

# Gambling's Dirty Little Secrets

By James C. Dobson, Ph.d

In January, I dedicated my monthly letter to the subject of Las Vegas-style casino gambling and the activity now referred to euphemistically as "gaming." Many of the disturbing facts and findings included in that statement came to light during my 19 months of service on the National Gambling Impact Study Commission, although I was writing on my own behalf and not in an official capacity. Nevertheless, my letter was quoted during the weeks that followed by hundreds of newspapers and other publications.

I mentioned at the conclusion of my letter that I planned to write later about other (non-casino) aspects of gambling, which have permeated every corner of society and are inflicting great harm on families, individuals and, especially, on children. Today, I will deliver on that promise.

Before proceeding, however, there is a fundamental question that I should try to answer. It is, so what? Why should it matter that gambling is spreading like wildfire in many nations of the world? Who really cares, after all? Isn't wagering just a harmless form of entertainment that is of no serious consequence? Perhaps more to the point, why should Mr. and Mrs. America, including those who are reading this letter, bother themselves with this issue at all, especially if they are not gamblers. Let me attempt to explain why I am concerned about what is happening.

I described in my previous letter how gambling destroys marriages, undermines the work ethic, increases crime, motivates suicide, destroys the financial security of families and is related to any number of other social issues. But there is another concern that should pose major worry for mothers and fathers. It is the alarming penetration of gambling into the world of children and teenagers.

Are you listening, parents? Your kids may be at risk at this very moment. Studies show that about two-thirds of teens have gambled in the past year.<sup>1</sup> Sometimes they are betting on sports or cards with their friends, but a staggering percentage are gambling on legal activities despite their ages. In Massachusetts, 47 percent of 7th graders, and three-quarters of high school seniors, have played the lottery.<sup>2</sup> Massachusetts' attorney general found that two-thirds of underage teens who tried were able to bet on keno games run by the lottery.<sup>3</sup> In a survey of 12,000 Louisiana adolescents, one-quarter reported playing video poker, 17 percent had gambled on slot machines, and one in ten had bet on horse or dog racing.<sup>4</sup>

Even more significant is what is happening to these young people as a result of their involvement with gambling. The survey of Massachusetts high school students found that one in 20 had already been arrested for a gambling-related offense; 10 percent experienced family problems due to gambling; and 8 percent had gotten in trouble at work or school because of gambling.<sup>5</sup> A new Louisiana State University study shows that Louisiana youngsters in juvenile detention are roughly four times as likely to have a serious gambling problem as their peers. Two-thirds of the hard-core gamblers in detention admitted stealing specifically to finance their gambling.<sup>6</sup>

As for gambling at the college level, *Sports Illustrated* produced an in-depth three-part series that described gambling as "the dirty little secret on college campuses, where it [gambling] is rampant and

prospering."<sup>7</sup> Betting also threatens the integrity of collegiate athletics. A national study by the University of Michigan earlier this year found that 45 percent of male college football and basketball players admit to gambling on sports, despite rules explicitly prohibiting such activities. More than 5 percent admit shaving points, leaking inside information for gambling purposes or betting on their own games.<sup>8</sup>

Studies indicate as many as eight percent of teens are already hooked on gambling!<sup>9</sup> For all their pious talk about wanting to prevent underage gambling, many operators actively attempt to cultivate betting habits in the next generation. That's why casinos in Louisiana have donated computer equipment and library books — along with cards, dice and T-shirts emblazoned with casino logos — to schoolchildren there (and why a grateful superintendent repaid their generosity by making a television commercial for a casino!).<sup>10</sup> That's why games in children's arcades inside casinos are virtual copies of adult casino games.<sup>11</sup> That's why casino complexes now appeal to children with amusement rides, theme parks and movie theaters — often forcing kids to walk through the casino floor to get to these attractions!

A few short years ago, one had to travel all the way to the Nevada desert to gamble. Not only did this keep gambling away from children, but it isolated it in Las Vegas and sent a clear message that gambling was a potentially harmful, if not seedy, activity. No longer! Now many of our children are confronted with state-sanctioned gambling virtually every day.

In South Carolina, children stumble across video poker machines (called the "crack cocaine of gambling") in convenience stores, pizza parlors and bowling alleys. With more than 30,000 video poker devices scattered across that state, elementary school children can stop by on their way to and from school to pump money into these machines — legally! The law in South Carolina does not prevent children from playing, it only prohibits them from collecting any winnings! And who is there, mind you, to enforce that aspect of the law?

