

# Not My Problem?

## Why people of all ages should care about gambling

By Josh Wester

I'm a Millennial. I oppose gambling. And the reasons are simple. The gambling industry is a predatory enterprise that hurts real people, often those who can least afford it. For me, the problem is not that gambling creates winners and losers. Gambling does do that, but so do many other things such as business or competitive sports. Instead, gambling is problematic for me because it creates winners by *punishing* the losers.

To be fair, I understand the arguments on the other side. It makes sense to me why people of goodwill would support casino gambling or sports betting. Gambling isn't coercive. No one forces patrons to walk through the doors; the act is purely voluntary. And for that matter, gambling is primarily a matter of personal responsibility. Adults determine for themselves not only if they will gamble but how much they are willing to put on the line.

As a Conservative who believes in both individual liberty and personal responsibility, those arguments resonate with me. In general, I'm sympathetic to the argument of Civil Libertarians who contend that the last thing our society needs is more regulation or government interference in our daily lives. But even so, I am convinced that a government that fails to restrict a predatory industry like gambling is neglecting one of its essential duties.

### The role of the state

Reading the works of Augustine of Hippo, the fourth-century Christian theologian, has shaped my beliefs about the role of government. Augustine emphasized a very limited role for the state. What Augustine saw more than a thousand years ago, was that the state lacks the ability to guarantee human flourishing or cultivate individual well-being; it is neither competent nor tasked to do so. He believed the primary responsibility of government was promoting justice and punishing offenders.<sup>1</sup>

Augustine thought the state can't provide happiness; it can't satisfy our deepest wants or desires; it can't tell us what to believe or what kind of people we should strive to be or what the meaning of life is. Instead, the state exists to maintain order and promote justice. And the main way the state does this is by establishing and enforcing laws. More specifically, the state is responsible for making laws that make it possible for its citizens to flourish. And this is why the state has a vested interest in prohibiting things like predatory gambling.

<sup>1</sup> <https://www.icp.utm.edu/aug-posito/>



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## The Human Cost

I've seen the numbers. I realize that for many politicians this is a question of dollars and cents. Expanding gambling to include sports betting and more casinos in North Carolina, for example, is likely to increase revenues, which means more money for state government to spend or perhaps provide some tax relief. What kind of Conservative is opposed to that? Similarly, this move also means additional jobs in the state and likely an economic boom for portions of the community immediately surrounding these casinos. Again, where's the bad news?

But here it is. The bad news is that the millions of dollars generated in these casinos actually bear an inestimable human cost. Each year, tens of thousands of people make their way to one of these sites to try their hands at the slot machines, table games, and now, thanks to recent legislation passed by the NC General Assembly and signed into law by Governor Roy Cooper, to place bets on the outcome of college and professional sporting events.<sup>2</sup> People visit these casinos with hopes to relax or score some easy money. But there is a reason the casinos on tribal lands in Western North Carolina are presently spending more than 200 million dollars to expand their businesses<sup>3</sup>—betting against the house is almost always a losing proposition.

## Preying on the Vulnerable

The reality is that gambling ruins the lives of flesh and blood North Carolinians. Among gambling's greatest victims are those in poverty. Seeking relief from their plight, the poor and destitute are easily induced to gamble but can least afford the cost. Inside the casinos and standing in lines at the corner convenience store, it is not at all uncommon to find those with the most limited of means spending funds they cannot afford to spare, in hopes of hitting it big. Rarely are their lives changed for the better.

Some may argue that being poor is no excuse for lacking self-control. Even so, one might ask if lawmakers are morally justified in standing by to watch as the government and the gambling industry prey upon vulnerable citizens and exploit the poor? Ethicist Matthew Arbo argues this point forcefully: "State-sponsored gambling is, statistically speaking, a de facto poor tax. It is continued only because lawmakers cannot bear to make harder fiscal decisions

to raise taxes or cut programs."<sup>4</sup> State authorities knowingly allowing the poor to suffer harm as a means of filling the state coffers is hardly justice.

Yet the reality is that gambling doesn't simply harm the poor. The victims of this industry cut across the financial strata. That's because gambling preys on people through addiction—affecting the rich, poor, and middle class alike. The entire experience of gambling is addictive by design.<sup>5</sup> Win or lose, the casino's goal is to keep the bettor betting. This is why in most cases, even the wins turn into losses.

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Tragically, and too often, those losses carry with them devastating consequences. Lost homes, sold vehicles, depleted college funds, broken marriages; these are just some of the awful realities facing the "losers" of gambling in North Carolina. And now that sports betting is here, things are only going to get worse.

I'm all for freedom and personal responsibility. I believe in free markets and abhor the "nanny" state. But in legalizing and expanding gambling, the state is sanctioning a predatory enterprise, and there is no excuse for it. The state may not be responsible for teaching us to be moral. But it is certainly charged with promoting justice and protecting its citizens.

North Carolina needs more winners and fewer losers. Our state could hardly make a better move than refusing to sanction an industry that greedily profits at the expense of its citizens. 

