

Alabama Policy Institute Report on Gambling December 2023 John Hill, PhD

New Challenges in a Changing Landscape

Since 1999, Alabama has protected itself from the ravages of gambling by refusing to pass any of the 180 bills introduced in the State Legislature to legalize casinos, lotteries, parimutuel wagering, and video gambling machines.[1] Today, our state finds itself facing old and new temptations: In addition to the familiar challenges of casinos and a state-sponsored lottery, there is talk of the 2024 State Legislature attempting to pass comprehensive legislation to legalize a variety of gambling types, including sports gambling and online gambling, with the potential to make every smartphone a bookie, a casino, and a lottery ticket stand all at once. Unfortunately, gambling proponents—including many former allies in the fight to keep it out of Alabama—have adopted an attitude of regulating gambling instead of eradicating it. [2]

Part of the impetus for a new attempt comes from Gov. Kay Ivey's 2020 gambling policy report, which estimates Alabama might realize between \$200-\$300 million in revenue from a lottery, \$300-\$400 million from casinos, and approximately \$10 million from sports gambling. [1] But what would be the costs? Who would be the winners and losers?

The Goal of This Paper

To set the record straight on the perils and exaggerations associated with bringing more gambling to our state, the Alabama Policy Institute presents this primer on the realities of expanding gambling opportunities to generate supposedly "free money." The historical costs of traditional forms of gambling are explored, as well as the hazards of legalizing newer forms of gambling, such as digital gambling and sports wagering.

Traditional Gambling and Its Costs

State-Sponsored Lotteries

Lotteries are the most-played form of gambling in the U.S. [3] Despite their popularity, though, they are not the stable source of income gambling supporters claim them to be, nor are they devoid of social and economic consequences.

Where the Money Goes

A dollar spent on a lottery ticket does not equal a dollar for education or any other program. Instead, on average, in 2020, 67 cents of each dollar spent on lottery tickets were given back as prizes, and about 4 cents were used to cover retailing and administrative expenses. The remainder—about 29 cents—was then earmarked for the programs the lottery is obligated to fund. [4] If these numbers were applied in Alabama to realize \$300 million in lottery revenue, Alabamians would have to buy \$1.03 billion worth of tickets every year, redirected from other existing businesses and commerce.



Lottery Revenue is Unreliable

These percentages, however, are undependable. Since 2011, the percentage of each dollar devoted to state initiatives has fallen from 34% to 29%, while the percentage of money devoted to prizes has increased from 62% to 67%. [4] Put another way, lotteries must give away more funds as prizes to keep gamblers interested in their games at the growing expense of revenues for states counting on them to balance their budgets. The Georgia Lottery admits as much: "Increased payouts = increased demand = increased benefits." [5]

States that have tried to decrease prize payouts to boost their coffers have paid the price. In 1997, for example, the Texas Legislature decreased prize payouts on instant games, only to see sales drop by 40% over two years. After the cuts were reversed, it took almost ten years for instant sales to return to 1997 levels. [5]

In the long run, lottery revenues often taper off and, in many cases, decline quickly. According to the Rockefeller Institute of Government, half of all states with lotteries lost revenue between 2008 and 2015 after adjusting for inflation. [6]

Lottery Victims

Gambling proponents contend that people only play their disposable "entertainment" funds on gambling. Thus, lotteries and their ilk appear as a "voluntary tax" that funds state initiatives. In reality, those hardest hit by lottery play are those who can least afford it.

Lottery Effects on the Poor. While people from every income level gamble, people experiencing poverty are most adversely affected because it is harder for them to afford losses. Unfortunately, they also spend more on lottery tickets on an absolute scale.

