

# Introduction

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. Callers seeking more general information about problem gambling are referred to the CCPG's office.

A 114 item questionnaire was utilized by Helpline staff to obtain the data for this summary. This report summarizes findings from 1061 calls received between January 1, 1998 and December 31, 1998 that were specific requests for help with a gambling problem. The general information calls were not included in the statistics.

## Major Findings\*

- There were 1061 calls for assistance with a gambling problem.
- State of residence of the problem gamblers:
  - 77.2% resided in Connecticut.
  - 12.0% resided in Massachusetts.
  - 8.3% resided in Rhode Island.
  - 0.4% resided in New York.
  - 2.0% resided elsewhere.
- Approximately 2 out of 3 callers (64.4%) called about their own problem. Almost 1 out of 4 callers (23.4%) were spouses/relatives of the problem gambler. 7.3% of the callers were friends of the problem gambler.
- Gender of caller and problem gamblers:
  - While the callers were almost equally of both genders (50.6% males and 49.4% females), about 2/3 of the problem gamblers they were calling about were male (65.2%) and 1/3 were female (34.8%).
  - Females (76.5%) called about their own gambling problem more than males (66.5%).
- Age of problem gamblers:
  - The median age range was 31-40.
  - 52.4% were 40 or younger.
- Description of results and discussion of findings provided by the CCPG. Numerical information prepared by Yale University, Department of Psychiatry.

- Males tended to be younger than females:  
60.2% of males were age 40 or younger.  
39.0% of females were 40 or younger.
- Relatively few were in the younger and older age ranges:  
1.2% were 20 or younger.  
6.6% were 61 or older.  
However, 1 out of 5 (20%) were 51 or older.

- Top three ethnic/racial groups of problem gamblers:

82.2% Caucasian.  
8.3% African-American.  
2.6% Latino/Hispanic.

- Top four religious affiliations of problem gamblers:

47.3% Catholic.  
16.0% Protestant.  
2.8% Jewish.  
1.1% Muslim.

- Marital and child status of problem gamblers:

- 44.8% were married (44% of males and 45.4% of females).  
29.5% were single (34.6% of males and 21.1% of females).  
13.5% were divorced (10.9% of males and 17.9% of females).  
The remaining 12.2% were: cohabiting (4.4%), separated (4.3%), widowed (2.8%),  
or unknown (.7%).

- 42.4% reported children at home (38.1% of males and 49.9% of females).

- Top four Connecticut counties and towns of residence of problem gamblers:

<u>Counties</u>		<u>Towns</u>	
Hartford	20.2%	Norwich	5.1%
New Haven	16.6%	Bridgeport	3.8%
New London	15.9%	Hartford	3.6%
Fairfield	10.5%	New London	3.6%

- Top three occupations of problem gamblers:

27.5% skilled.  
21.9% unskilled.  
12.9% professional.

- Employment status of problem gamblers:

Full time	69.4%
Part time	7.1%
Unemployed	9.0%
Retired	4.5%
Student	1.1%
Workers Comp.	1.0%
Welfare	0.1%

- Income of problem gamblers:

- 22.5% earned less than \$25,000.  
47.1% earned between \$25,000 and \$44,999.  
21.2% earned more than \$45,000.
- Overall, females earned less than males. However, while this was true for the lower range (less than \$25,000) and the upper range (\$45,000 and above), a greater proportion of females fell within the mid-income range of \$25,000 to \$44,999 (46.3% of males and 48.6% of females).

- The types of gambling reported as causing a problem were:

<u>Non-Casino</u>		<u>Casino</u>	
Lottery – Scratch off	23.1%	Slots	40.6%
Lottery – Daily	21.0%	Blackjack	26.6%
Lottery – Lotto	11.4%	Roulette	7.8%
Sports	11.0%	Poker	6.7%
Dog Racing	8.1%	Craps/Dice	6.4%
Horse Racing	7.4%	Bingo	3.3%
Jai Alai	5.1%	Video Poker	2.2%
Cards	3.2%	Keno	0.9%
Bingo	2.8%	Horse Racing	0.7%
Slots	1.7%	Baccarat	0.6%

- Females far more often than males were reported to have a problem with slot machines (60.9% versus 29.1%).  
Males far more often than females were reported to have a problem with blackjack (32.2% versus 16.8%) and sports betting (15% versus .5%).

- Length of gambling of problem gamblers:

- On average, they gambled 7.4 years before a problem developed.  
Gambling began an average of 9.8 years ago.  
Gambling problems started an average of 2.4 years ago.
- Females reported developing a problem in less time than males after beginning gambling (5.6 years for females and 8.2 years for males).

- Females had a gambling problem slightly less time (2.2 years) than males (2.6 years) before calling the Helpline.

