The Economic Impacts of Native American Gaming in Wisconsin

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Abstract

An input-output model is utilized to assesses the economic impact of gambling in Native American casinos in Wisconsin. Important facts include interview information from 697 players. Positive economic gains discovered for local casino areas are offset by losses to other parts of the state and by losses due to social costs.

The gambling industry has been recognized to be one of the strongest–if not the strongest–growth industry in America. The rise of gambling enterprise as a legitimate national industry has been dramatic. In just over three decades, the United States has progressed from having one casino state and a handful of states which permitted parimutuel wagering or charitable bingos to a country with legalized gambling in 48 of 50 states. For example, in 1963, New Hampshire became the first state to establish a government run lottery. Now 38 states and the District of Columbia have lotteries. Collectively they win $13 billion away from players. Parimutuel gaming (betting on horse races, dog races, and jai ali games) is now permitted in some form in over 40 states. Forty-six states allow charitable bingo (Thompson, 1994). In total, legal gambling generates wins approaching $40 billion a year (Christiansen and Cummings, 1995).

Gambling fever rages most in the casino sector. Until 1978 Nevada was the only state with legal commercial casinos. New Jersey started casinos in 1978, while Iowa and South Dakota joined the ranks twelve years later. Since 1990, six other

states have authorized commercial casinos. Together the commercial casinos win about $18 billion annually from players. The most rapid growth in the casino sector has been on Indian reservations. As a result of the Indian Gaming Regulatory Act of 1988, tribes may have gaming if the gaming is permitted within the state. Since then over 100 compacts have been negotiated for Indian casinos. Seventeen of the casinos are in Wisconsin. Collectively, Indian casinos gain revenues estimated to be as much as $5 billion a year–an amount equal to the gross gambling revenues of all the casinos of Las Vegas, Nevada.[1]

Gambling continues to spread rapidly, and politicians are looking more and more to this activity when they seek new funding for public spending. There is, however, a lack of comprehensive evaluations of the economic impact of gambling activities in the country. Nevertheless, there are many studies addressing the issue of gambling at the local and state levels. Unfortunately, many (perhaps most) of these studies have been commissioned by the gaming industry and only a few studies were carried out by independent researchers (Goodman, 1994). Independent assessments of the gambling industry are important because citizens and public officials in many states will soon be asked to decide the fate of the industry in their jurisdictions. For example, in 1998 (when the present compact agreements for Native American casinos expire) the state of Wisconsin and the eleven tribes must decide if reservation casino gambling will continue in its present form.[2]

For sound public policy to be made, reliable information regarding the economic and social impacts of reservation gambling in Wisconsin must be available.[3] This information necessarily must address the very basic question, where does casino money come from and where does casino money go?[4]

As of now, the public receives only bits and pieces of the casino story in their state. Casino magazines and newspapers carry incomplete stories. Casinos themselves issue some information about their operations. On the other hand, opponents of reservation gaming make charges that often cannot be substantiated by facts. But they cannot be refuted by facts either. In addition, existing studies of reservation gaming do not provide a complete portrait of the impacts of gaming (see KPMG, 1992; Midwest Hospitality Advisors, 1992; Murray, 1993; and University Associates, 1992). Existing studies effectively tell the story about the results of the casino as a funding source for satisfying tribal needs. However, there is little analysis of the impacts (costs and benefits) of gaming upon the general population of an area (or state) which surrounds the reservation communities.

This paper estimates the economic impacts of the Native American casinos in the state of Wisconsin. The rest of this paper is organized as follows. Section 2 gives a brief description of the environment of the Native American pre-casino economic situation as well as the status of casino gambling in Wisconsin. Section 3 reviews the previous studies in the literature. Section 4 discusses in broad terms both the survey methodology, other data sources, and the input-output model used. Section 5 summarizes our findings while some conclusions are presented in Section 6.

Native American Gambling in Wisconsin

Eleven tribes have reservation lands in Wisconsin. With seventeen casinos on eleven reservations, Wisconsin ranks as the fifth state in the number of casinos, following only Nevada's 300 plus, South Dakota's 80, Colorado's 65, and Mississippi's 33 casinos.[5] Sixteen of the seventeen casinos in Wisconsin have a combined gaming floor space of 416,800 square feet. The casinos have 349 blackjack tables, and 8825 slot and video gaming machines. They employ close to seven thousand people.[6]

In 1993, the rolls of the eleven tribes listed 42,237 members. Since the appearance of tribal casinos, many persons with blood relationships to tribal members–and others as well–have sought to establish membership on the tribal rolls. The number of enrolled Native Americans is growing in Wisconsin. Of those on the rolls, about one-half (20,037) live on the reservations. Large numbers live in cities. The largest concentrated number of Indians (8,000) live in Milwaukee (*Appleton Post-Crescent*, April 3, 1994).

The number of jobs on reservation lands is also growing as a result of gaming enterprises. The tribes provide employment for 10,496 individuals. Two thirds of these jobs (6,997) are with gaming facilities. About one-half of the gaming jobs are held by tribal members. Given the remote location of tribal populations, casino employment is an essential ingredient in the well being of the people on the reservations. The federal government has made concerted efforts to develop other Native American enterprises in Wisconsin, but next to gaming their results may be considered insignificant at best.

Before casino gaming, unemployment rates among Wisconsin Native Americans like Native Americans throughout the land were very high; on some reservations unemployment rates were 60 percent or higher (*Milwaukee Sentinel*, March 25, 1992). According to the Bureau of Labor Statistics, Wisconsin unemployment stood at 8.1 percent in January 1985; unemployment for Native Americans in Wisconsin was 49 percent (*Indian Truth*, January, 1986). The 1990 Census reports that 62 percent of the Wisconsin reservation population lived under the official poverty line. Native Americans were characterized as being the poorest of all ethnic groups in the United States. Certainly, casino gaming has improved the life situation for many Native Americans by providing employment that they otherwise would not have. In short, numbers on tribal rolls have increased and numbers on welfare rolls have decreased (*Milwaukee Journal*, October 11, 1993).

