</b> for you or someone close to you in the past 12 months?	59	11.3%
Has your involvement in gambling caused <b>serious problems in your relationship with your spouse/partner, or important friends or family</b> in the past 12 months?	31	5.8%

PPGM Question	Yes	
	n	%
<b>Problems Score</b>		
Has your involvement in gambling caused you to <b>repeatedly neglect your children or family</b> in the past 12 months?	15	2.8%
Has your involvement in gambling resulted in significant <b>health problems or injury</b> for you or someone close to you in the past 12 months?	11	2.3%
Has your involvement in gambling caused <b>significant work or school problems</b> for you or someone close to you in the past 12 months?	20	3.9%
Has your involvement in gambling caused you to <b>miss a significant amount of time off work or school</b> in the past 12 months?	13	2.8%
Has your involvement in gambling caused you or someone close to you to <b>write bad checks, take money that didn't belong to you or commit other illegal acts</b> to support your gambling in the past 12 months?	19	3.5%
Is there anyone else who would say that <b>your involvement in gambling in the past 12 months has caused any significant problems</b> regardless of whether you agree with them or not?	37	7.1%
<b>Impaired Control Score</b>		
In the past 12 months, have you often <b>gambled longer, with more money or more frequently</b> than you intended to?	110	21.9%
In the past 12 months, have you often <b>gone back to try and win back the money you lost?</b>	132	25.7%
In the past 12 months, have you made any <b>attempts to either cut down, control or stop your gambling?</b>	135	26.5%
<b>Were you successful in these attempts?</b>	16	11.5%
In the past 12 months, is there anyone else who would say that you have had a <b>difficulty controlling your gambling</b> , regardless of whether you agreed with them or not?	54	10.5%
<b>Other Issues Score</b>		
In the past 12 months, would you say you have been <b>preoccupied with gambling?</b>	41	8.4%
In the past 12 months, when you were not gambling did you <b>often experience irritability, restlessness or strong cravings for it?</b>	44	8.8%
In the past 12 months, did you find you <b>needed to gamble with larger and larger amounts of money to achieve the same level of excitement?</b>	41	8.9%

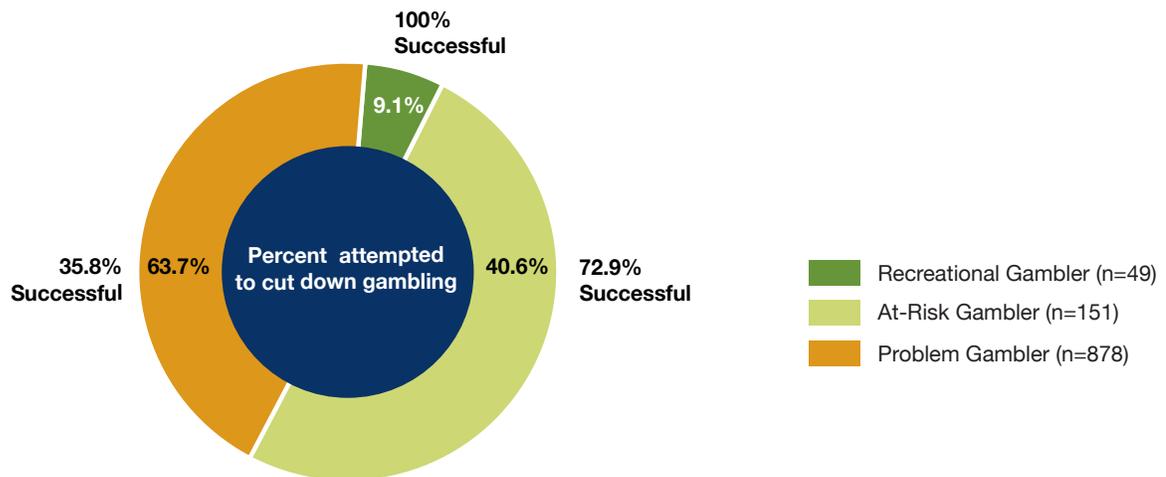
**Data Source:** IL Problem Gambling Assessment, Representative Population Sample, Weighted %, 2021

**Note:** Exact number of respondents varied across items.

The most common symptom among Illinoisans who gamble frequently was making attempts to cut back on gambling. This question was investigated further among the respondents to the Frequent Gambler Survey. Less than half (40.6%) of people at risk for problem gambling and less than 10% of frequent recreational gamblers had tried to cut down, control, or stop their gambling

in the past year, compared to 63.7% of people with problem gambling (Figure 10). Among these, 100.0% of frequent recreational gamblers, 72.9% of people at risk for a gambling problem, and 35.8% of respondents with problem gambling reported that they were successful in these attempts.

**Figure 10. Attempts to Cut Down, Control, or Stop Gambling and Percent Successful in the Past 12 Months, Among Frequent Gamblers, by PPGM, 2021**



**Data Source:** IL Problem Gambling Assessment, Frequent Gambler Sample, 2021

Among people with problem gambling who tried to cut down on their gambling in the past year, almost 65% were NOT successful.

Not surprisingly, people with problem gambling were more likely to report more money lost in a single day of gambling than survey respondents who were at risk for problem gambling or recreational gamblers (Figure 11). Over 5% of people with problem gambling reported losing \$10,000 or more in a single day, 32.3% between \$1,000 – \$9,999, and 39.6% between \$100 – \$999. In an average year, people with problem gambling estimated that they spent a median of \$16,750 on gambling, compared to \$3,000 for people at risk for problem gambling, and \$500 for frequent recreational gamblers (data not shown).

