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Joy Ciofi

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Aging and Identity in the Landscape of the Mega-Casino

Joy Marie Ciofi, PhD

University of Connecticut, 2019

Casino gambling is becoming an increasingly popular activity among retirees in the surrounding communities. This project presents the results of two years of ethnographic fieldwork (2015-2017) with senior gamblers who regularly visit two of the United States' largest mega-casino complexes. Although this form of recreation has generated significant public concern, I argue that the overwhelming majority of older adult gamblers do so responsibly, and also receive many benefits from their casino experiences. The abundance and variety of activities within these massive, all-inclusive facilities provides elderly and retired guests with the opportunity to make plans, socialize, and stay mentally and physically active. The extensive surveillance systems operated by the casinos are not perceived as intrusive, but rather provide a feeling of safety and security, especially for those seniors with mobility or medical issues. Through the digital surveillance of the player's club card programs, older adult gamblers earn coupons, gifts, and other benefits based on their gambling spending. These rewards are often shared with family and friends, reinforcing social support networks and providing tangible benefits for money lost. Despite the unwavering profitability of the House edge, my findings from interviews and observations within these two casinos reveal that these spaces have become *valuable* for seniors who frequent them. This research contributes to ongoing conversations within anthropology, gerontology, and surveillance studies by describing the unique subjectivities of a demographic who has managed to exert a sort of tactical resistance against larger structures of ageism and surveillance to make valuable spaces-of-aging out of the most unlikely of settings.

Aging and Identity in the Landscape of the Mega-Casino

Joy Marie Ciofi

B.A., Georgia State University, 2011

M.A., University of Connecticut, 2014

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Joy Marie Ciofi

APPROVAL PAGE

Doctor of Philosophy Dissertation

Aging and Identity in the Landscape of the Mega-Casino

Presented by
Joy Marie Ciofi, B.A., M.A.

Major Advisor

Françoise Dussart

Associate Advisor

Richard Sosis

Associate Advisor

Samuel Martinez

University of Connecticut
2019

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Introduction

The United States is presently experiencing the largest wave of retirements since the concept was first introduced nearly 100 years ago. The Baby Boomer generation, named for the explosion of births post-WWII, is transitioning out of the workforce in huge numbers— about 10,000 Boomers reach the official retirement age of 65 each day. What they do in their newfound free time is big business. Boomers represent a marked shift towards consumerism and self-indulgent spending, reflective of their better educational attainment and overall financial stability in contrast with their more frugal parents (Leach et al 2013; Roberts and Manolis 2000). Capitalism, too, is aging, and has risen to meet the consumption demands of this generation from every angle. Biomedical innovation fueled largely by venture capital has produced major breakthroughs in healthcare and anti-aging medicine. Real estate developers have facilitated the spread of ‘active-adult’ neighborhoods with supportive services and accessibility measures. Investments and other financial products have come to replace Social Security as the primary source of income post-retirement even as recessions loom large in recent memory. Lucky investors (or wise savers) may choose to relocate to warmer climates, buy an RV and travel the country, or join a golf club and hit the links. Those on fixed or limited incomes, too, develop hobbies and interests with zeal, hoping to fill quieter days and pursue passions in late life. In many ways, this is a conspicuous generation: they are politically active, economically influential, and overall socially empowered in ways their parents were not. Yet when I first entered the dimly-lit lobby of an East Coast mega-casino, their conspicuous presence in front of bleeping slot machines and raucous craps tables upended my expectations. How had this generation, with all its influence and experience, wound up *here* in retirement?

This question was only the first of many that formed as I paced the rows of slots, packed with seniors, in casino after casino. From the boardwalks of Atlantic City to the glistening hotel towers of Foxwoods and Mohegan Sun in Connecticut, these huge facilities attract retirees in staggering numbers. The American Gaming Association (AGA) estimates that over a quarter of all casino gamblers in the US are now over 65 (2013). This reality stands in stark contrast to the media portrayal of casinos, which usually feature the young and beautiful letting loose and partaking in uncharacteristic frivolities before returning to the tired monotony of daily obligations, often somewhat worse for wear.

