

# **FILIPINOS AND PROBLEM GAMBLING**

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*Nilda married a military serviceman in her early thirties. While her husband was away on his tour of duty, she turned to gambling as a form of entertainment and an avenue to socialize with other military wives. Eventually she would gamble every night...if she wasn't playing "mahjong" at a friend's house, she would be at nearby casinos. Her gambling problem consumed her every waking hour so much that she started neglecting her household. Eventually her marriage ended in divorce. After several years, Nilda married again...this time to a partially disabled man 15 years her senior. She continued gambling, borrowing from friends when she was short on money, until slowly her friends distanced themselves. One day while at the casino, her house burned down. Fortunately her disabled husband was not injured in the fire but his children from a previous marriage were so upset that they took their father into their care and forced him to divorce Nilda. She moved away from the San Diego area, leaving behind strained friendships and many unpaid debts. (Personal Communication, 2009)*

Unfortunately there are other tragic stories like Nilda's in the Filipino community, claims a counselor from the Union of Pacific Asian Communities in San Diego (UPAC). The organization provides problem gambling prevention and intervention services. Their counselors have witnessed families torn apart by financial stress, physical and verbal abuse, and child neglect when a parent has a gambling problem. Among seniors on fixed incomes, problem gambling has led to the inability to buy food or to pay rent. Youth who engage in internet gambling or sports betting have difficulty with schoolwork and may engage in petty theft to sustain their gambling habits.

## **PREVALENCE OF GAMBLING AMONG FILIPINOS**

Filipinos are the second largest Asian group in the United States after the Chinese population. Half of the 2.9 million Filipinos in the United States reside in California. Women comprise sixty percent of all Filipino Americans and half of all Filipinos in the US are foreign born. Within the Asian community, Filipinos have the second highest income after East Indians, with an average household income of \$67,000 per year compared to the average U.S. income of \$55,000. Most Filipinos are between the wage-earning ages of 23 to 54 years old<sup>1</sup>. However, there are also Filipinos who live under the poverty line, including seniors on fixed incomes and low wage workers who do not speak English fluently and have limited skills<sup>2</sup>.

In 2005, a prevalence study utilizing the South Oaks Gambling Screen (SOGS) was conducted among Filipinos in Bakersfield, California. Results indicate that 6.7% of respondents were pathological gamblers and 13.3% were pathological gamblers<sup>3</sup>. These results reveal that the prevalence rate of pathological gamblers in the Filipino community is higher than the general population. Unfortunately, the SOGS test does not differentiate between problem and pathological gamblers as other screening methodologies such as the Fisher Screen test<sup>4</sup>.

### Definitions:

**Problem Gambling:** This term is generally used as an umbrella term which encompasses all gambling behaviors which cause disruptions in one or more areas of the gambler's life. In terms of epidemiological research, problem gamblers may represent "sub-clinical" gamblers who have significant problems with gambling but do not meet clinical diagnosis criteria.

**Pathological Gambling:** A formal diagnostic category set forth by the American Psychiatric Association as a mental health disorder, pathological gambling is listed under impulse disorders. Key features of pathological gambling include tolerance (needing to gamble for more money), withdrawal (irritability and restlessness when attempting to stop or reduce), and diminished control.

Prevalence studies of problem gamblers in the U.S. found that 3.8% fall within the problem gambling range and 1.6 % were pathological gamblers<sup>5</sup>. It appears that the prevalence rate among Filipinos for pathological gamblers is 12 times higher. In California, the prevalence rate of pathological gamblers is 1.2% while among Filipinos it was 16 times higher.<sup>6</sup>

The prevalence rate for pathological gambling among Filipinos is not significantly higher when compared with other Asian populations. The Asian and Pacific Islander (API) community is disproportionately impacted by problem gambling. According to 1997 survey results from the NICOS Chinese Health Coalition, 14.7 % of Chinese respondents identified as problem gamblers and 21% were pathological gamblers<sup>8</sup>. A 2002 survey conducted by the University of Connecticut Health Center reported that 59% of Laotians, Cambodians and Vietnamese met the criteria for pathological gambling<sup>9</sup>.