Tragically, the power structures in our society — the media, our schools, state governments, and even some churches — are all sending a message to children that gambling is legitimate and harmless recreation. Millions of kids also see their parents gambling, and they can't wait to get in on the "fun." Last fall McDonald's restaurants in Colorado even joined in the fray, running a "McLotto Meals" promotion promising a free lottery ticket with the purchase of certain meals. Can you imagine the outrage if McDonald's had offered a free package of cigarettes or some other dangerous product with its meals, especially given the millions of impressionable children it serves? But, predictably, there was no protest in the media or anywhere (to my knowledge) except from Focus on the Family.

Gambling promoters try to downplay the high rates of gambling addiction among young people, saying they will grow out of such behavior. Some undoubtedly will, but many will not. For millions, the hold of a gambling addiction is every bit as powerful as illegal drugs or any other addiction. A study of Gamblers Anonymous members found that only 8 percent were able to stop their gambling even after attending GA for two years.<sup>12</sup> Many of these young troubled gamblers will remain mired in the cesspool of gambling addiction for years and years to come.

After my January newsletter, I received letters from a number of Christian families whose lives have been shattered by gambling. One came from the Cook family of Lakeside, Montana, who gave me permission to share their story with you. Bob and Robin Cook sent their middle son Rann — raised in the church, honor student, high school speech champion — off to college with high hopes. Instead,

Rann, feeling alone and isolated, got sucked into gambling on video keno machines that flourish across the state.

He pawned all his possessions for gambling money, lived out of his car, forged checks from his parents' account, and pawned family belongings to feed his gambling habit. Bob and Robin made the heartbreaking decision to report their son to the authorities as a last-ditch effort to "save him from himself." After several months in prison, Rann remains in the state correctional system. Besides the pain of losing their son to gambling, the greatest and ongoing struggle for the Cooks has been the total denial of treatment from a state that refuses to recognize gambling as a problem —yet profits handsomely from the losses of addicted gamblers such as Rann.

This is why you should be interested in the information I am about to share. It could be of great relevance to your family, even if you are not a gambler. And because of the impact of gambling on the poor, it is a Christian duty to use our influence to limit the spread of this industry.

## **LOTTERIES**

With that background, let's turn our attention now to the subject of lotteries, which I've come to believe are among the most pernicious forms of gambling. Their harmful nature was widely understood before 1963, when New Hampshire organized the first modern-day lottery. Now, 37 states operate these highly profitable gambling monopolies, which prohibit competition and profit from the desperation of the poor. In 1997, statewide lotteries extracted \$16 billion from ordinary people hoping and praying for the jackpot!<sup>13</sup> How times have changed. Historically, governments have outlawed or tightly regulated gambling. Now they promote it with vigor. Indeed, today's politicians love lotteries because they allow them to feed their voracious appetites for revenues without having to pay the political price for raising taxes. Truly, the fox is in the henhouse.

Last March our commission traveled to Boston to examine the impact of lotteries. It was the perfect laboratory to study their phenomenal growth. Massachusetts sells more than \$500 worth of lottery tickets each year for every man, woman and child in the state!<sup>14</sup> The lottery accounts for 13 percent of the state's entire budget.<sup>15</sup>

Of course, it didn't start out that way. The Massachusetts lottery began in 1972 with a 50-cent ticket and a weekly drawing. Then came instant scratch tickets. A few years ago the lottery added keno. Now residents have their choice of 33 different instant games along with 1,600 keno locations and daily lottery drawings. Sales soared from \$71 million in the first year to more than \$3 billion today.<sup>16</sup>

Other lotteries have followed suit, each constantly seeking new ways to entice citizens to part with their money. Many states, like Massachusetts, now offer lottery games mimicking casino-style gambling. Several of them operate electronic slot machines called video lottery terminals (VLT). They have proven to be very popular and highly addictive. The number of Gamblers Anonymous meetings in Oregon rose from three to more than 30 after VLTs were introduced.<sup>17</sup> Researchers in South Dakota documented a direct correlation between gambling addiction and VLTs in that state.<sup>18</sup>

Another trend is the constant need to increase top prize amounts. Lottery administrators are concerned about a phenomenon they call "jackpot fatigue," meaning gamblers no longer get excited at the prospect of winning only a few million dollars. Therefore, greater prizes are needed to get their money. Remember the craze over the \$295 million Powerball jackpot last summer? Lottery officials defend

their livelihood by asking what harm there is if someone who can afford to bet chooses to throw away a dollar on an 80-million-to-one longshot. But that is not where Powerball and other lotteries make their money. They rake it in from "players" such as Ernie Kovic, a 28-year-old Bronx waiter studying aircraft design at a trade school. Last summer, Kovic stood in line to buy \$3,000 worth of Powerball tickets — money he had been saving for tuition. Kovic told the *New York Times*: "If I win, I won't have to go to school. Heck, I can buy my own aircraft." Guess what? Kovic lost, as did 79,999,999 other gullible bettors.<sup>19</sup>

