



March 6, 2006

Problem Gambling in Indiana

Governor Daniels has declared March 6-12 Indiana Problem Gambling Awareness Week. It is an appropriate time to look at gambling's impact on Indiana and how Indiana is addressing problem gambling. Since the Hoosier Lottery began operations on October 13, 1989, legalized gambling has expanded to include pari-mutuel horse racing and casinos. Legalized gaming also includes charitable gaming (bingo). Illegal gambling has always existed and now includes Internet gambling. The tax dollars received from legalized gambling have benefited all Hoosiers. In the 2006 State fiscal year, the State Budget Agency projects tax revenues from gaming at \$596.7 million. Additionally, the organizations involved in gaming have a significant economic impact. Nearly 16,000 Hoosiers are employed by the casinos alone. Legalized gaming is economically important and Indiana is not alone in legalizing gambling. Forty-seven other States have recognized gaming as an important source of revenue and have also chosen to legalize some form of gambling. Clearly, gambling has a huge positive economic impact in Indiana and is here to stay.

Problem Gambling Awareness Week provides us with the opportunity to increase awareness of a negative effect of gambling: problem and addictive gambling. In 2004-2005, IUPUI surveyed Hoosiers as to their participation in gambling. More than sixty-seven percent of those polled between the ages of 21 and 59 gambled for money in the year preceding the survey. The number for individuals participating in such gambling who are 60 and older was just over fifty percent during the previous year. Gambling is also a growing problem among the State's minority population. In 2005, twenty percent of the 1269 callers to the Indiana Problem Gambling Help Line were African-Americans while only 8.4 percent of our State's population (2000 Indiana Census) is African-American. The National Council on Problem Gambling estimates that between one and four percent of those who gamble will develop a gambling problem that will negatively impact their lives. Using the 2000 census data for those 21 and older, between 25,000 and 100,000 Hoosiers may now be at risk.

Problem gambling is especially difficult to treat because it can remain a hidden problem for years, or until it is so out of control that it provokes a crisis situation. Most of us know someone with a gambling problem but few of us know who that "someone" is. Nor are we aware of the resources to help people with a gambling problem. Despite some efforts in this area, there are significant barriers related to the treatment of problem gambling that need to be overcome before Indiana can be said to be adequately addressing this issue.

Indiana is fortunate in that the Indiana General Assembly thoughtfully set aside dedicated dollars to support problem gambling awareness, prevention and treatment. A provision of the legislation that legalized casino gaming provides about \$4.2 million annually to the Family and Social Services Administration for these activities. These dollars are referred to as the Problem Gamblers' Fund. Few other States planned as well for the negative consequences that can result from gambling. However, because of restrictive policies that have not yet been corrected, all Indiana families affected by problem gambling can not access these dedicated dollars for problem gambling treatment services.

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The two primary barriers facing the family that includes a problem gambler are the inability to cover the cost of treatment and the lack of treatment options. Insurance does not generally provide coverage for a gambling addiction. More than half of the Problem Gamblers' Fund dollars generated by Indiana casinos are now used to help fund treatment for other under-funded addictions. Available dollars are frequently inaccessible to Indiana families with gambling addictions because of a restrictive income means test that disqualifies many Hoosiers who are employed. Being employed does not guarantee the availability of sufficient personal resources to pay for treatment. By the time that the problem gambler seeks help, their financial resources are very often exhausted. Unless these monies are available without a means test restriction, many Indiana families will remain ineligible for this assistance. These issues are under review by the Family and Social Services Administration Division of Mental Health and Addiction and it is important that these changes be made if our citizens are to receive the services that they need.

Indiana also lacks credentialed gambling treatment counselors (with only 30) and gambling treatment providers (with less than 30). Only outpatient treatment is available. No intensive residential treatment exists. Additionally, there are far too few Gamblers Anonymous and Gam-Anon support group meetings around the State to assist in the recovery process.

The Division of Mental Health and Addiction has implemented a number of positive problem gambling initiatives, including working to improve access to treatment by funding counselor training to increase the number of credentialed counselors. As more counselors are trained, treatment resources will expand. As awareness of the significant negative impact of untreated gambling addictions within the Hoosier community increases, our prevention activities will also increase.

The Indiana Council on Problem Gambling is committed to increasing the awareness of this problem throughout the state, to expanding the options available to help Indiana families pay for the appropriate level of treatment, and to increasing the overall availability of quality treatment for all Indiana families affected by gambling addictions. To ensure this, the Council has formed partnerships with the State agencies charged with oversight of gaming and problem gambling as well as those organizations involved in gaming. The Council's members, including the Indiana casinos and the Hoosier Lottery, have recognized their responsibility with regard to problem gambling and have implemented programs to assist problem gamblers. The Council is also working with the problem gambling treatment programs, Gamblers Anonymous, Gam-Anon and other organizations addressing problem gambling. The Indiana Council and our sister organization, the Kentucky Council on Problem Gambling hold an annual conference on problem gambling in September for those seeking more knowledge on this issue.

Help is available for problem gamblers and their family members by calling the State funded Indiana Problem Gambling Help Line at (800) 994-8448 which is operated by the Indiana Council. Callers are assessed by clinical social workers and referred to State-funded treatment providers. Additional information on problem gambling is available from the Indiana Council and on the Council web site: www.indianaproblemgambling.org. The ICPG can be contacted toll free at: (866) 699-4274.

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