

**The Potential Impacts of a Downtown Casino on the  
Rochester Community: Based on an analysis of available  
data**

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SOC202–CC1: Honors Urban Sociology  
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*ABSTRACT*

This report examines the various potential economic and social impacts — both positive and negative — that the creation of a casino in downtown Rochester could have. It surveys existing available sources and draws on interviews with public figures involved in the casino discussion, representing various points of view.

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## **1. Introduction and Purpose**

As a community in dire need of an infusion of new revenue, a proposed casino has the potential to help the city of Rochester recover from an ailing economy. But at what or whose expense? What will be the social costs to our community? How are these costs measured? Can Rochester afford to pay these costs?

The primary purpose of this paper is to examine the information available on casino gambling —and Indian casinos in particular —in the United States with regard to their economic and social effects. The goal is to permit the reader to form a more informed opinion on the issue of casino gambling in Rochester.

## **2. Methodology**

We began our research by surveying available data and viewpoints found in a variety of resources. These include a report of the Center for Governmental Research (CGR), newspaper reporting and letters in local papers —primarily the *Democrat and Chronicle* and *City Newspaper*, as well as the experience of other communities that have faced or are facing this issue.

This survey was followed up with interviews with several public figures and others involved in, or potentially affected by, the proposal.

This information was then examined and compared in an attempt to analyze the significance for the Rochester community. The findings and analysis are presented here, with a summary of those findings, and opinion based on them, presented at the end.

## **3. Findings on Social Effects**

The expansion of legalized gambling has brought with it many social costs to individuals, their families, and to communities in general. The growth of legal gambling in the U.S. in recent years has been facilitated by the public's gradual acceptance of gambling as a prospect for economic growth for their communities. There is no disputing that legalized gambling has brought economic benefits to some communities; however, casinos also bring many social consequences that result from compulsive and problem gambling. Some costs incurred by communities that welcome legalized gambling establishments include but are not limited to increased demand for more public infrastructure and service like police, fire protection, increased crime rates, and pathological and problem gambling. The term cost is, and will be used to include, any "negative effects" imposed on a community as a result of gambling.

In order to answer the questions in the introduction, and ultimately determine benefit-cost of a casino, one should remember that many negative effects are extremely difficult to measure because concepts like emotional pain and loss of employee productivity are intangible effects of the problem. Benefits can be just as difficult to measure and can vary in type and magnitude. "Ideally, the fundamental benefit-versus-

## *The Potential Impacts of a Downtown Casino on the Rochester Community*

cost question should be asked for each form of gambling and should take into consideration such economic factors as real costs versus economic transfers, tangible and intangible effects and losses experienced by different groups in various settings” (Gramlich, 1990: 229).

There has been very little cost-benefit analysis research done, but for this section of the paper we will predominantly refer to the Center for Governmental Research (CGR) report, “Rochester Downtown Casino: an Economic & Social Impact Assessment” (CGR, 2004a), and several others that will be cited throughout this report.

During the past two decades casinos have opened in or near many U.S. center cities. To determine the effects that this industry has on these communities we must analyze the social impacts from 1980 to the present in many sample communities. The data include annual county-level measures of criminal behaviors, employment, income and earnings, bankruptcy filings, and general demographic behavior patterns.

According to the June, 2004 issue of *Psychology of Addictive Behaviors*, referenced in the CGR report, “Higher contact [with gaming] is associated with higher rates of problem and pathological gambling.” (CGR, 2004a: 15)

The research group of the National Opinion Research Center at the University of Chicago (NORC)/Lewin/Gemini performed a study for the purpose of tracking and analyzing data that has been steadily growing since the legalization of casino gambling has been introduced in all but two states. This study examined 100 sample communities that were examined on a county-level basis. Researchers did find a direct correlation between compulsive gambling, increased crime and casino proximity; however, the percentage of problem gamblers remains somewhere around 2.5% (CGR, 2004a: 14). This statistic remains much smaller than other social problems such as drug and alcohol abuse that are present in American society. However, we must also keep in mind that most compulsive gamblers also tend to have problems in these areas as well. On national basis, residents living within a 50 mile radius of at least one casino increases prevalence of problem gambling by 1.1% and pathological gambling by 1.2% (CGR, 2004a: 14). This statistical data can be translated to represent some 27,200 Rochester area residents

that will develop —or already have —problems with gambling. Researchers involved with this study also concluded that the taxpayers can expect to spend approximately \$700.00 annually on problem gamblers and \$1,200.00 on compulsive gamblers (NORC, qtd. in CGR, 2004a: 14).

