



OUR SOCIAL MISSION

BY CARITAS SINGAPORE COMMUNITY COUNCIL



GAMBLING

Heads or tails, you lose



GAMBLING and gambling addiction are on the rise in Singapore.

In the first year of the opening of Resorts World Sentosa and Marina Bay Sands in Singapore, three million visitors, of which one million were tourists, have crowded their premises.

The two casinos posted more than S\$6.1 billion in revenues in 2010 and are expected to rake in more than S\$7.6 billion in 2011. This projection would make Singapore the world's number two gaming destination, ahead of the Las Vegas strip in the US and just behind Macau.

The National Addictions Management Service showed that 17 per cent of patients in 2009 were gambling addicts compared to 5 per cent two years earlier. Counselling centres in Singapore are seeing more cases of gambling addiction, Channel News Asia reported on April 6, 2010.

The average profile of a gambling addict is usually male, Chinese, between the ages of 30 and 40 and earns about S\$1,000 to S\$3,000 a month.

Gambling – an intelligence deficit?

Would you join in a crowd that gathers to lose more than \$300 billion a year – the size of the global gaming market – getting no money in return?

Strangely, this is what gambling actually is. Casinos and lotteries are just the joint ventures of millions of people who undertake to lose money for no proportional benefit. Anyone who calculates the odds of winning and losing knows that buying a lottery is simply a losing deal. In fact, economists call lottery the “stupidity test”.

Yet, the figures show that gambling is fast growing in popularity in parts of the world. Americans spend more on legalised gambling than on all other forms of entertainment combined. More than 80 per cent of Australian adults engage in gambling of some kind.

While one pays for some kind of satisfaction in other forms of entertainment, in gambling, most people simply lose money with no gain.

Why? For the slim hope of winning a handsome reward.

It is this possibility alone that gives gamblers the reward they seek. It seems that we are wired to be rewarded while we wait for future benefits. The reward is chemical. It is called the “happiness hormone” even if it is not really a hormone but a neurotransmitter that the brain produces to make the person feel good while waiting for the delayed gratification.

Americans, for example, buy an average of 150 lottery tickets per person a year not only because they hope to win, but because the very probability of winning makes their brains reward them instantly.

In this last article in the series on Values by the Catholic Medical Guild and Caritas Singapore, we look at gambling and games of chance where money is involved and examine the moral issues behind indulging in them

Gambling as recreation

Gambling is not mere risk-taking. It is a game. We have brains that get excited with the expectations of winning a reward and game manufacturers and casino operators know it. The key to a popular game and a crowd-favourite slot machine is to keep the perfect equilibrium between keeping the expectation while avoiding boredom, and providing satisfaction while avoiding despair.

Gambling is or could become a form of recreation and recreation per se is good. St Thomas Aquinas acknowledged that “just as weariness of the body is dispelled by resting the body, so weariness of the soul must needs be remedied by resting the soul: and the soul's rest is pleasure” (*Summa Theologica*, II-II 168, 2). And, he continues, this pleasure is obtained through games and recreation.

Gambling as addiction

However, Aquinas was well aware that everything that is pleasurable could turn vicious and addictive when it becomes unreasonable and harmful to the individual.

So he acknowledged that for everyone who engages in games, a special virtue is needed to guarantee a healthy and beneficial use of games. Aristotle called this virtue, *eutrapelia*. It is certainly not a common word today, but perhaps it is time to resuscitate the old virtue with new vigour.

Not wrong to gamble, but wrong to be a gambler

Gambling or betting is not intrinsically wrong. One can think of instances in which gambling and betting could be morally not harmful or even a beneficial form of entertainment.

However, something that is not wrong in itself may prove to be wrong in practical life. And gambling is a good example, and casinos largely benefit from the ease with which people fall victim to the addiction of gambling.

There is a still more powerful connection between gambling and ethics. Ethics, in its best understanding, deals with the fulfilment of the human potential, the art of achieving a good life. Shakespeare made Prospero utter in *The Tempest*: “we are such stuff as dreams are made on; and our little life is rounded with a sleep.” As Country singer, David Mallett, puts it, “Man is made from dreams and bones.” We need to nourish our spirits in the hope of a greater future. Spiritual and religious fulfilment leans on it.