- According to a 2019 survey of 2,377 individuals by Bankrate.com, households earning less than \$30,000 per year spent 13% of their income on lottery tickets, compared with just 1% for households earning \$50,000 per year or more. The same lower-income households also spent considerably more of their income on alcohol (11%) and tobacco or e-cigarettes (13%) than wealthier ones (3% and 4%, respectively, for those earning \$50,000 or more). [7]
- According to a comprehensive 2022 study by the Howard Center for Investigative Journalism at the University of Maryland, stores selling lottery tickets are disproportionately concentrated in lower-income neighborhoods in most states [8], and their patrons are typically local to those neighborhoods. [4] The percentage of Black and Hispanic residents was also higher in areas with lottery retailers than those without in many states. [4]
- A 2010 Journal of Gambling Studies report found that 61% of Americans in the lowest economic quintile were
 likely to have played the lottery in the past year versus 42% in the top two quintiles. Those in the lowest quintile also
 bought tickets more frequently (26.1 times in the last year) than those in the two highest quintiles (9.5 and 10.1
 times, respectively). [9]



Land-Based, Riverboat, and Tribal Casinos

As of 2022, 468 commercial casinos—including 50 "racinos" (hybrid racetrack-casinos)—were open in 27 states, with another 523 tribal casinos open in 29 states (including three in Alabama). Forty-four of these casinos are within a day's drive in Florida (15 casinos) and Mississippi (29). [10]

"Destination" Gambling or Not?

Despite being called "destinations" for gambling, most casinos—tribal and non-tribal alike—draw more than half of their revenue from local gamblers, making them, in the words of the late economist William Eadington, "casinos of convenience." [11] This phenomenon has been observed in Arizona (94% of patrons are state residents), Illinois (80%), and Wisconsin (50% within 50 miles of the casinos they patronize). [12]

Questionable Economic Benefits

The gambling industry continually contributes tax money to state and local governments, yet there is disagreement about whether casinos and racinos lead to economic development [6]:

- When money is spent on gambling, it is not spent on other goods and services in the same community; instead, it
 moves money around. Examples of this "substitution effect" have been documented in Florida, Mississippi,
 Nebraska, and New York. In states where casino gambling is a true destination—Connecticut, Nevada, New Jersey,
 and Mississippi—significant revenue is collected from visitors outside the local economy, while the social costs
 associated with visiting return home with them. [12]
- A 2022 study using U.S. Census Bureau data in casino communities from 2002-2017 found that casinos did little
 to increase retail sales growth. In fact, during the Great Recession (2007-2008), retail sales in casino communities
 shrank at a rate two to three times greater than those in non-casino communities. Employment in casino communities
 also grew slower across the entire study period. [21]
- According to the Rockefeller Institute of Government, the inflation-adjusted revenue of commercial casinos in the U.S. between 2008 and 2015 shrank by 1.5%. [6]

The New Age of Gambling

Digital Gambling

Compared to traditional forms of gambling, digital wagering is a very recent phenomenon. Soon after public and commercial use of the Internet began in the early 1990s, it became apparent that the medium could also be used for gambling. [13]



Early Worries Lead to Bans

As online gambling became commonplace in other countries, U.S. policymakers began to realize the damage that online gambling could create. In 1997, the Internet Gambling Prohibition Act (IGPA) was introduced to extend the Interstate Wire Act's prosecution of gambling cases beyond telephone lines to the Internet. However, the measure failed because of its alleged encroachment on other forms of existing gambling as well as its criminalizing individual betting behavior. In 1999, the National Gambling Impact Study Commission recommended a total ban on online gambling because of its ability to harm underage gamblers and those who already had gambling problems. An amended version of the IGPA was proposed the same year, but it, too, failed to become law. [14]

In 2006, the U.S. passed the Unlawful Internet Gambling Enforcement Act, which barred banks and financial institutions from processing payments to or from known online gambling entities. The Act effectively banned all online gambling services in the U.S. until 2012, when the U.S. Department of Justice approved the legalization of online poker in Nevada. [15] As of 2022, online casinos were legal in six states—Connecticut, Delaware, Michigan, New Jersey, Pennsylvania, and West Virginia. Since 2013, revenues from legal online gambling in the U.S. have gone from zero to 8.3% of all traditional casino and racino revenues. [10]