Casino gaming itself is changing, too: once relegated to designated hubs, legalized gambling has spread rapidly in recent years, thanks in part to relaxed regulations, but also state budget crises and increased tribal sovereignty (AGA 2015; Barker & Britz 2000; Cattelino 2008). In 1981, a landmark court decision in Florida ruled that tribal sovereignty protected the rights of the Seminole tribe to operate a small bingo hall on their reservation near the town of Hollywood. Just seven years later, Congress passed the Indian Gaming Regulatory Act, and the floodgates opened for tribal casinos around the country. Two of those casinos are the field sites for this project. Situated in a rural corner of southeastern Connecticut, Mohegan Sun and Foxwoods Resort and Casino are among the largest in the world, rising up out of the dense forests like mushrooms after a rain. Foxwoods, like Hollywood Bingo in Florida, opened as a bingo hall in the late '80s, but on a more ambitious scale: with 3,600 seats, it is still the largest in the States today. Less than five years later, the Mohegan tribe, along with the Mashantucket, secured rights from the state to build full-scale casino-resorts, complete with slots, retail, dining, and hotel towers. These two facilities now loom

large in the region's economy, and tax revenue generated from slot machine spending alone was nearly \$270 million in 2017 (CT.gov). This is almost 2% of the entire state budget, without including the hundreds of millions collected from the income and sales taxes also produced by the sprawling complexes. However, these institutions are outliers in contrast with the majority of tribal casinos nationwide. In her ethnography recounting the Seminole's path to the casino industry, Jessica Cattelino (2008) emphasizes that the successes of the Seminole, as well as those of the Mashantucket and the Mohegan, should not be extrapolated to all indigenous gaming operations. Whether massive and sprawling or small and struggling, tribal gaming has nonetheless fueled the spread of casinos around the United States, bringing gambling and related entertainment into local communities in 40 states (AGA 2015).

This spread has not occurred without considerable opposition, from area residents to Congressional representatives. The majority of the criticisms around casino operation stem from gambling pathology and other associated cultural vices (Barker & Britz 2000; Grinols & Mustard 2001; Griswold & Nichols 2006). Casinos have long been known for their ability to relieve customers of their inhibitions and facilitate indulgence and hedonism (usually willingly, it should be noted). In most casinos, gamblers receive free alcoholic beverages delivered by cocktail waitresses in revealing outfits, ensuring that customers are excited and 'loosen up' on their betting (Chandler & Jones 2011). Despite sex work remaining illegal in the majority of US casinos, sex workers are easily found and the attached hotel towers make the transactions simple and discreet. On weekends, night clubs fill with revelers, exotic dancers, and celebrity DJs, fueled on free liquor and often using illegal drugs. These morally-deviant activities lead to community concerns about increases in crime, suicides, and divorce, as well as socioeconomic pitfalls such as a reduction in

property values and an increase in home foreclosures (Grinols & Mustard 2001). Research on these issues is complex and often conflicting, full of confounding variables that make it difficult to establish a direct causal relationship between gambling and the socioeconomic costs previously mentioned. Barker and Britz, in their review of legal casino gaming in the US, examined literature from gambling critics as well as the arguments of the AGA and gaming lobby and concluded that

While it may intuitively appear that the introduction of gambling increases all sorts of social ills, empirical research does not support the majority of such presumptions. Indeed, it appears that the only negative consequences of casino gaming are an increase in the number of problem gamblers within a community and the foreclosure of traditional [competing] businesses (2000:164-165).