**Figure 11. Most Money Lost in One Day of Gambling, Among Frequent Gamblers, by PPGM, 2021 (n=2,291)**



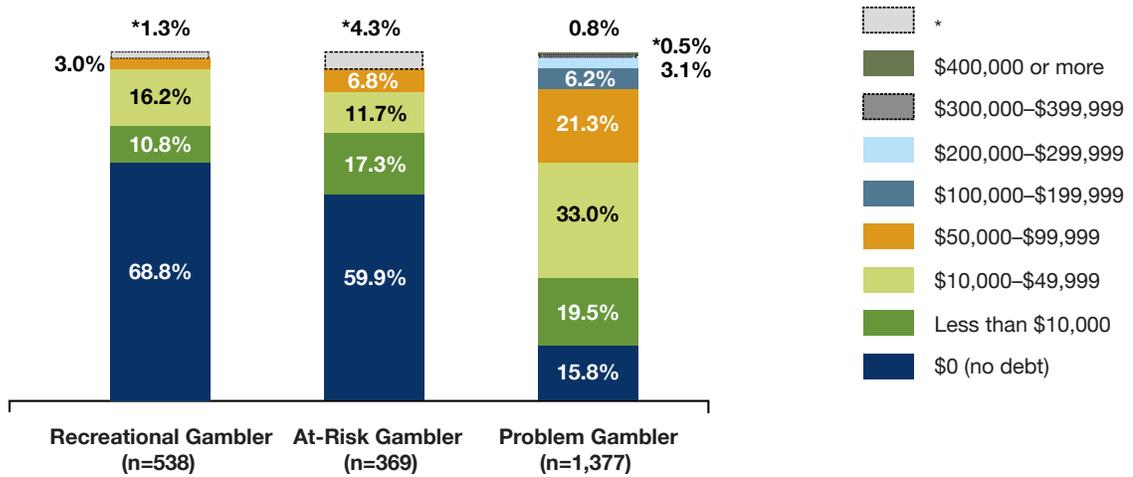
**Data Source:** IL Problem Gambling Assessment, Frequent Gambler Sample, 2021

**Note:** \* n < 10 interpret with caution. Responses to “Less than \$1” not shown and incorporated in \* when n < 5, except for people at risk for problem gambling (0.0%).

People who gambled frequently were asked to estimate their current debt related to gambling, including loans, credit cards, and informal borrowing. Not surprisingly, frequent recreational gamblers had the highest proportion of no debt (68.8%), while people with problem gambling had the highest proportion with \$10–50,000 in debt (33.0%), and \$50–100,000 in debt (21.3%) (Figure 12).

In an average year, people with problem gambling estimated that they spent a median of \$16,750 on gambling.

**Figure 12. Current Gambling Debt, Among Frequent Gamblers, by PPGM, 2021 (n=2,284)**



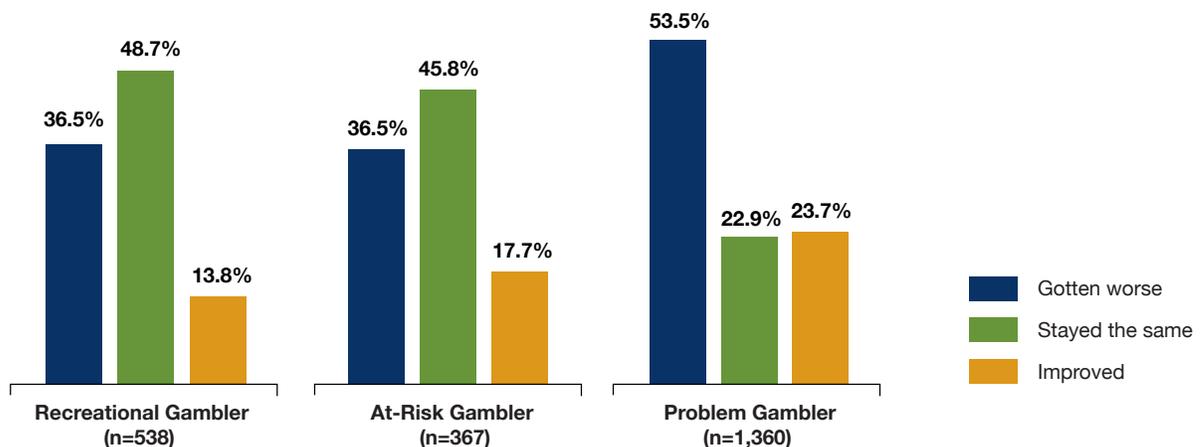
**Data Source:** IL Problem Gambling Assessment, Frequent Gambler Sample, 2021

**Note:**\* Includes all gamblers reporting debt >\$100,000; n<10 within each grouping, interpret with caution. No recreational gamblers reported debt \$300-\$399K and no respondents at risk for problem gambling reported debt \$400K+.

There were interesting variations in how frequent gamblers reported that the COVID-19 pandemic had affected their financial status. Over half (53.5%) of people with problem gambling reported that their financial situation had gotten worse because of the pandemic, relative to only 36.5% of people at risk for problem gambling and 37.6% of frequent recreational

gamblers (Figure 13). People with problem gambling were also about evenly split on whether their financial situation had improved (23.7%) or stayed the same (22.9%), compared to recreational gamblers and people at risk for problem gambling, who were more likely to say their financial situation had stayed the same.

**Figure 13. Effect of COVID-19 on Financial Status, Among Frequent Gamblers, by PPGM, 2021 (n=2,265)**



**Data Source:** IL Problem Gambling Assessment, Frequent Gambler Sample, 2021

# Chapter 3: References

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