Exposure to different forms of gambling in their countries of origin, positive attitudes toward gambling as a source of recreation and social interaction and proximity to gambling venues contribute to the rise in the prevalence of gambling among Asians<sup>10</sup>.

| Asian Pacific American Group                                    | Prevalence Rate |
|---|-----------------|
| Chinese <sup>8</sup>  | 21%             |
| Southeast Asian (Vietnamese, Cambodians, Laotians) <sup>9</sup> | 59%             |
| Filipino <sup>3</sup>   | 20%             |

The Ontario Problem Gambling Research Center in Canada conducted research on problem gambling among several ethnic groups including Filipinos in Toronto. Through key informant interviews, focus groups and other qualitative methods, they found that the most common gambling activities among Filipinos are lottery, card games (mahjong, sakla, pusoy, and bingo), casino games, internet gambling and sports betting<sup>11</sup>.

The focus groups defined a problem gambler as someone who gambles compulsively and who is preoccupied with gambling activities to the exclusion of family obligations and social functions.

There are manifestations of decreased attention to family affairs and low productivity at work. The problem gambler incurs debt that cannot be repaid and may engage in petty crimes in order to obtain money to sustain his/her gambling addiction. There was consensus that problem gamblers are mostly male, middle-aged, married, have a high school education or higher and earn between \$20,000 to \$50,000 annually.

Informants agreed that problem gambling is prevalent in the Filipino community; however, it is concealed within the family unit. They estimated that 20-25% of Filipinos are problem or pathological gamblers. Ironically, this number coincides with the total 20% prevalence rate of pathological gambling among Filipinos in Bakersfield, California.

## **RISK FACTORS**

### ***Early Exposure / Recreational Activity***

Similar to other Asian cultures, Filipinos often view gambling as a recreational activity involving all members of the family<sup>12</sup>. It is common for children to participate in card games or to visit casinos with their parents and extended family. This early exposure to gambling activities may predispose some children to indulge in gambling when they reach adulthood. The 2005 research on Filipinos in Bakersfield shows a statistical significance between early exposure to gambling and pathological gambling behavior in adulthood<sup>13</sup>.

### ***Immigrant Experience***

More than half of all Filipinos in the United States are foreign born. New immigrants are likely to experience financial problems, job stress, separation from family members and loss of social support while adjusting and acculturating to a new country. Racial and social discrimination may compound the feeling of social isolation which may lead Filipinos to gamble as an avenue for socializing and escaping the realities of adjusting to a new country.

Recent immigrants and those with limited English ability or job skills usually find work as home health aides, restaurant and grocery store workers and security guards. They work at physically challenging jobs, with low pay and long work hours. They usually send a portion of their earnings to support family members in the Philippines<sup>14</sup>. Gambling affords them the hope of "striking it rich" and resolving their condition of poverty and poor work conditions. The lottery is a convenient and accessible form of gambling for many Filipinos. One home health aide claims he spends over \$250 a month on lottery tickets with the hope of getting rich quick so he could stop working while providing for his family<sup>5</sup>.

*Unlike the many stories you have heard I am not going to blame depression for my gambling problem because I wasn't depressed when I first learned to gamble. The truth is the problem was there was too much time for me because I wasn't busy working and I was single with no*

*responsibilities. I had saved a lot of money from working overseas, and, instead of investing it, I put in an account which I could access at anytime. To top it off, all my associations were mostly people who gambled. It started with playing mahjong every weekend and progressed to going to local casinos because, day in and day out, I spent time with my gambling friends. After I landed a job, I thought my gambling would slow down, but the more money I made, the more I gambled.*

*When I was laid off from my job in 2003, I had depleted my 401k from loans. I maxed out my credit cards and my bank account closed because of multiple insufficient funds. Then I decided to go to San Antonio, Texas. I would start over in a place I am not familiar with and had no relatives to turn to if I became financially broke from gambling. I took a job at the University of Texas in San Antonio and made enough to pay for rent and food and the very basics. I associated myself with people who do not know how to gamble and do not know where the casinos are. I was busy driving my daughter to and from school and kept myself busy all the time. I spent my free time with new found friends who met every weekend for bible study. On Sundays, I would take my daughter to her Sunday school class. I mentioned my gambling problem to all my new friends and they made it sure that I did not associate or meet with people who gambled. They were so supportive of my efforts to stop gambling.*