Problem and pathological gambling are the most oft-cited negative consequences of casino expansion, and rightly so. Although only recently classified as a behavioral addiction by the American Psychiatric Association, it is indubitable that gambling pathology has existed alongside gambling for hundreds of years, and it is not solely a byproduct of legalized casino gaming. However, in her discussion of the evolution of slot machine technology, Natasha Dow Schüll (2012) argues that the incorporation of algorithms and predictive analytics into slots has resulted in machines that are more addictive than ever before. These ‘smart machines’ are, quite literally, enchanting technology, as Alfred Gell (1988) famously described. Player behavior is tracked by the machine via the casino’s player club card program, allowing preferences and habits (including superstitious beliefs) to be interpreted by the machine’s algorithm and tailor payouts and bonuses to increase a player’s time-on-device. When a gambler does move to a different machine, their data goes with them and the process repeats, to the casino’s benefit and player’s detriment. This practice does likely contribute to the development of gambling pathology among the segment of the population that is already vulnerable to behavioral addiction. However, despite these sophisticated technological efforts, most researchers concede that rates of problem and

pathological gambling are low (1-7%) and the overwhelming majority of gamblers do so responsibly (Quinn 2001, Shaffer et al 1999). Schüll asserts that this rate is misleading; a higher percentage (up to 20%) of regular gamblers exhibit pathology in contrast to the general population (2012). This is unfortunate, but hardly surprising. There are more alcoholics in bars than in the rest of the neighborhood shops, for example. Percentages notwithstanding, there is no research indicating that the majority of casino gamblers have (or will develop) a gambling problem at some point in their casino patronage. This leaves up to 99% of gamblers comparatively understudied, despite the spread of legalized gaming and steady increase in public approval of casino gambling in the United States (AGA 2013).

The reality is that the same category of algorithms that control slot machines are also used in hundreds of other applications, including social media, online shopping, and media streaming, to name but a few. The predictive nature of these lines of code, combined with the dataveillance of browsing and purchase histories (van Dijck 2014), presents consumers with more content (or playback, or products) that they seek. As they continue to use the technology, the algorithm refines its outputs further, until the user is immersed in a curated world dictated by algorithmic interpretation of their own preferences and desires. Just as with gambling, the majority of users receive tangible benefits from this process, and do not develop behavioral addictions as a result. In the same way that a shopping addict may be exploited by Amazon's algorithm, or a teenager may become inseparable from her social media accounts, a percentage of total users will inevitably be more severely impacted by the unrelenting feedback loops created and sustained through algorithmic analytics. In the age of the most enchanted technology, some of us are enchanted over the edge and lose it all. But what about those who don't?

Since most casino gamblers are not pathological, using addiction (or, less severely, compulsion) to account for rising casino use by the general population is unsatisfactory. It would be simple enough to attribute it to enjoyment, but this begs another question: who *enjoys* losing money? For there is a general understanding across the population that gamblers *nearly always* lose money. This is materially demonstrated by the grandiose nature of the casinos themselves; each glistening window and elaborate chandelier was paid for through players' losses. It is also demonstrated through comments from gamblers themselves. In the elevators to the entrance lobby of Mohegan Sun, I frequently listened to guests say "I'm making a donation to the casino today". I first heard this resigned expression from a senior-aged gentleman a year or so before I began this project. He got into the elevator by himself, wearing a Vietnam veteran's ball cap and a faded beige track jacket. Taken a bit aback, I looked at him and asked, "Why's that?" His reply was something along the lines of "It's something to do,". At the time, I was unaware of just how profoundly this brief interaction would shape the next five years of my life and work. But this old veteran, with his weathered and dry sense of humor, served as the initial inspiration for this project. Over the next few years, I spent hundreds of hours inside these two tribal casinos, interviewing retirees, following them from machine to machine, and speaking with casino staff. In the following sections, I will outline the research questions that guided my fieldwork, as well as the methods used to collect data. Finally, I will provide a brief description of the four resultant chapters, and situate this project within the larger dialogue about gambling, retirement, and late capitalism more broadly.

Research Questions

My aim for this project was to develop a more contextualized, subject-oriented understanding of regular casino use among retired adults aged 65 or older. Dominant media narratives, as well as anecdotes from younger area residents and senior center employees, portray casino use as a problem (or a potential problem) for this demographic. Many senior center staff expressed concern about older adults being taken advantage of by the casinos, positioning them as vulnerable due to their fixed incomes and declining mental acuity. However, several studies have revealed that this is not the case, noting that seniors tend to gamble responsibly and take advantage of other offerings and entertainment whilst at the casinos (Hope & Havir 2002, Munro et al 2003, Zaranek & Lichtenberg 2008). Researchers examining senior casino use have called for ethnographic and qualitative studies to provide more detailed and nuanced understandings of this practice (Hope & Havir 2002, Munro 2003). To address this, I posed the following questions:

- Given that financial losses are inevitable, why do seniors choose casino gambling and related activities to fill their time post-retirement?
- What strategies do casinos use to attract seniors, and how do these strategies affect the experiences of senior gamblers inside and outside the facilities?
- Do casinos play a significant role in the lives of their older guests? If so, what social and economic factors led to this significance?
- How do social and economic constructions of *value* and *uncertainty* impact the ways in which casinos are perceived by senior gamblers?

- What tactics do senior gamblers employ to shield themselves from negative consequences related to gambling and associated social ills? How effective are these tactics?

Methodology

To answer these questions, and the many more that inevitably emerged once fieldwork was underway, I utilized a qualitative ethnographic approach focused on the collection of narratives and guided observations with senior casino guests. Prior to beginning fieldwork, I undertook the lengthy and exhausting process of obtaining official permission from the two tribal casinos' management and councils. This was accomplished through nearly eight months' worth of polite persistence on my part, culminating in hard-won meetings with marketing and public-relations managers at Mohegan Sun. Casinos are justifiably concerned about outside researchers. The overwhelming amount of negative press coverage and academic distaste for legalized gambling have given casino boards reserve when it comes to allowing researchers access to their facilities. During my meetings, I stressed that this project did *not* focus on pathological gambling, and was instead oriented towards recreational senior gamblers who, from my initial research and observations, by and large *enjoyed* the casinos and derived value from their experiences there. Somewhat begrudgingly, Mohegan Sun ultimately conceded, and granted me access to the non-gaming retail area for participant recruitment and interviews. Foxwoods was far less receptive, but admitted that they could not prevent me from talking to guests and conducting observations. For this reason, Mohegan Sun served as the primary field site for the project, but observational data was collected at Foxwoods as well as several Atlantic City casinos, with permission.

Participant recruitment was accomplished through the administration of screening surveys to passers-by in the retail area of Mohegan Sun. Qualified participants consisted of adults over 65 who were retired (or mostly retired) and visited an area casino at least once per week. I also supplemented my primary recruitment strategy with snowball sampling, and distributed flyers via newspaper ads and on senior center bulletin boards. I was ultimately able to recruit 13 senior gamblers via these methods. I also conducted formal, semi-structured interviews with five members of casino staff from a variety of positions, and informal interviews with high-level management and security operations personnel. These interviews were highly revealing and presented the casino's perspective and attitudes about their older guests.

Recruited senior gamblers were interviewed between 5-10 times, for around 45 minutes per interview. Interviews were semi-structured and open-ended to facilitate the collection of narratives, which provided subjective context for the practice of casino use across participants. The experiences of poker players, it turns out, are vastly different than those of slots or craps players. Factors that seemed initially unrelated to casino use proved extremely influential for many participants, such as the quantity and proximity of family members, the dearth or abundance of free time, and any physical limitations or disabilities. The utility of narratives as a methodological approach when working with older adults has been well-demonstrated in the literature. For many seniors, particularly those without local family or who live in long-term care facilities, the opportunity to have one's voice truly heard is uncommon and a discussion of daily events and stories from earlier life is welcomed (Graneheim & Lundman 2010, Hazan 1994, Savishinsky 1991). This was confirmed during recruitment when, over the course of five days, several of the same seniors came up to chat with me, even after completing the survey. Talking informally with

them about the project resulted in many unsolicited anecdotes about their time at the casinos, children and grandchildren, former career achievements, and many other opinions, thoughts, and memories. Barbara Meyerhoff's influential work with the members of a Jewish senior center in California follows the creation of a 'Living History' course to provide members with an appreciation for their own storytelling and an audience where "they could appear in their own terms," (Myerhoff 1992:243). Narratives are especially useful when examining personhood and self-perception, and the way in which a speaker situates her- or himself within a particular stage, setting, or framework can reveal nuanced and complex information about former, transitional, or present identity constructs (Norrick 2009). For these reasons, the methodology of this project is focused around the collection and analysis of these narratives.