Previous Economic Studies of Native American Gaming

In this section we discuss previous studies on the economic impacts of Native American casino gambling. There have been two studies of reservation gaming in Minnesota, another in Michigan, and one in Wisconsin. These studies, which are reviewed below, attempted to measure the economic impact of Native American casinos in their local areas and states. However, they focus only on the direct

benefits of reservation casinos, the numbers of jobs created by the casinos–directly and indirectly–and the amount of money spent by players, by the tribe, and by gaming employees. Added together, the investigators determined the total financial benefits the casinos have *added* to the economy of the community or state, neglecting the other side of the impact equation–the negative effects associated with the gambling activity in the local and state economies.[7]

Table 1. Wisconsin Native American Tribes and Casinos

Tribe Members: (Total/on Reservation)

Casino	Casino Size	Black Jack	Slots	Bingo Seats	Employees
Bad River Band of LS Chippewas, Odanah (5454/1538)					
1. Bad River Casino and Bingo, Odanah A, R	20,000	6	222	---	150
Forest County Potawatomi Community, Crandon (793/460)					
2. Northern Lights, Carter A, R, H	12,000	13	420	400	632
3. Potawatomi Bingo Casino, Milwaukee	4,000	---	200	2,000	450
Ho-Chunk, Black River Falls (4673/2763)					
4. Ho-Chunk Casino Baraboo R	88,000	48	1,200	650	973
5. Rainbow Casino, Nekoosa A, R	37,000	24	600	310	565
6. Majestic Pines, Black River Falls	14,000	---	210	350	200
Lac Courte Oreilles Band of LS Chippewas, Hayward (4758/2279)					
7. Lac Courte Oreilles Casino, Hayward R	35,000	12	400	300	345
Lac Du Flambeau Band of LS Chippewa, Lac Du Flambeau (2379/1420)					
8. Lake of the Torches Casino A, R	15,000	14	400	500	254
Menominee Tribe, Keshena (7253/3684)					
9-10. Menominee Nation Casino (2 facilities) A, R, H46	27,500	24	680	500	490*
Oneida Tribe/Wisconsin, Oneida (10,660/4875)					
11. Oneida Bingo and Casino, Green Bay R, H1000	65,000	120	2,500	1,000	1,900
Red Cliff Band of LS Chippewa, Bayfield (3237/1471)					
12. Isle Vista Casino, Bayfield A, R	15,000	8	175	200	111
Sokaogan Chippewa Community, Crandon (957/413)					
13. Grand Royale, Crandon					
14. Regency Resort, Crandon A, R, H20 (Both)	3,300	22	450	---	260
St. Croix Chippewas, Hertel (668/288)					
15. Hole-in-the-Wall, Danbury A, R, H38	---	12	300	---	200
16. Turtle Lake, Turtle Lake A, R, H158	65,000	32	700	200	850
Stockbridge-Munsee Community of Mohican, Bowler (1495/846)					
17. Mohican North Star Casino and Bingo A	16,000	14	368	300	314
TOTAL (members: 42,327/20,037) (100%/47.4%)	**41,6800**	**349**	**8,825**	**6,710**	**7,694**

Notes: LS Lake Superior; A =Alcohol Served; R =Restaurant; H =Hotel or Motel, number of rooms
* Sum of Casinos 9 and 10

The report *Impact: Indian Gaming in the State of Minnesota* was conducted by the Midwest Hospitality Advisors, a consulting arm of Marquette Partners of Minneapolis.[8] The report indicated that in 1991, casinos collectively employed 5,700 workers generating over $78 million in wages, which, in turn, yielded $1.76 million in state income taxes. The casinos also spent over $40 million annually on purchases of goods from in-state suppliers. Net revenues for the tribes were devoted to community grants, as well as direct payments to members, health care, housing and infrastructure (Midwest Hospitality Advisors, 1992).

A second Minnesota study, *Economic Benefits of Tribal Gaming in Minnesota*, was released on March 4, 1992. It was conducted for the Minnesota Indian Gaming Association by KPMG Peat Marwick of Minneapolis. Six of eleven tribes participated in the study. The six reservation casinos had revenues of $140 million, which supported 4,730 jobs with payrolls of $32 million (including taxes). Of the $54 million of net revenues, $27 million went to capital expenditures, $17.5 million to direct services and per capita distributions, $3.1 million to health and education, and $6.0 million to tribal governments. The report also indicated that rural counties with casinos reduced welfare rolls by 16 percent between 1987 and 1991 (KPMG Peat Marwick, 1994 and *Fargo Forum*, March 5, 1992).

The Michigan study–*Economic Impact of Michigan Indian Gaming Enterprises*–was conducted by University Associates, a private consulting firm in Lansing, Michigan, retained by all seven tribes of the state during 1992 when they were seeking compacts for casino gambling on their reservations.[9] Information for the report was gathered exclusively from the tribes. The report indicated that eight casinos (one tribe had two casinos) generated annual revenues of $41.8 million, a payroll of $13.5 million for 1,931 employees, and payroll taxes close to $4 million. Unemployment levels among tribes has decreased as much as 64 percent with the advent of casinos. The tribal gaming facilities had become major local employers, as all were located in rural northern Michigan. Over 30 percent of the workers had been unemployed before securing their casino jobs. A large number (37 percent) had formerly been receiving some kind of government assistance. The report also indicated that most (93 percent) casino purchasing activity was directed toward local economies. Most of the net revenues (around $16 million) supported a variety of tribal programs, such as health care, human services, and economic development (University Associates, 1992).

A study published in March 1993, *The Economic Benefits of American Indian Gaming Facilities in Wisconsin,* was conducted by economist James M. Murray. It was sponsored by the Wisconsin Indian Gaming Association and the University of Wisconsin Cooperative Extension Service.[10] The report indicates that casinos employed 4,500 workers directly, with average wages of $15,196 for a payroll of $68,385,336. Employees paid $2.1 million in federal income tax and $3.6 million in social security and pension funds (Murray, 1993).

Murray also examined the household expenditures of the wage earners and concluded that their spending supported 910 additional jobs. The report states that tribes purchased $62 million worth of goods for the casinos ($56.4 million, or 91 percent, were from Wisconsin suppliers, including 62 percent from suppliers within 30 miles of the casinos). This spending was identified as generating another 470 jobs. The report also indicated that 97 percent of construction spending was given to state firms. The impact study recognized the benefit of the construction jobs.

Based on the information that gaming revenues constituted from 40 percent to 90 percent of the revenues for the eleven tribes, Murray concluded that 1,400 of the tribal governments' 2,000 jobs were a consequence of casino gaming. Murray found that 1,400 of the 4,500 casino employees were removed from unemployment rolls, and 20 percent were taken off welfare payment programs.

The study found that 17 percent of the customers were from out-of-state. In-state gamers spent $210 million on casino activities, while out-of-state visitors spent $67 million. This spending was estimated to directly support 5,603 jobs in the state. In summary, the study suggests that the casinos directly helped generate 10,239 full time equivalent (FTE) jobs, while a multiplier effect led to an additional 22,863 jobs (Murray, 1993).