### **3.1. Consequences of Problem or Compulsive Gambling**

Many social problems that result from pathological gambling affect the quality of the lives of the gamblers and their families: these result are not easily measured or translated into dollars and cents. The purpose of this section is to examine rates and costs of specific adverse consequences associated with problem and compulsive gambling.

We will focus on magnitude, and the extent to which pathological and problem gamblers experience these adverse effects of gambling, drawing upon the literature collected on the gambler, as well as family, friends, and other individuals associated with the gambler.

#### **3.1.1. Cost to Individuals and Families**

Research shows that the consequences of living with a compulsive or problem gambler range from bad credit to legal difficulties to bankruptcy. Lorenz and Shuttleworth (1983) surveyed a group of families from Gamblers Anonymous and found that the majority of family members had serious emotional problems. Many had resorted to drinking, smoking, overeating, and impulse spending. In a similar study performed by Lorenz and Yaffe (1988), researchers concluded that spouses of pathological gamblers suffered from a variety of physical and mental health issues. The symptoms included chronic and severe headaches, stomach problems, dizziness, breathing difficulties, as well as, anger management issues, depression, and feelings of isolation. In 1989, D. F. Jacobs and several colleagues compared 100 children who characterized parents as compulsive gamblers with 100 children who reported no such gambling problems within their households. The children of compulsive gamblers were five times more likely to describe unhappy childhoods, as well as, being three times more likely to use drugs, alcohol,

## *The Potential Impacts of a Downtown Casino on the Rochester Community*

smoke, and lastly develop gambling problems themselves (Jacobs, 1989).

These adverse effects are not limited to the family members of compulsive gamblers. The gamblers themselves also experience an array of physical and mental health issues themselves. Compulsive or pathological gambling has long been associated with serious health problems. NORC research shows that problem or pathological gamblers are at higher risks for such health-related problems as cardiac arrest, heart disease, coronary embolisms, and high blood pressure; this fact has been accredited to the fact that these gamblers are constantly under stress caused by their problem gambling (NORC/Lewin/Gemini, 1988). They are also at increased risks for mental disorders. Studies show that compulsive or problem gamblers exhibit higher levels of depressive disorders, anti-social behaviors and are twenty times as likely to attempt suicide as their non-gambling counterparts. These problem gamblers also reported higher levels of alcoholism and drug-abuse compared with the general population (NORC/Lewin/Gemini, 1988; Jacobs, 1989).

The issue of compulsive gambling has many negative consequences and connotations that accompany it, but perhaps one of the most destructive effects brought to an area by legalized gambling is the actual destruction of the family unit of those individuals that develop gambling problems. One study reported between 26% and 30% of Gamblers Anonymous members attributed their divorce or marital separation to their gambling difficulties (Weitzman, 1985). This type of effect is one that is very difficult to measure because, while one can measure the monetary costs of legal and court fees, one cannot measure the emotional suffering in a quantitative manner. The NORC study estimated that the average pathological gambler has accumulated \$4,300.00 legal fees associated with divorce proceedings (NORC/Lewin/Gemini, 1988). The economic ramifications of divorce are much greater than the actual dollar amount indicated. A study conducted by Everett (1989) concluded that the economic well-being of children and the custodial parent falls significantly, while the non-custodial parent usually experiences an increase in quality of life after the actual divorce. Another study conducted by Weitzman (1985) estimated that women and children experienced a 73%

decrease in standard of living during the first year after a divorce.

### **3.1.2. Negative Effects on Employment and Finances**

Although this section of the report focuses on social impacts that are imposed on individuals, as well as society in general, by problem and compulsive gambling, the underlying cause of these social issues are the financial difficulties that result from gambling losses. One potential mechanism by which gambling may bring negative effects to the gambler is losing too much money in proportion to his or her earnings or wealth. The NORC study found that problem or pathological gamblers displayed higher rates of financial problems compared to low-risk or non-gamblers. This pattern directly contributes to other social consequences mentioned in this report.

