

WINNER WINNER LOTTERY DINNER: AN ANALYSIS OF THE INTEGRITY OF
THE TEXAS LOTTERY COMMISSION

by

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DEDICATION

This paper is dedicated to my late mother, Anna Wei-Lin Tieh Abbott. My mother always believed that I was capable of achieving whatever I set my mind to, and she truly cherished everything I created.

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TABLE OF CONTENTS

	Page
ACKNOWLEDGEMENTS.....	v
LIST OF FIGURES.....	vii
ABSTRACT.....	viii
CHAPTER	
I. INTRODUCTION.....	1-2
II. BACKGROUND.....	3-13
Texas Lottery Commission and the Government of Texas.....	3-5
A History of the Texas Lottery Commission.....	6-9
How to Play the Texas Lottery.....	10-13
III. LITERATURE REVIEW.....	14-20
IV. DISCUSSION.....	21-42
The Texas Lottery as a New Frontier for Texans.....	21-24
How State Lotteries Came to Exist in the United States.....	25-26
The Winners and the Losers.....	27-30
Sending the Wrong Message to Texans.....	31-33
Using Scratch Off Tickets to Target Specific Groups of People.....	34-36
Feeding the Gambling Addiction.....	37-39
My Relationship with the Texas Lottery Commission.....	40-42
V. CONCLUSION.....	43-45
WORKS CITED.....	46-47

LIST OF FIGURES

Figure	Page
1. Representation of Consuming the Lottery.....	ix
2. Texas Lottery Commission’s Statement of Activities.....	5
3. Scratch Off Ticket: Money.....	12
4. Odds of Winning the Powerball.....	15
5. Scratch Off Ticket: Frontier Fortune.....	23
6. Texas Lottery Commission’s Pie Chart Depicting Revenue Allocation.....	27
7. Texas Lottery Commission’s 2019 Revenues and Expenses.....	29
8. Scratch Off Ticket: Texas Road Trip.....	35

ABSTRACT

The Texas Lottery Commission partakes in both governmental and business-type activities, but it is ultimately owned and controlled by the Texas government. While the Texas Lottery Commission successfully generates revenue for the state of Texas, it does this at the expense of citizens who play the Texas lottery. While playing the lottery is indeed a choice, many of those who play the Texas Lottery are typically of low socioeconomic status. They believe that winning the lottery would remedy all fiscal problems in an instant. On one hand, the Texas Lottery Commission supports Texas education and veterans, and it adheres to strict rules and regulations that have been laid out by the Texas Constitution. On the other hand, the Texas Lottery Commission's main source of revenue depends on collecting money from those who lack the education and excess monetary assets to play the lottery without serious negative effects. This research offers an in-depth background summary of the Texas Lottery Commission, a literary analysis of previous works in which lottery systems were examined, and a discussion section. This research will explore the Texas Lottery Commission's relationship with legalized gambling, socioeconomic status, sales revenue versus expense, and advertising methods. Considering the evidence that the Texas Lottery Commission preys on those who are most susceptible to being deluded by legalized gambling—such as the lottery—the integrity of the Texas Lottery Commission comes into question. The negative ramifications that financially deprived and under-educated Texans incur through the purchasing of Texas Lottery tickets outweigh the beneficial endeavors of the Texas Lottery Commission.



Fig. 1. Representation of Consuming the Lottery from: Abbott, Bridgette.

I. INTRODUCTION

A woman buys a single draw game ticket using the four quarters she happened to have in her pocket. On a whim, a man remembers to cash out a scratch off ticket he bought a few weeks ago. An older woman puts a ten-dollar bill into the lottery ticket machine and purchases a couple of cheap scratch off tickets, which she folds in half to enjoy later. A different man feeds bill after bill into the lottery ticket machine, purchasing expensive fifty-dollar scratch off tickets. A child begins screaming in excitement as he tells his mother to keep putting her cash into the lottery machine. The trash bin next to the lottery machines is overflowing with piles of scratch off tickets, nearly all unscratched except for the little bar codes on the bottom of the tickets. This is how the people of Texas play the Texas Lottery.

Reviewing the ethics of the Texas Lottery Commission is a difficult topic to approach, being that the commission objectively benefits the state of Texas. However, people who are addicted to playing the lottery are real, and they are people who are loved and depended on by others. People buy scratch off tickets and don't even play the games. People play numbers for every draw of the day—morning, evening, day, night—and never get anything back. While struggling to pay monthly rent and cover the cost of feeding their children, they continue to regularly spend the little money they have on lottery tickets. It all makes one begin to wonder how much the Texas Lottery Commission is truly benefitting the people of Texas.

If you don't play, you can't win—right? What happens when all of your money is gone, and the jackpot prize remains unclaimed? What about all of those tickets purchased in vain, only to receive nothing in return? There's a reason why no one is allowed to buy lottery tickets with a credit card. There's a reason why the Texas Lottery Commission boasts that it supports Texas education and veterans. There's a reason why most lottery tickets are cheaper than a cup of coffee. When examined on a closer level, it becomes clear that the Texas Lottery Commission is a façade of an organization that in reality is just a tax on the poor, where a very small amount of the revenue collected is paid back to the players.

Why do we continue to let the state of Texas collect copious amounts of money from those who are the least justified to lose any? Why do we continue to embrace the Texas Lottery Commission as some sort of charitable foundation, when it is closer to a highly organized scam? Despite the Texas Lottery Commission being regulated by the Texas government, the ways in which the commission exploits the desires of financially deprived and undereducated Texans outweigh the commission's overall benefits to the citizens of Texas.

II. BACKGROUND

Texas Lottery Commission and the Government of Texas

The Texas Lottery Commission is not financially dependent on the Texas government, but it is legally dependent on it. The Texas Lottery Commission cannot exist without its approval to exist from the state of Texas. The State Lottery Act of the Texas Constitution lists everything that the Texas Lottery Commission must abide by in order to continue being governed by the state of Texas. From showing amber alerts on all of its retail terminals to having veterans' assistance games, the state of Texas has a strong hold over how the Texas Lottery Commission operates.

The Texas government and the Texas Lottery Commission are much more interconnected than many may consider, as stated by the State Lottery Act:

Sec. 466.351. DELIVERY OF FUNDS. (a) Except as provided by Subsection (d), all revenue received from the sale of tickets and all money credited to the state lottery account from any other source shall be deposited in the state treasury through approved state depositories on the settlement day or days established by the director. (State Lottery Act)

While it may seem like all of the money that comes in from lottery sales goes to the Texas Lottery, it's actually all under the jurisdiction of the state of Texas. The State Lottery act even defines the term "lottery" as meaning "procedures operated by the state" (State Lottery Act).

While the State Lottery Act contains many small conducts for the Texas Lottery Commission, it also includes extremely important directives that keep the Texas Lottery Commission functioning well within Texas state laws. By Texas law, the Texas Lottery Commission must get audited every year, being that “The executive director shall provide for a certified public accountant to conduct an independent audit for each fiscal year of all accounts and transactions of the lottery.” (State Lottery Act). This research paper will be specifically referencing the last fiscal year audit available (2019 Annual Financial Report for the Year Ended August 31, 2019 and Independent Auditor’s Report) quite frequently. The Annual Financial Report is a very detailed report of nearly everything that the Texas Lottery Commission completed for that fiscal year.

