Don’t Bet Your Life

by Rodger Weems, state chairman of Texans Against Gambling, also known as Stop Predatory Gambling. He is a Church of Christ minister.

I didn’t need a full second after saying “Hello” to recognize the deep, kind, authoritative voice on the other end of the phone call. “Brother Rodger,” he began. I knew the caller from at least three settings: church, civic club, plus he was my banker.

“You know Jerry Allen Goldberg,” he began, in a voice unusually awkwardly for this articulate community leader. (Jerry Allen Goldberg is not the real name.) “Jerry was found dead last night near Las Vegas, out in the desert. He had been missing for four days before they found him. His family would like you to officiate at his funeral.” Jerry was not a Christian and not active in his own faith, so his family turned to me.

Jerry was a gambler who had stopped gambling years before and not even his banker knew he had ever been an addicted gambler. If his banker could not sniff out an addiction having financial consequences, surely no one else outside of Jerry’s family knew either. But there were problems at work and his income had dropped precipitously. To make up for the hole in his budget, and apparently as an outlet for his stress, Jerry had returned to gambling.

In desperation, Jerry crossed a line, one that is all too common for addicted gamblers. The names and details vary, but the story rarely does. Jerry embezzled money from a family trust.

Jerry decided on one last trip to Vegas with the remaining trust money. Either he would win back enough money to replace what he had stolen from his family, or he would rent a car, drive out to the desert, and take his own life. The outcome was agonizing but sadly predictable. The first rule of gambling is: Over the long run, the house always wins. There are no exceptions, and there were none for Jerry.

In the 40 years since Jerry’s suicide, the sad details of that week are still burned in my memory. There were the sobs of his widow as we planned Jerry’s service. Jerry’s brother reacted to the theft with, “We would have forgiven him. We had done so before. I wish he had known that.”

Perhaps most telling, the hundred members of our civic club attended Jerry’s funeral, a tribute to how well liked he was. The sad irony is that, had anyone known about Jerry’s gambling addiction, someone would have stepped up and helped him. The bitter truth is that we will never know.

That encounter with a gambling addict came early in my ministry. After other exposures to gambling addiction, I became active in the anti-gambling movement. But I still grieve for Jerry.

Since then, mental health professionals have changed their understanding and treatment of gambling addiction. Can addiction to an activity, such as gambling or sex, be even possible or are only substances, such as alcohol, drugs, or tobacco, capable of producing physical dependence and could be categorized as addiction?

We now know that activities can produce psychological addiction, which can be as difficult to overcome as physical addiction. The Diagnostic and Statistical Manual of Mental Disorders, Fifth Edition, commonly known as the DSM-5 and published in 2013 by the American Psychiatric Association, now recognizes “Gambling Disorder” as an identifiable category of addiction.

Under “Non-Substance-Related Disorders: Gambling Disorder”, DSM-5 lists these criteria using Diagnostic Codes 312.31 and F63.0:

A. Persistent and recurrent problematic gambling behavior leading to clinically significant impairment or
distress, as indicated by the individual exhibiting four (or more) of the following in a 12-month period:
1. Needs to gamble with increasing amounts of money in order to achieve the desired excitement.
2. Is restless or irritable when attempting to cut down or stop gambling.
3. Has made repeated unsuccessful attempts to control, cut back, or stop gambling.
4. Is often preoccupied with gambling (e.g., having persistent thoughts of reliving past gambling experiences, handicapping or planning the next venture, thinking of ways to get money with which to gamble).
5. Often gambles when feeling distressed (e.g., helpless, guilty, anxious, depressed).

6. After losing money gambling, often returns another day to get even “chasing” one’s losses.
7. Lies to conceal the extent of involvement with gambling.
8. Has jeopardized or lost a significant relationship, job, or educational or career opportunity because of gambling.
9. Relies on others to provide money to relieve desperate financial situations caused by gambling.

Since gambling addiction is now a recognized disorder with its own diagnosis codes, treatment can be covered by health insurance, Medicare, and Medicaid. The twelve-step programs, such as Gamblers’ Anonymous, are no longer considered adequate treatment but those programs are important to maintain abstinence from addictive behaviors.

The National Institutes for Health now regard addictions, including gambling, as the consequence of a brain injury, either physical, psychological, or emotional. The trauma may have occurred in the womb, in infancy or childhood, or in adulthood. In an often-desperate attempt to restore some sense of emotional equilibrium, the trauma victim may succumb to an addictive behavior.

Addiction treatment is far more likely to be effective when viewed as a brain disorder rather than a moral failing — although moral failure often accompanies addiction.

MISLAYING OUR MORAL COMPASS
by Mark Andrews, Eagle Forum anti-Gambling Chairman. Mark has spent decades as a volunteer lobbyist in Missouri and Florida against the expansion of state-sponsored gambling. His wife, Pat, is President of Florida Eagle Forum.