Gambling can be just a game; or it can ruin entire families. Right and wrong depends on what people make of it. A realistic approach to gambling should not be oblivious to both the frailty and the loftiness of the human condition. This frailty should never be exploited in the name of business. That loftiness should never be betrayed but steadfastly upheld to lead us towards our highest destiny.

Gambling in a Nutshell

What It Is

- Gambling is the wagering of money (or something of material value) on a game of chance. The intent of gambling is to gain money or goods from winning the wager, though games can also be played for fun.
- Casinos offer various types of gambling such as table games (blackjack, poker, roulette, bingo, etc) and slot machines. Non-casino gambling games include the lottery, 4D, Toto, sports betting, card games and mahjong.

The Current Landscape

- Legalised gambling has become the norm over the past 25 years as more and more jurisdictions have tapped the tremendous revenue provided by the taxation and regulation of gambling. Over 150 countries participate in some kind of legal gambling. In 2009, the global legal gambling market was worth \$335 billion. In the few places left where gambling is still illegal due to religious or ideological reasons, there are proponents who are making a strong case for its introduction.
- In 1968, the Government established Singapore Pools to counter illegal betting and to channel proceeds of sales to benefit the community. Legalised gambling in Singapore was limited to the Singapore Sweep lottery, 4D and Toto games operated by Singapore Pools, horse-racing conducted by the Singapore Turf Club, and certain types of gaming in private clubs (eg jackpot machines). All other forms of gambling were illegal.
- In 1999, Singapore Pools introduced legalised football betting on S-League games. In 2002, sports betting was extended beyond local S-League games.
- In April 2005, the Singapore Government announced its decision to lift its ban on casinos. In 2010, two casinos started operations as part of the integrated resorts.

Arguments For Gambling

- **Matter of personal responsibility and choice.** It is a recreational activity like any other. People who engage in it are free and responsible individuals who should know what they are doing. They are spending their own money and can do with it as they please.
- **Profitable business.** It is a very profitable business. It stimulates the economy and gaming businesses contribute large sums of money to charity. Singapore's two casinos, Marina Bay Sands and Resorts World Sentosa, are the world's most profitable casinos. Casino gaming revenues are expected to reach over US\$6.4 billion (S\$7.6 billion) in 2011.

Arguments Against Gambling

- **Undermines work ethic and character.** The something-for-nothing craving which gambling stimulates undermines the work ethic and the character. Gambling appeals to the weakness of a person's character. It encourages the sins of greed and covetousness and develops recklessness and callousness.
- **May lead to addiction and destructive consequences.** Problem or compulsive gambling can lead to major financial losses. Problem gamblers have higher rates of abuse, divorce, depression and other mental disorders and even suicide. It also tends to destroy the gambler's family, emotionally as well as financially. Gambler's debts may lead them to crime and other destructive behavior. Theft, drugs, corruption, money laundering and organised crime are societal ills associated with gambling.

What the Church Teaches

- **One cannot be the slave both of God and of money.** Do not store up treasures for yourselves on earth, where moth and woodworm destroy them and thieves can break in and steal. But store up treasures for yourselves in heaven, where neither moth nor woodworm destroys them and thieves cannot break in and steal. For wherever your treasure is, there will your heart be too. ... No one can be the slave of two masters: he will either hate the first and love the second, or be attached to the first and despise the second. You cannot be the slave both of God and of money. (Matthew 6:19-21, 24)
- **Love of money can lead one away from God.** “The love of money is the root of all evils and there are some who, pursuing it, have wandered away from the faith and so given their souls any number of fatal wounds.” (1 Timothy 6:10)
- **Games are not bad, but passion for gambling risks enslavement.** “Games of chance (card games, etc) or wagers are not in themselves contrary to justice. They become morally unacceptable when they deprive someone of what is necessary to provide for his needs and those of others. The passion for gambling risks becoming enslavement.” (Catechism of the Catholic Church, 2413)