There are a multitude of Ernie Kovics wasting their savings, their families and their futures chasing the tantalizing but false hopes hawked by state lotteries. Ten percent of lottery players account for half of all lottery purchases.<sup>20</sup> *The Washington Post*, after examining lotteries in Maryland, Virginia and Washington, DC, concluded that they "rel[y] on a hard core of heavy players, who, on average, have less education and lower incomes than the population as a whole."<sup>21</sup>

*The Boston Globe* documented how the lottery saturates poor Massachusetts neighborhoods with outlets. For example, Chelsea, an economically struggling community, has one lottery retailer for every 363 residents. By comparison, the affluent suburb of Milton has one for every 3,657 residents. Chelsea residents, many of whom are on welfare, spend nearly 8 percent of their incomes on lottery tickets. That amounts to more than \$900 per person, annually.<sup>22</sup> During a lunch break from the Boston commission hearings, our staff and I drove to another economically depressed community named Mattapan. I stood in a liquor store there and watched poor people coming in to buy lottery tickets. The scene saddened me. I asked one man, who stated he was 58 but looked more like 70, why he came in to buy several tickets nearly every day. He said, "This is my retirement plan. I'm going to hit it big." He continued on: "I play every day... I lose more than I win — but I won \$100 one time."

Before leaving, the store owner told us, "The lottery is no good. It robs from the poor. It robs from my neighbors. People lose a lot of money. The government has no business being involved." Then we learned that when the Social Security and welfare checks arrive, local residents line up outside the store and down the sidewalk hoping to parlay their meager subsistence into instant wealth.

It's the same story everywhere. In Texas, the poorest citizens, who together earn only 2 percent of the state's total income, buy 10 percent of lottery tickets.<sup>23</sup> In Colorado, the 32 counties with the highest per-capita lottery sales each have incomes below the state average.

Lottery advocates are incredibly crafty and manipulative of the public. They link state-sponsored gambling programs to funding for education, which dupes people into believing that buying a ticket will somehow benefit children. It is a lie. School support rarely increases after lotteries are sanctioned because state support is then withdrawn. The one exception so far is the Georgia lottery's HOPE scholarship program, which pays college expenses for certain students. But even in this instance, the Georgia lottery sells \$250 of tickets per person in poor neighborhoods compared to less than \$100 per capita in affluent areas.<sup>25</sup> Meanwhile, the average family income of Georgia residents receiving HOPE scholarships is \$13,000 higher than the state average!<sup>26</sup> No matter how proponents attempt to dress it up, the governmental sponsored lottery continues its shameless exploitation of the poor.

Lottery administrators know exactly who their customers are, which is why they often target the poor with their marketing schemes. An advertising plan for the Ohio lottery recommended that "promotional pushes" take place at the beginning of the month. Why? Because government benefits, payroll and Social Security payments are released on the first Tuesday of each calendar month.<sup>27</sup> An infamous

Illinois Lottery billboard campaign in a Chicago ghetto showed a picture of a lottery ticket with the caption: "This could be your ticket out."<sup>28</sup> Fat chance!

Lotteries also foster a "get-rich-quick" mentality while belittling the work ethic. A Massachusetts lottery ad offered two options for "how to make millions." Let me quote: "Plan A: Start studying when you're about 7 years old, real hard. Then grow up and get a good job. From then on, get up at dawn every day. Flatter [your] boss. Crush competition ruthlessly. Climb over backs of co-workers. Be the last one to leave every night. Squirrel away every cent. Avoid having a nervous breakdown. Avoid having a premature heart attack. Get a face lift. Do this every day for 30 years, holidays and weekends included. By the time you're ready to retire you should have your money." Or "Plan B: Play the lottery."