Mega-casinos are unique institutions. They bear some similarity to other large entertainment venues such as amusement parks, resorts, and shopping malls. However, the ubiquitous sounds and sights produced by gambling dominate the setting. The desire to increase the house's take from each and every customer is designed into the facility in overt and subtle ways. For these reasons, I conducted multiple guided observations with each senior participant, shadowing them as they used the various amenities and services of the casino and taking detailed field notes. This process often found me seated at a slot machine scribbling in my yellow notebook as a participant gambled beside me. I stood around high-stakes craps tables and taught myself the (exceedingly complex) rules of the game in an effort to keep up with play. Although I am decidedly not a gambler, I do enjoy the occasional poker game, and I joined my three poker-playing participants at the table for a few hands. Other guided observations took me to the long lines of guests waiting to pick up 'free' gifts; once, I was invited to join a high-level player at brunch in the VIP-only

dining area of Mohegan Sun. Regardless of the location or activity, I documented the ways in which these older retirees were making use of (or ignoring) different aspects of the spaces themselves. This included observations about relationships with staff, or little ‘tips’ about how to time your arrival at the buffet to avoid the lines. By the time fieldwork was concluded, I had spent nearly to four hundred hours becoming acquainted with these two casinos, learning their quirks and secrets but also noting their distinct ‘personalities’, similar to cities or neighborhoods. Although these experiences did not (much to the casinos’ dismay, I’m sure) make me any more of a gambler, they did provide me with an emic understanding of their unique, and occasionally toxic, appeal. It was easy to get distracted by the barrage of sounds and variety of events and attractions. I became more acutely aware of how quickly a planned, brief visit could turn into a much longer ordeal. This insight was crucial to contextualizing casino use within the larger social and economic structures of the life course, retirement, and cultural paradigms about what it means to grow old in today’s America.

Data collected from these interviews, observations, and field notes was analyzed with the aid of qualitative analysis software to assist in identifying key themes and organizing data around them. Guided by my research questions, the following four chapters reflect these themes and situate them within larger theoretical frameworks of value, personhood, and uncertainty in late life.

Chapter Summaries

In chapter one, I outline the rise of casino gambling and its non-coincidental timing with the stage of late capitalism characterized by dramatic and highly visible uncertainty. Capitalism as an

economic system became somewhat synonymous with casinos in the 1980's as a result of a series of boom-and-bust cycles and a proliferation of speculative financial products, namely the derivative (de Goede 2005, McKenzie 2011, Snider 2014, Strange 1986). In this chapter, I argue that the relationship between casinos and late capitalism is not one of metaphorical similarity brought about by relaxed regulations, as Susan Strange asserts in her influential text *Casino Capitalism* (1986). Instead, casinos and late capitalism are both market systems that deal in the same product: a form of commodified uncertainty that, through its inherent unpredictability, creates the opportunity for profit or loss. It is these opportunities, or *chances*, that are bought and sold when someone invests in a company, takes out a mortgage, or puts a \$20 bill in a slot machine. The odds are categorically different for each, to be sure, but it is still the commodity of uncertainty that is being exchanged in each transaction. To aid in the sale of this commodity, mega-casinos have created a number of reciprocating and supporting markets through their player's club card programs that incentivize spending and compensate losses. Depending on a player's preferences, interests, and level of play, the casino provides tangible returns in the form of 'free' event tickets, meals, hotel stays, gifts, and even vacation packages. In this way, casinos add *value* to transactions programmed to guarantee losses, facilitating the continued purchase of uncertainty in future exchanges. Players do lose money, but for this loss, they are compensated with benefits they appreciate and the excitement of the unknown. My interviews and observations with senior gamblers revealed that these benefits are significant and help to situate their casino experiences as valuable, despite being monetarily unprofitable.

