COMMISSIONER MOORE: Now we'll hear from Ms. Rachel Caine, who is the Program Director of the Salvation Army and Domestic Violence Shelter in Pascagoula.

MS. CAINE: Good morning. I am Rachel Caine, and I appreciate the opportunity to share with you my experience and knowledge from my work as a social worker and investigator of child abuse and neglect and also as a domestic abuse intervention worker with the domestic violence shelter of these last two years.

While attending the University of Alabama, I read about a study performed by a lab experimenter about the influence of positive reinforcement on mice behavior. This experiment left a lasting impression on me because of the outcome of the study. I felt like it was very relevant to what I have seen with families and the impact of gambling on the family.

Mice were chosen as the subjects because, as you'll see, it would have been unethical to perform it on human subjects. In the experiment, the mice were awarded with food pellets after they performed a specific task.

Initially, the mice were required to tap on a handle in order to get the reward. This continued until they learned that whenever a tap was made the food pellet would be dropped.

Next, the mice were given a reward only after they tapped the handle a specific number of times. While tapping the handle once did not produce the same reward, they still continued to tap the handle until the reward was provided. They soon mastered this and began to tap the levers just enough times to get the reward that they wanted.
Next, the food pellets were provided on a random basis from the experimenter, depending on just whenever they wanted to provide it, once an hour. The mice did not receive the reward again as they had before but they still continued to tap the lever.

Finally, food pellets were withheld altogether from the mice. No matter how many times or how long the mice tapped the handle, no food pellet was given. Nevertheless, this did not deter the mice. They still continued to tap the handle until they died from physical exertion.

What does this study have to do with the impact of gambling on the family? Well, from my experience in working with families over the last six years, working with child abuse, neglect and domestic abuse, I have seen that there are individual family members who are willing to exhaust everything -- their entire assets, their entire livelihood -- for that next moment of approval and a reward.

It is understood that when someone hits the jackpot the lights flash, the bells ring and hundreds of coin fall in a thunderous clanging noise in order to signify the large reward someone just received.

It would be so much simpler, of course, to drop $100 bills. However, this would diminish the effectiveness of the reward. After all, a loud boisterous display brings the winner into the center of everyone's attention. This strongly encourages the winner to continue to gamble and reminds those around him or her that if they will continue, they will also reap the same reward.
Well, I propose to you that this is just another rat trap scheme in the gambling industry. While helping families in crisis, I have not seen one instance where gambling affected the family in a positive manner. Instead, I have observed over and over again the serious negative consequences of gambling on families, specifically the disintegration of a stable family unit.

I do not have any studies which cite the negative consequences of gambling but I have seen firsthand the negative ripple effect that occurs when a single family member becomes addicted to gambling.

In every human being, there is a need for approval and acceptance. While some of us have a stronger need for acceptance than others, it's a universal force within mankind. This is why I believe that anyone, given the right circumstances, can form the habit and become addicted to gambling.

I do not believe that, as some propose, that only a small percentage become addicted of those that gamble regularly. Instead, I believe that the more they gamble and the more regular, that it becomes a habit and there's more of a tendency to become addicted.

Sadly, these individuals behave in a manner very similar to the study that we saw that I discussed. Gradually, they are trained to be willing to exhaust all their livelihood. There are many reports on how the gaming industry is good for the economy.

However, from my point of view and what I have seen, I simply do not see this. What I do see is an enormous amount of
money being spent on combatting the social results and the adverse effects of this gambling.

The domestic violence shelter has a primary service area of six counties. One of those counties is Harrison County. We know that the bulk of the gaming industry is in Harrison County. Because of the introduction of several casinos in the area, a substantial increase in population has occurred.

Of course, this does have positive effects on the economy. However, it has also contributed, we believe, to a 300 percent increase alone at our shelter in the number of requests from Harrison County residents for domestic abuse intervention.

Population data from the 1990 census and the Harrison County Chamber of Commerce reflect that from 1990 to 1996 the population growth in Harrison County averaged 12,140 a year. As the population of Harrison County increases, social pressures become greater.

Housing -- property taxes have increased; housing is not as available. Employment has increased. However, many casino employees I have noted are from outside of Mississippi. A large number are immigrants from other countries.

We have seen that these individuals from our experience, because they have very little family support when crises arise -- they don't have family members in the area -- they're -- call us and they need a lot of substantial assistance. We believe that this has contributed to that substantial increase in the crisis calls that we have received from Harrison County.

