

**Table 6. Characteristics Associated with Compulsive Gambling**

Lesieur (1992)

**High gambling-related indebtedness** (not including auto loan, home mortgages, and other legitimate debts). Precise estimates are difficult to obtain, and estimates range widely (means from studies range from 53 thousand to 92 thousand dollars) [Lesieur, February 14, 1997, in review of this manuscript notes that current estimates are lower].

- ! Average for women is about 15 thousand dollars, much less than for men.
- ! Average refers to accumulated debt and does not include indebtedness the gambler was able to pay off.
- ! The gambling debt resulted in eventual bankruptcies and/or litigation and other defaults on indebtedness for many.
- ! Indebtedness appears to be due in part to the easy credit and check cashing policies of gambling establishments.

**Adverse affects on medical and insurance costs**

- ! People borrow against and let their life insurance plans lapse .
- ! People operate uninsured vehicles.
- ! They engage in insurance fraud (estimated amount of 1.3 billion dollars annually).
- ! In the latter stages of their gambling, compulsive gamblers tend to be sick more often (both physically and emotionally).
- ! When combined with other chemical dependencies (e.g., alcohol or drugs), compulsive gamblers tend to have more chronic medical problems than those who have other dependencies but are not gamblers.

**Psychiatric disorders** (e.g., bipolar disorder, depression). Seventy-five percent of pathological gamblers are diagnosed with major depressive disorder. Multiple dependencies (e.g., alcohol and substance abuse) are high in this group. For example, approximately half of the Gamblers Anonymous group has multiple dependencies. Also, studies of substance abusers show a high incidence of problem and pathological gamblers (19 to 28 percent).

**Families pay a heavy toll for the dependencies** (lies, arguments, stealing, unpaid bills, and many other problems). Children in these families pay an especially heavy price. Apparent outcomes of pathological gambling in the family include risk factors such as higher divorce rates, psychosocial maladjustment in children, increased risk of gambling problems among children, and physical abuse.

**Increased crime**

- ! Approximately two-thirds of nonincarcerated and 97 percent of incarcerated pathological gamblers admit engaging in illegal gambling to finance gambling or pay gambling debts.
- ! A large portion of probationers and inmates report being pathological gamblers (estimates range from 14 to 30 percent).
- ! The annual costs of these gambling-related crimes to society can be measured in billions of dollars.

**Compulsive gamblers are not evenly distributed across society.** They tend to be poor and minority. [Other studies add male and less well educated]. There is evidence that the poor, minorities, and women are grossly underserved by available treatment resources.