Four major considerations are neglected by most of the studies discussed above: (1) the estimate of the ratio of local to non-local gamblers; (2) the cannibalization effects (the loss of income and employment in other sectors of the economy due to shifts of local resident expenditures away from those businesses into casinos); (3) the importing of goods and services, especially equipment, by the casinos from suppliers outside the state; and (4) the social costs resulting from gambling activities.

(1) Estimating the ratio of local to non-local gamblers

The studies reviewed here generally over estimate the economic impact of the casinos resulting from an overestimation of the share of non-local gamblers of the casinos' total patrons. Only James Murray divided casino revenue into that generated by in-state gamers (75.6 percent) and out-of-state gamers (24.3 percent). The other studies referred to numbers of in-state and out-of-state gamblers, but their estimates are rather suspect. The Midwest Hospitality Advisors study asserted that as many as 90 percent of the gamers in some of the casinos were from out-of-state. In addition, the report claims that 360,000 out-of-state visitors gambled at the casinos in 1992. In that year, all the gamers were reported to have lost $180 million to the casinos. However, if each gamer spent $50 on average per trip (which seems a reasonable estimate since each visitor to Illinois riverboats in fiscal 1995 lost an average of $47 in gambling activity according to data from the Illinois Gaming Board), there would be 3,600,000 gamers. In such a case, ten percent would be from out-of-state, not ninety percent as estimated in the study. The report also stated that Canadians exchanged $3 million of Canadian dollars for United States currency. First, compared with $180 million win, that is a very small sum. Secondly, the researchers did not say how much money was exchanged in the other direction. The Canadian gaming loss could

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have been well less than one percent of the casinos' annual win if the exchange of currency was accounted for in both directions.

The Michigan study, using information gathered from a survey conducted with casino officials, suggested that 27 percent of the gamers came from other states, and 36 percent came from other countries. Only 37 percent were Michigan residents. However, since Michigan's casinos (with one exception at Sault Ste. Marie) are not near populated borders and they are not near international or interstate airports either, the high percentage of out-of-state and international gamblers are likely to be overestimation. The estimate in the Wisconsin study, that 17 percent of gamblers were from out-of-state, has a realistic ring. However, the researchers stopped their analysis without asking about the impacts the spending by the 83 percent of gamers who were residents had on other businesses in the state.

(2) The cannibalization effect

The cannibalization effect is well known and it is not restricted to gambling activities. It refers to the reduction of economic activity to other businesses when a new firm comes to a community because of shifts in local residents' expenditures from previously operating businesses into the new one. A good analogy of this is the effect of the opening of large and more competitive firms such as Wal-Mart upon small retailers in small communities. In the case of a casino, local patrons may shift their expenditures away from local businesses (restaurants, movie theaters, etc.) into the casino in the area. If the ratio of local to nonlocal gamblers is high, these effects can be substantially large. Failure to account for these effects can bias the results toward greater estimated positive impact of casino activities.

(3) The costs involved in importing goods and services

The issue of casinos' imports of goods and services is also a controversial one. Since information is not available in most of the cases, assumptions are made referring to what percentage of total casinos' purchases are supplied by local businesses. The studies discussed above indicated that amounts purchased from out-of-state suppliers were always very low. Yet almost all gaming supplies come from outside. The biggest supply item is the slot machine. Each machine costs between $5,000 and $6,000. For example, if Wisconsin casinos have 8,825 slot machines, casinos must have sent between $44,125,000 and $52,950,000 from the state to suppliers in other states. The studies also neglect the amounts of money that leave states in the pockets of contract managers of some of the casinos. The Michigan study neglected leakage to the economy resulting from the fact that slot machines were leased for as much as 50 percent of the win of the machine (Thompson and Dever, 1994).

(4) The social costs resulting from gambling activities

The studies also omit any consideration of social costs that may attend the presence of these casinos. The omissions are purposeful, and they are explicitly recognized in several of the studies. In the Murray study, problem gambling is simply passed off with a statement that adults are adults and they should be able to freely choose to participate in gaming activity as they desire. No matter how "adult" one's gambling behavior is, when it becomes compulsive behavior, it contains social costs (those costs that society, not the individual gambler or the casino, bears) to which some monetary figures should be attached. Exactly what those figures are must be a serious concern for researchers. The costs are real, and they should not be ignored.

One final consideration is related to the way multipliers are used in some studies. For example, Murray overestimates the positive job creation of casinos by tracing through a spending cycle indicating spin off jobs and then applying a multiplier to all the spin-off jobs. The spin-off jobs are the result of the casino multiplier, not a cause of additional job creation. Taken to its extreme, repeatedly applying the multiplier to each round of spin-off jobs will produce an estimated impact approaching infinity.

The bottom line is that the studies neglected not only social costs but also the cannibalization effects due to residents' gambling activities and the income leakages due to imports of goods and services from other areas or states. These must be subtracted from positive impacts if a study's goal is to obtain a balanced assessment of the economic impact of casinos on local and state economies.

The Data Set and the Economic Impact Model

Without the benefit of complete public information about reservation gaming in Wisconsin, we obtained information by other means. The major source of data comes from casino-site interviews of actual gamblers randomized by location, season, time of day, and day of the week.[11] The behaviors of the Wisconsin gamers were analyzed by comparing their activity with activity of gamblers in other jurisdictions and by considering also the behavior of consumers as revealed in United States Census data. Casino operations were also considered to be comparable to other casinos similarly located in regard to various win attributes. We have also determined, using the data from the survey and data sources from other jurisdictions, the local versus nonlocal expenditures on gaming and other activities as well as the shifts in expenditures due to the presence of the casino locally.

Since we did not have access to financial information that the tribes give to the Wisconsin Gaming Commission, we made assumptions regarding the revenues of the casinos, their payrolls, and how they expend their funds. These assumptions are derived from the activities of other casinos in other jurisdictions.

From the survey results, data on floor size and gaming equipment of casinos in Wisconsin, and from assumptions built upon gambling experiences in other jurisdictions (revenues per machine and table, revenues per square-foot of casino

space, among others)[12] we concluded that the seventeen Wisconsin casinos have a likely gaming revenue of $605,400,000 annually. We also estimated that the casinos generate an additional 10 percent, or $60,540,000, in non-gaming revenues such as food, beverages, and retail activities.

