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Data suggest more lottery buyers are low income

By Gina Tron

Staff Writer

BARRE — Data released by the Vermont Lottery Commission suggests a link between high lottery ticket sales and areas with higher-than-average poverty levels.

The top sellers of lottery tickets in central Vermont are located in Berlin and Barre, and a retailer in Berlin is a third biggest seller in the state. Rutland and St. Albans also featured prominently on the list of top statewide sellers.

“Do I think it (the lottery) targets poor people? Yeah, I do. It’s my personal opinion that it probably targets lower income people,” said Liz Scharf, savings and credit coordinator at Capstone Community Action, an organization that works with individuals and families to move out of poverty.

Jeff Cavender, director of marketing and sales at the Vermont Lottery Commission, said it is safe to say that Barre is the city that brings in the highest amount of lotto sales in central Vermont, according to a list of retailers for the 2015 calendar year that the commission compiled.

“The Maplewoods stores, both in Berlin and South Barre, bring in a lot of sales,” he said.

Maplewood Convenience Store, near Applebee’s in Berlin, brought in \$594,832 during the 2015 calendar year, according to the commission. The store ranked first out of all retailers selling lottery tickets in central Vermont and third in terms of lottery ticket sales for the state.

On a list of the 50 top-selling lottery retailers in Vermont, Barre made the list five times. No other town in central Vermont was on the list.

Maplewood Convenience Store in South Barre ranks second for sales in central Vermont and fifth in all of Vermont. It brings in \$569,849 in lottery sales annually. Cumberland Farms on North Main Street in Barre

ranks third in central Vermont, and 11th in the state, raking in \$516,807. Champlain Farms comes in fourth in the area, and 30th in the state, bringing in \$421,306. Beverage Baron comes next at fifth, ranking 31st with \$416,640. Lastly, North End Deli Mart ranks sixth in central Vermont and 49th in the state with \$360,890.

Rutland made the top 50 list nine times — more than Burlington, the state's most populated city. Burlington had three retailers ranked in the list. St. Albans had five locations on the list and it came out on top, with a store that ranked as the highest lottery seller in the state in 2015.

A Stewart's Ice Cream shop in Rutland ranked 13th, with \$493,578. Price Chopper, Hannaford, Circle K, Mac's South Main, Granger Street Market and Deli and another Stewart's Ice Cream shop, all in Rutland, also made the list.

Rutland also made the list eight times in the 2014 calendar year.

Many of the stores listed as top sellers are located in areas with higher than average poverty levels for the state.

According to the U.S. Census Bureau, 15.3 percent of Rutland residents live below the poverty level. In Barre, 16.7 percent live under the poverty line. In St. Albans: 15.4 percent. In Vermont as a whole, 11.8 percent live below the poverty line.

In Montpelier, 8.8 percent of residents live below the poverty line. Montpelier did not make the list, nor did many towns with lower-than-average poverty levels.

Scharf said Capstone offers a variety of programs in which the subject of budgeting comes up, and they address lottery purchases. If a client says they are spending some of their budget money on lottery tickets, that issue is addressed, Scharf said, adding that many of her clients cannot afford to buy tickets at all.

"For the people I meet with, when they tell me what their income is and what their bills are, they literally can't pay their bills," she said.

Despite that, she feels they are often targeted. And the idea of easy money is obviously very appealing to somebody in a rough spot.

"There is a sense that they can win a certain amount every once in a while and that maybe they come out ahead. Some of them, are hoping to get something to pay their bills. I know that exists," she said, adding that people of all demographics likely play the lottery to differing degrees.

If a low-income Vermonter does win, they may end up losing.

A December article published in the Ellsworth American, a Maine weekly newspaper, stated that under current rules it is hypothetically possible for a Maine resident to win a million dollars and stay on food stamps; there is no law preventing a person from who receives public benefits from purchasing a lottery ticket nor are they prevented from receiving winnings.

In Vermont, however, people cannot use food stamps to purchase lottery tickets, and according to Chris Curtis, an attorney for Vermont Legal Aid, if a low-income person actually does win money, they could lose their benefits.

“Vermont benefit programs have very restrictive asset limitations,” said Curtis. He said if a sum is considered large enough and is treated as income, that will knock someone off the program. An applicant has to have less than \$2,000 to be eligible.

“Two thousand dollars is the limit for food stamps and for the Reach Up program. That’s not enough nowadays for a down payment for a first month’s rent and security deposit,” said Curtis. Once the asset is brought back down to under \$2,000, the person can re-apply for the benefits.

Curtis said that overall the lottery is a bad bet for low-income Vermonters.

“Very low-income people and people living in poverty appear to be being fleeced by the lottery system,” he said. “It does put a disproportionate burden on low-income folks who are unlikely to see any return from the lottery at all.”

gina.tron @timesargus.com