Again, while population increase and -- has -- in the gambling industry has resulted in more revenues for the Gulf
Coast, I do believe in the long term that we are spending more money just combatting the negative effects.

We, at the domestic violence shelter alone, spend an average of $284,000 a year and this grows every year due to the demand of requests that we've seen.

While not every victim served by our shelter has been hurt because of gambling, a substantial number of women reported that gambling contributed to the abuse. Sadly, the stories of these families represent a growing trend throughout Mississippi and also the neighboring states which includes Louisiana, Florida and Alabama.

I worked as an investigator of child abuse and neglect in Alabama and I saw firsthand some of the neglect cases that I went out to visit where the families, when we looked at their budget, most of the money was being spent in gambling and they weren't -- there was no money to provide for proper clothing for the weather and so forth.

The impact of gambling on these families is resulting in a powerful voice of opposition to the gaming industry. In time, I believe the true impact of gambling on American society will be revealed when this ripple effect sweeps across our country.

At this time, I am going to share a few stories that we have seen from the domestic violence shelter. The first involves a mother of four children. She came into the shelter after her husband seriously physically abused her. He justified his abuse toward her by stating that she was at fault because she gambled their money.
He told this to their children. Their son was very angry for causing -- at his mother for causing his father to abuse her. He was also angry that she left the younger siblings for days at a time with a 14-year old just to -- while she was gambling.

She admitted to writing bad checks to as much as 1600 to support her gambling addiction. She and her husband subsequently got a divorce and she left the state with her children.

Another sad story involves a middle-aged woman who was married to a man addicted to gambling. He owned a business, a successful business, but he borrowed a large sum of money against this business to gamble. Unfortunately, he lost the gamble and the casino took over the business.

He charged cash advances to six major credit cards. He maxed all the credit cards out. When he came home from gambling, he would beat her. He also had a yard sale while she was in the shelter where he sold all their possessions just to be able to continue gambling.

Unfortunately, he also had a severe alcohol problem. The doctors told him that if he -- just one drink could kill him because his lungs were that diseased. However, when he gambled he was provided with free alcohol beverages. Is this a rat trap?

Another woman who sought protection from the domestic violence shelter had forged her husband's name on several checks to support her habit. Her husband was working offshore and part of his paycheck came directly to her.

When her husband found out that she was gambling the money away instead of providing for her two small children, he
abused her and she and her children were forced to leave the home. She arrived at our doorstep one evening just completely out of the blue. She didn't even have money to pay for the cab. Does this sound like a rat trap?

Another story comes from an employee of the Salvation Army. She lived across from a family who was evicted from their home because of the father's addiction. There were four children in this family. The mother was a hard worker; the father stayed home.

He sold everything in the home to support his habit. He took the money that was supposed to be provided for rent and spent it at the casinos. His addiction became so severe that he was caught burglarizing a neighbor's home. He was arrested and the mother and small children left the area. Is this a rat trap?

The next story came from an employee of the domestic violence shelter. She witnessed a beautiful young girl dressed in a formal gown gambling at one of the casinos. This young girl wore a very elegant outfit and was playing two slot machines at a time.

The witness noticed a puddle form at the bottom of this young lady's feet. An agent's employee of the casinos explained that some people are so concerned about losing their lucky slot machine that they won't even take time to go to the rest room. It was explained that this particular situation was not unusual. Does this sound like a rat trap?

Maybe individuals justify going to the casinos by stating that they just want to be entertained or that they are going to receive the great food. It's interesting that the casinos are structured so that if anyone does go to the theater
or go to the buffet they must pass by the gambling machines first. Is this a rat trap?

Throughout the Gulf Coast, there are a growing number of businesses that are being lost because of -- to the gaming industry. Many of these businesses are family owned and when they are lost a family's entire livelihood is wiped out, just like that.

In addition, there are a growing number of individuals who are placing second and third mortgages on their homes just to pay off their gambling debts. Ladies and gentlemen, commissioners, this is a rat trap.

In conclusion, I want to pose a very important question for those who believe that the gaming industry is good for our economy and good for Mississippi, how many families and how many lives need to be destroyed through the addiction of gambling before we wake up and realize that this is a rat trap?

Before I conclude, I just want to ask one question as well. Is it really worth it? Thank you.