The Model

In calculating the economic impacts for three areas in Wisconsin (state as a whole, local areas, rest-of-the-state areas) we determined the direct and indirect positive and negative economic impacts.[13] Subtracting the latter from the former, we estimated the total net impact of the presence of casino gaming (1) on the entire state of Wisconsin, (2) on the local areas within 35 miles of the casinos, and (3) on the remaining rest-of-the-state area.

The *positive direct impact* consists of all monetary income generated by casino operations as well as expenditures in non-casino businesses made by visitors (nonlocals) on their travels to the casinos. The *positive direct impact* reflects the expenditures made by the casino (wages and salaries, expenditures on supplies purchased from local vendors, maintenance, local purchases of food and beverages, advertisement, insurance, utilities, new construction, local expenditures by tribes' governments, etc.) and visitor expenditures in non-casino businesses (lodging, food and beverage consumed outside the casino, shopping outside the casino, entertainment outside the casino, local transportation, and tour bus service provided by local companies). The *indirect positive impact* is due to secondary, tertiary, and subsequent rounds of spending in the economy after the direct expenditures take place (the multiplier effect). Since a specific multiplier for casino activities is not available for Wisconsin or any other area of the United States, we separated casinos direct expenditures by type (wages and salaries, supplies, construction, etc.) and then applied known multipliers to each of these types of economic activities.

Throughout our analysis we utilized RIMS II Regional Multipliers calculated by the Bureau of Economic Analysis (BEA) of the United States Department of Commerce. As an example, RIMS II retail output multiplier for Wisconsin is 2.0376. This means that each new dollar in retail sales will generate an additional $1.0376 in output for the state's economy. Similarly, the RIMS II jobs multiplier for the retail sector in Wisconsin is determined by adding 55.8 jobs in all sectors of the economy for each one million dollars in retail output.[14]

The negative impact, as in the case of the positive impact, is also the sum of direct and indirect effects. There are two major negative effects to be calculated. First is the foregone local business expenditures due to residents' gambling activities. It is important to note that we first included local gambling activities into the positive economic effects described above. However, these activities are financed by income that otherwise would have been spent on other activities. It is not easy to determine what sectors in the economy suffer due to this shift of expenditures from many other businesses into gambling activities. Nevertheless, our survey results suggested that many businesses in the local economy would face higher demand if casino gambling was not available in a convenient way. In this study we assumed that local residents' casino expenditures come from their global budget, a percentage of their total income. In this case, if they did not gamble,

the gambling money would be proportionally distributed among all other expenditures households generally have. For this study we assumed that households in Wisconsin do not differ from households in the rest of the country and that their expenditure pattern is the same as the one published in the *Consumer Expenditures in 1991* (U. S. Department of Labor, Report 835). There is, however, a large fraction (75 percent) of local residents who gamble in the local casino who would travel someplace else to gamble in the absence of casinos in their communities. The survey responses suggested, however, that they would gamble somewhere else one-third as often as they gamble locally. Therefore, one-third of the expenditures of those local resident gamblers who would go outside the area to gamble in the absence of the local casino are not accounted in the negative effect. These expenditures (accounted for on the positive side) would have been foregone in the local area in the absence of local casino gambling and do not represent a leakage from the local economy. To be conservative, we assumed that half of their expenditures would be forgone in the local economy in the absence of the casino.

The second negative effect deals with expenditures by nonlocals and out-of-state visitors who would have visited the area even in the absence of the casino. These visitors are those who answer that "visiting the casino" is not their primary purpose for being in the area. Their expenditures accounted in the positive side do not represent "new income" for the area since they would have spent it in the local economy anyway. There is a shift of these expenditures from local non-casino businesses into the casino activities. In this case, local businesses such as restaurants, bars, movie theaters, etc., lose money due to the presence of casinos, and their foregone income is accounted for in the negative side as well. Therefore, the net economic impact is the sum of the positive and negative impacts. We also accounted for possible social costs resulting from gambling activities in the state and treated these as negative impacts.

The Estimated Economic Impact of the Native American Casinos in Wisconsin

In this section the direct, indirect, and total economic impacts of Native American gaming in Wisconsin is divided into three levels of analysis: (1) the entire state of Wisconsin; (2) areas within 35 miles of the casinos (local); and (3) Wisconsin areas not within 35 miles of the casinos (non-local or rest-of-the-state). This approach will help us understand the spatial economic impact of casinos in Wisconsin. However, the results for the local and rest-of-the-state areas must be analyzed carefully because we are dealing with hypothetical constructs. There is an overlapping spatial dimension in the analysis which finds double roles played by the population across the state. In some cases players are locals, as they live near one casino, but they are nonlocals if they travel to other casinos outside their area. For example, Milwaukee is the setting of a small casino and as such would be classified as a local area. Nevertheless, due to the small size of the casino there, many Milwaukee residents gamble in other casinos across the state. In this way Milwaukee is both a local area as well as part of the rest-of-the-state area.

The direct positive and negative economic impacts depend partially on how the casinos spend in the local economy (or in Wisconsin when the impact is measured for the state as a whole). Table 2 describes the distribution of casino expenditures among local, non-local (rest of Wisconsin), and out-of-state economies. This division is based on data from casinos in other areas and data contained in the Murray study. The best data would have been actual aggregate data from the casinos. Unfortunately, such data were not available. Nevertheless, the estimates shown in Table 2 are consistent with data from casinos in other areas of the country.

Table 2. Distribution of Expenditure by Origin of Purchases
($millions)

Expenditure Category	Local	Rest of Wisconsin	Out of State
Wages and Salaries	144.0	16.0	0.0
Supplies	17.6	8.8	2.9
Maintenance	17.6	8.8	2.9
Food and Beverage	13.1	6.6	2.2
Advertisement	13.1	6.6	2.2
Insurance	7.3	0.0	0.0
Utilities	4.4	0.0	0.0
Others (replacement slots and equipment)	6.4	3.2	22.5
Management Costs	28.7	7.2	0.0
Per Capita Distribution of Income	14.4	10.8	10.8
New Construction	18.0	9.0	3.0
Tribe's expenditures	180.15	77.21	0.0
Total	**464.75**	**154.21**	**46.5**

The information in Table 2 shows that all casinos spent a total of $619 million in Wisconsin in 1994 ($464.75 million within 35 miles and $154.21 million in the rest of the state).[15] However, not all of these expenditures represent additional income in the state economy. For example, we assume that 20 percent of expenditures on wages and salaries leaks from the state economy in the form of federal income taxes, contributions to social security, etc. We also assume that part of the casinos' expenditures on supplies, food and beverages, advertisement, replacement of equipment, and new construction is spent with vendors and contractors from out of the state. A share of the per-capita distribution of income also leaves the state economy since some tribe members live in other states and spend their income there.