As stated in the last Annual Financial Report, and each one before it, there are two types of activities that the Texas Lottery Commission partakes in: Governmental activities and business-type activities (2019 Annual Financial Report 8). Governmental activities include the Charitable Bingo Operations Division, while business-type activities include selling lottery tickets and has a focus on “[generating] revenue for the State’s Foundation School Fund, rather than to change the net position of the Commission” (2019 Annual Financial Report 8).

<u>Functions/Programs</u>	<u>Expenses</u>	<u>Program Revenues</u>	
		<u>Charges for Services</u>	<u>Operating Grants and Contributions</u>
Primary government:			
Governmental Activities:			
Bingo Prize Fee Collections and Accounting	\$ 13,854,457.24	\$ 31,201,562.91	\$ -
Bingo Licensing	1,048,477.98	555,156.41	-
Bingo Law Compliance Field Operations	2,023,311.75	200.89	-
Bingo Education and Development	110,748.51	528.41	-
Intergovernmental	16,338,414.37	-	-
Total Governmental Activities	<u>33,375,409.84</u>	<u>31,757,448.63</u>	<u>-</u>
Business-type Activities:			
Lottery Operations	4,597,100,781.11	6,252,351,466.80	-
Marketing, Research, and Promotion	3,945,727.56	703.29	-
Central Administration	24,096,841.83	486,685.13	-
Enforcement	2,246,533.52	90.38	-
Intergovernmental	1,636,590,465.44	-	-
Lottery Prize Investments	-	26,759,984.44	-
Total Business-type Activities	<u>6,263,980,349.47</u>	<u>6,279,598,930.04</u>	<u>-</u>
Total Primary Government	<u>\$ 6,297,355,759.31</u>	<u>\$ 6,311,356,378.67</u>	<u>\$ -</u>

Fig. 2. Texas Lottery Commission’s Statement of Activities from: “2019 Annual Financial Report for the Year Ended August 31, 2019 and Independent Auditor’s Report.” *Texas Lottery*, 18 Dec. 2019, www.txlottery.org/export/sites/lottery/Documents/Audited-AFR-2019-Final.pdf.

For the 2019 fiscal year, the total expenses for Governmental Activities totaled to \$33,375,409.84, while the total expenses for Business-type Activities totaled to \$6,263,980,349.47 (2019 Annual Financial Report 20). Clearly, Governmental Activities had significantly fewer expenses for the Texas Lottery Commission compared to Business-type activities. The Texas Lottery seems to focus its work on lottery ticket sales compared to its Charitable Bingo operations.

A History of the Texas Lottery Commission

As stated on the official website of the Texas Lottery Commission, there are six Core Values of the Texas Lottery Commission: Integrity and Responsibility, Innovation, Fiscal Accountability, Customer Responsiveness, Teamwork, and Excellence (Texas Lottery Commission). It is by these values that the Texas Lottery Commission supposedly conducts itself. Just as its activities are split into governmental activities and business-type activities, it seems as though its Core Values are split by government and business as well. Governments must have integrity, be responsible, and be fiscally accountable in order to serve their people well, while businesses are often priding themselves in innovation, customer service, and teamwork. But the term “excellence” is broad, and arguably applicable to both governments and businesses. It makes sense that the Texas Lottery Commission would have “excellence” as one of its Core Values, but what does “excellence” mean to the Texas Lottery?

According to the Texas Lottery Commission, excellence means “taking a position of leadership on issues that impact the Commission and achieve challenging goals by focusing on [their] core values” (Texas Lottery Commission). It appears as though “excellence” is just a compilation of the previously listed Core Values, but it appears to mostly claim that the Texas Lottery Commission will push through when things get tough. This can be worrisome when considering how the commission’s goal of generating revenue may be at the expense of Texans who may not know better when it comes to playing the lottery.

The Texas Lottery Commission explicitly states two missions on its website. The first mission being its lottery mission, which aims to “[generate] revenue for the State of Texas through the responsible management and sale of entertaining lottery products” (Texas Lottery Commission). The second mission being its Charitable Bingo Mission, which “[provides] authorized organizations the opportunity to raise funds for their charitable purposes by conducting bingo” (Texas Lottery Commission). These two separate missions reflect how the Texas Lottery Commission makes it clear that there is a division between its government activities and business-type activities, just as its Core Values do.

The Texas Lottery Commission’s lottery mission is what directly provides revenue to the State of Texas; therefore, it is the lottery mission that leads to the Texas Lottery supporting Texas education and veterans. However, it is interesting that the mission itself doesn’t mention Texas education or veterans. If anything, the missions of the Texas Lottery Commission should be the most descriptive of the true purpose of the commission, but all that the lottery mission references is revenue. If the Texas Lottery Commission is so focused on revenue rather than the Texas people, what is at stake for those who play the Texas lottery?

The Texas Lottery Commission claims to financially support three things: Texas Education, Texas Veterans, and “Other State Programs” (Texas Lottery Commission). According to the Texas Lottery Commission’s website, for the fiscal year ending in 2019, “the Texas Lottery transferred \$1.617 billion to the Foundation School Fund...[and]

\$19.4 million...to the Texas Veterans Commission” (Texas Lottery Commission). The Texas Lottery has a clear history of giving significantly more money to the Foundation School Fund in comparison to the Texas Veterans Commission.

According to the Legislative Budget Board, “The Foundation School Program (FSP) is the primary mechanism for distributing state funding for public education. It is the single largest state-funded program in the state budget” (Methods of Financing). This program helps fund staff salary, school transportation, and many other costs that come with running public schools. Every public school in Texas “must participate in the FSP and must raise local property tax revenue before receiving state funds (Texas School Finance). The Texas Lottery Commission partaking in funding this program is good for both the state of Texas and Texas citizens, but the Texas Lottery Commission is not what funds the entirety of the Foundation School Program by any means.

The Legislative Budget Board claims that “the Available School Fund (ASF), Lottery Proceeds, the Property Tax Relief Fund (PTRF), and Appropriated Receipts” all come together to fully fund the Foundation School Program (Methods of Financing). The Legislative Budget Board also notes that “proceeds from the sale of Texas Lottery games, net of the cost of administering the lottery, awarding prizes, and deducting an allocation for the support of veterans’ assistance, are statutorily dedicated to funding the FSP” (Methods of Financing). The word “statutorily” hints to the Texas Lottery Commission’s legal duty to support Texas Education.

According to last year's audit report for the Texas Lottery Commission, "The government-wide Statement of Activities reflects both the gross and net cost per functional category...which are otherwise supported by general government revenues...[but] The Commission does not use capital grants to finance any of its operations" (2019 Annual Financial Report 38). While the Texas Lottery Commission doesn't use any money from the government for self-profit and is forced to give money to the School Foundation Program every year, it still only gives a small amount of money in comparison to its overall profit. Overall, the Texas Lottery Commission may seem to be a somewhat beneficial organization, but upon close inspection, it is simply working to fulfill its legal duties of collecting revenue for the state.

How to Play the Texas Lottery

The Texas Lottery Commission offers two different types of games to its players: Lottery draw game tickets and scratch off tickets. There isn't just one single draw game or scratch off ticket, but there are multiple games and types of tickets on the market. Presenting two very different methods of playing the Texas Lottery is one way that the Texas Lottery Commission is able to draw in so many people to play. Some people prefer to purchase plain-looking tickets that don't do anything until the drawing occurs, while others like purchasing shiny tickets that they can interact with and get instant gratification from. But no matter what type of lottery ticket a player prefers to play, every player's goal is to purchase a winning ticket.