Problem gambling can also result in declined job performance and additional costs to employers in the form of low employee productivity, job loss and lost wages to the employee that then cause these gamblers to become increasingly reliant on social services and unemployment insurance benefits. Lesieur (1998) found that between 69 to 76% of pathological gamblers have missed work at the some point in order to gamble. He also found that 21 to 36% of gamblers in treatment have attributed job loss to gambling problems.

Research performed on gambling treatment populations found that between 18-28% of males and 8% of females had declared bankruptcy. Compulsive gamblers were found to have elevated rates of indebtedness in an absolute sense and relative to their income. On average the indebtedness of a compulsive gambler is 25% greater than that of low-risk gamblers and about 120% of non-gamblers. The disparity is even greater when debt is compared to real income. Pathological gamblers owe on average \$1.20 for every dollar of annual income earned compared to low-risk or non-gamblers who owe an average of \$.80 and \$.60 respectively. In accordance with higher levels of debt shared by pathological gamblers they also share higher levels of bankruptcies. Compulsive gamblers had a 19.2% bankruptcy rate versus 4.2% for low-risk and non-gamblers (Lorenz, 1983).

### **3.1.3. Crime and Criminal Justice Costs**

Financial losses impose the most immediate cost to the gambler. As money becomes increasingly scarce to the gambler as a result of gambling losses and increased indebtedness, gamblers often resort to crime to pay debts. Several descriptive studies reported a broad array of crimes ranging from fraud, theft, larceny and forgery (Berg and Kuhlhorn 1994; Blaszczyński and McConaghy, 1994; Leeuser and Anderson, 1995, cited in Karouzos, 2001; Meyer and Fabian 1993). These studies concluded that, when casinos open in economically disadvantaged communities, there are social costs as well as benefits that accompany them. These researchers have found no significant data to directly link large numbers of crimes committed by compulsive and problem gamblers. The manner in which the FBI collects data for its Uniform Data Crime Report contributes to this lack of information. The FBI only records the actual number of various crimes committed within a geographic area and not the causes or the propelling reasons why the crimes are actually committed. However, the CGR Report and the FBI data from 1974 prior to casino openings compared to 1984 data, revealed that crimes rates increased significantly even with increased policing.

Like many of the other issues associated with casino openings crime rates also vary from location to location and seem to gradually increase over extended periods of time. Research shows that most communities don't actually feel the impact of casino or gambling related crime until three to four years after the introduction of a casino to a given community. Two studies conducted by Stitt, et. al. (1993) and von Herrman, et. al. (2000) on Biloxi Mississippi each concluded that there was no real significant increase in crime after the introduction of casinos to the area. However, another study conducted by Thompson, Gazel & Rickman (1996) examined the effect of Indian gaming in Wisconsin from 1991 to 1995. Fourteen casino counties and 13 counties that bordered two or more casino counties were studied in comparison to non-casino counties in the state. Researchers found that arrest rates were 12.2% higher in casino and bordering counties than the rest of state. Grinols, Mustard & Dilley (2000) conducted a national study of 170 casino and 3,165 non-casino counties from 1987 to 1996 to determine the effect

### *The Potential Impacts of a Downtown Casino on the Rochester Community*

casinos have on crime rates. The results were that casinos do negatively affect all areas of crime except homicide. They also discovered an apparent three to four year lag time before crime actually impacted communities.

