

# Perceptions of a Bible Belt State's Proposed Casino Gaming Legislation by Religious Affiliation: The Case of Kentucky Residents

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## Abstract

This study seeks to explore whether differences exist among Kentucky residents' perception of casino gaming based on religious affiliation. A survey was conducted to sample 600 residents regarding currently a widely debated introduction of land-based casinos in the state, yielding a response rate of 38.4%. The results support earlier studies regarding the impact religion has on people's attitudes toward gaming. The findings suggest that Catholics have a more positive attitude toward the legalization of gambling than persons of Protestant faiths.

**Keywords:** Kentucky, casino, religion, gaming, Bible belt

## Introduction And Study Background

The availability of legal gambling has led to an undisputed increase in the proportion of adults who participate in various forms of gaming. In particular, while horse race wagering (pari-mutuel) has decreased slightly, the percentage of Americans participating in casino gambling, lottery and electronic gaming device (EGD) play has increased substantially in the last two decades (Gerstein, Murphy, & Toce, 1999). Given the strong moral opposition to gambling that has run through the Protestant faith since its inception, (Ozment, 1991) it is not surprising that several denominations have long debated the perception of gambling as a moral or immoral activity.

A review of denomination "position papers" and other literature shows a continuum from clear proscriptions of gambling to more moderate stances that prescribe care for the potential gambler. For example, while Southern Baptists, Mormons, Jehovah's Witnesses, Muslims, and affiliates of several other religious groups are strongly encouraged not to gamble and are often prompted to fight the introduction of gambling in their communities (e.g., Ethics and Religious Liberty Commission, 1998; General Council of the Assemblies of God, 1983 to 1992), other denominations accept that their members may gamble, but urge serious caution lest problems arise (e.g., Commission on Theology and Church Relations, 1996). Even the Catholic Church, often criticized by other religious bodies for encouraging gambling in the form of bingo and charitable gaming events, warns of "The passion for gambling risks becoming an enslavement" (U.S. Catholic Church 1994:580).

While land-based casino gambling is not a legalized activity at present in Kentucky,

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there exist many other forms of legalized gambling in Kentucky, and close by: The Lottery, bingo, horse racing, and casino gaming on riverboats. With casinos operating in Illinois and Indiana, public discussion has begun in Kentucky about casino gaming. Various proposals are being currently examined, including the placement of video lottery terminals at existing racetracks and locating a limited number of land-based casinos at major convention and destination sites around the state.

### **The Problem and Purpose of Study**

The rationale for this study stems from three main problems. First, although there have been numerous studies of the effects of religious affiliation, practices, and beliefs on a number of behaviors such as drug and alcohol use, criminal behavior, and suicide (Bahr, Maughan, Marcos, & Li, 1998; Bainbridge, 1992; Burkett, 1993; Grasmick, Bursik, & Cochran, 1991; Stack 1992; Stark & Bainbridge, 1997), there has been surprisingly little research addressing the influence of religion on gambling. Gambling studies that have included religion are limited to an assessment of denominational differences in casino, lottery, bingo, or pari-mutuel betting. The results of these studies indicate that Catholics, Jews, and those who profess no denominational affiliation are more likely than Protestants to participate in gambling (Feigelman, Wallisch, & Lesieur, 1998; Hraba, & Lee 1996; Hraba, Mok, & Huff, 1991; Mok and Hraba 1991). In a rare exception to this lack of attention to religion, Ellison and Nybrotten (1999) find that conservative Protestants, persons who attend religious services more frequently, and those who believe in Biblical inerrancy are more likely than others to oppose state-supported lotteries. However, they do not elaborate the connection between religion and gambling behavior.

**Few studies to date have been conducted to determine residents' perception of the legalization of casino gaming prior to its development.**

Second, several studies regarding the perceived impacts of using casino gaming as a form of tourism development have revealed both positive and negative attitudes of residents. However, few studies to date have been conducted to determine residents' perception of the legalization of casino gaming prior to its development.

Third, "ruralness" & social isolation are often thought to be prime determinants of less progressive social attitudes (Morgan and Meier, 1980). Legalized gambling is increasingly popular with voters and legislators because it promises revenues without raising taxes. However, Kentucky is a "Bible Belt" state with thriving religious communities, and tens of thousands of local congregations. It would be expected that the idea of legalized casino gaming as a potential local institution and the established local churches would have an influence on one another. Thus, it is reasonable to expect that religion and the religious practices of Kentucky residents will affect their gambling patterns.

