

# A Promise of "Prosperity," But at What Cost?

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**W**hen you hear the word “gambling,” what is the first thing you think of? Maybe it’s the image of a fancy casino, memories of nights out with friends, scratch-off lottery tickets, or that alluring possibility of winning millions.

While the gambling industry puts up an enticing front, the health, financial, and societal problems that often accompany gambling highlight the dangers of introducing new forms of legal wagering or expanding existing ones.

Countless stories and studies over time have shown the various societal and health risks associated with gambling, such as depression and heightened suicidal tendencies. Problem gamblers also struggle more with financial issues and stability. These risks do not just impact individuals in isolation; there are broader risks for families and society to consider. The biggest of these concerns is the possibility of a household’s main provider(s) suffering from a gambling addiction, falling into financial ruin, and harming the entire family and potentially others.

State and federal governments should not overlook these substantial health, financial, and societal concerns in favor of the supposed “economic prosperity” that various forms of gambling promise. They should not cower to the significant influence of the gambling industry and ignore these concerns. We, as a society, must ask whether we care more about increasing the gambling industry’s wealth and the government’s coffers than we do about seeking the best for our fellow citizens.

## High roller, high health risks

It's not a secret that gambling presents substantial risks for many of those who participate most frequently. A recent Oxford study revealed some staggering findings. The study noted that “[h]igh levels of gambling are associated with a likelihood of mortality that is about one-third higher, for both men and women, younger and older.” In other words, high-level gamblers are more likely to die prematurely than non-gamblers. This increased risk of death is troubling for an activity that is freely accessible to millions.

Not only is there a higher risk of early death in general, but specifically self-induced harm and suicide. The National Institutes of Health has found that suicide is more prevalent among problem gamblers. There are also countless personal stories from families who have experienced suicide and other deaths related to problem gambling.

While high-level gamblers face significant risks, the National Council on Problem Gambling says only 40% of North Carolinians know where to find help if they are becoming or have become addicted to gambling. While the government should not always be seeking ways to “save people from themselves,” it does have a duty to try to protect the citizenry from recognized harms and to ensure that people know how to find help when they need it.

## Low roller, still high health risks

These health risks might seem obvious when looking at those who gamble the most, but low-level gamblers can also experience them. The Oxford study reveals that “poorer health [is also] more prevalent among low-level gamblers.” This finding shatters the portrayal of gambling as a harmless pastime that only becomes problematic when done excessively. Even occasional slot machine pulls, fish table endeavors, or scratch-offs that seem like harmless habits can coincide with harmful health effects. That's not necessarily saying that these activities cause those

negative health effects, but there is a very high correlation between the two. As good citizens we should be advocating for the best health choices for our neighbor, specifically by not minimizing the effects of even low-level gambling.

Sports betting, for example, reveals the harmful nature of low-level gambling. This activity is introduced to the public as a simple way to make money while doing something many of us love to do—watch sports. Two tribal gambling casinos in Western North Carolina offer sports-betting services in their facilities; however, that is the only form of sports gambling that is currently legal in the state. Regardless, we regularly hear people talking about the “over-under” on Sundays during the NFL season, are confronted with the point spreads on ESPN and other sports channels, and recognize that sports gambling apps are available on our mobile phones and devices.

Speaking from personal experience, college-aged individuals are particularly susceptible to the lure of online sports gambling. While these bets might seem harmless, they pose a risk to the mental and physical well-being of the bettor, as well as a risk of developing into broader gambling problems.

Gambling prevention hotlines have largely been the extent of governments' attempts to address the harms of gambling. But as mentioned above, a large segment of the population is not aware of these resources, thus they are not helping many people in need. The negative mental and physical health effects people endure as a result of gambling losses should be addressed, and more efforts should be made to respond to the root cause of pathological and problem gambling behaviors.

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### **Financial distress**

The health consequences that go along with gambling are usually accompanied by financial problems as well. The Oxford study mentioned above analyzed how often and how much individuals gambled. It found that low-level gamblers experience gambling-related financial distress more often than do high-level gamblers. High-level gambling is still risky business that comes with harmful financial consequences; among these are unplanned overdraft fees, missed loan payments, and increased likelihood of taking out predatory loans. All three of these have other domino effects that ultimately can leave individuals to consider resorting to extreme measures to get money. Consider one who takes out a predatory loan to either pay off a debtor or indulge in more gambling. There are countless people stuck in financial spirals like these because of a gambling addiction.

The family of a person trapped in a tumultuous financial situation like this will also be affected. The Oxford study shows that the likelihood of someone missing their mortgage payment increases by 97.5% when they increase spending by

10% on gambling. These missed mortgage payments can lead to foreclosures, evictions, and ultimately people and families put out in the cold. One could simply say, “well that’s the individual’s problem, not the government’s or the gambling industry,” but we have to recognize that family members, friends, employers, and others are also often negatively impacted, not just the individual suffering from a gambling problem.