Chapter two examines the non-commodified values that older adults derive from regular casino use, specifically those values tied to personhood and subjectivity as they change through the life

course. In the West, dominant biomedical narratives coupled with the conspicuous consumption of capitalist economics and related ideal of productivity, have led to socio-medical aging paradigms referred to as ‘active’, ‘successful’, or (somewhat overtly) ‘productive’ aging. These paradigms all emphasize continued social engagement, the development of hobbies or personal interests, physical exercise, and a proactive attitude towards potential declines in mobility or mental acuity (Lamb, Robbins-Ruszkowski, and Corwin 2017). Although each term conveys subtle differences, the collective ‘active-aging’ standard underscores the central role that *activity* itself plays in the aging process. They present busyness as the antidote to the myriad challenges of late life, and paint idleness as the harbinger of loneliness, poor health, and disengagement. One doesn’t need to dig deep to ascertain the role that capitalism has played in shaping these attitudes. To age actively in the West, one must purchase, produce, and self-surveil, practices that are central to the lives of capitalist subjects. Casinos, especially mega-casinos like the ones studied in this project, are ideal settings for these practices, and they present ample opportunities to ‘be busy’, no matter your interests or desires. In their efforts to appeal to wider audiences, mega-casinos such as Mohegan Sun and Foxwoods offer activities for everyone, not just gamblers. Concerts and comedy shows, sporting events, ice skating, day spa services, shopping, dining, conventions and conferences, and even childcare facilities can all be found within these sprawling institutions. In addition, they are climate-controlled, physically accessible, and open 24 hours a day, 365 days a year, even during holidays, hurricanes, and blizzards. For retirees with time to fill, mega-casinos are a veritable wonderland of activities in contrast to the mundane monotony of daily obligations and tasks. By visiting these casinos, older adults are able to sustain elements of personhood that are often eroded by the aging process, creating another source of value derived from the activities of casino patronage.

Chapter three focuses on the expansive and intrusive surveillance operations of these two mega-casinos and the ways in which the unique subjectivities of older adults impact their engagement with surveillance in a public setting. Mohegan Sun and Foxwoods, along with other facilities of this size, use multiple forms of surveillance to ensure maximum profitability while reducing liability. This surveillance is a defining characteristic of a *brandscape*, an emergent phenomenon of late capitalism which combines immersive, brand-oriented marketing with concentrated consumption, personalization, and enormous computing power to create ‘desiring bodies’ from diverse subjects (Wood & Ball 2013). Mega-casinos are brandscapes in every sense, using their interconnected surveillant assemblage (Haggerty & Ericson 2000) in tandem with a highly-designed space to elicit customer loyalty and keep guests in the facility longer. Huge numbers of visible and invisible cameras cloak the interior, monitoring for any suspicious activities that may indicate cheating or theft, but also scanning for guests who are unwell or may be victims of a crime. Floor staff are abundant and respond quickly in the event of an emergency—for example, cardiac arrest, as one of my participants experienced one morning while playing slots. Casinos also engage in more covert surveillance in the form of algorithms and predictive analytics that work cooperatively to collect and analyze huge quantities of highly individualized data on each player that participates in the club card programs (Schüll 2012). In many other public spaces, this level of surveillance might make guests bristle. However, the volume of guests and staff within the space, combined with the high degree of financial risk, gives these settings an unusual degree of contextual integrity (Nissenbaum 2004) where the surveillance is tolerated by most guests. Many of the seniors I interviewed went beyond tolerance and reiterated their appreciation for the cameras and omnipresent staff, which made them feel safe and secure on their visits. Although the

majority of player's club participants are unaware of the degree of digital surveillance that accompanies the cards, they appreciate the rewards and benefits the system conveys, not dissimilar to social media users who have normalized this level of dataveillance by their continued enjoyment of the sites (Ball, DiDomenico, & Nunan 2016). Older adults may find themselves in *need* of some level of surveillance, in case of falls or health emergencies, but unwilling to resign themselves to age-exclusive settings such as senior centers or assisted living facilities. Although certainly not intentional, certain characteristics of the mega-casino brandscape have resulted in spaces which are extremely elder-friendly and allow seniors with mobility issues or other health concerns to socialize and even exercise in a secure, age-diverse environment.