This study therefore seeks to explore whether differences exist among Kentucky residents' perception of casino gaming based on religious affiliation. The central research question for this study is: Are Kentucky residents' attitudes toward proposed casino gaming legislation determined in part by their religious affiliation? It is hoped that the results generated from such a study will provide some insight into the nature of the Kentucky gaming market to potential and current casino developers in a Bible Belt state.

### **Literature Review**

#### **Gaming in Kentucky**

To date, most published information relating to casino gaming in Kentucky has been anecdotal newspaper reports, generally investigating attitudes towards gaming, typically for the purpose of establishing political bases for referenda and legislative agendas pertaining to gambling (Brown and Schmelzer, 2001). Consequently, there has been little empirical work conducted to specifically investigate the influence of religion on

gaming activities in the State. The few published studies on casino gaming in Kentucky include those conducted by Brown (2000) for example, who investigated the distinguishing characteristics and travel habits of the would-be casino resort vacationer to Kentucky, in comparison with those who choose other resort-type vacations, and Brown and Ham (2001) who identified the potential demographic and socioeconomic characteristics of residents affecting the decision to be proponents or opponents of the legalization of a proposed land-based casino gaming in Kentucky.

### **Gaming and Religion**

Numerous studies have concluded that whether a person gambles is affected by age, religion, education, and income (for example, Zitzow, 1996; Gerstein, et al., 1999). However, the literature on gaming and religion is sparse. Among the few researchers to have studied this issue is Diaz, (2000) who investigated whether the religions of Las Vegas residents affect their gambling patterns. In an attempt to determine the nature of such a relationship, a quantitative analysis was performed in which the independent variables were the frequency of gambling and amount of money gambled. The dependent variables were religious denomination, frequency of attendance at religious services, and the level of importance of religion in the life of the respondent. The results showed that the frequency of gambling in Las Vegas is affected by religious denomination, the level of importance of religion in the life of the respondent, and the frequency of attendance at religious services. The amount of money gambled was also influenced by the frequency of attendance at religious services and the importance of religion in the life of the respondent, but not by religious denomination.

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An earlier investigation by Shapiro, (1975) found that religious preferences have a strong effect on one's favorite games and the overall urge to gamble. He concluded that slot and keno players were most likely to be Protestant and to attend church once a week or more. Craps players were most likely to be Catholic, and three-quarters attended church less than once a month. Overall, he concluded that Catholics are most likely to gamble and that

Fundamentalist Christians and atheists are least likely to gamble.

Morgan and Meier, (1980) found that although "ruralness" and social isolation are generally perceived to be prime determinants of less progressive social attitudes when it came to referenda issues on liquor & gambling votes, rural isolation was of little consequence when social status was controlled for. Hence they concluded that under certain circumstances, typical moral influences such as education, income, religion and occupation are more critical than geography.

### **Methodology**

The research instrument used in this study was adapted (with permission) and modified from a previous work by Hsu (1998), who used it to identify residents' perceptions of riverboat gaming's impact on the quality of two southeastern Iowa communities.

This study reported here was part of a larger investigation analyzing perceived impacts of the proposed land-based casino gaming in Kentucky. A survey questionnaire comprised of two parts was utilized. The first part, through the use of a 5-point Likert-type scale, asked the respondents for their level of agreement or disagreement about the legalization of land-based casino gaming. The statement used to answer the first and the third objectives of the study was "I agree with the legalization of casino-style gaming in the state of Kentucky", and was measured using the following scale; 5 = strongly agree; 4 = agree; 3 = unsure/neutral; 2 = disagree; and 1 = strongly disagree. There were eleven questions in part one, of which ten questions were about casino gaming and tourism

development in Kentucky (Appendix 1). Part two contained demographic and socioeconomic questions that elicited descriptive information to identify the relationships of demographic and socioeconomic information to the residents' agreement with the legalization of the proposed casinos. The variables included gender, age, marital status, years lived in the community, household size, employment status, education, religion, and annual household income.

### **Sampling and Data Collection**

The population of the study was residents of Kentucky who were over 18 years of age. The list of subjects was obtained from the Administrative Office of the Courts containing names and addresses of registered voters and driver's license applicants throughout the state. A proportional stratified systematic random sampling method selected 600 residents as a sample for the study. The instrument was mailed in three stages. Initial mailing was done on November 12, 1999 to the sample of 600 residents. Phase two involved sending follow-up postcards to the entire sample two weeks later. A second survey was mailed to 431 non-respondents on December 9, 1999, and a third survey mailing was done to 361 non-respondents on January 18-19, 2000. The survey was closed on February 25, 2000 with 196 total completions included in the data. Of the 600 in the original sample, 90 were ineligible due to inaccurate addresses that could not be tracked successfully; 83 had moved out of state. The rest consisted of those who reported that they were not eligible to complete the survey. Thus the response rate of 38.4% reported here are contact rates based on a pool of 510 total eligible respondents.