The expenditures of visitors in non-casino businesses are based on the percentage of visitors who demand those types of goods and services reported in the survey. Expenditures on lodging is a good example of how these numbers were calculated. From the 12.1 million annual visitor-days, 37.2 percent (4.5 million) are local visitors who do not stay in hotels, leaving 62.8 percent of visitors (7.6 million) as potential demanders of hotel services. However, from these Wisconsin nonlocals and out of state visitors, 73.7 percent (5.6 million) are day trippers and only 26.3 percent (2.0 million) are overnight visitors. Among these overnight visitors, 1.2 million stay in a hotel while 0.8 million stay with friends and relatives. In summary, of the 12.1 million visitors, only 1.2 million spend money on lodging

(10.1 percent of the total visitors). On average, those who stay in a hotel spend $30 per person, per night, representing a total of $37.7 million in lodging expenditures for the whole state. The same type of calculation is performed for each different expenditure item in the positive and negative economic effects for all three areas (Wisconsin as a whole, local Wisconsin, and non-local Wisconsin).

Table 3 reports data that forms the basis for the calculation of the net economic impacts of Native American gaming in Wisconsin's 17 casinos upon the entire state of Wisconsin, local areas where the casinos are located, and the rest of the state. The casinos directly expended $618.96 million into the Wisconsin economy. The major portions of these expenditures were for wages and tribal governmental activities, none of which was exported from the state (see Table 2). Utilizing the appropriate RIMS II model multipliers, we added indirect expenditures to this number, resulting in a total positive impact of $1,209.50 million from casino spending. Direct expenditures outside of the casinos, lodging, food and beverage purchases, shopping, entertainment, and transportation, amounted to an additional $99.39 million generated by the presence of the casinos. Adding indirect expenditures, we calculated that these expenditures resulted in a total addition of $201.05 million to the Wisconsin economy. Together the positive impacts amounted to $1,410.55 million.

For the state as a whole, when the total negative impact ($1083.83 million) is subtracted from the positive total impact, we are left with a total net economic impact of $326.72 million before assessing social costs.

The economic impact of Native American gaming on the local areas surrounding the 17 casinos is large with direct casino expenditures around $438.85 million. With appropriate multipliers, the total impact of this spending amounts to $895.71 million. Direct expenditures outside of the casinos amounted to $87.73 million. With multipliers, this led to total impacts of $177.53 million. The total positive impacts amounted to $1,073.24 million. A much smaller total positive impact for the rest-of-the-state area is calculated by adding positive impacts from casino expenditures (direct and indirect) of $312.39 million to positive expenditures outside the casinos (direct and indirect) of $27.16 million resulting in a total result of $339.56 million.

These positive impacts were offset by negative impacts in all three areas (Table 4). We estimate that Wisconsin residents gambled $387.38 million, spent $38.74 million on food and beverage in the casinos, and $11.99 million in lodging and other items, resulting in total expenditures of $514.40 million. The RIMS II multipliers yield additional indirect impacts resulting in a cumulative negative impact total of $998.62 million. Added to this amount is $78.86 million, which represents direct and indirect expenditure impacts of non-Wisconsin residents who would have expended funds in Wisconsin anyway had there been no casinos.

The negative impacts for local areas were relatively large. We estimate the direct negative impacts around $427.51 million; when these were added to indirect impacts, the negative impacts totaled $668.83 million. For the rest-of-the-state economies, the total negative effects of gambling (due to their residents traveling to gamble in other areas) was estimated around $294.81 million including

Table 3. Positive Economic Impact of Indian Casino Gambling by Area
($ millions)

		Impacts/State of Wisconsin			Impacts/ Local Areas			Impacts/Rest of the State		
	Multi-plier	Direct	Indirect	Total	Direct	Indirect	Total	Direct	Indirect	Total
Casino Expenditures		**590.56**	**618.94**	**1209.50**	**438.85**	**456.86**	**895.71**	**151.01**	**161.38**	**312.39**
Wages and Salaries	1.91	128.00	116.66	244.66	115.20	104.99	220.19	12.80	11.67	24.47
Supplies	1.82	26.40	21.52	47.92	17.60	14.34	31.95	8.80	7.17	15.97
Maintenance (Construction)	2.17	26.40	30.85	57.25	17.60	20.56	38.17	8.80	10.28	19.08
Food and Beverages	1.82	19.70	16.06	35.76	13.10	10.68	23.78	6.60	5.38	11.98
Advertisement	2.01	19.70	19.84	39.54	13.10	13.19	26.29	6.60	6.65	13.25
Insurance	2.40	7.30	10.26	17.56	7.30	10.26	17.56	0.00	0.00	0.00
Utilities	1.46	4.40	2.04	6.44	4.40	2.04	6.44	0.00	0.00	0.00
Others (Replacement of equipment)	2.10	9.60	10.56	20.16	6.40	7.04	13.44	3.20	3.52	6.72
Management Contract	2.007	39.5	39.78	79.28	31.6	31.82	63.42	7.2	7.25	14.45
Per capita distribution of income	1.91	25.2	22.97	48.17	14.4	13.12	27.52	10.8	9.84	20.64
New Construction	2.22	27.00	32.82	59.82	18.00	21.88	39.88	9.00	10.94	19.94
Tribe (Expenditures of tribes' net income)	2.15	257.36	295.60	552.96	180.15	206.92	387.07	77.21	88.68	165.89
Casino Estimated Multiplier	**1.82**									
Expenditures Outside Casinos		**99.39**	**101.66**	**201.05**	**87.73**	**89.79**	**177.53**	**13.46**	**13.70**	**27.16**
Lodging	1.93	36.70	34.21	70.91	36.70	34.21	70.91	0.00	0.00	0.00
Food and Beverages	2.31	12.34	16.16	28.50	12.34	16.16	28.50	0.00	0.00	0.00
Shopping	2.04	15.96	16.56	32.52	15.96	16.56	32.52	0.00	0.00	0.00
Entertainment	1.93	3.08	2.87	5.94	3.08	2.87	5.94	0.00	0.00	0.00
Transportation	2.02	7.99	8.13	16.12	7.99	8.13	16.12	0.00	0.00	0.00
Tour Bus	2.02	23.32	23.73	47.05	11.66	11.87	23.53	13.46	13.70	27.16
Average Multiplier for Expenditures Outside Casino	**2.02**									
Total Positive Impact		**689.95**	**720.60**	**1410.55**	**526.59**	**546.65**	**1073.24**	**164.47**	**175.08**	**339.56**