*After a year without gambling, I came back to California. It's been two years since I have been back and I have not called nor visited old gambling friends. I had my paycheck deposited to my sister's account. She gives me only what I need. I am not going to say I have changed. Once in a while I still go to Vegas and gamble. I know one day I will achieve my goal of kicking my gambling addiction. It's not easy but I know I will get there.*

- (Personal Communication, 2009, J.C. 54-year old female, Torrance)

## ACCESSIBILITY

Opportunities for gambling in California have increased dramatically in the past two decades. According to the Casino Dealer College of California, there are a total to 171 casinos and card rooms in California. In 2001, the California Department of Justice Division of Gambling Control estimated that there are 25,196 slot machines in Indian casinos in California<sup>16</sup>. The increase in gambling venues in the State has increased the incidence of problem and pathological gambling. The 2006 California prevalence study determined that 3.7% of Californian's have a problem with pathological gambling<sup>17</sup>.

Half of all Filipinos in the US live in the state of California; therefore, they are in close proximity to the 171 casinos and card rooms within the State and nearby Nevada. Moreover, casinos consciously target Asian American customers by employing multi-lingual staff, advertising in ethnic newspapers, redesigning parts of the casinos with Asian themed décor and feature Asian singers and entertainers. Some casinos report that over 50% of their clients are Asian Americans<sup>18</sup>.

## GENERATIONAL DIFFERENCES

Among elderly Filipinos, the problem of isolation and need for social interaction lead to engaging in gambling activities. Church and social groups sometimes raise funds by sponsoring bingo nights or casino tours. Although these activities can be entertaining, some seniors may develop problem gambling behaviors. Since they are on fixed incomes, losing money through gambling may lead to dire consequences such as the inability to buy food or pay for housing.

“There’s Shokawa on Mondays, Twin Pine on Tuesdays and Thursdays and Robinson Rancheria the rest of the week,” says 82 year-old widow Eden Ferniz. She has been going to the casinos everyday except Sunday for the past three years. “I go everyday because if I stay in my room I might get crazy. The casinos make me feel young and healthy. I can associate with different people. Otherwise, what would I do? Lie down in my room, watch TV and wait to die?” (SF GATE/San Francisco Examiner, October 3, 1999).<sup>19</sup>

The lure of gambling is very strong among seniors because they have lots of time on their hands. Tour buses located in strategic areas such as in Church and grocery store sites make it convenient for seniors to participate in casino gambling. Tour operators contract with casinos and supply about 75% of their weekday customers. An employee at one casino estimates that there are 30 to 40 tour operators in the Bay Area., catering to different ethnic groups <sup>19</sup>.

Working adults, especially males, were identified as the most likely to become problem gamblers <sup>20</sup>. Many have disposable income and utilize gambling as a form of recreation or an escape from stress or low life satisfaction. As wage earners, they can sustain a gambling habit for a longer period of time before a financial crisis occurs. In the meantime, the gambling habit can turn into a pathological addiction that requires psychological intervention. Consequences are more severe because it impacts the whole family who are economically dependent on the wage earner. Negligent parenting, decreased obligation/responsibility for family, avoidance of friends, social isolation, stealing or borrowing from friends, decreased interest in work, lower productivity and increased absenteeism are all manifestations of problems arising from gambling addiction (21). An increase in the incidence of child abuse and domestic violence occurs as a result of problem gambling among Asian Americans <sup>22</sup>.

Filipino youth who grew up playing Internet games can easily graduate to internet gambling. The poker craze of the past few years enabled adolescents to play poker over the internet with anyone, in any part of the world, at anytime of the day or night. Because of the impersonal nature of this type of gambling and the convenience of placing bets with a credit card, it is easy to lose track of how much money is lost in the gambling process. Social control is lessened because Internet gambling can be done in the privacy of the bedroom or home office. The lifetime prevalence of problem and pathological gambling is highest among those who gamble on the internet as compared to lottery and casino gambling <sup>23</sup>.