Sports Gambling

Before the 1930s, sports betting in the U.S. was common but illegal. From 1931 to 2018, almost all legal sports gambling in the United States was confined to Nevada. Laws such as the Professional and Amateur Sports Protection Act (PAPSA), which was passed in 1992, outlawed sports gambling in states that did not already have laws allowing it. Other laws like the Unlawful Internet Gambling Enforcement Act (UIGEA)—passed in 2006—made it illegal to participate in online poker and casino games and all online sports betting. [16]

Lobbyists Change Lawmakers' Attitudes About Gambling

One gray area in the UIGEA was its allowance for fantasy sports. In a preemptive move, gambling companies FanDuel and DraftKings spent millions of dollars between 2014 and 2017 to convince state officials that fantasy leagues were games of skill, not gambling. By the end of 2017, 19 states had passed bills legalizing betting on fantasy sports contests. [17]

At the same time fantasy league betting was becoming legalized across the country, New Jersey Governor Chris Christie signed a bill making sports betting legal, a then-violation of federal law. The major U.S. sports leagues sued to strike down the law, and the U.S. Justice Department agreed. During the case, the American Gaming Association (AGA)—a casino trade group—saw the potential for revenue from sports gambling and joined New Jersey in defending its law in a 2017 court case that the U.S. Supreme Court agreed to hear. [17]

In May 2018, the U.S. Supreme Court struck down the PAPSA, declaring it was not "consistent with the Constitution." Less than one month later, Delaware became the first state to accept sports wagers, and in August, DraftKings became the first online sportsbook outside of Nevada, taking bets over the Internet in New Jersey. [16]



According to investigative reporting by the New York Times, gambling companies showered state lobbyists across the country with money, gifts, visits from sports stars, and dubious statistics regarding possible tax revenues. In return, dozens of states legalized sports gambling, often allowing new players "risk-free" wagers, which have been banned in some countries because of their potential to trap people who are predisposed to problem gambling. In some states, bans on gambling ads during sports events were lifted, allowing betting odds to scroll across screens during games. [17]

As of November 2023, sports betting is legal in 37 states and the District of Columbia. [18] Since 2019, revenues from legal sports gambling in the U.S. have gone from zero to 12.5% of all traditional casino and racino revenues. [10]

Betting on Everything

Digital gambling has long been considered more addictive than conventional gambling. [19] The combination of online and sports gambling has made every smartphone a potential one-stop casino. In the words of columnist Stephen Marche at The Atlantic, "Once there was Las Vegas; now there's a Las Vegas on every phone." [20] He continues:

You can bet on almost anything today. Elections. Literary prizes. If you have a feeling that, say, Lapuan Virkiä is going to beat Porin Pesakarhut in the women's Superpesis, the top professional pesäpallo league in Finland, you can put your money where your mouth is. During the pandemic, as casinos and racetracks closed, you could wager on the evening's forecast in real time, or on the upcoming winter snowfall. There was serious action on the highest daily temperatures of major American cities. Then there are the ads. If you watch sports regularly, you probably feel, as I do, that the games have become interruptions in a constant barrage of wagering promotion. Gambling is swallowing sports. [20]

Sports gambling is becoming extremely pervasive, with the online gambling company FanDuel launching its own sports channel and streaming app—FanDuel TV—which contains both sports coverage and gambling advice. The company—which already processes 51% of all online sports bets—hopes viewers will also become interested in other sports they air, such as international basketball and horse racing, and place bets they otherwise would not have. [21]

Some colleges even partner with sports betting groups to make millions in fees. Campuses in Colorado, Louisiana, Michigan, and Texas have accepted deals from Caesars Sportsbook for the right to promote sports betting on campus. At the University of Boulder, the school receives \$30 every time someone downloads the Caesars app and uses a promotional code to place a bet. [22]