#### **3.1.4. Additional findings on the social costs of casinos.**

- “Odds are the crime rate will go up, because when you bring tourists into a jurisdiction, they’re on vacation, they have cash and they’re really good potential victims” (Grant Stitt, qtd. in Strow, 2000).
- Grinols and University of Georgia economist David B. Mustard concluded in a 1999 study that higher crime rates are yet another price of gambling. “A county with a casino has about 8 percent higher crime rates than a county without a casino four years after the casino is opened” (Reutter, 2001).
- In Detroit, Howard Hughey, spokesman for Mayor Kwame M. Kilpatrick, reports that, “From the social side, we’ve had our highest rates of personal bankruptcy ever” (qtd. in Saber, 2004).
- Mayor Johnson expresses serious concern about the project, especially its location. “I just don’t think it’s wise to build a casino in the heart of downtown where it will be tempting for too many people who can’t afford to gamble and too convenient for them to get there” (qtd. in WHEC-TV, 2004a).
- “Gambling frequently leads to lost homes, broken families, lost savings, lost college funds, bankruptcies and to a dramatic increase in crime including embezzlement at business and industry” (Acquilano, 2004).

#### **4. Economic Effects**

The information researched shows that casinos can provide an answer to weak communities; however, this was the exception and not the norm. It was stated that a casino isn’t an cure-all, it’s more like a quick fix (Miksch, 2003). Rochester should keep an open mind and allow discussion on matters like this. However, research indicates that

## *The Potential Impacts of a Downtown Casino on the Rochester Community*

the negatives outweigh the success for any casino in the Rochester area.

The CGR report indicated that “economic impact assessments of casinos generally conclude that the net effect is positive;” this, however, was inconsistent with our other findings. Information was provided to show unemployment remained a problem. An overall theme was this: the cost to the community to support activities of a pathological gambler is \$13,586 a year (Reutter, 2001). Research shows that the number of compulsive gamblers in the U.S. has increased from 10 million to 20 million over these past year few years. Last year (2003) gamblers lost more than \$70 billion dollars (Acquilano, 2004). Keeping these data and long term planning in mind, a casino is not the answer.

A more detailed description of the possible economic benefits and possible negative economic effects are described in the following sections.

### **4.1. Economic Benefits of a Casino**

- **Rochester may lose out on a casino.**

Thomas Mooney, chief executive of the Rochester Business Alliance told the Democrat & Chronicle that with the continued expansion of gambling, Rochester would lose money to other communities “if we don’t try to aggressively stake out positions related to that field” (qtd. in Spector, 2004d).

- **Boost to local tax revenue.**

“On the surface, casinos might seem like a better gamble. If nothing else, they seem to guarantee a boost in tax revenue... But with gambling comes crime and corruption” (Barringer, 1997).

- **Local economy needs infusion.**

Rochester Democrat & Chronicle writer Joseph Spector reports that, “the local economy needs an infusion of cash and jobs. Rochester schools face a \$50 million to \$65 million deficit, city government has a \$38 million budget gap” (Spector, 2004a).

## *The Potential Impacts of a Downtown Casino on the Rochester Community*

The state government is financially unable to help Rochester. “The state is virtually bankrupt. The county, city, and city school district are all in real trouble,” according to Tom Wilmot (qtd. in Oliveiri, 2004b).

Sandra Parker from the Rochester Business Alliance says a downtown casino could help revitalize the local economy (WHEC-TV, 2004a).

- **Revenue that might be generated by a casino.**

Wilmorite projects a \$350 million “net win” or economic benefit, for Rochester. The CGR reports says that estimate is at the high end of the probable range (Oliveiri, 2004a).

CGR concludes that a Rochester casino would boost the local economy’s output by \$221 million, not \$350 million. This figure includes any portion of the casinos payroll that would be new to the local economy (Oliveiri, 2004a).

New income generated by the casino both directly and indirectly will result in added sales and income tax revenue to state and local (CGR, 2004b: 2).

- **Evidence from other communities.**

“Some of these places were in pretty bad shape . . . and casinos have definitely helped, in terms of economics,” Grant Stitt, chairman of the University of Nevada–Reno Department of Criminal Justice said in the Las Vegas Sun. “In most cases, residents seem satisfied that this was a good idea. They see the positives outweighing the negatives” (qtd. in Strow, 2000).

- **Revitalizing downtown life and tourism benefit.**

“Downtown could become vibrant and a fun place to work and play. . . . Ten thousand to 18,000 people would visit downtown daily and use the gaming facilities” (Wilmot, 2004a).

About 50,000 people work downtown, 10,000 fewer than several years ago. “If there has been a better idea, it has not come up,” said Louis Nau, branch manager at the Canandaigua National Bank downtown, “Overall, I’m for it” (qtd. in Spector, 2004c).