The devastating results of legalization of gambling in the U.S. are huge: families torn apart, massive amounts of personal debt, large numbers of children gambling, and even suicides. How can we repair the damage to society or at least slow down gambling expansion?

Ask your pastor, rabbi, or priest if gambling is morally wrong and you will likely get similar answers. Most clergy agree that a decision to gamble your money is very unwise and could result in devastating consequences.

A much deeper moral problem exists with gambling in America. The greatest amount of gambling and the most harmful results come from state-sponsored gambling. Your state is likely a big promoter of gambling because your elected officials have voted to make it so. The legislators fall prey to the money being handed them by casino interests or to the myth that gambling revenues will help our schools.

Gambling is sold as a harmless money maker, but people must lose money for gambling to produce money. A pro-gambling vote by a legislator is a vote to make a loser out of his/her constituent. It is morally wrong to vote to encourage people to lose.

In Missouri, the casinos agreed to a 20 percent sharing of profits, payable to the state annually. So the state gives a license to the casino to operate and in return it gets its cut. Missouri happily got over $100 million in the first year. Legislators who voted for this plan were elated that the budget received such an influx of cash.

But look at the real cost. At 20 percent, gamblers had to lose 5 times that much. So gamblers lost $500 million and the state got $100 million. Every year since then, there has been pressure in the legislature to increase the money. The legislature wants you to gamble more because that gives the state more funding. State governments have opted a money making scheme whose success is directly proportional to the harm it causes its people.

Politicians have all manner of excuses for voting in favor of gambling, but it is immoral to vote for something that causes harm. As Abraham Lincoln said, “What is morally wrong cannot be politically right”. The stakes are higher now with the onset of sports gambling and its harmful connection to children.

How can we change? First, call a spade a spade: any vote for state sponsored gambling is a huge moral problem.

Second, we can win this battle by influencing the votes. Legislators need to hear from us that they are acting immorally if they vote in favor of a bill that knowingly will harm families and society. Minds can be changed if our approach is in a respectful manner.

Third, only a few people make these decisions. Join with other groups to make your voice heard more effectively and contact each and every state legislator. The blame for what is about to happen lays right at their feet.
About fifteen years ago, The New York Times Magazine did a cover story on electronic gambling machines. The reporter toured the Nevada headquarters of America’s biggest gambling machine maker, International Gaming Technology. During the tour he asked the IGT employees if they ever used the machines they made. The answer was no. One of the slot machine designers, when asked if he ever plays the machines he builds, “acted as if I had insulted him. ‘Slots are for losers,’ he spat.”

**These “Losers” are Americans**

Let people gamble if they want, you may say. But we already have the freedom to gamble. Many Americans participate in office pools for the Super Bowl, NCAA March Madness brackets, or make casual wagers on the golf course with their friends. These informal events are examples of social gambling.

Social gambling stands in contrast to state-sanctioned gambling, or predatory gambling, that — by design — is much less constrained. State governments partner with powerful corporate gambling interests to operate and market for-profit gambling to their communities.

In state-sanctioned gambling, the “house” skims a large profit. It operates with aggressive and deceptive marketing to get people to gamble more often with bigger sums of cash. People often borrow money to participate. It goes on all day, every day of the week, year round. The result is the majority of taxpayers who rarely participate. It goes on all day, every day of the week, year round. The result is the enormous social costs and state budget problems that gambling causes.

**State Gambling Destroys Lives**

*The Economist* recently reported the American people had lost $117 billion on state-sanctioned gambling in 2016. For example, how much money have the people of Connecticut lost? More than $25 billion over the last 25 years.

The amount of money lost by Connecticut citizens in last 25 years (excluding losses on table games):

- Foxwoods: $7,982,541,097
- Mohegan Sun: $7,144,926,488
- Connecticut Lottery: $8,963,242,182
- Off-Track Betting: $1,000,000,000
- Total: $25,090,709,767

According to the employment numbers provided by Foxwoods and Mohegan Sun, the two casinos employ about 14,000 people in either part-time or full-time jobs.

In contrast, by conservative estimates, at least 2-5 percent of Connecticut citizens are now gambling addicts. The state’s population was 3.57 million in 2016, which means the number of citizens addicted to gambling is between 71,520 to 178,800 people. So five times more citizens have suffered life-changing financial losses because of gambling addiction than there are citizens who work at the state’s casinos!

I urge you to ask your state’s gambling operators this question: What percentage of their gambling profits comes from people who practice so-called “responsible gambling” behavior?

New York University Professor Natasha Schull, author of *Addiction by Design*, reported in one study of casual gamblers, 75 percent of casino visitors were casual gamblers, but they made up only 4 percent of gambling revenues. She wrote, “If responsible gambling were successful, then the industry would probably shut down for lack of income.”

“Responsible gambling” is nothing more than a slogan to give the appearance that citizens are not in danger. The profit model, and the resulting state revenues, are based on the out-of-control gambler.