The Costs of Expanded Gambling

Economic Consequences

Not a "Fix" for State Budgets

Legalized gambling adds very little to the bottom line of most states. According to state finance data from the U.S. Census Bureau [23] and casino tax revenue reported by the American Gaming Association [10], combined tax revenues from non-tribal casinos, lotteries, sports gambling, and stand-alone electronic gambling devices represented only 1.7% of the \$2.2 trillion spent by state governments in 2021. [24]

Mississippi's experience using gambling revenues for its budget is a cautionary tale for Alabama. Twenty years ago, the Mississippi State Legislature used to plan for casinos to provide almost 5% of the revenue for its General Fund [25]; in 2024, they expect only 2.14%. [26] Gambling revenues have also fallen 16% since 2008 (a drop of 39% when adjusted for inflation). [27] The reasons: internal competition from tribal casinos and the allure of newer attractions in Arkansas and Louisiana. [10]

Alabama's fortunes would be no better: If the state could raise the tax revenue estimated in Gov. Ivey's 2020 gambling report, it would equal only 1.6% of the state's \$43.2 billion budget for fiscal year 2023. [28]

Some states with sports gambling have also been disappointed with their earnings. According to investigative research by the New York Times, the 14 states that allowed mobile sports betting in the 2021-2022 fiscal year and followed the tax rate advice of gambling associations collected \$150 million less in revenues than the \$560 million predicted initially. [17]

Expanding Gambling to Prevent Interstate Gambling?

Gambling supporters contend that Alabama must expand its gambling options to reduce the number of local dollars being spent in neighboring states. If any other form of gambling is introduced to keep gambling dollars in Alabama, it is an admission that it is Alabamians the gambling interests want to prey upon. And not just any Alabamians, but those who cannot afford to travel to other destinations.

With 96% of Americans already living in lottery states [29] and most living within a few hours' drive of one or more of the 991 casinos and racinos scattered across the country [10], tourists have little reason to visit Alabama to gamble. For the most part, local income will be captured and lost.

Gambling Addiction

The Hidden Addiction

If additional gambling is legalized, its accessibility would undoubtedly draw people who have not gambled previously. Inevitably, some of these would become problem gamblers. [30] According to the National Council on Problem Gambling:



Problem gambling—or gambling addiction—includes all gambling behavior patterns that compromise, disrupt or damage personal, family, or vocational pursuits. The symptoms include increasing preoccupation with gambling, a need to bet more money more frequently, restlessness or irritability when attempting to stop, "chasing" losses, and loss of control manifested by continuation of the gambling behavior in spite of mounting, serious, negative consequences. In extreme cases, problem gambling can result in financial ruin, legal problems, loss of career and family, or even suicide. [31]

Problem gambling has sometimes been called "the hidden addiction" because it has no physical symptoms and does not have to meet diagnostic criteria to cause problems. [32] With the proliferation of gambling across the U.S., bets can be placed every time someone visits the grocery store, accesses the Internet, or uses their regular phone or smartphone. [33]

Access = Addiction

According to research by the late senior research scientist emeritus John Welte and his associates at the University at Buffalo, as gambling becomes more commonplace, the number of problem gamblers also increases. Likewise, as the number of legal gambling types in a state increase, so does (1) the number of residents who gamble, (2) the frequency of their gambling, and (3) the rate of problem gambling. In states where the number of gambling opportunities decreases, gambling frequency also declines, but the prevalence of problem gamblers does not. The study also found that:

- In states where casinos legally operated, residents were 40% more likely to have gambled in the past year, 80% more likely to have gambled at least six times in a casino in the past year, and 50% more likely to report a gambling problem.
- In states with legalized lotteries, residents were 280% more likely to have gambled in the past year, 900% more likely to have bought lottery tickets at least thirty times in the past year, and 70% more likely to report a gambling problem.