Table 4. Negative Economic Impact of Indian Casino Gambling by Area in Wisconsin

($ millions)

	Spending		State of Wisconsin Number of visitors		Impacts		Local Areas Number of visitors		Impacts		Rest of the State Number of visitors		Impacts	
	Per Visit Day $1	Multi-plier	Local 1,000	Non Local 1,000	Direct $ millions	Total $ millions	Local 1,000	Non Local 1,000	Direct $ millions	Total $ millions	Local 1,000	Non Local 1,000	Direct $ millions	Total $ millions
Wisconsin Local Residents					**514.40**	**998.62**			**219.59**	**427.51**			**294.81**	**563.50**
Gambling Income	50	1.91	3922	3826	387.38	740.42	3922	0	196.09	374.80	0	3826	191.28	365.62
Food & Beverage casino	5	2.31	3922	3826	38.74	89.45	3922	0	19.61	45.28	0	3826	19.13	36.56
Lodging	30	1.91	0	400	11.99	22.92	0	0	0.00	0.00	0	400	11.99	22.92
Food & Beverage non-casino	7	1.91	0	842	5.89	11.26	0	0	0.00	0.00	0	842	5.89	11.26
Shopping	25	1.91	0	199	4.97	9.51	0	0	0.00	0.00	0	199	4.97	9.51
Entertainment	12	1.91	0	92	1.10	2.11	0	0	0.00	0.00	0	92	1.10	2.11
Local Transportation	8.4	1.91	463	3826	36.02	68.85	463	0	3.89	7.43	0	3826	32.14	61.42
Tour Bus	18	1.91	0	1572	28.30	54.10	0	0	0.00	0.00	0	1572	28.30	54.10
Non-casino tourists (Wisconsin Non-locals)			**Locals**	**State Non-locals**	**41.99**	**85.22**	**Locals**	**State Non-locals**	**76.62**	**156.10**				
Gambling	50	2.01	0	550	29.35	58.99	0	1181	59.06	118.71				
Lodging	30	1.93	0	154	4.62	8.92	0	123	3.70	7.15				
Food & Beverages casino	5	2.31	0	550	2.75	6.36	0	1181	5.91	13.64				
Food & Beverages non-casino	7	2.31	0	141	0.99	2.29	0	260	1.82	4.20				
Shopping	25	2.04	0	61	2.08	4.24	0	62	1.54	3.14				
Entertainment	12	1.93	0	28	0.36	0.69	0	28	0.34	0.66				
Transportation	8.4	2.02	0	59	0.65	1.31	0	139	1.17	2.36				
Tour Bus*	9	2.02	0	92	1.20	2.42	0	343	3.08	6.23				
Non-casino tourist (Out of state)							**Locals**	**Out of State**	**41.99**	**85.21**				
Gambling	53	2.01					0	550	29.35	58.99				
Lodging	30	1.93					0	154	4.62	8.92				
Food & Beverages casino	5	2.31					0	550	2.75	6.35				
Food & Beverages non-casino	7	2.31					0	141	0.99	2.29				
Shopping	34	2.04					0	61	2.08	4.24				
Entertainment	13	1.93					0	28	0.36	0.69				
Transportation	11	2.02					0	59	0.65	1.31				
Tour Bus**	13	2.02					0	92	1.20	2.42				
Total Negative Impact					**556.39**	**1083.83**			**338.20**	**668.83**			**294.81**	**563.50**

*$9 due to the assumption that half of these expenditures occur locally

**$13 due to the assumption that half of these expenditures occur locally

expenditures within and outside casinos. With multipliers generating indirect expenditure withdrawals from these people, we are left with a total negative effect of $563.50 million for the rest-of-the-state areas.

For the state as a whole, when the total negative impact ($1083.83 million) is subtracted from the positive total impact, we are left with a total net economic impact of $326.72 million before assessing social costs. Social costs are associated with crime, regulation of casinos, and compulsive gambling. We restrict the discussion here to the problem of compulsive gambling, which is perhaps the most controversial of the social costs associated with gambling.

There is much debate about the costs of compulsive gambling. The incidence of compulsive gambling identified by the Commission for the Study of National Policy on Gambling in 1975 was 0.7 percent of the general adult population. This may be considered a baseline number of problem gamblers in a society with few casinos. Several studies suggest that in societies with readily available gambling outlets, the incidence of problem gambling increased to as much as two or three percent (Volberg, 1993; Wynne Resources Ltd., 1994). A study of Iowa showed a more conservative increase to 1.4 percent of the adult population after casino gambling was introduced to the state. On the other hand, in a study in the province of Alberta, where slot machine gambling is available in neighborhood taverns in each town and city, the incidence was over five percent.

Incorporating these estimates into our analysis requires some context. Point one: the problems were there already. Point two: casinos increased the scope of the problems by as little as 0.7 percent or as much as four percent. We have decided to present three sets of numbers within the range of estimates found by other studies. We start by using the conservative 0.7 percent number to determine incidence. Then we apply a range of figures suggestive of the social costs of problem gambling to the base 0.7 percent figure. If the same numbers apply to Wisconsin, we estimate that casinos in Wisconsin have helped 23,057 adults in the state to succumb to the pathological gambling syndrome (adult population–3,526,600 x 0.7 incidence = 24,686). Of course, there are problems in measuring incidence. Most studies use various self-reporting surveys.

There is considerable debate about the extent of social costs that attend each compulsive gambler. Several studies disagree about the costs. The following items are included among the costs in many of these studies: loss of productive work time by the compulsive gambler, criminal justice system costs–from police work through prison maintenance–resulting from crimes perpetrated by compulsives, insurance moneys protecting businesses from embezzlements by compulsives, social work counseling costs, other treatment costs, and family welfare costs (see Kindt, 1994).

The studies give a range of numbers from $13,000 to $52,000 a year (Kindt, 1994). We assume a cost figure of $6,500 for the low estimate, one half of the range indicated above. We assume $13,000 for the medium range, and $18,500 for a high range of social costs per problem gambler per year. We then estimate a range of compulsive gambling costs to Wisconsin society to be from $160.46 million (low estimate) to $320.92 million (medium estimate) to $456.69 million (high estimate). The local areas are assigned 40.9% of these costs, and the rest of the state 59.1% of the costs, as the preponderance of gaming opportunities is in the least populated areas.