## *The Potential Impacts of a Downtown Casino on the Rochester Community*

“From the stand point of tourism, we see benefit,” City Councilman Brian Curran said in the Rochester Democrat & Chronicle. “But the broader community is going to have to weigh if that’s offset by any other factors” (Armon, 2004). “[The Greater Rochester Visitors Association] endorse the concept of gaming somewhere in the county to attract more visitors and attract more visitors and conventions and want to look seriously at any proposals,” association president Ed Hall said (Armon, 2004).

- **Downtown development.**

“From a development standpoint, a casino could solve some big problems. It would redevelop the Sibley building and Midtown Plaza, two massive, half empty building on East Main Street. It would add more than 1,300 jobs in a city where the unemployment rate this year topped 10 percent” (Spector, 2004e).

- **Potential impact on job training and education.**

“Monroe Community College, a planned tenant of the proposed Renaissance Square across the street from the planned site, plans to be proactive and strike up a partnership with the casino operators if it does become reality” (Spector, 2004c).

### **4.2. Negative Economic Effects**

- **Economic costs of casinos outweigh benefits.**

According to University of Illinois economist Earl L. Grinols, “Analysis of data compiled from around the country suggests that opening a casino eventually costs a community at least 1.9 times more than its benefits” (Reutter, 2001). According to Grinols’ research, casinos cost \$2.65 for every \$1.00 they generate in tax revenues (Cicco, 2004).

“Money is poured in [by gamblers] and a little bit of it trickles out, just enough to keep gamblers coming back” (Miksch, 2003).

- **Job gains are limited.**

Rob Eddy, webmaster of tribalnation.com, warns, “A casino isn’t a cure-all, its more like a quick fix. It will provide jobs, but a limited number of jobs, but most of the

## *The Potential Impacts of a Downtown Casino on the Rochester Community*

higher paying jobs will be brought in from outside the area. It doesn't really bring any added business to community" (qtd. in Miksch, 2003).

Grinols' studies show casinos may not actually create jobs, merely shift jobs from one industry sector to another (Cicco, 2004).

- **Economic benefits versus social costs to the community.**

"The number of compulsive gamblers in the United States has increased from 10 million to 20 million over these past few years, with the greatest increase in those states that have legalized casino gambling. Last year gamblers lost more than \$70 billion," according to Nelson Acquilano, executive director of the Council on Alcoholism and Addictions of the Finger Lakes. "Field research throughout the nation indicates that for every dollar the legalized gambling interests indicate is being contributed in taxes, it usually costs taxpayers at least \$3.00 (and higher numbers have been calculated) because of major cost increases in the welfare, mental health and criminal justice systems" (Acquilano, 2004).

- **Benefits and costs to Rochester.**

In July, *City Newspaper* journalist Chad Oliveiri concluded that, "For the city of Rochester, the casino poses a dilemma. The CGR study estimates that the city could gain \$11 million, but CGR also estimates that the burden from social costs — problem gambling, for example — could amount to \$10 million. CGR notes that the city wouldn't have to bear those costs alone, they would be shared by other governments and by non-profit social service agencies" (Oliveiri, 2004a). Given most non-profit agencies are already stretched to their limits, the expectation that they would help bear the costs is not realistic.

- **Potential positive impact of casino on other businesses is limited.**

There has been a frequent assertion that the casino would encourage spin-off restaurant, hotel and entertainment businesses. However, Rev. Richard Myers reports that in Detroit, the three casinos have resulted in little or no restaurant/hotel spin-off business (Myers, 2004). CGR also reports that "there is a consistent pattern of

## *The Potential Impacts of a Downtown Casino on the Rochester Community*

economic loss for specific industries, particularly food and beverage establishments, as a consequence of the establishment of a casino.” (CGR, 2004a: 8) Jeff Benedict, author of *Without Reservation*, summarizes this point by stating, “Casinos are the enemy of business. A casino’s aim is to contain the customer. Modern casinos offer all the amenities you need” (qtd. in Miksch, 2003).