Lottery draw games are the games whose winning numbers are decided based on which numbers come out of a large, clear sphere holding little white balls with numbers on them. One might think there would be an alternate method for choosing winning numbers considering the new technology that has been developed in recent years, but the Texas Lottery Commission continues to base their randomization on small, white balls. The current lottery draw games available for purchase from the Texas Lottery are: Powerball, Mega Millions, Lotto Texas, Texas Two Step, All or Nothing, Pick 3, Daily 4, and Cash Five (Texas Lottery Commission). Both the Powerball and Mega Millions are multistate games, therefore the prize amounts for these games are higher because the revenue is shared with other states in the United States.

With lottery draw games, players win money based on how many of the numbers on their tickets match the winning numbers for that particular draw. As more numbers on a ticket match the winning numbers for that draw, the player will win more money—such that if all of the numbers on a winning ticket match the winning numbers for that draw, the player wins the Jackpot for that particular game. Each draw game works a little differently, but the premises are essentially the same.

When a ticket for a draw game is purchased, the player can either choose his own numbers by filling out a paper slip, or he can buy a Quick Pick ticket, which is a ticket whose numbers have been randomly generated by the Texas Lottery. Each ticket that is purchased for a draw game will either be deemed as Cash Value Option, or 30 Annual Payments. A ticket that was played under Cash Value Option means the winner of the Jackpot will receive the estimated cash value of that draw game, while a ticket that was played under 30 Annual Payments means the winner of the Jackpot will receive the estimated annuitized Jackpot in thirty separate payments over many years. This option is chosen by the player, whether the player selected his own numbers or if the ticket was a Quick Pick. The player will not know if he won any money until the draw game he chose to play has completed its drawing, but the case is quite different with scratch off tickets.

Some scratch off tickets are extra shiny and glittery. Some are too big to fit in the self-service machine. Some are small and fit perfectly in a pocket. The crossword and bingo scratch off tickets bring on a sense of nostalgia. Some scratch off tickets are as cheap as one dollar, while others are as high as fifty dollars apiece. There is a scratch off

for each and every type of person in this world. My favorite ticket, perhaps, is the scratch off just called *Money*, which looks like a huge, gleaming one-hundred-dollar bill:



Fig. 3. Scratch Off Ticket: Money from: Texas Lottery Commission, *Texas Lottery*, 2020, www.txlottery.org/.

I'd like to think that Benjamin Franklin would approve of being the face being on the current one-hundred-dollar bill, but it makes me wonder if our founding father would have similar consent to being plastered on a heinously expensive scratch off ticket.

Scratch off tickets allow lottery players to have instant gratification. As soon as a scratch off ticket comes out of a machine, it can be immediately checked to see if it's a winning ticket. All the ticket holder has to do is scratch off the bottom section to reveal a small barcode, and then either scan it on the self-service machine, or ask a lottery representative to scan in on a terminal. Playing the lottery with scratch off tickets is not as complicated as playing the lottery with draw games, but this makes scratch off tickets

actually quite dangerous despite their simplicity. Those who choose to play the lottery with scratch off tickets can easily go back and forth between the self-service machine and the counter to cash out tickets, which allows lottery players to spend extremely large amounts of money in very short periods of time.

III. LITERATURE REVIEW

James Stearns and Shaheen Borna composed an article called “The Ethics of Lottery Advertising: Issues and Evidence” for the *Journal of Business Ethics* in 1995. Stearns and Borna argue that not only do lotteries spend too much money on advertisements, but lottery advertisements leave out information regarding the odds of actually winning the lottery, and Stearns and Borna term this “abuses of omission” (Stearns & Borna 46). If advertisements don’t mention that it’s highly unlikely for anyone to win the grand prize, or any money at all, those advertisements are much more successful in completing their task—which is to get the public to buy lottery tickets.

The Texas Lottery Commission is not innocent concerning this particular issue. Advertisements for the Texas Lottery are dangerously ubiquitous, almost like viruses. Texas Lottery advertisements are on gas pumps, the backs of receipts, billboards on the road, social media websites, radio advertisements—it never stops. Stearn and Borna argue that even if lottery odds are shown, they are often not communicated very well to the public (Stearns & Borna 46). The odds of winning draw games in the Texas Lottery aren’t shown on ticket machines, billboard advertisements, or even the lottery tickets themselves. In order to actually see the odds of winning the Jackpot for one of the draw games, one must go to the Texas Lottery website, find the desired game, and then click on the “How to Play” section for that game.

POWERBALL® PRIZE CHART			POWER PLAY® PRIZE CHART If the Power Play Number Drawn is:				
Match White Balls + Red Powerball	Powerball Prize	Powerball Odds	x 2 (Odds 1:1.79)	x 3 (Odds 1:3.31)	x 4 (Odds 1:14.33)	x 5 (Odds 1:21.5)	x 10*** (Odds 1:43)
○ ○ ○ ○ ○ + ●	Grand Prize*	1:292,201,338	-----	-----	-----	-----	-----
○ ○ ○ ○ ○	\$1,000,000	1:11,688,054	\$2,000,000**	\$2,000,000**	\$2,000,000**	\$2,000,000**	\$2,000,000**
○ ○ ○ ○ ○ + ●	\$50,000	1:913,129	\$100,000	\$150,000	\$200,000	\$250,000	\$500,000
○ ○ ○ ○ ○	\$100	1:36,525	\$200	\$300	\$400	\$500	\$1,000
○ ○ ○ ○ ○ + ●	\$100	1:14,494	\$200	\$300	\$400	\$500	\$1,000
○ ○ ○ ○ ○	\$7	1:580	\$14	\$21	\$28	\$35	\$70
○ ○ ○ + ●	\$7	1:701	\$14	\$21	\$28	\$35	\$70
○ + ●	\$4	1:92	\$8	\$12	\$16	\$20	\$40
●	\$4	1:38	\$8	\$12	\$16	\$20	\$40

Powerball overall odds are 1 in 24.9. All non-Grand Prizes are guaranteed prizes. If funds are insufficient to pay guaranteed prizes, non-Grand Prizes may be paid on a pari-mutuel basis and could be lower than the amounts shown. Power Play prizes shall be reduced if non-Grand Prizes are paid on a pari-mutuel basis.
*The Grand Prize is pari-mutuel and will be divided equally by the number of Grand Prize winners.
**A Power Play Match Five (5+0) prize is set at \$2,000,000 regardless of the Power Play number selected. All other non-Grand Prizes will be multiplied by the Power Play number selected.
***The 10X Power Play multiplier will be available for drawings in which the initially advertised annualized Grand Prize amount is \$150 million or less. Power Play odds shown reflect the 10X being available for selection in a drawing.
Complete odds are available at txlottery.org.

Fig. 4. Odds of Winning the Powerball from: Texas Lottery Commission, *Texas Lottery*, 2020, www.txlottery.org/.

The odds of winning the Jackpot for the Powerball are 1 in 292,201,338 (Texas Lottery Commission). A person is more likely to get attacked by a shark, get struck by lightning, have quintuplets, or become famous, than he is likely to win the Jackpot for the Powerball. Not only does the Texas Lottery Commission exclude information about the odds of winning the Jackpots for its draw games, but it has a virtual exhibit of those who actually did win a significant amount of money from playing the Texas Lottery on its website.