When applied against the impacts figure, we have a resulting impact of Native American gaming on the state of Wisconsin ranging from a negative $129.97 million (worst case) to a positive $5.80 million (medium case) to a positive $166.26 (best case) (Table 5).

By offsetting the negative effect against the positive impacts, we find a resulting net positive economic impact of $404.41 million for the areas surrounding the casinos. The local areas are the net gainers due to casino gambling in Wisconsin. Even when social costs are included, the local areas in Wisconsin experience overall positive net economic impacts of between $217.17 million (high estimate of social costs) to $272.84 million (middle estimate of social costs) to $338.63 million (low estimate of social costs). However, the situation reverses itself for the rest of the state. When the negative numbers are subtracted from the positive impacts, we realize that the rest of Wisconsin areas lose $223.94 million even before we consider social costs of problem gambling. After social costs are added to the equation, we find that the rest of Wisconsin loses between $318.61 million (best case) and $493.39 millions (worst case).

Table 5. Net Economic Impact of Indian Casino Gambling by Area in Wisconsin ($ millions)

	State of Wisconsin	Local Areas	Rest of the State
Positive Economic impact	1410.55	1073.24	339.56
Negative Economic Impact	–1083.83	–668.83	–563.50
Net Effects Before Social and Infrastructure Costs	**326.72**	**404.41**	**–223.94**
Low Estimate Social Costs	160.46	65.79	94.67
Median Estimate Social Costs	320.92	131.57	189.35
High Estimate Social Costs	456.69	187.24	269.45
Total Impact with Low Social Costs	**166.26**	**338.63**	**–318.61**
Total Impact with Median Social Costs	**5.80**	**272.84**	**–413.29**
Total Impact with High Social Costs	**–129.97**	**217.17**	**–493.39**

Among the benefits associated with Native American gambling activities in Wisconsin, we must mention the creation of a new work ethic among previously unemployed persons, a spirit of self-sufficiency among previously dependent peoples, and a variety of new programs supported by revitalized tribal governments. These programs include housing, health, welfare, education, and economic development. A selective listing of many of the projects that have been funded with gaming revenues illustrates a marked growth in that expertise and responsibility which will become a foundation for tribal self-sufficiency well into the future.[16] While these are real benefits we have not attempted to incorporate the intangible value of these factors into our estimates of net effects.

Conclusions

Native American casino gambling in Wisconsin appears to represent an economic transfer policy. That is, there is a transfer of funds from the rest of the state to the reservation area economies. In actuality, what the research says is axiomatic: all economic activity involves an exchange of funds for goods and services–from some people to other people. The policy supporting compacts for 17 tribal casinos in the state results in major economic development potentialities for the tribes and also has positive economic impacts for the local areas surrounding the casinos. Nonetheless, the policy constitutes a flow of funds away from the non-Native sectors of the Wisconsin economy and border states. However, since the two economies–non-Native and Native–are juxtaposed and intricately intertwined, we do not see the gambling activity as a major loss for the Wisconsin economy overall–in terms of the direct economic analysis we have presented above. Losses do occur, however, when social costs of problem gambling are added to the equation. The leakages from the state economy are adequately compensated for by an equal or greater influx of capital from non-Wisconsin gamers, but not to a degree that it makes gaming a tool of economic development for the entire state. We can safely conclude that the gaming enterprise is not a major money maker for the state's combined economy.

Future gambling policy in Wisconsin must be judged in the context of the advisability of the specific transfer program under consideration. In 1998, policy makers must judge Native American casinos as transfer programs and assess how they can be more effective transfer programs, or if, perhaps, other transfer programs can be substituted for gambling and achieve the desired results more efficiently. Particular attention may need to be given to social costs associated with compulsive gambling borne by the rest of Wisconsin residents.

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End Notes

[1]The most active Indian casinos actually win more than the biggest Las Vegas casinos. Foxwoods (Mashantucket-Pequot Tribe) of Connecticut wins close to $900 million a year, compared to the Mirage, the Las Vegas leader, which wins in the neighborhood of $500 million per year. Most Indian casinos, however, win much less due to the marketing disadvantage of being in remote locations. Indian casinos are found in 20 states. For statistics see Thompson (1994) and Christiansen and Cummings (1995).

[2]It is important to note that the question is larger than the state of Wisconsin. Gambling is national, gambling is ubiquitous. Wisconsin is surrounded by states which have charity gaming, lottery gaming, parimutuel gaming, and casino gaming. Every major highway in and out of the state leads from and to a casino location in Minnesota, Iowa, Illinois, or Michigan. Indiana will also soon have casinos within a hundred miles of Wisconsin's border. Even if all the casinos of Wisconsin were closed, almost all of its residents would be able to drive to a casino (or several casinos) within two hours. Wisconsin policy makers cannot completely reject casinos and protect its public from any consequences of casinos. The public will be a market for day-trips to casinos far into the future, no matter what happens in 1998. Wisconsin will continue to serve as a market for casino visits to Las Vegas as well.

[3]Additionally, efforts to have commercial non-Indian casinos will continue, although the state constitution bans commercial casino gambling. Also, there will be new efforts and continued efforts to the government to approve new reservation lands for purposes of establishing new casino locations for Wisconsin tribes.

[4]The state of Wisconsin, as a matter of public policy, has decided that information about Native American casino gambling within its borders must be kept confidential. The state's position, as conveyed to the researchers by personnel of the Wisconsin Gaming Commission, may have been negotiated into compact agreements by the tribes of Wisconsin (telephone interview with R. Potempa, Deputy Administrator, Racing Division, Wisconsin Gaming Commission, February 23, 1995).

[5]A seven year agreement between the state and the tribes allows each tribe to have two casinos with blackjack games, and electronic games as well as bingo, and additional gambling facilities that may have only electronic games and/or bingo. Actually, bingo is not subject to the compact negotiation phase of the Indian Gaming Regulatory Act.

[6]There are no official published statistics on the casinos, numbers of gaming positions, and size of gaming facilities. Following is a list of some of the secondary sources we used in this study: (1) *Casino Magazine* (April and July, 1994); (2) Smith Barney's *Global Gaming Almanac* (December 1994); (3) *Green Bay Press Gazette*, December 5, 1993; (4) *Appleton Post Crescent*, April 3, 1994; and (5) *Milwaukee Journal*, March 13, 1994. The data base was partially confirmed by personal visits to the some of the casinos by the researchers and by personnel assisting in the research project. Analysis relies on this information for the generation of statistics on revenues, as that information is also held as confidential by the gaming facilities. Comparable wins per game and per unit of gaming space from other jurisdictions are used in connection with the survey data gained from on premise interviews with players.