These findings held even after controlling for gender, age, race, socioeconomic status, and "neighborhood disadvantage"—a standardized measure of households on public assistance, headed by a female, percentage of adults unemployed, and percentage of persons in poverty. [34]

Estimating the Prevalence of New Problem Gamblers in Alabama

Because some Alabamians already gamble at in-state venues, across state lines, and at online or otherwise illegal sites, Alabama already has its share of problem gamblers. According to a 2021 survey by the National Association of Administrators for Disorder Gambling Services, about 2.2% of Alabama's adult population (86,100) are already problem gamblers. [35] If Welte et al.'s 2016 estimates of increased adult problem gambling prevalence [34] are applied to Alabama:



- Additional casinos would increase the number of problem gamblers by 28,400 (33%).
- A lottery would increase the number of problem gamblers by 25,800 (37%).
- Adding multiple types of gambling would increase the number of problem gamblers by at least 32,000 (37%).

Estimating the Cost of New Problem Gamblers in Alabama

In 2004, Baylor University economist Earl Grinols estimated the social costs of gambling in communities where it was legalized. After including costs for increased crime, lost productivity, bankruptcies, family disruption, and other financial hardships, he found that the annual cost to society for gambling addiction was \$2,945 per gambler or about \$4,500 in inflation-adjusted dollars. Adding the tax dollars needed to cover some of these costs increases these totals to \$3,222 and \$4,991, respectively. [36] If Grinols' social costs are applied to the three scenarios examined by Welte et al., the total yearly cost to Alabama for legalizing casinos, a lottery, or two or more forms of new gambling would be approximately \$141.7 million, \$128.7 million, and \$159.7 million, respectively. With the average gambling addict spending seven to ten years denying or battling their addiction before getting help [37], the cost to society of one generation of new gambling addicts can range into hundreds of millions of dollars. These estimates do not include the costs associated with underage problem gamblers, who are two to four times more likely than adults to develop gambling addictions. [38]

Help from the Gambling Industry?

Much of the research on gambling addiction and treatment is financed by the gambling industry. Aware that the tobacco industry lost credibility when it denied the health risks of cigarettes, the gambling industry acknowledges that a small percentage of the adult population has a severe problem with gambling. Some big names in gambling research have accepted grants from the gambling industry. Others, however, call the studies self-serving because they focus on the medical side of the problem and ignore gambling's social costs. "They have an agenda," says Valerie Lorenz of the Compulsive Gambling Center in Baltimore. If the gambling industry can say something is neurologically wrong with a problem gambler, "then it is not their responsibility." [39]

According to the National Association of Administrators for Disordered Gambling Services (NAADGS), no federal agencies invest in specific interventions to reduce gambling-related harm, which leaves treatment up to (1) the states and (2) the gambling industry itself. [35]

State Funding for Gambling Treatment

Of the 42 states in 2021 that invested in treating problem gambling services, NAADGS notes that the average amount spent per capita was 40 cents. When the nine states with gambling yet no dedicated funding—including Alabama—are added, the average drops to 33 cents per capita. [35]

Compared to other health concerns in the U.S., the proportion of public resources devoted to gambling treatment is minuscule.



For example, the number of adults with substance abuse disorders (14.5% of the population in 2021) is 6.5 times greater than the number of problem gamblers (2.2%). However, the amount of public funds for substance abuse treatment (\$31.8 billion in 2021) is 338 times greater than funds devoted to gambling treatment (\$94 million). [35]

Funding from the Gambling Industry

Very little funding from gambling profits goes to combat problem gambling. According to the Howard Center for Investigative Journalism, only about \$7 of every \$10,000—0.07%—is earmarked to help those with gambling addictions. [40]

One reason gambling interests may devote so little money to treatment is the enormous financial stake they have tied up with gambling addicts. These hardcore gamblers provide a significant percentage of any gambling operation's income:

- Between 70-79% of all lottery revenues in the U.S. come from 20-29% of all lottery players. [41]
- In California, gambling addicts comprise less than 5% of all gamblers yet account for 52% of the money spent in casinos, 32% of the money spent on lottery tickets, and 42% of off-track betting wagers, according to a 2006 survey by the National Opinion Research Center. [42]
- In 1998, the top 5% of lottery players accounted for 51% of all lottery ticket sales. [43]
- Sixty-one percent of lottery sales in Virginia in 1997 were made by 8% of adults. [44]

Underage Gambling

Professional Concerns

Two generations have grown up in an era when lottery and casino gambling are widely available and heavily advertised. [45] Even though underage gambling [46] is illegal, ample research shows that most adolescents have gambled for money sometime before reaching 18 years of age. [47] For some, the immediate gratification and excitement that comes with gambling lead to addiction.

According to Dr. Rachel Volberg, Research Professor of Epidemiology at the University of Massachusetts Amherst, there are several reasons to be concerned about underage gambling:

First, adults with severe gambling problems began gambling much earlier than those without gambling problems. Second, adolescents tend to begin gambling before they begin other risky behaviors, including tobacco, drugs, alcohol, and sexual behavior.



Third, gambling often co-occurs with other mental disorders; failing to address this relationship could harm underage gamblers' abilities to manage the challenges of adulthood. Finally, although access to most legal forms of gambling is restricted, large numbers of high school and underage college students gamble in casinos and buy lottery tickets. [45]

Adolescents have several risk factors that make them particularly susceptible to the allure of gambling. Because the brain is still maturing during adolescence, it may not always be able to assess the risk level of such activities as gambling. Limited life experiences, peer pressure, and ever-present advertising increase the temptation to wager. [48]

Because different studies have asked different questions about gambling behavior, considerable disagreement surrounds the exact prevalence of underage gamblers. For example, some studies ask about gambling behavior in the past year, while others consider a lifetime perspective. Measurement tools also differ, as do the minimum ages to gamble, response rates, and the kinds of gambling examined. [49] Regardless of these differences, many studies concur that adolescents are two to four times more likely than adults to develop serious gambling problems. [38]

Underage Online Gambling

The percentage of underage gamblers is on the rise, mainly because of their overall increased use of the Internet and access to online gambling platforms:

- According to a 2020 review of international studies, between 5-15% of adolescents gamble online, even though
 it is illegal for them to do so. [50]
- From 1999 to 2005, the estimated proportion of college students with at least one gambling disorder increased from 5.05% to 7.89%, possibly because of the increased availability of gambling opportunities. [51]
- Among high school students who do gamble, those who gamble on the Internet are significantly more likely to report poor academic performance and alcohol abuse. [52]

Personal Costs of Gambling Addiction

Social Costs

For some people, gambling creates difficulties of varying severity and duration that also harm people close to them and the broader community. [53] As with the economic effects of gambling, the social costs of addiction are also hidden, but they are no less tangible. [54]

Debt

One of the most common signs of gambling addiction is spending beyond one's means on gambling. On average, households with gambling addicts have more than twice the debt of non-gambling households. [55]



Addicts often follow a predictable path of exhausting their resources, selling insurance policies and possessions, and borrowing from friends and relatives. They may acquire multiple credit cards and use them to the limit, expecting all to be paid off once the "next big win" comes along. [56]

Productivity and Job Loss

Gambling addicts often impose costs on their employers in the form of an unreliable presence on the job and reduced productivity when present. [56] Unemployment is twice as high among gambling addicts than among gamblers who play socially or recreationally. [57] Problem gamblers are also more likely to lose their jobs than those who are not problem gamblers because of absenteeism, poor job performance, moodiness, and irritability. [58]

Crime

For about as long as gambling has been legal in the U.S., a link between gambling and crime has been suspected. According to this theory, by legalizing gambling, the state reduces the stigma associated with it, increasing the number of gamblers, which, in turn, increases the number of problem gamblers, some of whom turn to crime to finance their addiction. [59]