In the “Winners” section on the Texas Lottery Commission’s website, there is a subsection called “Winners Gallery,” which features Texas Lottery players who have won a fair sum of money from playing the Texas Lottery. Each person in the gallery is holding a giant check made out to themselves, with the amount they won written on it.

The winning amounts in this gallery range from five-hundred dollars to ten-thousand dollars. While it is nice to see people claiming their prizes, this entire gallery only features those who won money from the Texas Lottery. If there were a separate section called “Losers” that featured everyone who spent money on the Texas Lottery and never got any money in return, the webpage for this section would probably crash every time it was opened.

In addition to noting the unethical ways lotteries promote themselves, Stearns and Borna also claim that there are two specific ways that lotteries are harmful to society. Stearns and Borna argue that lotteries “encourage addictive behavior” and diminish the meaning of work ethic (Stearns & Borna 45). There are a number of serious issues concerning addiction, such as drug abuse and eating disorders, and there are also many ways that people collect funds by poor work ethic, such as affiliation with the black market and trust funds—but none of these are owned or operated by a state government. It makes the state of Texas look immoral to be openly endorsing addiction and promoting the idea that pure chance is a sustainable way to earn money.

Lastly, Stearns and Borna accept that lotteries won’t be disappearing anytime soon, but things must change if lotteries are to stay around and be so incredibly interconnected to systems of governments:

If lotteries are to be a permanent source of revenue for state and federal governments, then citizens should insist that governments be held to the

same standards of deception and disclosure that legislators have judged reasonable for the private sector. (Stearns & Borna 50)

There are warning signs on alcohol, cigarettes, prescription drugs, over-the-counter medications, vitamins, firearms, and even gasoline pumps—all because if any of these products are used incorrectly, serious damage could be done to the consumer. The same should go for playing the lottery, such that if people begin to rely on it for reasons other than entertainment, their lottery-playing lifestyles become much more problematic.

So how does the Texas Lottery Commission fare in ethics? The state of Texas generating revenue from games based on pure chance, all of which are deceptively advertised and prey on the lower class, can never be considered ethical. As stated earlier, the Texas Lottery Commission's lottery mission is about "generating revenue for the State of Texas," and in the end, it truly is nothing more than that (Texas Lottery Commission). Just as Stearns and Boran argue about other state and federal lotteries, the Texas Lottery is probably not going anywhere anytime soon. While it can never operate as a completely ethical enterprise, with some changes applied to the commission, it can manage to function more ethically than it currently does. What if the Texas Lottery Commission's lottery mission weren't focused on benefitting the state of Texas, but it was actually focused on benefitting the citizens of Texas?

The Texas Lottery Commission is known to use the phrase "Play Responsibly" on some of its products and advertisements. This phrase is sometimes heard on advertisements on the radio or seen on other small Texas Lottery advertisements. "Play

Responsibly” is also featured on the Texas Lottery Commission’s website and on the back of scratch off tickets, but the phrase “Play Responsibly” itself doesn’t do anything other than provide the Texas Lottery Commission some disclosure to its products. Telling people who play the lottery to “Play Responsibly” is like telling children to play safely on a playground. It’s like telling alcoholics to drink responsibly. You can say whatever you would like to say, but simple phrases will never solve any serious problems. The Texas Lottery Commission should make it clear that those who choose to play the lottery are putting themselves at risk to gambling addiction, just like a child is at risk of injury on a playground and an adult who chooses to drink is at risk of alcohol addiction.

The backs of scratch off tickets have a “Play Responsibly” warning, and feature a small section noting problem gambling, but who looks at the back of scratch off tickets? The backs of scratch off tickets aren’t shiny. There’s nothing to scratch off on the back of a ticket. The back of the ticket doesn’t have the barcode that makes the lottery machine blare its winning tune. There need to be warnings on the front of tickets. There need to be warnings on the lottery ticket machines. There need to be warnings on the gasoline pumps. If warnings continue to be hidden, or be nowhere at all, more and more lottery addicts will be born as time goes by.

It’s not the *what* that lottery players need to know, but it’s the *why*. Lottery players already know what they need to do—which is that they need to “Play Responsibly”—but they don’t understand why it’s important that they don’t become addicted to the lottery. According to the National Council on Problem Gambling,

problem gambling is defined as “all gambling behavior patterns that compromise, disrupt or damage personal, family or vocational pursuits” (The National Council on Problem Gambling). The characteristics that surround lottery addiction are not ones that anyone would be proud of, and it’s odd that the Texas Lottery Commission continues to allow such behavior to flourish in its players.

Edmund R. Thompson, Gerard P. Prendergast, and Gerard H. Dericks composed an article for the journal *Applied Research in Quality of Life: The Official Journal of the International Society for Quality-of-Life Studies* called “Personality, Luck Beliefs, and (Non-?) Problem Lottery Gambling” in 2019. This article examines how personality and belief in luck factors into problem gambling. Thompson and his colleagues used the five-factor personality model in order to examine extraversion, openness, neuroticism, conscientiousness, and agreeableness on a set of participants who agreed to be in their study. This study found that there was a positive correlation of extraversion and neuroticism with lottery participation, and there was a negative correlation of openness and agreeableness with lottery participation, while conscientiousness had no correlation with lottery participation (Thompson et al. 9). Thompson and his colleagues also found that “Belief in Luck” positively predicts lottery participation, while “Belief in Personal Luckiness” actually had a significantly negative correlation with lottery participation (Thompson et al. 9).

Based on the findings from this study, it would be fair to say that the average lottery player is generally sociable, but is also emotionally unstable, lacks imagination,

and is unable to empathize well. If the only types of people who played the Texas Lottery were those who had a good grasp on their mental health, knew how to empathize, and were of high intelligence, playing the lottery would pose significantly less of a risk to players than what it does right now. However, this is not the case, and many people who participate in the Texas Lottery have personalities that make it dangerous to play a game that is so based on chance.

If there is one overarching personality trait of a lottery player that can be drawn from this study's results, it is that the general lottery player is unstable. Society has the inclination to stabilize those who lack stability. Credit scores exist in order to keep track of those who aren't able to pay off their credit cards. Prisons exist in order to punish those who continuously take advantage of the law. However, there is nothing to stop those who are obsessing over the lottery. These people can just keep spending their money on the lottery, and there is nothing there to stop them. While there are some restrictions on gambling in the United States, many states (including Texas) haven't yet adjusted to stabilizing those who are consumed by the lottery...and it doesn't look like they will anytime soon.

IV. DISCUSSION

The Texas Lottery as a New Frontier for Texans

The western side of North America used to be a place of exoticism and wonder. The opportunities and resources that lied to the west were arcane to many Americans, and this encouraged the United States to expand such direction for quite a long period of time. Americans moved further to the west until there was eventually no undiscovered land or untouched soil left for them to reveal. Now, many parts of North America have been exhausted of their natural resources. Mines are nearly depleted of coal. There are fewer fish roaming the oceans. What used to be forest land is now land covered in suburban homes, and natural gas has become increasingly difficult to find. As the United States continues to exhaust its natural resources, it has become more troublesome for the United States to expand its frontier in any natural way. What is left to provide Americans that mystery that was lost from having finished discovering what lied to the west? It eventually became time for Americans, and particularly Texans, to find a new frontier.