- The following problems are reported to have resulted from gambling:

<u>Emotional:</u>	<u>Total</u>	<u>Males</u>	<u>Females</u>
Depression	77.7%	75.1%	82.1%
Thoughts of suicide	22.9%	22.0%	25.2%
Suicide attempts	3.3%	2.2%	5.3%
 <u>Interpersonal:</u>			
Family or spouse conflict	67.6%	68.8%	65.4%
Loss of friends	12.5%	12.8%	12.2%
Family violence	3.1%	3.2%	3.0%
 <u>Financial:</u>			
Used savings	61.9%	61.2%	63.0%
Problems paying bills	55.8%	53.1%	59.8%
Borrowed from credit cards	50.7%	45.7%	59.6%
Borrowed from family/friends	43.0%	43.7%	41.5%
Bankruptcy (previous or pending)	11.7%	11.6%	12.2%
 <u>Work/School:</u>			
Problem with job or school	25.5%	28.7%	19.5%
 <u>Substance Abuse:</u>			
Excessive use of alcohol	16.7%	18.7%	12.7%
Excessive use of prescription medication	1.9%	1.8%	2.1%
Use of illegal drugs	4.3%	5.9%	1.6%
 <u>Legal:</u>			
Arrested	10.8%	14.1%	5.1%
Debt owed to bookies	4.5%	7.1%	0.0%
Jail or prison	1.9%	2.7%	0.4%

- While males and females were similar in most problem areas, the following differences were noted:
  - Females were reported to have higher depression and thoughts of suicide and suicide attempts, and greater problems paying bills and more borrowing on credit cards than males.
  - Males more than females were reported to have more problems with job or school, more borrowing from bookies, more abuse of alcohol and other drugs, and more arrests and imprisonment.

- Losses and debts of problem gamblers:
  - Average current debt due to gambling was \$13,093.
  - Average lifetime losses due to gambling was \$52,600.
  - Males had substantially larger lifetime losses than females (\$59,400 versus \$38,176) and slightly larger current debts (\$13,624 versus \$12,161).
  - The top four persons or institutions to whom gambling debts are owed:
    - 60.8% credit cards.
    - 40.2% family members.
    - 27.0% friends.
    - 24.6% banks/loan companies.

- Reported other addictions of problem gamblers:

	<u>Total</u>	<u>Male</u>	<u>Female</u>
Tobacco	54.3%	51.2%	58.7%
Alcohol	15.9%	18.3%	10.9%
Food	17.5%	14.5%	22.3%
Spending/Shopping	12.1%	11.6%	12.5%
Work	7.1%	7.6%	6.5%
Drugs	4.7%	6.1%	2.2%
Sex	2.1%	3.2%	0.0%

- Males more frequently than females reported addictions to alcohol (18.3% versus 10.9%), drugs (6.1% versus 2.2%) and sex (3.2% versus 0%).
- Females more frequently reported addictions to smoking (58.7% versus 51.2%) and food (22.3% versus 14.5%).
- Addictions to spending/shopping (11.6% versus 12.5%) and work (7.6% versus 6.5%) were similar between males and females respectively.

- Treatment resources:

- 12.9% of the problem gamblers had previously attended Gamblers Anonymous.
- The primary resources suggested to callers were:

Gamblers Anonymous	74.0%
State sponsored Gambling Treatment	48.6%
Gam-Anon	40.2%

# Conclusions and Recommendations

## Vulnerable Populations

Based on the findings, it appears appropriate to devote increased attention and resources to the following groups:

- ***Women***

Special educational targeting of women is warranted due to:

- (1) Women developed a gambling problem in 2.6 fewer years than men (5.6 years versus 8.2 years); and
- (2) One half of women problem gamblers (49.9%) have children under 18 living at home with them (as compared to 32.1% for men), and these children may be seriously impacted by the results of problem gambling.

- ***Families***

Almost one out of four calls (23.4%) were made by family members of the gambler. Families are deeply affected by problem gambling through family disruption, enormous debt, effects of substance abuse and legal problems. Since families are typically more receptive than the gambler to information about resources, it is important to target families with information which encourages seeking help for themselves and the gambler.

- ***People Who Have Other Addictions***

A relatively high percentage of problem gamblers were also reported to be addicted to alcohol (15.9%), tobacco (54.3%), and/or food (17.5%). Public awareness and educational campaigns should point out the potential for cross addiction. Further, clinicians working in these areas of addiction should screen for problem gambling. To this end, the CCPG is currently working with the Department of Mental Health and Addictions Services (DMHAS) and the Department of Children and Families (DCF) to move towards routine inclusion of problem gambling questions in their intake interviews.