To test this idea, Baylor University economist Earl Grinols and University of Georgia Distinguished Teaching Professor of Economics David B. Mustard examined crime data from every county in the U.S. from 1977 to 1996. Interestingly, they found that the local crime rate dropped immediately after a casino opened, likely due to larger police forces and better employment opportunities for low-skilled labor. However, by the third year of a casino's presence, the rate of all major crimes reported by the FBI except murder increased significantly. Moreover, counties adjoining those with casinos did not report lower crime rates, suggesting that crime was being created in the counties with casinos and not merely being shifted among counties. As a result of this study, Grinols and Mustard estimated that 8.6% of all property crimes and 12.6% of all violent crimes in 1996 in casino counties were due to the presence of a casino. [59]

More recent links between gambling and crime have been found:

- In general, crime rates are higher among gambling addicts than among non-gamblers and those who are not problem gamblers. [60]
- In 1998, a survey of new Texas inmates found that 16% of males and 13% of females were deemed to have gambling problems. [61] A similar study in 2001 of Texas youths admitted to juvenile facilities found that 12% of the males and 8% of the females had gambling problems. [62]
- A 2002 study of recent arrestees in Las Vegas, Nevada, and Des Moines, Iowa, found that 16% of the Las Vegas sample and 7% of the Des Moines sample met the criteria for problem gambling. For all arrestees combined, 15% of all assaults, 27% of all thefts, and 24% of all drug sales were committed to get money to gamble, pay off gambling debts, or were otherwise related to their gambling problem. Of the 4% of Des Moines and 10% of Las Vegas arrestees with severe gambling problems (n = 203), only 6% (n = 13) had ever received treatment. [63]



Mental Costs

The cost of pathological gamblers to society is expressed in more than dollars and cents. The gambler often degenerates from an honest, intelligent person to one who has almost no appreciation for their actions. The likelihood of a gambling addict having a mental disorder is relatively high:

- According to a 2006 report in the Journal of Affective Disorders, about 25% of gamblers with serious addiction problems manifest manic behavior, and over half report being depressed. [64]
- A systematic review of the literature in 2011 surrounding the prevalence of co-morbid behaviors in persons with gambling problems found that 38% had mood disorders, 37% had some anxiety disorder, and 23% had major depression. [65]

Effects on Others

Problem gamblers are not the only ones who suffer: According to a 2017 study in International Gambling Studies, the typical problem gambler negatively affects six other people, including family, friends, and coworkers. Research in Australia, Canada, Norway, and Sweden has found that concerned family members reported elevated conflict, money problems, reduced social activity, and worsened mental and physical health because of their significant others' gambling problems. The children of problem gamblers also often suffer from neglect due to diminished parental care or lack of resources. Furthermore, the financial insecurity associated with problem gambling can affect extended relatives and the wider community. [66]

Suicide

Sometimes, the effects of problem gambling are so severe that the gambler seriously considers or attempts to take their own life:

- Problem gambling has the highest suicide rate of any addictive disorder, with one in five problem gamblers attempting suicide. [31]
- In clinical populations of individuals seeking treatment for gambling problems, between 22% and 81% reported suicidal ideations, and between 7% and 30% had attempted suicide. [67]
- Compared to the general population, gamblers with serious addiction problems are 3.4 times more likely to attempt suicide. [68]

Gambling and Politics

National Influence

As gambling has spread across the country in the past 30 years, so has its reach into national and state politics. According to the nonprofit website "Open Secrets," total contributions given to congressional and presidential candidates from casinos and other gambling interests jumped from \$546,000 in the 1990 election cycle to \$42.6 million in the 2022 cycle.



In 1990, gambling was the 77th most influential industry in terms of candidate contributions; in 2022, it was 31st in influence. Contributions from tribal casinos—a separate line item on Open Secrets—have also increased from \$17,250 in 1990 to \$20.3 million in the 2022 election cycle. [69]

Because Alabama is one of the few states without large-scale gambling, sizeable funds have been invested in shifting the opinions of the public and public officials toward expanded gambling in the state. If more gambling is legalized, more funds and influence will come.