Frederick Jackson Turner was a revolutionary historian of the 20th century. In one of his most famous pieces, “The Significance of the Frontier in American History,” Turner argues that both United States citizens and states depend on reaching new frontiers in order to push the country as a whole forward. As Turner states in his essay, it was “the demand for land and the love of wilderness freedom” that pushed Americans to continue to create new frontiers (Turner 21). Now that there is nothing new to explore to the west, new frontiers must be created if America wants to continue being the

dominating country that many see it as today. In the past there had been exploring outer space, developing new technologies, creating new medical advancements, and so much more; but what about exploring gambling? Turner describes how the United States will go as far as it needs to go in order to find new frontiers:

But the democracy born of free land, strong in selfishness and individualism, intolerant of administrative experience and education, and pressing individual liberty beyond its proper bounds, has its dangers as well as its benefits. Individualism in America has allowed a laxity in regard to governmental affairs which has rendered possible the spoils system and all the manifest evils that follow from the lack of a highly developed civic spirit. (Turner 32)

The Texas Lottery is a new frontier for the state of Texas, and it is a dangerous one. The Texas Lottery Commission both collects and distributes significantly large amounts of money, and this money is moved from the citizens of Texas to the state of Texas. The Texas Lottery Commission is a frontier that wasn't born out of the necessity to push America forward, and it wasn't formed in the interest of supporting loyal Texans. The Texas Lottery Commission was born because Texas needed a new way to be bigger, and better.

There are actually Texas Lottery scratch off ticket games that specifically aim at depicting Texas as a new frontier for the United States. The Texas Lottery paints Texas as a land full of resources, full of life, and full of opportunity just by the names of some scratch off tickets. For example, past tickets have been named: Harvest Moon, Harvest Gold, Gold Fever, and Cash Harvest (Texas Lottery Commission). There were even scratch off ticket games called Frontier Fortune and Frontier Frenzy (Texas Lottery Commission).

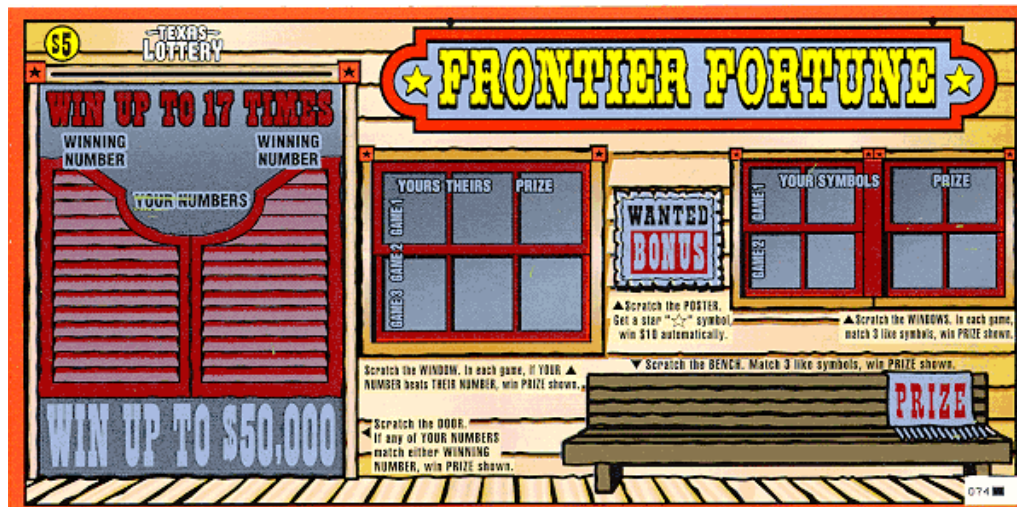


Fig. 5. Scratch Off Ticket Called: Frontier Fortune from: “Frontier Fortune (304).” *Lotology*, <http://lotology.com/304.html>. Accessed 31 Mar. 2020.

These games that portray Texas as a new frontier only further encourage the idea that the Texas Lottery is a good organization that was founded in order to make the state of Texas a better place. Even if that were the case at first, it undoubtedly is not anymore. The Texas Lottery Commission has grown to be such a large organization that no matter how

much money goes back to the citizens of Texas, those who actually play the Texas Lottery will always have the lower hand compared to the state of Texas.

The Texas Lottery Commission has also capitalized on Texas being the epitome of what many Americans know as the Wild West. The Texas Lottery had named very many scratch off tickets after the Wild West in the past. To name just a few, but definitely not all of them: Boot Scootin' Bucks, Wild Winnings, Armadillo Cash, Cash Stampede, Prairie Dog Dollars, Cattle Drive Cash, Cowboy Cash, Cactus Cash, Country Cash, Ten Gallon Tripler, Bucks N' Trucks, and Rattlesnake Riches (Texas Lottery Commission). The Texas Lottery Commission seems like fun and games when viewed casually and on a superficial level, but the reality of what it truly is tends to be quite grim. It's as if the Texas Lottery Commission needs to feel like its actions have more reason than just to make money, so the commission puts out cute and funny games for its players. However, the truth is that everything is being done as such in order to collect the most money for the Texas Lottery Commission at the end of the day.

How State Lotteries Came to Exist in the United States

State lotteries gained popularity after the Civil War in order to aid in the funding towards rebuilding the United States ('Lotteries' Gambling: What's at Stake?). Jonathan Cohen wrote an article in 2017 for *The Washington Post* called "The U.S. has a lottery problem. But it's not the people buying tickets". In his article, Cohen claims that lotteries started out as a generally productive, innocent way to help out the United States during the 1960s and 1970s:

Facing budget crises related to the slowdown of postwar prosperity, public officials turned to lotteries as an innovative, simple solution to complex financial problems. They imagined lotteries not merely as supplemental sources of income but as massive funding mechanisms that could single-handedly balance a state's budget (Cohen).

State lotteries appeared to be the answer to all of the problems in the United States. People would willingly spend a little bit of money on a supposedly harmless game that had the possibility to give back some money to the players, and in return the state and entire country would benefit from the state lottery organization.

The Northern states expanded on state lotteries because more and more states realized how useful they were in generating revenue, and then state lotteries finally became popular in the Southern states by the 1980s ('Lotteries' Gambling: What's at Stake?). Then suddenly "By 1989, 74 percent of the American population lived in a state

with a lottery and annual sales reached approximately \$20 billion per year” (Cohen). Once the 1990s rolled around, lotteries began getting tied to funding education, but Cohen claims that the states that fund education through lotteries haven’t actually “seen significant improvement in their education rankings over the last two decades” (Cohen). So where are we at now with state lotteries? The Texas Lottery Commission has been part of Texas culture since 1991, and it will only continue to grow due to the loyalty of so many Texans.