## **BARRIERS**

Cultural barriers, economic conditions, lack of knowledge of available resources, denial and attitudes toward gambling prevent the Filipino community from seeking help for gambling addiction.

Cultural traits that exist within Filipino society discourage help seeking behavior. These include “pakikisama” (getting along with others), a cultural trait emphasizes small group affiliation over the individual. Smooth Interpersonal Relations (SIR) leads to non-confrontational communication. These traits impede the ability of family or group members to confront a problem gambler or encourage him to get help<sup>24</sup>. The concept of “hiya” or shame is a significant barrier in seeking help. Similar to other Asian groups, Filipinos tend to deny the existence of a problem or to keep it within the family<sup>25</sup>. Accepting that problem gambling is an addiction that requires psychological intervention is difficult to accept for Filipinos because of the stigma of mental illness<sup>26</sup>.

Almost 85% of Filipinos are Catholic or Christian. The common belief is that gambling is bad and destroys the moral fabric of society. However, a survey conducted in the Philippines in 1999 demonstrates that moral beliefs do not necessarily discourage gambling behavior. Of the 1,200 respondents in the Philippine survey, 63% believed that gambling was always bad, yet 64% said they participated in gambling in the past 12 months<sup>27</sup>.

A positive development in help seeking behavior among Filipinos was in the utilization of the California Problem Gambling Helpline. Filipinos averaged 3% of all the calls in 2006. This is the largest percentage of calls from all Asian or Pacific Islander groups. These higher rates may indicate that Filipinos, compared to other Asian sub-groups, are seeking assistance for their problem gambling behaviors through the help line<sup>28</sup>.

## **PREVENTION AND ADVOCACY RECOMMENDATIONS**

In order to increase community awareness on problem gambling and its associated consequences, the involvement of community gatekeepers such as the clergy, social-services organizations and Filipino associations is necessary.

Community organizations, churches and social-service groups should encourage alternative recreational activities to gambling. Sponsorship of fundraisers that involve gambling should be mitigated with guidelines to promote responsible gambling.

Peer educators and educational material in Filipino language are important factors in raising community awareness and providing the community with guidelines for responsible gambling. Filipino ethnic media sources should mobilize to bring awareness to this issue, provide prevention guidelines and broadcast available resources to the community. Utilizing recovered gamblers to share their stories would send a compelling prevention message to the community<sup>29</sup>.

*My father is a gambler and has been for as long as I can remember. When I was seven, I was awakened by the sound of Sheriff deputies sent to evict us from our home, because my father has not paid the rent. I remember that my grandmother had to bail us out of homelessness time and again because of my father's addiction to gambling. Many years later, when my parents immigrated to the U.S., they were both able to get jobs as nursing assistants back in the east coast and they made decent money (\$30/hour with full benefits plus overtime pay). With a stable job and good income, they were able to buy a house. Later on, they decided to move to California to be with us, their children, and my mother decided to put their house up for rent for income. She continued paying the mortgage through my dad's bank account. Just last year, she found out that the house had been foreclosed ten years ago, while Mom, who has resorted to disability income because of heart disease, has been paying the mortgage all these years. My dad has gambled everything away and he still goes to the casino every day. If not for us—their children—my parents would be homeless today.*

- (Personal Communication, 2009, E. A., Palm Springs)

Culturally appropriate strategies that are sensitive to the need for privacy and confidentiality of problem gamblers are important in order to effectively intervene in the Filipino Community. Training counselors and therapists on culturally sensitive strategies for providing services is very important. For example, Filipinos tend to view problem gambling as a moral failing rather than a psychological addiction. Therefore, their natural tendency is to seek intervention and spiritual guidance from a priest or pastor<sup>30</sup>. Collaboration with clergy and other spiritual advisers will increase the receptivity and efficacy of psychological intervention for problem gamblers and their families.

Breaking down cultural barriers that prevent help seeking behavior is also important. The stigma of mental illness and the consequent denial of psychological problems such as gambling addiction should be addressed. Promoting help seeking behaviors and providing resources should be encouraged.

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