



2016's Most Gambling-Addicted States

by [Richie Bernardo](#)

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Gambling exists in every state — even Hawaii and Utah, where gambling is prohibited by law — but not everyone gambles the same. First, there are “recreational” or “social” gamblers who might, for instance, buy the occasional scratcher, take the rare casino trip or bet small stakes in fantasy sports. But they also possess the mental capacity to quit at any point and prevent catastrophic financial loss. Then there are “professional” gamblers — the likes of math genius [Edward Thorp](#) and high-stakes sports bettor [Bill Krackomberger](#) — who gamble well enough to make a living out of it while separating work from personal life.

But when the business or pleasure gets out of control, gambling becomes a real medical condition. Gambling disorder, as the affliction is known, affects [slightly more than 2 percent](#) of all U.S. adults. According to the Mayo Clinic, “Gambling can stimulate the brain's reward system much like drugs such as alcohol can, leading to addiction.”

That addiction can lead to serious economic consequences. On a societal level, compulsive gambling

costs an estimated \$6 billion per year, according to a [study](#) by the National Council on Problem Gambling. Individually, a male gambling addict accumulates an average debt between \$55,000 and \$90,000 whereas a female averages \$15,000, by one [estimate](#). Most do not have adequate resources to pay back what they owe. As a result, gambling addicts develop a high tendency to amass even more debt, suffer from other health issues, lose their jobs, strain their relationships or even commit crimes.

The gambling problem, however, is much bigger in some states than in others. With the upcoming Kentucky Derby reminding Americans to have fun while keeping their gambling habits in check, WalletHub's analysts compared the 50 states to determine where the problem of excessive gambling is most prevalent. Our data set of 13 key metrics ranges from "presence of illegal gambling operations" to "lottery sales per capita" to "percentage of people with gambling disorders." Continue reading below for our findings, additional expert commentary and a full description of our methodology.

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Main Findings

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Overall Rank (1 = Most Addicted)	State	Total Score	'Gambling-Friendliness' Rank	'Gambling Problem & Treatment' Rank
1	Nevada	57.00	2	12
2	South Dakota	56.62	1	28
3	Mississippi	48.94	13	1
4	Montana	48.75	3	38
5	Oklahoma	46.70	4	31
6	West Virginia	45.15	7	11
7	New Jersey	44.66	9	10
8	Oregon	43.86	5	38
9	Delaware	40.84	6	36
10	North Dakota	38.96	8	37
11	Louisiana	37.76	12	14
12	Idaho	37.51	11	19
13	Maryland	36.56	24	5
14	Tennessee	36.48	25	4
15	Wyoming	34.67	16	18
16	Rhode Island	34.63	15	23
17	Ohio	33.08	17	25
18	South Carolina	32.88	28	7
19	Colorado	32.23	14	34
20	Connecticut	31.69	19	27
21	Illinois	31.24	41	3
22	New Mexico	31.21	10	49
23	Virginia	31.13	20	29
24	Pennsylvania	30.98	21	30
25	Massachusetts	30.98	18	32
26	New Hampshire	30.88	30	9
27	Hawaii	30.55	49	2
28	California	28.84	22	33

29	Missouri	27.93	44	6
30	Georgia	27.16	33	15
31	Arkansas	26.91	32	17
32	Minnesota	26.80	36	13
33	New York	26.76	23	46
34	Iowa	26.03	26	42
35	Michigan	25.53	27	41
36	Texas	25.05	47	8
37	Vermont	23.07	40	19
38	Washington	22.45	34	43
39	Maine	22.19	43	24
40	Florida	22.00	35	44
41	North Carolina	21.55	46	16
42	Alaska	20.92	45	19
43	Kentucky	20.63	31	48
44	Wisconsin	20.32	39	35
45	Indiana	19.59	29	50
46	Kansas	19.40	38	45
47	Arizona	19.16	37	47
48	Alabama	19.13	42	38
49	Nebraska	18.60	48	26
50	Utah	18.18	49	19

Most Casinos per Capita



- T-1. Nevada
- T-1. Oklahoma
- T-1. South Dakota
- 4. North Dakota
- 5. Montana

Fewest Casinos per Capita

- T-40. Hawaii
- T-40. Massachusetts
- T-40. New Hampshire
- T-40. South Carolina
- T-40. Utah

T-40. Virginia

Most Gaming Machines per Capita



- 1. Nevada
- 2. South Dakota
- 3. Oklahoma
- 4. Montana
- 5. Mississippi

Fewest Gaming Machines per Capita

- T-41. Hawaii
- T-41. Massachusetts
- T-41. New Hampshire
- T-41. South Carolina
- T-41. Tennessee
- T-41. Utah
- T-41. Virginia