Lottery ads such as this mock the virtues of study and work and build an expectation that almost never materializes. Harvard Professor of Government Michael J. Sandel writes: "With states hooked on [lottery] money, they have no choice but to continue to bombard their citizens, especially the most vulnerable ones, with a message at odds with the ethic of work, sacrifice and moral responsibility that sustains democratic life. This civic corruption is the gravest harm that lotteries bring. It degrades the public realm by casting the government as the purveyor of a perverse civic education. To keep the money flowing, state governments across America must now use their authority and influence not to cultivate civic virtue but to peddle false hope. They must persuade their citizens that with a little luck they can escape the world of work to which only misfortune consigns them."<sup>29</sup>

States spend more than \$400 million each year trying to lure residents to gamble on lotteries.<sup>30</sup> Here in Colorado, according to the *Rocky Mountain News*: "The lottery spent \$25,000 for a study called Mindsort to analyze the left and right sides of the human brain to understand how to manipulate player behavior. Officials say they aren't trying to hook people into playing the lottery. But page 15 of the Mindsort report ... describes certain people as less likely to begin playing, but 'once hooked, [always] hooked.'"<sup>31</sup> A Maryland state audit proposed research into "what game is most effective in luring an individual into playing for the first time."<sup>32</sup>

Further, lotteries face little real regulation. The states do nothing that might jeopardize this lucrative revenue stream. Lotteries also are exempt from Federal Trade Commission truth-in-advertising standards.<sup>33</sup> Thus they are free to make outlandish claims. Consider this example cited in *The New Republic*: "Take a current Washington, DC, lottery ad campaign for DC Daily Millions. The slogan is 'A Million a Day — Just Play.' D.C. Daily Millions would be more accurately titled D.C. Daily Thousands: no one has won more than \$5,000 in the history of the game."<sup>34</sup> Other state lottery advertisements are morally offensive, like the one run by the state of Connecticut, imploring citizens to "get even luckier than you did on prom night."<sup>35</sup>

Lotteries also mislead citizens about the odds of winning, often advertising the top prize but giving the odds for winning any prize — which, in many cases, turns out to be just another lottery ticket.<sup>36</sup> In some ways it is an oxymoron to talk about lottery "winners" at all. The *New York Post* recently reported: "About once a month on average, a hapless millionaire winner of one of the 37 state lotteries goes bust and files for bankruptcy, experts say. That's the rags-to-rags fate of about one-third of all winners."<sup>37</sup>

## **INDIAN CASINO GAMBLING**

This letter would not be complete without focusing momentarily on the fastest-growing segment of the entire gambling industry — casinos operated by Indian tribes. There are nearly 300 tribal gambling operations scattered across the country,<sup>38</sup> earning an estimated \$7 billion in annual revenues.<sup>39</sup> Many Americans are reluctant to criticize any aspect of these casinos, because of the disadvantaged status of many Indian tribes. Yet there are some disturbing facts that are crucial to understanding this phenomenon.

According to *Forbes* magazine, "Except for a few hundred people, many of whom boast only a trace of Indian blood, most American Indians haven't gained a penny [from casinos]." <sup>40</sup> The *Minneapolis Star Tribune* reported that unemployment among Indians in that state remains above 50 percent, about the same as before the state's 17 Indian-owned casinos arrived.<sup>41</sup> Among some tribes in South Dakota, unemployment has actually increased since the opening of casinos!<sup>42</sup>

A few Indian casinos are enormously lucrative, like the billion-dollar-a-year Foxwoods run by the tiny Mashantucket Pequot tribe in Connecticut. With only 550 members, that's nearly \$2 million in annual revenues for each Pequot!<sup>43</sup> The profitability of such casinos has sent thousands of Americans scurrying through their ancestral records looking for any trace of Indian blood. *The Associated Press* reports that "being Indian has never been so popular," noting that the number of people identifying themselves as Indians has tripled since 1970. The Mashantucket tribe receives 50 calls per month from wanna-be Pequots; some can't even pronounce the tribe's name.<sup>44</sup> None of the current Pequot tribal members reportedly has more than one-eighth Pequot blood.<sup>45</sup>

In many cases, Indian tribes are nothing but a front for Las Vegas gambling interests looking to enter new markets, knowing they can pocket up to 40 percent of Indian casino profits via "management contracts."<sup>46</sup> One city in Illinois tried a unique approach. It hired a Nevada company to recruit an entire Indian tribe in order to open a land-based casino.<sup>47</sup>

The rationale behind Indian casinos is that they enable tribes to gain economic self-sufficiency. Yet even tribes that have struck it rich with casinos continue to receive hefty federal subsidies. How's this for outrageous exploitation of the taxpayer? The Pequots, sitting on a billion dollars in revenues per year, were granted \$1.5 million in low-income housing assistance in 1996. The Tulalip Indians in Washington State (estimated annual casino revenues of \$30 million<sup>48</sup>) used federal low-income housing grants to build themselves \$300,000 luxury homes. A tribe in Minnesota refused to dip into its casino-generated \$30 million bank account to fix a school with a leaky roof and insulation bulging out of gashes in the wall, preferring to wait several years until the federal government could make the repairs.<sup>49</sup> Yet there is no initiative in Washington to review the support given to these and other wealthy tribes. Why not, we wonder.