### **Broader societal concerns**

These financial consequences will have broader economic and social impacts if left unaddressed. In other words, brushing off these serious potential economic costs in favor of the supposed economic benefit gambling activity is supposed to produce is counterproductive. What good are the revenues generated by gambling if they come at the expense of family stability and well-being? After all, the money going into the gambling industry’s pockets and the government coffers is coming directly out of the pockets of our citizens.



It's hard to say that gambling activity is paying off. The Oxford study notes that "higher gambling is associated with a higher risk of future unemployment and future physical disability." Suffering from unemployment or physical disability makes providing for one's family extremely difficult. If we are more concerned as a society about increasing profits for the gambling industry and revenues for government than we are about the destructive effect of problem gambling on families, we should reevaluate our priorities as good citizens.


### Gambling Industry?

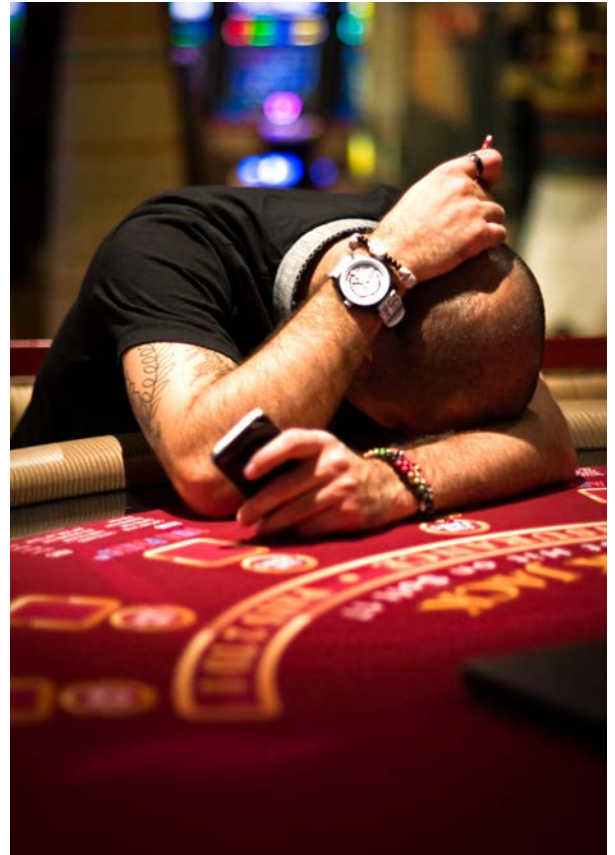
The gambling industry itself does not have an interest in lessening the amount that people gamble—their profits depend on it. Revenues for the gambling industry are likely higher now than they have ever been based on increasing access to gambling activities. Some growth in state or federal revenues may come from these activities, but it's arguably outweighed by the harms caused to local communities where addictive behaviors like gambling are promoted. Indeed, two out of three North Carolinians feel the gambling industry should do more to help people with gambling addiction. Nonetheless, the negative health, financial, and social consequences of gambling still linger without being meaningfully addressed by the government or the gambling industry.

### Sports gambling in NC?

As mentioned above, legalizing online sports betting has gained much attention in North Carolina and nationwide. The NC General Assembly has taken up multiple pieces of legislation in the past couple of years that would authorize wagering on sports. Thankfully, these efforts have been defeated after legislators from both parties have stood firm and determined the negative effects of gambling outweigh the supposed benefits.

In a cursory review of lobbying records on the NC Secretary of State's website following the 2022 legislative session, the NC Family Policy Council identified over 50 registered lobbyists representing more than 25 organizations that had some connection to the gambling industry or gambling interests. This demonstrates just how far the gambling industry is willing to go and how much it is willing to invest in an attempt to gain a big payoff from gambling expansion, even at the expense of the most financially vulnerable among us. Legislators should continue to stand with courage against these efforts.

More than a one-third increase in the risk of untimely death for problem gamblers should be enough to form an opinion on this issue. But the devastating financial impacts usually felt as a result of problem gambling—missed mortgages, taking out payday loans, etc.—are also telling, and have negative effects in themselves. It may be easy for the gambling industry to ignore these individual impacts, but at scale, they foreshadow unavoidable problems for our economy, and families in general. Economic prosperity is an important part of building up those in poverty, but we must ask, "prosperity for whom?" We must only pursue prosperity that is in the best interest of our neighbor and families, not the promise of prosperity that only benefits the gambling industry and the government. 



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