Highest Lottery Sales per Capita



- T-1. Delaware
- T-1. Massachusetts
- T-1. Rhode Island
- T-1. South Dakota
- T-1. West Virginia

Lowest Lottery Sales per Capita

- T-44. Alabama
- T-44. Alaska
- T-44. Hawaii
- T-44. Mississippi
- T-44. Nevada
- T-44. Utah

Highest % of Adults with Gambling Disorders



- T-1. Minnesota
- T-1. Mississippi
- 3. Louisiana
- T-4. New Jersey
- T-4. Ohio

Lowest % of Adults with Gambling Disorders

- T-44. Kentucky
- T-44. South Dakota
- 47. Wisconsin
- T-48. Indiana
- T-48. New Mexico
- 50. Florida

Best States
vs
Worst States

4x Difference

Most Gambling-Related Arrests per Capita

- T-1. Hawaii
- T-1. Illinois
- 3. Mississippi
- 4. Maryland
- 5. New Jersey



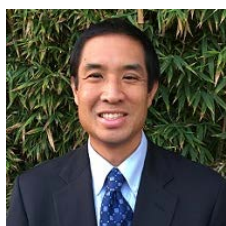
Fewest Gambling-Related Arrests per Capita

- T-40. Alabama
- T-40. North Dakota
- T-40. Oregon
- T-40. South Dakota
- T-40. Utah
- T-40. Vermont
- T-40. Washington

Ask the Experts

Over the years, more advanced technology has paved the way for new forms of gambling such as iGaming, online fantasy sports and video poker. And while the estimated [\\$240 billion gaming industry](#) is no doubt a major contributor to the U.S. economy, its critics argue that gambling leads to social and economic problems, including gambling disorder and regressive taxes on residents of local economies where gambling facilities are present. For better insight on such issues, we turned to a panel of gaming-industry experts. Click on their profiles to read their bios and thoughts on the following key questions:

1. Should sports betting be legal in all states? What are its pros and cons?
2. Should daily fantasy sports be regulated as gambling?
3. On balance, are state lotteries a good idea? Is there a way to make them less regressive?
4. What are the signs someone is addicted to gambling? What should friends and family do to help?



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Should sports betting be legal in all states? What are the pros and cons?

Although still illegal, sports betting is available in every state through bookies and access to unregulated, online casinos. The benefits of legalizing sports betting is that a regulated, taxable industry could be created that may reduce illegal activities while providing a legal arena for adults who desire to bet on sports. As with other forms of legalized gambling, tax revenue and, potentially jobs would be a valuable benefit. The downsides of legalizing sports betting include potentially raising levels of gambling disorder (addiction) and diverting entertainment dollars away from other industries such as movies, tourism or dining. The impact of legalized sports betting on the integrity of sports, specifically corruption of the game, is not fully understood but is an important area of study and monitoring.

Should daily fantasy sports be regulated as gambling?

Daily fantasy sports is an innovative form of gambling that should be regulated in order to ensure a level playing field, honest competition and fair conditions for all players. It should be taxed, just like any other form of gambling and revenue should go back to reinvest in protecting vulnerable individuals from developing addictive disorders related to daily fantasy sports. As it currently stands, there remain too many questions about how the games are run, monitored and operate that create ripe conditions for the games to be tampered with. Regulation will further legitimize the industry of daily fantasy sports as an innovative business and one that should follow the current standards of practice and operations those other forms of gambling do.

On balance, are state lotteries a good idea? Is there a way to make them less regressive?

Lotteries have been operating in America since the origins of this country. The demand for lotteries and newer, innovative lottery products from the general public remains strong. Perceptions of the lottery tend to be favorable as evidenced by a lack of negative campaigns against the presence or expansion of lotteries – i.e., there are no “stop big lottery” initiatives. Economists and researchers have opined that lotteries are a regressive tax and that they disproportionately affect the poor, in part because of how they are marketed and where their distribution points are. In general, most states continue to see more benefits of lotteries such as payments to schools, infrastructure and keeping revenue flowing to state operations. Expansion of lotteries into multi-state lotteries such as the

Powerball and Mega Millions have further deepened the lottery into this country's culture and mindset to the point that it may be much more difficult to eliminate or slow down their growth. Short of tighter restrictions on the number of tickets purchased or linking in the amount of money one can spend based on discretionary income, making lotteries less regressive will be difficult. Further resources should be spent on documenting the precise impact, positive or negative, that lotteries have on all segments of the population from the very wealthy to the most impoverished.