The Winners and The Losers

The biggest question for the Texas Lottery Commission is, in the end, who is gaining money and who is losing it? Where is all of this money actually going? Under the Frequently Asked Questions page on the Texas Lottery Commission’s website, there is a question that asks “Where does the money go?” for which the answer is “You can find our Supporting Education and Veterans page here” which is hyperlinked to a page containing this infographic:

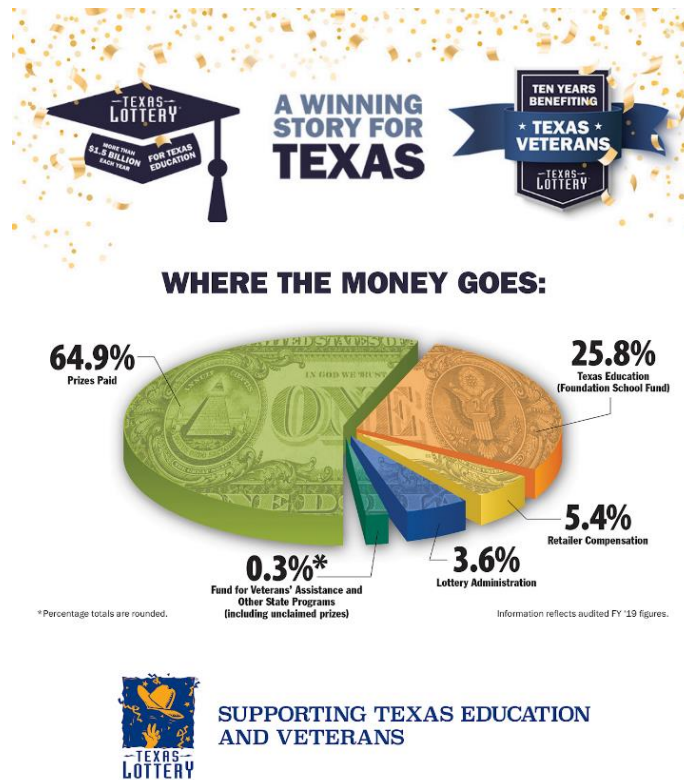


Fig. 6. Texas Lottery Commission’s Pie Chart Depicting Revenue Allocation from: Texas Lottery Commission, *Texas Lottery*, 2020, www.txlottery.org/.

Figure 6 clearly shows that it isn't just Texas education and veterans that the Texas Lottery revenue goes to. Texas education and veterans are actually only where a very small portion of the money goes to. Most of the revenue made just keeps the commission running as usual, and the fact that the commission constantly boasts that it supports Texas education and veterans—all in order to get more people to buy tickets—is incredibly deceiving and disrespectful.

It would seem as though the goal for the Texas Lottery Commission is to use percentages to allocate its revenue towards Prizes Paid, Texas Education, Retailer Compensation, Lottery Administration, and the Fund for Veterans' Assistance and Other State Programs. Everything comes together to make it so that revenues and expenses generally even out at the end of each fiscal year. Now it's time to take a close look at exactly how much money is going where, because the reality of these numbers is difficult to understand by just using percentages.

On page 29 of the 2019 Annual Financial Report for the Year Ended August 31, 2019 and Independent Auditor's Report provided by the Texas Lottery Commission, there is a statement for the Texas Lottery Commission's "Revenues, Expenses, and Changes in Net Position" for its fiscal year that ended on August 31, 2019. On this page, there are only three specific sections that go into the billions: Ticket Sales, Lottery Prizes, and Intergovernmental Payments. Listed under "Operating Revenues" is Ticket Sales, which totaled to \$6,251,478,651.00 for the fiscal year that ended in 2019, and listed under "Operating Expenses" are both Lottery Prizes and Intergovernmental Payments

that totaled to \$4,056,494,096.13 and \$1,636,590,465.44, respectively (2019 Annual Financial Report, 29).

	Enterprise Lottery Fund	Total Proprietary Fund	
		2019	2018
OPERATING REVENUES:			
Sales of Goods and Services:			
Lottery Proceeds:			
Ticket Sales	\$ 6,251,478,651.00	\$ 6,251,478,651.00	\$ 5,626,846,887.25
Lottery License Application Fees	296,605.00	296,605.00	305,815.00
Lottery Security Proceeds	57,450.00	57,450.00	70,125.00
Other Operating Revenues	1,006,239.60	1,006,239.60	1,271,097.24
Total Operating Revenues	6,252,838,945.60	6,252,838,945.60	5,628,493,924.49
OPERATING EXPENSES:			
Salaries and Wages	19,924,099.72	19,924,099.72	19,236,339.63
Payroll Related Costs	12,763,356.73	12,763,356.73	10,088,128.61
Professional Fees and Services	5,164,141.29	5,164,141.29	5,450,450.52
Travel	339,328.35	339,328.35	337,217.08
Materials and Supplies	1,512,641.65	1,512,641.65	1,772,334.08
Communication and Utilities	611,397.76	611,397.76	498,915.99
Repairs and Maintenance	522,091.62	522,091.62	335,245.00
Rentals and Leases	5,943,010.49	5,943,010.49	5,647,964.65
Printing and Reproduction	36,067,583.33	36,067,583.33	33,532,453.59
Depreciation and Amortization	141,793.05	141,793.05	211,609.28
Bad Debt Expense	242,860.47	242,860.47	238,428.96
Interest	1.34	1.34	22.21
Lottery Prizes	4,056,494,096.13	4,056,494,096.13	3,666,102,586.01
Retailer Commissions	313,054,138.28	313,054,138.28	281,498,020.24
Retailer Bonuses	22,777,745.69	22,777,745.69	24,222,594.24
Other Operating Expenses:			
Lottery Operator Fees	124,201,733.10	124,201,733.10	108,687,424.48
Advertising	25,452,509.00	25,452,509.00	24,420,213.90
Other	2,177,356.03	2,177,356.03	2,266,722.68
Intergovernmental Payments	1,636,590,465.44	1,636,590,465.44	1,450,474,658.23
Total Operating Expenses	6,263,980,349.47	6,263,980,349.47	5,635,021,329.38
Operating Income (Loss)	(11,141,403.87)	(11,141,403.87)	(6,527,404.89)

Fig. 7. Texas Lottery Commission’s 2019 Revenues and Expenses from: “2019 Annual Financial Report for the Year Ended August 31, 2019 and Independent Auditor’s Report.” *Texas Lottery*, 18 Dec. 2019, www.txlottery.org/export/sites/lottery/Documents/Audited-AFR-2019-Final.pdf.

Another notable expense of the Texas Lottery Commission is the money given to the Foundation School Fund, which ended up being \$1.617 billion dollars for the 2019

fiscal year (Texas Lottery Commission). All of these funds end up evening out for the most part, such that the total revenues for the 2019 fiscal year was \$31,757,257.97 and the total expenditures was \$32,489,985.38, creating a \$732,727.41 deficiency of revenues (2019 Annual Financial Report 24). Given the extremely large amount of revenue that the commission collected throughout the last fiscal year, it is safe to say that the Texas Lottery Commission achieved not being overly deficient in revenues. It's clear that the Texas Lottery Commission is just a cycle of collecting vast amounts of money from those who can't afford to lose any, gives a small portion of the money to good causes, and then uses the rest to continue funding the commission itself.

Sending the Wrong Message to Texans

If playing the lottery were considered a competition, as the lottery is essentially a group of people all competing for the same goal of winning the Jackpot, it wouldn't be one of much merit. Chance plays its part in all forms of competition, but competition tends to rely much more heavily on talent rather than chance. It takes talent and training to win a marathon. It takes technique and passion to win a music audition. It takes skill and experience to win a sports competition. But it takes nothing more than sheer luck to win a lottery Jackpot. What is this teaching the citizens of Texans about the importance of being industrious?