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<sup>2</sup> <https://www.legalsportsreport.com/34676/nc-sports-betting-law/>

<sup>3</sup> <https://www.charlotteobserver.com/news/politics-government/article227818404.html>

<sup>4</sup> <https://erlc.com/resource-library/articles/how-the-lottery-exploits-the-poor>

<sup>5</sup> <https://www.amazon.com/Addiction-Design-Machine-Gambling-Vegas/dp/0691160880>

# Confessions of a Gambling Addict



My name is Jolene.

I grew up in a rural town in Illinois. My dad was a coal miner and raised me. I put myself through college waiting tables. My dad would come visit me when I moved away for school and we would meet on Sundays at the casino. We would have lunch and we would gamble a little bit. After maybe five Sundays, I stuck a \$20 bill into this slot machine and I hit \$4,000, and I knew. I didn't know that it was going to be bad, but I knew something shifted when I won that money.

I never drank. I've never tried a drug. I've been very careful to stay on the straight and narrow path. But I started going to the casino after work. And in no time, I put all that money [I won] back in, and then some.

I was gambling all the time. And that followed me through some career changes. I would gamble at different places, and it was almost like how a junkie would get, like waiting for their next fix. And it became so bad, I would stay up all night long and gamble until I ran out of money. I made really good money, over six figures a year. But after I would pay my absolutely necessary bills, every disposable dime I would get would go in the slot machines. I would cash advance; I'd debit my card down to nothing. I would wait till 12:01 when the money would go in my account and then I would sit there and just blow it all.

It was horrible. This went on and on and on and on. I tried to stop and I couldn't stop. It's a horrible thing to deal with financially. And it's horrible psychologically too. It's just desperation. And there were so many times, I didn't even want to gamble, but the thing grabbed a hold of me and I couldn't stop.

So I started reading all the books I could, podcasts, getting as much information as I could, trying to understand why I was behaving the way I was. Finally, I went and signed up for voluntary self-exclusion, where you legally exclude yourself from all the casinos in the state. That means if you're caught on the premises, they can arrest you. I am now self-excluded from all casinos in Illinois, Indiana, Iowa, and Missouri because those are all places that I could drive.

So I was doing really well for a couple of years, because I had self-excluded from all the casinos, until Illinois passed a measure allowing slot machines across the state. They're in grocery stores, in laundromats, in convenience stores, and restaurants or bars. There are little slot parlors. You drive four or five minutes in any direction, you're sitting in front of one. And a lot of times now, I'll pull over and grab lunch or I'll get gasoline, and there's a slot machine! And there are billboards and banners and everything everywhere: "Play slots!"

And many of these places in the state aren't regulated to the point where they're ID'ing people coming in. So little children are often sitting next to their parents playing the slot machines.

The slot machines carry the highest rate of addiction. You can push the button 600 times in one hour and right now you can bet \$2 a push, so you can lose \$1,200 an hour. I have lost \$3,400 in three hours. So say you put \$2 in a machine, you press the button. It will let you win maybe 30 cents or 40 cents. So if you're betting \$2 \$2, \$2, \$2, \$2 and you're winning 10-15 cents, you're not really losing in your mind 'cause all these lights and sounds are going off, but you are losing. So the psychology behind slot machines in particular, they're designed to psychologically addict the players.

This is a huge problem for me. And from what I can see, it's a huge problem for a lot of people, because you cannot self-exclude from these slot machines. **In Illinois, there are just under 14,000 people on that voluntary self-exclusion list for casinos, but the state is refusing to do it for slot machines. I myself have reached out to the Illinois Gaming Commission and asked repeatedly: Please put something in place for self-exclusion.** I was told the technology is there. It would allow someone to scan their driver's license. So if you put yourself on the self-exclusion list, that would disable the machine. And it would keep underage people from playing, too.

The bottom line is that I am working hard to place barriers between myself and these gambling machines, but the government refuses to help.

My dad still lives in that small town, and he goes up and he plays at the gas station; and he tells me stories about the people that are in there, and they're just heartbreaking stories. I've sat next to someone in one of these parlors who just put her head down, and she started crying and saying, "My kids aren't going to have Christmas this year because I just spent everything!" I have a coworker that just took out a large 401K loan to pay his mortgage 'cause he got himself into trouble with slot machines. And I just read something about a Florida woman whose gambling addiction was so severe that after winning \$13 million playing slot machines, she pumped \$14 million back in, even stealing her in-laws' life savings to fuel her habit.<sup>6</sup>

<sup>6</sup><https://abcnews.go.com/amp/US/florida-slot-player-jennifer-dennison-gambles-14-million/story?id=13327209>



I didn't know that this could cause a problem, and you wouldn't think it would. I mean the government sponsors it all over the place. How could that cause serious problems? But it can, and it does!

But the government, they're thinking it's "found" money, like, "Oh, we have this influx of money and we could do this stuff with it." But it's not found money. It's coming out of the community and people's pockets. It doesn't only affect my bank account; it affects my ability to make my car payment, to pay my rent, to put food on the table, for people that go back to school shopping for their children, on and on. It's affecting communities.

This is what can happen. This is not even the worst that can happen. This is something that could ruin your life. I thought it was harmless fun, and it's not. 🍀

It was horrible. This went on and on and on and on. I tried to stop and I couldn't stop. It's a horrible thing to deal with financially. And it's horrible psychologically too. It's just desperation. And there were so many times, I didn't even want to gamble, but the thing grabbed a hold of me and I couldn't stop.