Data were analyzed using SPSS software 10.0 for Windows. Descriptive analyses of the data were conducted for all variables followed by one-way analysis of variance (ANOVA) to identify whether there existed statistical differences in residents' perception of casino gaming based on respondents' religious affiliation.

## **Results**

Table 1 describes the survey respondents. Slightly over half of the respondents were female (53.7%). The majority of the respondents were married (71.7%); others were single (12.6%), divorced (6.3%), widowed (8.9%), or separated (0.5%). Three-quarters (75%) were 40 years or older, and about one-fourth were over 60 years of age. The average length of residency was 31.4 years and more than two thirds (70.3%) of the respondents had lived in their community more than 20 years. The family household size averaged 2.7 persons. More than half (54.7%) of the respondents were employed full-time, about a quarter (23.7%) were retired, and others were part-time (9.5%) and unemployed (4.7%). The majority of respondents were in professional/specialty types of occupations and technicians/sales (20.5%) while others were employed as administrative/managerial (11.2%), machine-related work (16.5%), and farming/forestry/fishing (2.5%). A majority of the respondents (88.2%) had more than a high school education and about thirty percent (29.8%) attained a high school degree as the highest level of formal education. Before-tax annual household income ranged less than \$10,000 to \$90,000 or more, and slightly less than half (42.1%) of the respondents had an annual income between \$20,000 and \$59,999. The highest category of annual income, \$90,000 or more, was seven percent of the respondents, as was the lowest category, earning \$10,000 or less.

The religious affiliation of respondents is shown in Table 2. One half indicated they were "Other Christians", while the other half was composed of Baptists (36.8%) and Catholics (12.3%). The term "Other Christians" comprises respondents who indicated they belonged to a variety of Christian religions such as: Protestants (9.8%), Presbyterians (1.2%), Lutherans (1.2%), Episcopalian (1.8%), Methodists (6.1%), Nazarenes (1.5%), Pentecostals (4.9%), and Church of Christ (0.5%). In an attempt to ascertain whether there were significant differences in responses among respondents

Table 1  
Descriptive Statistics of the Research Sample

Characteristics	Percentage	Characteristics	Percentage
<b>Gender</b>		<b>Education</b>	
Male	46.3	< High school	11.8
Female	53.7	High School Diploma	29.8
<b>Age</b>		Vocational/technical school	6.7
< 20 years	1.0	Some college	21.3
20-29 years	8.3	2-yr associate degree	6.2
30-39 years	15.6	4-yr bachelor degree	9.6
40-49 years	28.6	Some graduate school	5.6
50-59 years	21.9	Advanced degree	9.0
> 60 years	24.5	<b>Occupation</b>	
<b>Marital Status</b>		Administrative/managerial	11.2
Single	12.6	Professional specialty	27.3
Married	71.7	Technicians/sales	20.5
Divorced	6.3	Farming/forestry/fishing	2.5
Widowed	8.9	Machine-related work	16.1
Other	0.5	Homemakers	12.4
<b>Length of residency</b>		Retired	9.9
< 10 years	18.5	<b>Employment Status</b>	
10-19 years	11.2	Full-time	54.7
20-49 years	62.0	Part-time	9.5
> 50 years	8.3	Retired	23.7
Mean	31.41	Unemployed	4.7
<b>Members in Household</b>		Other	7.4
1	16.8	<b>Household Annual Income</b>	
2	34.2	< 10,000	7.3
3	23.4	10,000-19,999	8.5
4	19.0	20,000-29,999	16.5
5	2.7	30,000-39,999	15.2
6	3.3	40,000-49,999	15.9
7	0.5	50,000-59,999	10.4
Mean	2.68	60,000-69,999	7.9
<b>Religion</b>		70,000-79,999	6.7
Other Christian	50.9	80,000-89,999	4.3
Baptist	36.8	> 90,000	7.3
Catholic	12.3		

belonging to the other Christian groups, a chi-square analysis was performed. The results indicated that responses of respondents belonging to the smaller Christian groups (i.e., Protestants, Methodists, Nazarenes, etc.) had no significant impact on the questions pertaining to their level of agreement or disagreement about the legalization of land-based casino gaming in Kentucky. For the purposes of clarity therefore, these groups were collapsed to form a single category. A similar procedure was used for the term "Baptists", which includes those who indicated that they were Baptists, Southern Baptist and "other" Baptists.

