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## **My College Addiction**

Online gambling isn't just fun and games. It has plunged me and thousands of other students into debt.

By Lauren Patrizi, Loyola University Tuesday July 19, 2005

It's 2 a.m. I've got an economics exam very early in the morning. I can stay on for just one more tournament. This time I can win. I can feel it. I need to make up for what I lost today. I absolutely have to. Maybe I could buy a new outfit for this weekend or put a little bit of money towards my credit card bill. I can feel it, this is the one. Come on, aces, aces.

I am an addict. And I'm not alone. There is a new addiction plaguing college campuses: online gambling.



Sure, it might not seem as pernicious as other troubling hallmarks of the college experience like binge drinking or unprotected sex. But at least colleges have taken major steps towards educating students to prevent these practices. Condom distribution and hazing prohibitions are measures many universities have taken. But online gambling only takes a credit card or debit card and an Internet connection. Which puts pretty much every college student at risk.

Poker has grown increasingly

popular over the last few years. Even ESPN covers the World Series of Poker, which is an annual poker tournament in Las Vegas. Celebrities like Sarah Jessica Parker and Ben Affleck can be seen on television playing the game. Who ever thought watching other people play cards would be so entertaining? Natural consumers of popular culture, college students are buying in to the poker phenomenon. And online gambling institutions are listening.

My 2 a.m. pre-econ exam late-night binge is what I call the "gambling me." The reason I don't connect it directly to myself is due to the fact that I never knew I was capable of an addiction. I've never smoked or done drugs and only drink socially. I was the last person in the entire world that I thought could become addicted to anything.

After watching a poker tournament on television I thought that the game

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How The Army Threw Afghanistan Under The Bus looked entertaining. I decided to go online and see if I could play. I really had no clue that you could even access real money tournaments, I just thought I could find the poker equivalent of those minesweeper games that come on your computer. At 19 years old, I did not believe I would be able to access any real gambling programs. However, the process was seamless. What was once a \$20 bet "just for fun" became hundreds and then well over a thousand dollars of debt.

College students are picking up on the craze in large numbers, and corporations have been taking notice. Party Poker, one of the largest and best known online gambling institutions, has begun advertising on thefacebook.com. In the ad, college students are hugging each other with the tagline, "Just wanna have fun?" The ad also offers a \$50 dollar sign-up bonus to students on Facebook. No company offers that kind of money unless they know they will make it all back and then some. Another site, Absolute Poker, has ads proclaiming, "College Students: Win Your Tuition."

The trend has Ed Looney, the director of the New Jersey Council on Compulsive Gambling, concerned. Looney said, "I've been doing this for 35 years, and I've never seen anything like this Texas Hold 'Em rage. When crack cocaine came out, the phenomenon was similar."

Others, including Senator Charles Schumer of New York, are troubled by the fact that, in practice, there is no age limitation on online gambling because there is no true age identification process. As Senator Schumer said, "These online gambling sites think they have really hit the jackpot by targeting kids." One study found that out of 37 randomly selected online gambling sites, a minor was able to register, play, and pay at 30 of them.

How many college students are actually logging on and playing for cash? The numbers seem to be growing quickly, although firm data is hard to come by. However, there are several indicators that would suggest it is a serious problem. In 2003 online gambling reported \$5.5 billion in earnings, which rose from \$4.1 billion in 2002. Senator Schumer stated that the problem was so serious that, "Unless we take the necessary steps to eliminate online gambling, more and more of America's young people will be return from college holding a receipt of outstanding debt, instead of a diploma." According to the Annenberg Public Policy Center at the University of Pennsylvania in 2004, 11.4% of in-school male youth reported betting on cards at least once a week. In 2003 only 6.2% had reported the same activity. That makes for an 84% increase within one year.

But do college students gamble more than the regular population? According to the Journal of Gambling Studies, which issued a report on college gambling, 1.6% of the general population has engaged in pathological gambling with an additional 3.85% having experienced gambling related problems at sub-clinical levels. College students are at greater risk, with 5% reporting pathological gambling and over 9% reporting sub-clinical gambling related problems. Keith Whyte, director of the National Council on Problem Gambling, told the Associated Press, "We believe college gambling is on the increase and gambling on poker has certainly surged. We know that the students were always risk-takers; it is a definition of youth. But we believe kids are now betting more money on more intensive types of gambling."

In one case that briefly captivated national attention about student gambling in June 2003, a student at the University of Wisconsin murdered three roommates because he owed them thousands in gambling debts. The trio had helped him place bets with an offshore gambling company. He had lost \$15,000 through gambling and withdrawn \$72,000 from his bank account to support his habit before he committed the murders.

For me, online gambling has a specific appeal that other forms of gambling

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do not – anonymity. I never found casinos particularly attractive, but staying up all hours on my computer was something I already did and online gambling was just another way to keep me awake and procrastinating. With an unpaid internship, my financial outlook was bleak at best. The thought of an easy couple of hundred dollars was extremely appealing and was what kept me coming back. Most college students are in debt—on average about \$10,000 dollars worth. With tuitions increasing, available grant money decreasing, and minimum wage retail jobs not exactly paying our way, gambling as a path out of debt or into a bit of pocket money seems pretty attractive.

And as opposed to actual gambling at an actual brick and mortar casino, financial transactions seem much less "real" over the computer, allowing players to more easily deny the kind of financial troubles they have gotten themselves into. It is easy to hide. Not a single person knew about my problem until I told my mother in desperation. Yet, I gambled for hours and hours on my computer. It was a totally solitary addiction.

I know a lot of people have a problem with government intervening to regulate private activities like gambling. But the government has a significant interest in protecting the individual lives and well being of its citizens. What can be done? Well, some universities are starting to prevent and treat gambling addiction. More should be taking the simple measure of blocking Internet gambling sites from university servers. Visa has changed its policies, preventing users from placing online bets with its credit cards.

On a political level, both states and the federal government are starting to take note of the issue. The House passed the Unlawful Internet Gambling Funding Prohibition Act (HR 2143) in hopes of blocking credit card and debit card companies from permitting the flow of dollars to the illegal gambling sites. However, this measure is currently stalled in the Senate. Democratic Assemblywoman from New Jersey Joan Voss controversially proposed charging a fee to television programs such as Celebrity Poker in order to provide education to counter addiction in students. In October 2001, anti-Internet gambling provisions were included in the Financial Anti-Terrorism Act that would ban Internet gambling sites from accessing U.S. financial service systems, ostensibly to prevent the flow of money to and from terrorist organizations.

No state explicitly allows online betting and three states, Nevada, Louisiana, and my state of Illinois, have banned online casinos. Attorneys General in New York, Wisconsin, Minnesota and Missouri have already used their existing laws to shut down the few online gambling sites based in the United States. Now, essentially all online gambling sites, even if owned by Americans, are physically located off-shore, many in the Caribbean precisely so they can avoid American laws and regulations. (Sometimes "physically located off-shore" can mean one server or a post office box in Antigua.) Because these gambling sites are all located off-shore, no one really knows how large the online gambling industry is.

The appropriate corrective for online gambling addiction is up for debate, but I think the government needs to go to greater measures to protect its citizens, especially its young ones, on this issue. I just wish I had talked about it sooner. I had pretty much everything to lose – college funds, credit card payments, a debt-free life. I am not even entirely sure how much I have spent over the last six months and I really don't want to know. After a last, desperate \$50 bet to try to cut my losses, I knew that I needed to stop. I finally told my family and backed away from the computer.

Illustration: Matt Bors

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