- ***Heavy Gamblers***

Given that the five types of gambling identified by callers as most problematic are forms of legalized gambling (two casino games and three lottery games), heavy players of these games may be looked at as at risk for problem gambling. While Connecticut pari-mutuels were less often identified as areas of problem gambling by callers, heavy players at these facilities are no less at risk. In fact, the 1996 State of Connecticut sponsored study\* of gamblers at pari-mutuels found that over 1/3 (36.7%) of the gamblers sampled on-site (all pari-mutuels combined) were or had been probable pathological gamblers. It is important to note that statewide efforts are

currently underway to develop responsible gambling programs which address problem and underage gambling at gambling facilities and in the community. \*\*

- ***People with Low Income***

More than one out of five (22.5%) of the problem gamblers had an annual income of \$25,000 or less. Gambling losses more quickly and seriously impact people who have less income and savings.

### Substantial Societal Impact of Gambling Losses and Debt

The total lifetime gambling loss for the Helpline problem gamblers who resided in Connecticut was \$43,079,400 (\$52,600 average lifetime loss x 819 gamblers). The total current debt was \$10,723,167 (\$13,093 average debt x 819). As large as these financial costs are for the Helpline callers, they are small in comparison to the costs for all problem gamblers in Connecticut.

In 1996, the state-sponsored survey of the prevalence of problem gambling in Connecticut estimated there were approximately 70,000 current problem gamblers in Connecticut (15,000 severe problem and 55,000 mild to moderately severe problem). Using the 1996 estimate of 70,000 problem gamblers and the average lifetime loss (\$52,600) and average current debt (\$13,093) of the Helpline problem gamblers in 1998, it is estimated that problem gamblers in Connecticut have lost \$3,682,000,000 in their lifetimes and owe \$916,510,000.

Clearly, these losses and debts have placed a very significant burden on families, friends and creditors. Considering also such additional financial costs as divorce, bankruptcy and incarceration, problem gambling exacts a serious financial toll.

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\* A Study Concerning the Effects of Legalized Gambling on the Citizens of the State of Connecticut.

\*\* **Connecticut Partnership for Responsible Gambling:** Connecticut Lottery Corporation, Connecticut Council on Problem Gambling, DMHAS Compulsive Gambling Treatment Program

**Connecticut Committee for Problem Gambling Awareness:** Division of Special Revenue, Connecticut Council on Problem Gambling, DMHAS Compulsive Gambling Treatment Program, Connecticut Lottery Corporation, Foxwoods Resort Casino, Mohegan Sun, Autotote Enterprises (Sports Haven, OTBs), Milford Jai Alai, Plainfield Greyhound Park and Shoreline Star Greyhound Park and Entertainment Complex

## 1999 UPDATE

While there was a reduction of 14% (from 1240 to 1161) in Helpline calls from 1997 to 1998, there has been an increase of approximately 15% in Helpline calls in the first half of 1999. It is reasonable to project a relatively stable number of Helpline calls from 1997 through 1999.

Under the leadership of Senators Kevin Sullivan, Biagio Ciotto, Melodie Peters and Alvin Penn and Representative Andrea Stillman, there have been increasing funds allocated for problem gambling from the Connecticut Lottery Corporation (CLC) revenue. George Wandrak, President and CEO of the CLC, has readily cooperated with this effort. Beginning July 1, 2000, \$1.2 million of lottery revenue will be annually devoted to problem gambling treatment and prevention. At this point in time, the CLC, pari-mutuels and the casinos\* are all contributing funding for problem gambling efforts.

While funding for treatment, prevention and research has increased in recent years, the amount allocated is still very small in relation to the total amount of revenue legalized gambling generates (\$527,936,763). \*\*

In order to more accurately assess the extent of the gambling problem in Connecticut and its social costs, and thereby learn whether sufficient money is being allocated, the state should conduct a statewide assessment every two years instead of every five years as has been the practice. Current Connecticut legislation requires that an evaluation of the impact of legalized gambling occur at least every five years. Therefore, the decision to more frequently assess problem gambling (and possibly the broader impact of legalized gambling) would not require new legislation, only an additional legislative appropriation to fund this research. Further, the funding presently available is not sufficient to fund special research projects that measure the impact on such vulnerable groups as youth (both as gamblers and those effected by problem gambling in the family), women gamblers, families with problem gamblers, heavy gamblers and people with low income.

The CCPG recommends that funds be appropriated in the next legislative session for the important research projects identified above. \*\*\*

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\* Funding by the casinos is voluntary.

\*\* Amount provided by Division of Special Revenue.

\*\*\* These research recommendations are consistent with recommendation 8.17, page 8-5 of the National Gambling Impact Study Commission's Final Report to Congress and the President (June, 1999).