Table 2  
Frequencies of Respondents by their Religious Affiliations

Religious Group	N	Percent
Baptists	65	36.8
Catholics	20	12.3
Other Christians	73	50.3
<b>TOTALS</b>	<b>158</b>	<b>100.0</b>

### Religious Affiliation of Respondents

As previously stated, a one-way Analysis of Variance (ANOVA) was conducted to examine differences in respondents' perception of casino gaming in Kentucky based on religious affiliation. The questions about residents' perception of casino gaming and tourism development included in section one of the questionnaire were the dependent variables and the independent variables were religious affiliations. As previously mentioned, three religion groups emerged in the analysis: Baptists, Catholics, and Other Christians. Table 3 indicates that the variables: "I agree with casino-style gaming in Kentucky", "Casinos will not help improve the local economy", and "I recommend other communities use casino gaming to foster economic development" were statistically significant at the  $\alpha = .05$  level.

Table 3  
Results of ANOVA on Respondents Perceptions of Land-Based Casino Gaming in Kentucky by Religious Affiliation (N=158)

Statement of Agreement/Disagreement	Religious Affiliation	Mean*	Std. Deviation	F.Value	Sig.
I agree with Casino-style gaming in Kentucky	Baptists	2.05	1.575	3.201	.044*
	Catholics	3.05	1.779		
	Other Christians	2.13	1.483		
Casino Gaming as a tourist attraction in KY is NOT a good idea	Baptists	3.84	1.665	1.319	.270
	Catholics	3.21	1.686		
	Other Christians	3.86	1.524		
Casinos will NOT help improve the local economy	Baptists	3.39	1.615	3.949	.021
	Catholics	2.53	1.429		
	Other Christians	3.65	1.513		
I perceive Casino gaming as a form of entertainment	Baptists	2.64	1.654	0.574	.564
	Catholics	3.11	1.524		
	Other Christians	2.72	1.709		
I do NOT support future expansion of gaming in my community	Baptists	3.69	1.747	2.652	.074
	Catholics	2.95	1.810		
	Other Christians	3.93	1.524		
I recommend OTHER communities use casino gaming to foster economic development	Baptists	2.00	1.438	3.192	.044*
	Catholics	2.89	1.370		
	Other Christians	2.07	1.356		
I support future expansion of gaming in Kentucky	Baptists	2.03	1.602	3.016	.052
	Catholics	3.00	1.732		
	Other Christians	2.07	1.505		

Note: Respondents utilized a five-point Likert-type scale to indicate their degree of agreement or disagreement as follows: 1=Strongly Disagree; 5=Strongly Agree

\*Significant at  $\alpha = .05$  level

A *Post hoc* LSD pair-wise comparison was performed to ascertain whether differences exist in the group means from the significant perception variables. The results are shown in Table 4. Comparisons were made between three groups: Baptists vs. Other Christians, Catholics vs. Other Christians, and Baptists vs. Catholics. The results indicate significant differences in attitudes toward casino gambling between Catholics vs. other Christians and Catholics vs. Baptists.

Table 4  
ANOVA *post hoc* LSD pair wise comparison of Perception of Proposed Land-based Casino in Kentucky by Religious Affiliation

Dependent Variable	Religious Group	Comparison Religious Groups	Mean Differences	Std. Error	Sig.
I agree with legalization of Casino-style gaming in Kentucky	Baptists	Other Christians	-0.08	0.272	0.776
	Catholics	Other Christians	0.93	0.403	0.023*
	Baptists	Catholics	-1.00	0.410	0.015*
Casinos will NOT help improve the local economy	Baptists	Other Christians	-0.25	0.270	0.347
	Catholics	Other Christians	-1.12	0.399	0.006*
	Baptists	Catholics	0.87	0.406	0.034*
I recommend OTHER communities use casino gaming to foster economic development	Baptists	Other Christians	-0.07	0.243	0.772
	Catholics	Other Christians	0.82	0.359	0.023*
	Baptists	Catholics	-0.89	0.365	0.016*

Significant at  $\alpha = .05$  level

Table 5  
ANOVA of Respondents Overall Perceptions of Land-Based Casino Gaming in Kentucky by Religious Affiliation