Like their Las Vegas counterparts, Indian casinos have quickly become major players in Washington. Tribes spent at least \$5 million lobbying Congress and the White House in 1997.<sup>50</sup> California tribes poured some \$70 million — which they earned from operating casinos illegally — into a successful referendum legalizing casinos, then coughed up another \$4 million to gambling-friendly politicians last year. The new governor, Gray Davis, raked in more than \$750,000. "It's blown the doors off everything we've ever seen in the state," said a spokesman for retiring Gov. Pete Wilson.<sup>51</sup>

Indian casinos have a couple of key advantages over commercial operations. Because tribes are sovereign nations, they pay no federal or state taxes. When a tribe gets into the gambling business,

neighboring communities are usually left to foot the bill for the increased crime, traffic and other headaches that accompany casinos. Indian casinos in general also face much less stringent regulation.

It is clear that, just as lotteries and commercial casinos exploit the most vulnerable, Indian gambling advocates are laying a trap for many of their own tribal members. The high rate of alcohol and drug abuse on Indian reservations is well-documented. New studies now show that gambling addiction rates are at least twice as high among Indians compared to the rest of the population.<sup>52</sup>

## **INTERNET GAMBLING**

There is much more to be said, but perhaps I've already told you more than you wanted to know about gambling. Let me close, then, with a final word of warning about the Internet. Although Internet gambling is technically illegal, there are dozens of sites in operation which allow you to bet from the comfort of your own living room. Experts tell us that gambling addiction is related to several factors, chief among these being access to gambling and the speed of the games. Internet gambling is a lethal combination of these factors. Further, what's to keep a youngster from getting a hold of Mom or Dad's credit card and literally betting the house from his or her bedroom?

For a while, Las Vegas and the corporate casino interests vigorously opposed Internet gambling, fearful of increased competition as well as potential scandals that could damage their own credibility. Suddenly, however, we are seeing a major shift. *Casino Journal* magazine recently "urge[d] America's major gaming companies to become actively involved in promoting and sponsoring Internet gaming activities" largely because of the vast potential for increased profits.<sup>53</sup>

As I wrote in January, the gambling industry seems to get what it wants in Congress these days. An Internet gambling ban proposed by Sen. Jon Kyl (R-AZ) did not pass the House last fall.<sup>54</sup> It isn't difficult to guess why not. Don't be surprised if your congressman soon starts singing the praises of Internet gambling while his or her re-election campaign gets a generous boost from the gamblers. Money is the mother's milk for politicians, and few of them — Democrats or Republicans — are willing to criticize or vote against the industry that provides it. Focus on the Family will keep you informed of those who get the big bucks, and then try to link those contributions with voting records. The connection is usually striking.

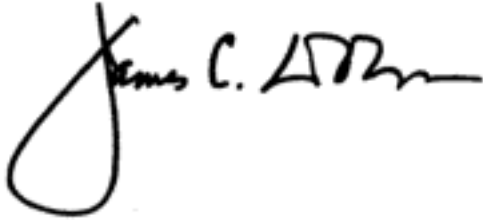
As I close, let me respond to a small but potent amount of criticism coming from constituents who have asked why I've bothered to serve on the Commission, and why I would waste the time of my readers by talking about gambling. The question staggers me. Let me return to the comments I made at the beginning of this letter. If the implications for families and their children are viewed as inconsequential, given the factual information coming to light, what more can I say?

Sometimes it seems as though people don't get upset about much of anything today. Richard Cohen, a liberal journalist who assured us in 1996 that character didn't matter,<sup>55</sup> is now expressing astonishment at the apathy of the American people. He commented that this society "finds nothing immoral" — not even the recent allegations of rape perpetrated by Bill Clinton when he was attorney general of Arkansas. That story appeared on the front page of the *Washington Post*! "Page one!" wrote Cohen, who then asked in disbelief, "Do you want to know what happened next? Nothing."<sup>56</sup>

That disengagement typifies where we are as a nation. "Just leave me alone" appears to be the mantra. Accordingly, when it comes to the curse of gambling and its implications for future generations, I fear

that apathy is the prevailing attitude. I'm told that when a new gambling initiative is proposed in a state or a local community, pastors and churches (with some notable exceptions) are usually silent and uninvolved during the debate. It is as though the entire culture has forgotten why previous generations considered gambling to be a terrible curse, and why they fought to outlaw it. But now, it has become just another form of entertainment for fun-loving folks. This is why I serve, and this is why I write.

Sincerely,



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President

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