Casinos “don’t bring in new industry. They don’t create anything. It’s a mass diversion,” according to Grove Street neighborhood association president Sanford Shapiro, whose members live only a few blocks from the proposed site (qtd. in Spector, 2004b).

- **Loss of tax revenue.**

“The city of Rochester would lose a stream of property tax payments from the Sibley and Midtown properties” (CGR, 2004b: 3).

- **Casino market is moving toward saturation: too many casinos.**

CGR cautions in their report that recent and proposed casino additions in western New York “will move the market toward saturation.” (CGR, 2004a: 9) “As the market becomes more competitive, Rochester’s share will likely decline” (CGR, 2004b: 4). This would likely reduce long-term economic benefits for the Rochester area.

- **Income flows out of Rochester.**

While there is clear potential for job creation as a result of a proposed casino, the overall economic impact is not certain, and there are several areas where the casino could affect the community negatively. The Center for Governmental Research (CGR) notes that “the owners of the casino are not resident in the community,” and their income would “definitely flow out of Rochester.” (CGR, 2004a: 8)

- **Negative effect of casino on other downtown development projects.**

Concern has been expressed about how a downtown casino would impact other downtown development projects, such as the construction of market-rate housing. Sanford Shapiro, a resident of the East End’s Grove Place neighborhood, believes that, “Upscale, market-rate housing in the East End Cultural District will not co-exist

## *The Potential Impacts of a Downtown Casino on the Rochester Community*

with a gambling casino.” (Shapiro, 2004)

### **5. Political Impact of Casino**

From a political standpoint, Mayor Johnson expressed concern that “[Rochester] could become the only U.S. city with a sovereign nation at the downtown crossroads. . .” (Johnson, 2004) Given this situation, extra consideration needs to be given to matters of public service negotiations between the city and county and the sovereign territory, with respect to policing, fire and emergency medical services, and public utilities such as water supply and treatment. These issues should be able to be effectively handled, but must be taken care of in the negotiation of the governing compact.

### **6. Summary of Findings**

One might assume that consideration of a downtown casino in Rochester is over after the announcement that Governor George Pataki signed an agreement to locate a casino in the Catskills in order to settle the pending land claim (WHEC-TV, 2004b). However, in an interview, developer Tom Wilmot notes that nothing is final or over until the state approves the agreement (Wilmot, 2004b).

After reviewing available sources of information, it can be concluded that, in the short term, a downtown casino will create jobs and provide a source of revenue. That is very hard to challenge. However, the long-term economic benefit of such a casino is uncertain at best. If Rochester had a sufficient local income base to support the casino, the long-term benefit could be greater. The initially high revenue stream would likely be reduced as competing casinos open in the region, and the casino income can be expected to be offset by the need for expenditures on related social issues which could range anywhere from 90 cents per dollar of income to over \$2.00 per dollar of income (see section 4.2.).

Many of the social costs that would be incurred cannot be expressed in dollars. It is imperative that any community considering introducing casino gambling seriously consider how it will affect the social landscape of that community, rather than considering

only the effects that can be expressed economically.

## **7. Concluding Remarks**

With the loss of jobs and revenue that has traditionally come from Rochester's major corporations, the City of Rochester needs to do something to revitalize its economy. This cannot be disputed. After reviewing the available data, however, we must conclude that, given the current economic status of Rochester and Monroe County, the addition of a casino would provide some benefit in the short-term, but with major — possibly devastating — social and economic costs that would, in the long-term, leave Rochester in a worse state than it currently is. As well, we should ask, if gambling was such an easy fix for ailing cities, why did the National Commission on Gambling recommend a moratorium on the expansion of the gambling industry (Acquilano, 2004)?

While a casino will not revitalize a city on its own, it is possible that one could enhance an already vibrant area, especially one which benefits from significant tourism. Our research thus also leads us to conclude that the city (including both the public and private sectors) must continue to look at additional options for revitalizing Rochester and how different projects can work together to create a vibrant and welcoming downtown for both residents of the Greater Rochester area and for tourists. One area that could be focused on is the ways in which Rochester can differentiate itself from other cities as a tourist destination and as a place to live.

Unfortunately, in our opinion, the risks for Rochester are too great to recommend a downtown casino at this time.

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