Religious Affiliation	Mean	Std. Deviation	F.Value	Significance
Baptists	2.2	1.245	3.215	.043*
Catholics	3.0	1.488		
Other Christians	2.2	1.228		

Note: Respondents utilized a five-point Likert-type scale to indicate their degree of agreement or disagreement as follows: 1=Strongly Disagree; 5=Strongly Agree

\*Significant at  $\alpha = .05$  level

Since significant differences were found to affect residents' perception of casino gaming and tourism development by religious affiliation, a final One-way ANOVA analysis was conducted. It explored overall religious group differences in perception of casino gaming in Kentucky using the means of the eleven variables concerning residents' perception on casino gaming and tourism development. Table 5 reveals that residents' overall perception of casino gaming and tourism development was significantly different depending on their religious affiliation. A *post hoc* LSD pair-wise comparison t-tests for this analysis suggest that differences in the group means of residents' overall perception exist, based on religious affiliation (Table 6). Catholics agreed more on the overall casino gaming and tourism development issue than Other Christians, and Catholics also showed higher agreement than Baptists. However, no significant difference was found on the overall perception on the issue between Baptists and other Christians.

Table 6  
ANOVA *post hoc* LSD pair-wise comparison of Overall Perception  
of Proposed Land-based Casino in Kentucky by Religious Affiliation

Religious Group	Comparison Groups	Religious Mean Differences	Std. Error	Significance
Baptists	Other Christians	.0342	0.218	0.875
Catholics	Other Christians	.7855	0.320	0.015*
Baptists	Catholics	-.7513	0.325	0.022*

\*Significant at  $\alpha = .05$  level

### Study Limitations

As with all research, the current study is not without limitations. First, a pilot test of the measurement items in the instrument was not conducted. However, this omission could partially be justified by the fact that most of the items were adopted from a similar instrument used in Iowa by Hsu (1998), as previously stated.

Second, the data collected and analyzed in this study represent a single snapshot of resident attitudes towards gaming based on their religious affiliation. Although it can be inferred that the major groups delineated in this study dominate the various religious organizations, it must be mentioned that the opinions of other religious groups such as Jews and Muslims were not captured in this snapshot. A future study would benefit by incorporating the current findings, conducting focus group interviews and/or pre-testing to include the opinions of un-represented religious groups omitted in this study.

Finally, the sample size is fairly small, (effective N=196). Thus, firm assertions about the generalization of the current findings outside the sampling frame cannot be made. Replication of the current study in different settings would be needed.

### Discussion And Implications

Prior to this study, there was limited empirical investigation of the influence of religion on the perception of casino gaming legislation. In the Commonwealth of Kentucky, land-based casino gaming has not been legalized in spite of casinos operating in the neighboring states of Illinois and Indiana. This study looked at how religion affects residents' perception of the legalization of land-based casino gaming in Kentucky.

The study found evidence to support earlier studies on the impact religion has on people's attitudes toward gambling. This study found that persons of certain faiths, namely Catholic, had a more positive attitude toward the legalization of gambling than persons of Protestant faiths. This finding supports earlier studies on participation in gambling (Feigelman, et al., 1998; Hraba and Lee, 1996; Hraba, et al., 1991; Mok and Hraba, 1991) and the level or frequency of gambling (Diaz, 2000) by different denomination affiliations.

The difference in attitude based on religious affiliation toward the legalization of gambling is an important discovery. There are major implications from this finding. First, there is a need for more study to quantify the level a person's religion influences their support or non-support for gambling actions. Further study quantifying the impact of religion would help identify where gambling and related tourist attractions will be successful. It would also identify where religion is a barrier with certain consumer segments prohibiting successful legalization and development of gaming activities. Second, additional study could identify those individuals who could be persuaded with effective marketing strategies to agree to and support the legalization and development of gaming programs. Third, this study indicates that currently there are distinct

segments that can be targeted with various marketing strategies to successfully pass the legalization and develop gambling activities.

With that said, this study indicates that it would be an effective initial marketing strategy to target the legalization and development of gaming activities in areas of the state with high Catholicity. However, this study indicates that in Kentucky, along with similar "Bible Belt" states, such programs may be unsuccessful and a waste of financial resources in areas with a high number of Protestants. In the Commonwealth of Kentucky, this study suggests that gaming legislation would be successful in areas such as Louisville, Owensboro, Bardstown, Lexington and Northern Kentucky, where there are a relatively high proportion of Catholic residents; but would not be successful in the Eastern, South Central and Western parts of the state where the residents are predominately Protestant.

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