

Lured by the Lottery

by **ELEXIS RUIZ** • DECEMBER 23, 2014

Is gaming addictive or just attractive?

By Elexis Ruiz, Alex Harrell, Sam Vinton and Zareen Syed

You got the money to play. Play it. Play it. It only takes one number, the seductive voices inside Kim Mosley's head urged, convincing her to play the Illinois Lottery. *Again. Screw the electricity bill. Forget your daughter's college tuition. It's not like you'll get evicted; you live in low-income housing. It's your turn. It's your turn.*

"You know the feeling you get when someone scratches a chalkboard?" Mosley asks. "My skin would crawl until I was able to play."

But the urges wouldn't stop until she spent up to \$40 on scratch-off tickets in a day. "I felt like there was a halo over my head and I was the chosen one," Mosley says.

Numbers and symbols haunted her. She even picked up discarded scratch-off tickets and played the numbers they revealed. *God is telling us this is the number, God is telling me to play this number.*

Mosley tried to stop. She even asked Lottery retailers to refuse her service. But the voices made her physically sick until she played.

"I just wanted to stop, stop and stop," she recalls.

On November 18, 2014, she finally did.

One week later, the 44-year-old mother of two sits in a mint green room with her gambling counselor, Yolanda Richardson. Together, they work through Mosley's compulsions, seeking positive activities to replace the gambling that's caused her so much harm.

"I had no idea that it would get that serious," says Mosley.

Serious game

The Lottery exists because, in the end, people collectively spend more on tickets than they win. In fiscal year 2013, \$2.9 billion was spent on Illinois State Lottery tickets. Winners took home \$1.7 billion. The odds of winning a \$1 scratch-off ticket are more than 4 to 1; the odds of winning Mega Millions are 176 million to 1. The Lottery is upfront about these numbers.

Illinois Lottery Director Michael Jones says the Lottery relies on a lot of people playing a little, not a few people playing a lot. In this way, he says, "It's perceived as being a benign form of gambling. It doesn't lead to much social dislocation or addictive behaviors or any problems like that."

So why would someone like Mosley lose so much money before getting help? And how common are people like her, who can't just play a little?

Barney Straus, a certified Problem and Compulsive Gambling Counselor in Chicago who provides group and individual therapy for people recovering from various addictions, says gambling is a "process addiction." That means it's an addiction to a behavior rather than a substance, like drugs or alcohol. For people who are susceptible, purchasing a Lottery ticket is like visiting a casino. "Gambling is a potentially addictive behavior, but not everyone who gambles develops an addiction," Straus says. In fact, the National Research Council, the operating arm of the National Academy of Sciences, estimates the frequency of gambling addiction at between 1 and 6 percent among adults.

Mosley is more susceptible to gambling addiction because she has what's known as an "addictive personality." Some estimates suggest that as much as 10 to 15 percent of Americans have this trait, causing them to easily get hooked on addictive substances and behaviors.

Mosley initially didn't believe she was hooked. She just thought she was having fun. Small wins encouraged her to play more, until she was losing large amounts of money. Straus explains that the positive feelings Mosley experienced were fueling her addiction. "There have been studies that show when people gamble, they get a hit of dopamine, a good feeling, very similar to cocaine, actually," he says. "It hits the same part of the brain."

Mosley explains to Richardson that she felt a sense of euphoria when she won, and anxiety while waiting for results of a game.

"You could describe it as butterflies in your stomach?" Richardson asks.

"Yes."

“Sweaty palms...”

“Yes.”

“Heart racing...”

“Oh yes, the heart racing really fast. It was an anxious feeling all over,” says Mosley.

Seeking help

Just as with other addictions, it can take compulsive gamblers a long time to seek out help, and often someone else has to initiate the treatment. Straus says that about 50 percent of the people he counsels self-refer, and the other 50 percent are referred by a family member or a boss—someone who basically gave them an ultimatum to either get better or get out.

Mosley initially sought the counsel of an aunt, who urged Mosley to get help. That’s when she sought out Richardson.

“Addiction is really unique in diseases where people are so persistent and adamant about maintaining their belief that they don’t have a problem,” says Straus, “[With alcoholism] they can get into a car accident, lose their home or their job, but with gambling there is no limit to the amount of financial damage that somebody can do.”