What are the signs someone is addicted to gambling? What should friends and family do to help?

Gambling addiction, now formerly known as gambling disorder, is a psychiatric condition characterized by continued gambling despite harmful consequences. It is an addictive disorder, similar to drug and alcohol condition and research has shown that it is a brain disease, not a behavioral problem caused by greed or lack of willpower. In each case, the signs of gambling addiction can be different but, in general, common signs are inability to stop gambling, intense and prolonged preoccupation with gambling, chasing losses and continuing to gamble despite physical or psychological problems caused by gambling. Whenever friends and family suspect or know about a gambling disorder, they are encouraged to seek professional help in order to know about local treatment resources. They can also share their concerns with the gambler by describing how the gambling behavior impacts them and by supporting them in seeking professional help. Many states, like California, have state-funded treatment programs that can be accessed by calling helplines, like 1-800-GAMBLER that offer help for both the gambler as well as for friends and family members of the gambler.

Scott Boylan

Professor of Accounting in the Williams School of Commerce, Economics and Politics at Washington and Lee University



Should sports betting be legal in all states? What are the pros and cons?

Personally, I'm not in favor of expansion beyond Nevada. Part of the appeal of watching sports, to me, is the competition and the confidence that everyone is trying their best to win. If legalized wagering expands, it will become more difficult to manage and control. As a result, spectators like me might lose confidence that what we are watching is based on pure competition. As a Cleveland Browns fan, I've grown accustomed to them losing. But the possibility that they might win is what draws me in. If I ever start to believe that the outcome is predetermined -- due to gambling activity, or something else -- I will turn off my TV, cancel my DirecTV contract, stop attending games, and if I gambled, I would cease that as well.

Should daily fantasy sports be regulated as gambling?

Yes. Legal and semantic interpretations aside, it is gambling; just like placing a wager on a team, or going to a poker table in Las Vegas. Regulation often is viewed with skepticism, but it certainly has its benefits. Gaming in Nevada is heavily regulated. One of the byproducts is customer confidence. People are willing to go to Las Vegas and gamble because the rules are transparent, they are confident that they aren't being cheated, and that the casino has sufficient capital to pay its customers who win. Financial markets, which have many of the same elements, also are regulated. Public confidence is a good thing, and regulation, to the extent it builds confidence in fantasy sports, might actually fuel growth in that industry.

On balance, are state lotteries a good idea? Is there a way to make them less regressive?

Good or bad, the genie is never going back in the bottle. States are too dependent on the revenue produced by the lotteries to change them. It is difficult to watch some people play, who probably could better spend the money elsewhere. That said, everyone has the right to spend their money how they see fit. Perhaps education and outreach might be useful. \$200 on Powerball still equates to almost no chance of winning.

What are the signs someone is addicted to gambling? What should friends and family do to help?

The problem with gambling addiction is that there aren't the same outwardly visible signs that one encounters with other types of addiction -- particularly substance abuse. It is much easier to identify someone who has a drinking problem, or who is addicted to narcotics. Mood swings, irritability, and large blocks of time unaccounted for are consistent with gambling addiction, but also are consistent with many other things. Unexplained credit card charges or ATM withdrawals, sudden changes in consumption patterns are indicative, but unless you have close access to financial records, these things might be difficult to notice.

Lia Nower

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Should sports betting be legal in all states? What are the pros and cons?

On the "pro" side, sports betting is really no different from any other form of gambling, particularly horse racing. Why is one legal and not the other? As gambling continues to expand, it will be important to better explain these distinctions. On the "con" side, increased availability and accessibility will lead a certain percentage of people who just "bet" on sports among friends to bet on a larger scale and a percentage of those will develop an addiction. How much gambling is

too much? When do we reach saturation with betting on everything and directing people's leisure spending to one industry? Others mention the mob and leg-breaking bookies but I don't really know whether legalization would affect that or not.

Should daily fantasy sports be regulated as gambling?

There is no question that daily fantasy sports is gambling. The operators have exploited a loophole in the law and built their money-making endeavor on a sports betting platform. They are positioned to make billions if/when sports betting becomes legal. So yes -- if gambling is regulated, then daily fantasy sports should be regulated.

On balance, are state lotteries a good idea? Is there a way to make them less regressive?

Once again, I don't take a position on the good/bad nature of gambling. Lottery is the most common form of play and the one most associated with having a disproportionate impact on minorities, older adults, individuals with disabilities and those with lower socioeconomic status. There are two ways to help make them less regressive -- limit the amount of tickets a person can buy and increase targeted education on the odds of winning to those groups that are the most vulnerable.