The Texas Lottery Commission is indirectly teaching Texans that money doesn't have to be earned anymore. Why work for your whole life when you could instead spend two dollars on a lottery ticket and instantly make millions without having to do a single thing? When money doesn't take any effort or education to earn, then why does the Texas Lottery Commission even support Texas education? This all comes back to the Texas Lottery Commission's lottery mission. The ultimate goal of selling lottery tickets for the Texas Lottery Commission is to "generate revenue for the State of Texas" (Texas Lottery Commission). The Texas Lottery Commission's main goal is to make money for the Texas government (even if most of it goes back out in expenses), and it just so happens to give some of it funds Texas education and other causes. For the Texas Lottery Commission to be able to make so much money for the state, it in turn allows for industriousness of the citizens of Texas to be belittled and forgotten.

Not only does the Texas Lottery Commission indoctrinate the idea that it doesn't take merit to earn money, the commission also promotes the idea that everyone has an equal chance at winning the lottery. Technically, anyone who buys a draw game ticket has a chance at winning the Jackpot, but this doesn't really mean anything. Anyone who decides to go swimming has the chance to drown, but that's generally unlikely to happen. Anyone who decides to cook a meal runs the risk of burning it, but that doesn't mean it will play out like that. Remember, the odds of winning the Jackpot for the Powerball are 1 in 292,201,338 (Texas Lottery Commission).

The odds at winning the Jackpot for any given Texas Lottery draw game is so low that it's nearly insane for any player to believe that he could actually win it, yet many people don't understand how low these odds are. The idea that anyone could win the lottery from simply buying a very inexpensive ticket is extremely enticing to those who are financially deprived and undereducated. It's particularly those of low socioeconomic status that get pulled into playing the lottery. These people are the last of who should be spending their money on the lottery, but the Texas Lottery Commission take advantage of them instead of helping them.

According to Stearns and Borna, "Minority leaders and advocacy groups believe lotteries to be the most damaging to those that can least afford it" (Stearns & Borna 44). When people who don't have any extra money end up spending what they do have on luxuries such as the lottery, money that is supposed to be used on important things ends up getting spent in non-productive ways. Money that is supposed to pay for rent, food,

education costs, credit card debt, bank loans, and so much more, is instead spent on the lottery; with the belief that eventually the lottery will pay off all of what was ignored.

The Texas Lottery Commission is aware that there are people who spend their money on the lottery who don't have extra money to spare, which is why it is not permitted to purchase lottery tickets with credit cards. Lottery tickets can only be purchased with cash or debit cards, but this isn't a policy that was enacted in order to protect the consumer.

The Texas Lottery Commission not allowing credit to be factored into purchasing lottery tickets is a way to secure protection for the commission and the state, and not the citizens by any means.

Using Scratch Off Tickets to Target Specific Groups of People

The Texas Lottery Commission has offered, and currently offers, a wide variety of scratch off tickets to those who select such tickets as their poison of choice. While many Texas Lottery scratch off tickets are similar to those that would be offered by other state lotteries, like ones that allude to slot machines and crossword puzzles, the Texas Lottery Commission has also created scratch off tickets that seem to celebrate very specific things that certain people take great pride in. One of the biggest things that the Texas Lottery focuses on with their scratch off tickets is—you guessed it—Texas culture.

The Texas Lottery Commission featured scratch off ticket games called: Texas Dream Home, Hot Texas Cash, Texas Tea, Texas I-35, Bluebonnet Bucks, Texas BBQ Bucks, Lone Star Millionaire, Tic Tac Texas, Texas Glory, and so many more over the years (Texas Lottery Commission). One scratch off ticket in particular, called the Texas Road Trip, was a shiny ticket that had pictures of cowboy boots, cacti, and a cowboy hat. Not only was there a cash prize of one-hundred thousand dollars for the scratch off ticket, but the ticket also allowed players who didn't win any money from the ticket to enter a drawing for an opportunity to visit their favorite city in Texas.



Fig. 8. Scratch Off Ticket Called “Texas Road Trip” from: Texas Lottery Commission, *Texas Lottery*, 2019, www.txlottery.org/.

This scratch off ticket lured those who wanted money, those who liked Texas culture, and those who wished to visit a Texas city...all in one ticket. However, a player doesn't have to be interested in any of these things to still get drawn into playing the Texas Lottery; there are so many more scratch off tickets that the Texas Lottery has to offer.

Participating in the Texas Lottery is also particularly alluring to immigrants, who have come to America with sometimes nothing, and less freedom than they had ever been previously exposed to. The Texas Lottery Commission suggesting that anyone—no matter where she came from, what color she is, how much money she has, or how much education she has—can win the lottery, is what pulls some people into playing the lottery

who would never think to participate in the first place. Immigrants are often subject to ridicule and racism in the United States, but the Texas Lottery won't turn them away. The Texas Lottery doesn't discriminate, as people who play it sometimes originally come from all over the world. But the Texas Lottery Commission has catered to a specific culture present in Texas over the years: Mexican culture. This specific accommodation makes sense, considering that Texas's past is very intertwined with Mexico, and Mexico lies just along the border of Texas.

The Texas Lottery Commission has featured scratch off tickets that allude to Mexican culture, such as: Texas Loteria, Super Loteria, Mega Loteria, Million Dollar Loteria, Día De Los Muertos, 5X El Dinero, Explosión De Dinero, Cinco, Mucho Cash Fiesta, Fiesta, Mucho Dinero, Fiesta 50s, Número Uno, Dinero Caliente, Chips & Salsa, Mariachi Money, Pinata Payout, The Whole Enchilada, and even more (Texas Lottery Commission). The pictures shown on these tickets include peppers, lizards, guitars, pinatas, horses, maracas and even molcajetes (Texas Lottery Commission). While these scratch off tickets might be enjoyable to some who enjoy Mexican culture, in the end, it's just a way for the Texas Lottery Commission to target a specific group of people in order to collect more revenue.

Feeding the Gambling Addiction

The Texas Lottery is a form of legal gambling, since it's owned by the state of Texas. The Texas Lottery Commission prides itself in being certified by national gambling associations, thus making the commission look more reputable. The Texas Lottery Commission has a section on its website that features its Commission History. On this page, it notes that on October 15th of 2018, "The Texas Lottery becomes one of the 14 lotteries to have its responsible gaming initiative verified by the North American Association of State and Provincial Lotteries and the National Council on Problem Gambling" (Texas Lottery Commission).

The North American Association of State and Provincial Lotteries (NASPL) is an organization whose mission is as stated:

to assemble and disseminate information and benefits of state and provincial lottery organizations through education and communications and where appropriate publicly advocate the positions of the Association on matters of general policy. (The North American Association of State and Provincial Lotteries)

The NASPL acts as an organization that collects information on all of the lotteries within North America and makes sure that people are able to view this information publicly.

While this sounds like a good thing for the public, it turns out that this organization is a little more convoluted than it projects itself to be.

There's a section called "Myths, FAQ & History" on NASPL's website, where the association aims to debunk myths about the lottery. But this section of the website is a biased glorification of the lottery and is not in any way informative to the public. The North American Association of State and Provincial Lotteries claims that some myths about the lottery are that "Lottery is a form of taxation...Lotteries prey on the poor and lottery purchases are made mostly by low-income people...The lottery makes and keeps all the money...[and] Compulsive gambling has grown because of lotteries" among seven more myths it claims to debunk. This section of very biased debunking just promotes lottery participation even more.