Other types of addicts reach a rock bottom and realize that their addiction is threatening to ruin their lives. For gambling addicts, getting to that point takes much longer. “With other addictions, someone will pass out or OD before they run out of money. With gambling, it’s pretty much a black hole,” Straus says.

In 2013, the American Psychiatric Association (APA) released the fifth edition of the Diagnostic and Statistical Manual of Mental Disorders (DSM-5). One major change in this edition was the inclusion of “gambling disorder” as a behavioral addiction. Previously, it was listed as part “Impulse Control Disorders Not Elsewhere Classified” along with disorders like kleptomania.

According to the APA, this change was based on the growing and consistent evidence that “some behaviors, such as gambling, activate the brain reward system with effects similar to those of drugs of abuse and that gambling disorder symptoms resemble substance use disorders to a certain extent.”

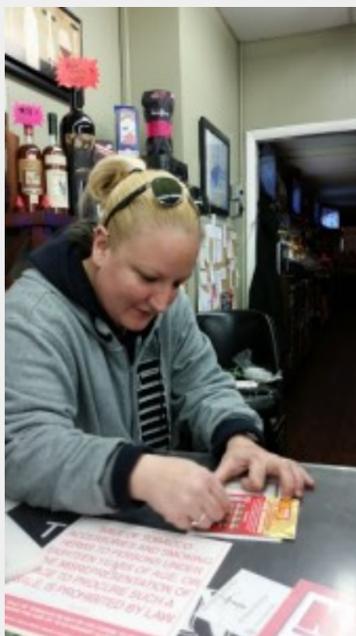
But gambling addicts still don’t receive as much attention and assistance as substance abusers, Straus says.

Mosley knows that she needs to overcome her addiction. She has a lot at stake. She has two teenage kids. Her 18-year-old daughter, who will be starting her second year at college, begged Mosley to stop throwing away her money—money that could be put towards the daughter’s growing tuition bills.

“I always tell them to prepare for tomorrow, always make sure you have what’s necessary put aside, so they threw it back at me and it worked,” says Mosley.

In denial

Pamela McPoland, 33, spent 16 years playing scratch-off tickets, Pick 3, and Pick 4. For her, it was a valued daily ritual. “It was always controlled and never desperate; I like to think of it as good luck during rough times,” says the Chicago resident.



McPoland at her north side job trying her luck on scratch-off ticket.

When she was 21, McPoland worked at liquor store and bar where she cashed out winning tickets for customers who had tried their luck and reaped the rewards. It was this day-to-day exchange that piqued her interest. She wanted in.

“It started at about \$10 a day on \$2 tickets,” she says. “When I’d win, I’d reinvest the money into more expensive tickets.”

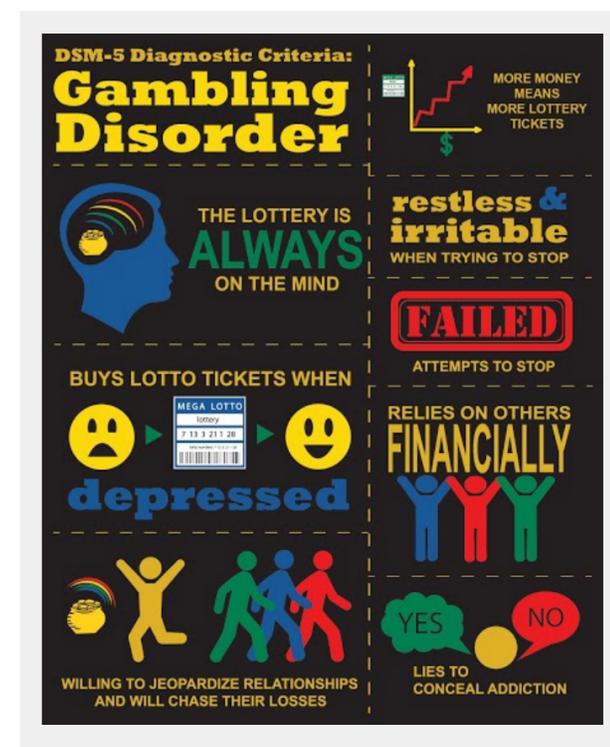
That meant the possibility of spending up to \$50 a day. Once she won \$10,000, which sounds like a lot until you do the math. At \$50 a day, she was spending \$10,000 every six and a half months.