What are the signs someone is addicted to gambling? What should friends and family do to help?

They become preoccupied with gambling and more secretive. They may be on their phone or tablet a lot and a search would show they are on gambling websites. They have frequent withdrawals from ATMs at or near gambling venues. They borrow money from family or friends and make up multiple excuses why they can't cover their debts. They miss time from work, bounce checks, are often overdrawn. They are frequently absent from home for long periods of time and don't answer their phone. There are lots of signs and symptoms, depending on the type, frequency, and geographic location of their gambling preference.

Methodology

In order to identify the states that are most addicted to gambling, WalletHub's analysts compared the 50 states across two key dimensions, namely "Gambling-Friendliness" and "Gambling Problem & Treatment."

First, we compiled 13 relevant metrics, which are listed below with their corresponding weights. Each metric was given a value between 0 and 100, wherein 100 represents the highest dependency on gambling and 0 the lowest.

Finally, we calculated the overall score for each state using the weighted average across all metrics and ranked the states accordingly.

Gambling-Friendliness – Total Points: 70

- **Number of Commercial & Tribal Casinos per 100,000 Population: Triple Weight (~17.50 Points)**
Note: Population aged 18 and older. Also, in this report “commercial casinos” are defined as land-based, riverboat and racetrack casinos.
- **Number of Gaming Machines per 1,000 Population: Double Weight (~11.67 Points)**
Note: Population aged 18 and older.
- **iGaming Revenues per Capita: Full Weight (~5.83 Points)**
Note: “Per capita” includes the population aged 18 and older.
- **Limited-Stakes Gaming Revenues per Capita: Full Weight (~5.83 Points)**
Note: “Per capita” includes the population aged 18 and older.
- **Lottery Sales per Capita: Full Weight (~5.83 Points)**
Note: “Per capita” includes the population aged 18 and older.
- **Presence of Illegal Gambling Operations: Full Weight (~5.83 Points)**
- **Legality of Daily Fantasy Sports: Full Weight (~5.83 Points)**
- **Legality of Sports Gambling: Full Weight (~5.83 Points)**
- **Legality of Horse-Race Gambling: Full Weight (~5.83 Points)**

Gambling Problem & Treatment – Total Points: 30

- **Percentage of Adults Aged 18 & Older with Gambling Disorders: Double Weight (~12.00 Points)**
- **NCPG (National Council on Problem Gambling) Affiliation: Half Weight (~3.00 Points)**
- **Presence of Gambling-Addiction Treatment Programs: Half Weight (~3.00 Points)**
- **Number of Gambling-Related Arrests per 100,000 Population: Double Weight (~12.00 Points)**

Sources: Data used to create these rankings were collected from the U.S. Census Bureau, the American Gaming Association, RubinBrown, National Council on Problem Gambling, The North American Association of State and Provincial Lotteries, The Federal Bureau of Investigation, The Pew Charitable Trusts, TVG, Public Broadcasting Service and Virginia Commonwealth University's Dr. Jay S. Albanese.

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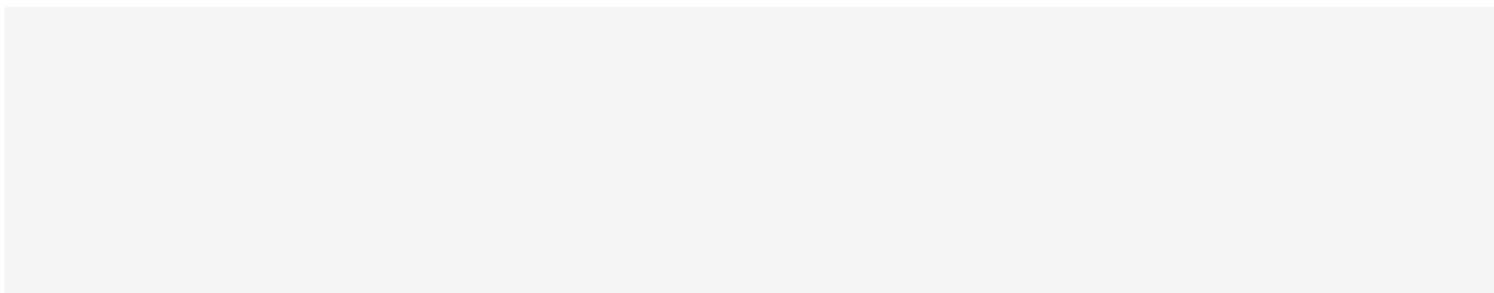
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Discussion



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