Sports gambling will make irresponsible gambling even worse. In a survey of nearly 10,000 adults in Massachusetts, sports bettors had higher rates of problem gambling — 5.7 percent — compared with adults who bet at casinos, bought lottery and raffle tickets, or made private bets. Gamblers who bet online had even higher problem gambling rates, at 18.2 percent.

These online gamblers get into significant financial debt. In one of the few countries with legal sports gambling, Ireland, three-quarters of online gamblers have borrowed money or sold something in order to place a bet.

Why do people fall into debt because of sports gambling? If you make a bet with a friend, that’s one thing, but if you do it against a sportsbook, you will lose money all the time. An ESPN journalist who covers gambling told an Ohio newspaper in 2016: “There was a study in Australia of the accounts at a major bookmaker. Out of 500,000 accounts, only 50 individuals were found to be profitable.”

It’s inevitable that your constituents will lose an enormous amount of money if Connecticut begins to... (Continued on page 4)
promote sports gambling. How many other votes will you take that cause financial ruin in the lives of even one of your constituents back in your district? When you support this public policy, that’s what you are doing.

**Aggressively Hooking the Youth**

Sports betting is dangerous for children. In countries with legal sports gambling, children are repeatedly exposed to harmful messages and advertisements about sports gambling, which normalize gambling. These kids come to see gambling as central to playing and watching sports and rather than talking about their favorite team, they talk about the odds of their team winning.

Sports gambling means gambling *on almost any kind of contest* you can imagine, including in-play betting, video games or eSports, or betting on pop culture TV programs like *The Bachelor* and *The Oscars*. Most of the gambling is online.

Gambling ads and marketing are ubiquitous in regions with commercial sports gambling. In the United Kingdom, one out of every five ads during a sporting event is a gambling ad.

A recent UK study found more than 250 separate gambling advertisements on screen during the BBC’s Match of the Day. These ads were found on team uniforms emblazoned with the names of gambling companies; stadium and arena surfaces where continuous gambling ads surround the game itself; and pre-match and post-match interviews.

**The Hypocrites Behind Gambling**

One revealing truth that most gambling operators and many of the politicians they partner with have in common: With the zeal of a teetotaler, they do not gamble.

As Steve Wynn told *60 Minutes*, “The only way to win in a casino is to own it.”

Jim Murren, the CEO of MGM who has been active here in Connecticut lobbying for another casino, admitted to *The New York Times* that he does not play slots or tables games.

NBA Commissioner Adam Silver, one of America’s biggest boosters of government-sanctioned sports betting, confessed during a speech in Las Vegas in July 2014, “I personally enjoy being here, although I don’t gamble as the Commissioner of the NBA for the record.”

Even the founders of Draft Kings, the online gambling sportsbook, confessed to *The Boston Globe* that they “had never even stepped foot in a casino. The three of us have computer science degrees. We’re a bunch of dorks that wanted to build something cool.”

Why don’t they gamble? Because gambling is financially reckless and dangerous. They know they will lose money. Gambling is a Big Con.

**State Gambling is a Failed Policy**

State-sanctioned gambling is an antiquated, outdated policy. It’s a relic of past failures of leadership. States that continue to promote gambling will continue to languish.

Many legislators concede gambling has failed, but some continue to tout government-sanctioned gambling as a way to raise tax revenue. History has shown repeatedly that this argument is either overstated or wrong. A 2016 report by The Rockefeller Institute at SUNY-Albany found that while states that create new revenue streams from gambling may see momentary bumps in tax income, “the revenue returns deteriorate — and often quickly.”

Beyond its status as a colossal budget gimmick, government-sanctioned gambling targets and exploits the financially desperate and cultivates addiction. It leads to increases in personal bankruptcy rates and provides new avenues for crime and money laundering.

Government-sanctioned gambling forces the two-thirds of citizens who rarely or never gamble to foot the bill for the enormous social costs and state budget problems it leaves behind. You pay even if you do not play.

All of the citizens who do not gamble suffer a lower standard of living because of the state’s gambling program. The economic impact of gambling is like throwing your money into the street and paying someone to pick it up. It’s a sterile redistribution of wealth.

In 2016, 62 percent of New Jersey citizens said casino gambling has not been good for the state in a poll by Quinnipiac. In the Northeast the momentum is growing to address the problem of predatory gambling:

- New Jersey voters voted down a referendum to expand casinos in 2016, by 78-22 percent;
- New Hampshire rejected casinos again in 2017;
- Maine voters rejected casino expansion in 2017 by 83 to 17 percent;
- In Connecticut, a grassroots citizen network of organizations represents more than 1 million people against state-sanctioned gambling, the Coalition Against Casino Expansion.

[States have] the power to move away from an outdated and failed reliance on gambling and chart a better future to improve people’s lives with compassion and fairness.