“There were plenty of days where I’d give up 10 dollars just to replace it with losing tickets,” she says. “It can be devastating at times, and you tell yourself to never play again, but come the following week, you dig in your pockets and find the change you received when you went to the grocery store and figure, why not?”

The Lottery denies playing a role in promoting gambling addiction. It touts its high ranking in responsible gambling practices, administered by the World Lottery Association, for its “play responsibly” messages and its referrals to the Lottery addiction hotline on all tickets and promotional materials.

In 2007, in order to help players who classify themselves as problem gamblers, the Illinois Lottery also implemented a Voluntary Self-Exclusion Program (VSEP), which allows individuals to block themselves from making online ticket purchases, receiving Lottery prizes and receiving promotional materials through direct mail or email.

Clearly, the hotlines, warnings and exclusion programs are necessary because for some people, playing the Lottery is addictive. “That’s the problem that we are having as gambling addiction counselors, is people classifying what is serious about the gambling and what is not,” says Richardson. “Whether it’s the Lottery, casino, shooting dice, wherever, that’s considered gambling and all of it



will transpire into a gambling addiction. I can't stress that enough."

The odds of addiction

Sam Skolnik, author of *High Stakes: The Rising Cost of America's Gambling Addiction*, says at least 3 to 4 percent of adults who gamble develop problems. One percent are pathological gamblers who suffer more severe consequences, he says.

Skolnik says the Lottery is just as addictive as any other form of gambling. An avid poker player, he admits that gambling has at times been a destructive force in his own life. For his book, he spoke with numerous gambling addicts and their families whose lives were upended by their addiction.

"Gambling addicts come in all forms," says Skolnik. "Not just in terms of socioeconomic status, race or gender, but in terms of the type of gambling that these folks engage in. There have been documented cases studies as well as repeated anecdotal evidence that show that folks who play these games can just as easily become addicted."

In McPoland's case, watching high payouts lured her to play more.

"It just seemed too easy," she says, adding that she started to notice that certain numbers were repeat winners. "Could have just been my imagination, but I don't really think so. The ticket numbers 7, 10, 13 and 17 almost always had some kind of winner on it."

When McPoland won her largest payout — \$10,000 — she used the money to fly to Vegas.

But how much did she really win?

According to the Illinois Lottery FAQ, 25 percent in federal tax is withheld from prize amounts over \$5,000, and 5 percent Illinois state tax is withheld from prizes of \$1,000 or more. Actual tax liability may be more or less, depending on a person's individual filing status. Deduct the cost of the tickets purchased over the course of many years, and the payout is no longer impressive.

McPoland says she doesn't play much anymore, but she admits that she still gets the itch every once in awhile. When pressed, she admits she plays the Pick 3 and Pick 4 daily and buys scratch-off tickets once a week.

"If I see a number, sometimes it sticks in my head," she says. "It could be a taxi number, license plate, an address, a birthday. Whatever it is, if I see it, occasionally I think it's a sign."

So is she addicted? Straus categorizes people who buy Lottery tickets but don't let the behavior preoccupy them or interfere with their relationships or jobs as "normal gamblers." They may lose quite a bit of money and sacrifice other things in order to continue playing, but they aren't at risk of ruining their lives.

Still, quitting is difficult. According to Straus, gambling addicts don't play for the expectation of winning, but for the "rush" that they get when they roll the dice or scratch the ticket. And the ease with which people can buy tickets — and the many places where they can do it—can make the temptation almost inescapable.

Those who can walk away from gambling are lucky. In fact, according to The National Council on Problem Gambling, which promotes problem gambling assistance and runs the national hotline, one in five problem gamblers has attempted suicide—a rate that is about twice that of other addictions.

Mosley has stopped gambling for now. She understands that her addiction is complicated, and she's determined to work with Richardson to stay away from playing the Lottery. She's among the lucky ones.

"I just felt like a fool and this gave me a better understanding of addiction as a whole," says Mosley. "It doesn't matter what it is, addiction is addiction."