[7]The main reason for this bias toward the positive effect is that the studies were commissioned by the tribes and as such sought to answer questions of how much revenue, jobs, and tourists casinos added to the local economy. Tribes did not ask the researchers to measure losses for the economy due to the presence of casinos. Additionally, these studies were based on information provided to the researchers by the tribes. Certainly, it must be expected that much of the information they gave to the researchers was good (comprehensive and unbiased) information. However, higher credibility would be achieved if the information were gathered by independent researchers not tied to the tribes.

[8]The report was issued in February, 1992 to the sponsor of the project, Sodak Gaming Suppliers, Inc. The study was "intended solely for Sodak...for use in public relations and lobbying efforts." Sodak has an exclusive arrangement to distribute I.G.T. slot machines to Native American gaming facilities in the United States. I.G.T. is the largest manufacturer of slot machines. The study was "based upon information obtained from direct interviews with each of the Indian gaming operations in the state, as well as figures provided by various state agencies pertaining to issues such as unemployment compensation and human services." The tribes supplemented interviews with financial documents.

[9]In accordance with a special "grandfather clause" in the I.G.R.A. these tribes had been permitted to continue blackjack games that were in place when the Act was passed in 1988. The reservations had also incorporated slot machines and other casino games, and these were being "tolerated" by the federal district attorney as the tribes had initiated litigation to require the state to negotiate compacts, and the litigation was ongoing. The purpose of the study was to gather support for the tribes' position in the litigation. Compacts were successfully negotiated shortly after the report was issued.

[10]Murray utilized an input-output model to analyze information gathered through voluntary cooperation of nine of eleven of the state's tribes. A series of forms were completed by the tribes. They solicited information on employees, customers, gaming facilities, and tribal expenditures. Data were reported collectively to protect confidentiality. Beyond direct employment data, the report indicated indirect benefits–employment and sales–to come to businesses in the state as a result of casinos. The information received for the nine tribes was multiplied by a factor to estimate impacts from the fifteen casinos on all eleven tribal reservations.

[11]A first round of surveys and car counts was conducted on August 30, when 77 players were interviewed at Carter, and on September 2, when 145 were interviewed in Milwaukee. Players were selected in alternating order and asked if they would participate in the survey. For their effort they were give a two dollar coupon toward the purchase of any item at the snack shop or gift shop. The survey took players approximately ten minutes to complete. On August 31, at ll a.m., we took a single count of 69 cars at one casino's parking lot in Baraboo, and on September 3, we counted 1,046 cars in Green Bay. The second round of interviews resulted in 121 surveys at Carter, 166 surveys in Milwaukee, and 186 surveys in Green Bay. On October 28, at 2 p.m., 192 cars were counted at the Ho Chunk casino in Baraboo. On November 2, we counted cars at northern casinos: 55 at Mole Lake (2 casinos), 98 at Bowler, and 34 at Lac du Flambeau. (Complete description of methodology and survey results are available from the authors upon request.)

[12]The seventeen casinos analyzed in this report collectively have 349 blackjack tables and 8,825 slot (both reel and video) machines. Thirteen of the seventeen have bingo halls. Information on twelve of the bingo halls indicates 6,710 seats. We assume a total of 7,000 seats for all thirteen. Sixteen of the seventeen casinos are reported to have gaming floor space of 416,800 square feet. We assume a total of 442,850 square feet of gaming space for all seventeen casinos. A complete description of how each revenue item was calculated is available from the authors upon request.

[13]In this study we estimate only the monetary impact of casino gambling in Wisconsin. Traditional economic studies would include as part of the economic impact of a casino in a particular area the changes in consumer's surplus (measured through equivalent variation) which accounts for change in level of consumer's satisfaction due to availability of gambling locally. However, this approach is also controversial due to the existence of compulsive gamblers who, most likely, would not be able to act as a rational consumer when making their consumption decisions. For a discussion of this issue, see Grinols and Omorov (1995) and Pinney, Thompson, and Strate (1995).

[14]A complete explanation of the RIMS II Regional Multipliers is found in United States Department of Commerce (1992).

[15]In order to make it easier to understand the simple Input-Output model we use to measure the economic impact of casino gambling, we offer some examples of how the numbers are calculated for the state of the Wisconsin as a whole. Hopefully, with these illustrations, readers will be able to follow the tables for all three areas and even to replicate the results or apply the same model to other jurisdictions if they desire.

[16]**Menominee**: Creation of a two year college offering majors in gambling management, $1.8 million for new homes, and $1.5 million drug and alcohol rehabilitation center (*Milwaukee Journal*, March 13, 1994). Creation of a management assistance enterprise selected to operate Native American casinos in Arizona (*Green Bay Press Gazette*, August 20, 1993).
Mole Lake: Tribal offices, school, health care center, ten unit apartment, day care center, 20 room hotel, improved local roads (*Milwaukee Journal*, March 13, 1994).
Oneidas: Social service programs, computer assembly corporation, high technology industrial park (*Milwaukee Journal*, October 2, 1994). Hotel Radisson, $12 million elementary school, police station, $11.25 million tribal headquarters, service center with health clinic and counselling offices, $1.5 million 24 hour child care center, $1 million Oneida cultural center and museum, 150 apartment units, $12.5 million for a land purchase fund (*Milwaukee Journal*, March 13, 1994; *Green Bay Press Gazette*, March 5, 1994). Tribal owned bank (*Milwaukee Sentinel*, June 3, 1994). Neighborhood shopping center of 150,000 square feet, purchase and remodeling of a Howard Johnson's Motor Lodge, and a festival hall for concerts (*Green Bay Press Gazette*, June 29, 1994; July 19, 1994). Airport business center with 28 acres of offices, shops, day care, and restaurants (*Green Bay Press Gazette*, August 18, 1992). Rescue of Oneida Research and Technical Center with $750,000 grant (*Green Bay Press Gazette*, January 10, 1993). A printing company, several convenience stores, and a 300-head cattle ranch (*Milwaukee Sentinel*, March 25, 1992)
Potawatomis: nine houses in Forest County (*Milwaukee Journal*, June 23, 1992). Thirty per cent of the profits from the Milwaukee facility of the tribe are dedicated to the support of the Milwaukee Indian Community School (*Milwaukee Sentinel*, March 25, 1992).