There is another section of the NASPL website called "Where the Money Goes" which just shows how much money North American lotteries have given away to good causes. Just like the "Myths, FAQ & History" section, this is not informative, and it is only making lotteries look more and more virtuous. If anything, having the Texas Lottery Commission verified by this association actually makes the commission look worse than it already does.

The National Council on Problem Gambling (NCPG) on the other hand, is a much more reputable association. The NCPG's mission is more focused on helping those who have been negatively affected by gambling. The NCPG's mission is "To lead state and national stakeholders in the development of comprehensive policy and programs for all those affected by problem gambling" (The National Council on Problem Gambling).

The NCPG also dons four core values, those being: Neutrality, Collaboration, Respect, and Credibility (NCPG). These core values are just another example of how the NCPG's focal point isn't taking a position on gambling, or the lottery, but it's about aiding those who are trying to get help with gambling addiction. The NCPG's website educates its readers about what problem gambling is, has a calendar for all of its training events, and even allows its readers to choose their current state to find specific resources to help with problem gambling. But despite the NCPG's good virtues, the Texas Lottery Commission being verified by these two associations is nothing more than a publicity stunt, a fundamental course of action for a state-run lottery.

However, the Texas Lottery Commission does attempt to provide its own resources for those who play the Texas Lottery. There is a section on the Texas Lottery Commission's website called "Play Responsibly," which features the commission's Responsible Gaming Commitment, which simply states that one must be at least eighteen years old to buy a lottery ticket, and that the commission focuses on making sure its games are played responsibly (Texas Lottery Commission). Nevertheless, in the end, the lottery is still gambling. It's readily available and legal. It's an addictive activity that permeates society deeper every day.

My Relationship with the Texas Lottery Commission

To begin, I'd like to inform anyone who is reading this paper that there is a small portion of my current job that requires me to sell Texas Lottery tickets. While I now mostly log lottery ticket sales on paper and make sure all of the numbers balance in electronic records, I still do end up actually selling them to customers, too. To this day, I've never bought a Texas Lottery ticket, and I don't plan on buying one anytime soon. I'd like to share some past anecdotes of selling Texas Lottery tickets, as these experiences are what really inspired me to write about the Texas Lottery in the first place.

A lot of customers will tell me that they'll come back for me if the ticket I just sold them ends up winning the Jackpot. I've been promised extravagant trips to Europe, brand new cars, the mansion of my dreams, and so much more—all to be mine when the players come back to let me know I sold him the winning ticket. Well, I'm sorry to break it to you all, but I have yet to hop on a plane to Paris, I am still driving an old beat up hatchback, and I still live in a tiny apartment. It's a shocker, I know, but I've yet to have anyone come back to tell me that I sold them a Jackpot-worthy ticket.

Once I had a customer who was adamant that he was going to win the Jackpot...eventually. He claimed that he'd come back and buy me something nice when the ticket I sold him turned out to be the winning ticket. I just kind of forced a chuckle, as I do with most people who choose to make poor jokes about the lottery, but then he took on a very serious tone. He began to ask me, "What? You really don't think I'll win, do you? I'm telling you, if I just keep playing long enough, I will win! You just wait...you

just wait...” That was the moment that I realized people genuinely believe they have a chance at winning the lottery. It just makes me sad to know that the Texas Lottery Commission will continue to put out new games and make new advertisements in order to keep these people playing, and to pull even more people in.

I see the same people, over and over, who come back to play the Texas Lottery. Some customers are known for bringing in giant stacks of lottery scratch off tickets, which they have cashed out on a weekly basis. Some customers play the same numbers, on the same game, every day. Sometimes they’ll even play the same numbers multiple times in one day but playing them for different draws. There are people that ask me what number a pack of scratch off tickets is on, because they think they can predict whether or not they’re going to be buying a winning ticket. There are people who think that a number they heard multiple times that day is a sign that that number should be played on a lottery ticket.

While these personal anecdotes may not seem like anything too significant in the grand scheme of things, bear in mind that my experiences selling Texas Lottery tickets is nearly negligible considering how many other retailers the Texas Lottery Commission has throughout Texas. There are 2695 retailers in Houston, 921 retailers in Dallas, 988 retailers in San Antonio, and 584 retailers in Austin (Texas Lottery Commission). Houston, Dallas, San Antonio, and Austin are the largest cities in Texas, but there are still plenty of other retailers present in other Texas cities and towns. My experience with the Texas Lottery Commission has impacted me greatly, yet everything I have seen is just a

small part of what is a vast gambling organization present throughout the entire state of Texas.

V. CONCLUSION

On the outside, the Texas Lottery Commission seems like a harmless way to generate state revenue while simultaneously proving the citizens of Texas a form of entertainment, but it has an overall more detrimental effect on the citizens of Texas, and particularly those who are financially disadvantaged and undereducated. The Texas Lottery Commission seems to operate in a cyclical formation:

1. People spend their money on lottery tickets
2. This money spent on lottery tickets becomes revenue for the Texas Lottery Commission
3. This revenue gets allocated towards Prizes Paid, Texas Education, Retailer Compensation, Lottery Administration, and the Fund for Veterans' Assistance and Other State Programs
4. Revenue and expenses all even out at the end of the fiscal year
5. Those who spent their money on lottery tickets are in no better place than they were to begin with
6. People spend their money on lottery tickets

After all of this, these people could be using their money to enrich their lives, whether it be putting food on the table for their families or pursuing higher education; but it just doesn't seem to ever end up that way.

The Texas Lottery Commission isn't a simple organization to deconstruct. There are a lot of different factors in place that make the Texas Lottery Commission the

profitable establishment that it is today. The Texas Lottery is owned by the state of Texas, it has specific missions and core values, and the games that it features are quite distinct. But the Texas Lottery Commission is nothing more than a new frontier for Texans that was built as a new way to make Texas bigger and better. The Texas Lottery Commission has a large input and output of money, but overall the citizens of Texas lose while the government of Texas wins. Those who play the Texas Lottery learn that money doesn't need to be earned and they everyone has a chance at winning a draw game Jackpot.

So what now? Some people genuinely enjoy playing the Texas Lottery and it has minimum negative effects on their lives. However, the Texas Lottery has detrimental effects on those who chose to play it with severe lack of funds, and this puts these people in worse positions than they were before they had begun playing. We can't just get rid of the Texas Lottery Commission, because it doesn't make sense to get rid of something that is so ingrained in the finances and culture of the state of Texas—but we can change it.

The Texas Lottery Commission must be clearer with its players regarding the odds of winning Jackpots, and accept that many of its players have serious gambling addictions. No longer should the Texas Lottery Commission put up a facade of supporting Texas education and veterans when that is not where most of the revenue is going. The Texas Lottery Commission needs to take on more responsibility in terms of restricting problem gambling. Not allowing credit cards to be used to purchase tickets and providing gambling brochures to players that appear to have gambling issues is not

enough. Lastly, the Texas Lottery Commission should most importantly operate with Texan citizens in mind, rather than the state. Playing the lottery is gambling, gambling is addictive, and there is no changing that. It doesn't matter that it's legal. It doesn't matter if it's run by the state. It doesn't matter that it's just a past-time for some people. You can't win if you don't play—but as soon as you purchase that first lottery ticket, you've already lost.

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