Corruption

Because all forms of legal gambling are essentially cash businesses that cannot exist without the consent of politicians, the enormous economic rents that come from them can lead to political corruption. According to Douglas Walker, an economist at the College of Charleston, the highly competitive process of winning licenses to gamble in a state or city can tempt bidders to try to rig the system. "Any time you have a situation where there's restricted supply, and you need the blessing of politicians or bureaucrats, there's potential for corruption," says Walker. "The more valuable the right to operate, the more you would expect those things to go on." [70]

Alabama's Legacy of Corruption

The corrupting influence of gambling dollars has already had an impact on Alabama politics, with four state senators, three lobbyists, and two casino owners indicted in 2010 for taking part in a scheme to trade campaign donations for favorable votes on a bill to expand gambling. [71]

Some of the most recent state corruption cases involve gambling in Indiana. In November 2023, former Indiana lawmaker Sean Eberhart pleaded guilty to supporting a bill favoring a new casino in exchange for promises of lucrative employment. [72] One year earlier, former Indiana state senator Brent Waltz and a former casino executive were sentenced for a scheme to illegally funnel gambling money into the lawmaker's unsuccessful bid for Congress. [73]

The Influence of gambling dollars on politics in other states goes back decades:

- Three mayors have been indicted in Atlantic City for influence peddling and corruption. [74]
- Gambling interests have also been accused of corrupting the outcome of the 1996 Senate race in Louisiana. In January 1997, defeated GOP nominee Woody Jenkins presented the U.S. Senate Rules Committee with a 4,000-page document to support his claim of election fraud, including a dozen affidavits from people who say they were promised payment to vote illegally. Also within the report were allegations that nursing home patients and innercity residents were transported to the polls in gambling company vans, a clear violation of Louisiana voting laws. [75]



- In 2006, political lobbyist Jack Abramoff pleaded guilty to conspiracy, fraud, and tax evasion related to his work representing Native American tribes. Abramoff and his associates overbilled their clients, many of whom were trying to expand tribal gambling on their lands or keep competition away from their existing casinos. [76]
- In 2011, a 102-page report by a Pennsylvania grand jury found that the desire of the state's Gaming Control Board to increase tax revenue led them to cut corners and hastily approve applications for casinos without adequately vetting the applicants. As a result of the two-year investigation, the grand jury issued 21 recommendations for cleaning up the application process. [77]
- In 2014, the Boston office of the FBI established a toll-free number (1-844-NO-BRIBE) to encourage citizens to report suspected bribery and corruption involving public officials, including those charged with regulating casinos. The hotline is necessary because, in the words of one agent, "the increased legalization and regulation of gaming, a multi-billion-dollar industry, sets the stage for corruption." [78]

Conclusion

A public office is a public trust. The government has a responsibility to protect its citizens, not make them economic slaves. The economic and social costs of expanding gambling of any kind in Alabama are not in the best interests of our state. The traditional gambling markets—lotteries and casinos—are saturated, making Alabamians the only ones who would gamble and lose at them. Likewise, online gambling—on sports or anything else—would turn every smartphone into a portable casino. Research from other countries and states suggests this easy access could create thousands of additional problem gamblers in Alabama, with their attendant costs of approximately \$5,000 per gambler per year. Other costs, such as family breakdown and suicide, are more challenging to quantify.

Alabama is one of only a handful of states with minimal gambling activity. Rather than expand gambling, one of the best economic policies our state could establish would be to designate itself a "gambling-free" haven. Eliminating gambling could mean lower costs for social services and crime control and more significant incentives for new and expanding businesses to locate in Alabama. Moreover, Alabama could promote itself as a safe, clean state for families to visit and settle in, thus dramatically improving the incomes and quality of life for all its residents.



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