Finally, chapter four presents my observations and analysis of the superstitious beliefs and magical practices that emerge from the uncertainty markets within mega-casinos. Gambling and magic have a rich history together, but the introduction of predictive analytics into slot machines has added a new dimension to this relationship. By interpreting player decisions in real time and adjusting payout amounts and spacing accordingly, smart slot machines can effectively induce superstitious beliefs in their users. In her ethnography detailing the consequences of this digital slots revolution in Las Vegas, Natasha Dow Schüll examines how these changes can exacerbate compulsive gambling in some players (2012). However, for recreational gamblers like the seniors I worked with, these superstitions provided a way to contextualize losses and explain winnings, and they also added a bit of fun to the play experience. Players sometimes formed 'relationships' with specific machines, engaging in a sort of 'tit-for-tat' in which a machine could be abandoned for misbehaving with poor payouts. Yet even table games players, not exposed to a machine's calculations, found themselves sucked into magical thinking as a way to rationalize the

randomness of chance. Far from being antiquated or resigned to the realm of religion, magical practices are flourishing in the uncertainty of late capitalism. The variety of superstitions, talismans, and rituals I observed in these microcosms of pure speculation reflects the relevance and utility of magical beliefs well into modernity.

Broader Implications

This project sits at the intersection of technological advancement, market speculation, and the shifting subjectivities that get swept along with them. As the Baby Boomers continue to retire, more service-technology hybrids like mega-casinos will crop up, prepared to meet the changing needs of this demographic as age advances. Although technology will inevitably become more integrated into institutionalized care settings, it is important to reiterate that the majority of seniors wish to remain independent and in their homes as long as possible. The ability to do so constitutes an important element of personhood and fulfills ideals of ‘active’ or ‘successful’ aging paradigms which continue to circulate in public and medical dialogue. However, many older adults lack the financial resources or social support networks to do so while maintaining their health and staving off loneliness. As the uncertainty of late capitalism intensifies, more adult children are making frequent career shifts and relocating, separating families and leaving retired parents to manage their own care and social lives. Even those with family just around the corner may find themselves isolated as children and grandchildren become ever-busier with school, work, and pastimes.

The recreation choices available to this demographic are highly localized and dependent on personal interests and socioeconomic status, as well as the level of state-supported senior services

within an area. Even in a liberal region of the country like New England, which provides significant public resources for senior services, I found that many older adults view senior-specific care as a last resort, a sort of resignation towards the wave of changes ushered in by aging. They may be seen as ‘old’ by others, but their personhood, developed over the varied decades of the life course, is not one of an ‘old’ man or woman. It is this reality that underscores the *value* of age-diverse spaces which serve not only the recreational needs of seniors, but can also facilitate sociability and support independence. This demographic is too often relegated to the margins, made invisible through well-intended age-exclusive settings which can further feelings of isolation.

Mega-casinos might seem unlikely spaces to situate as valuable. The stigmatized status casinos have in contrast to more ‘senior-specific’ activities like handicrafts or shuffleboard often leads to hand-wringing from adult children or senior center staff, as I encountered during fieldwork. Yet these same centers offered Bingo once a week, reflecting the belief that gambling games can and do serve important recreational and social needs. By choosing to gamble in these mega-casinos instead of (or in addition to) senior centers, older adults gain access to an abundance of additional benefits that simply cannot be offered elsewhere. At the casinos, they are *valuable* customers and are treated as such: staff recognize and assist them, cameras ensure their safety and permit them to move independently and according to their desires, and the player’s club program rewards and incentivizes their play. All of this takes place in an accessible, secure, and luxurious age-diverse space. These features are not easily replicated in other recreational facilities. Thus, rather than asserting that features of mega-casinos be integrated into less-stigmatized settings, I am instead emphasizing that the valuable attributes of these spaces be fully considered alongside any potential risks.

Value is subjective and contingent upon the unique positionality of the persons doing the valuing. This project contributes to anthropological theories of value and subjectivity by examining the ways in which value can be derived from spaces which are often characterized as eroding, rather than producing, *value* in an economic sense. This contradiction can exist because of the subjective needs and aims of those ascribing value— in this case, older adults who overwhelmingly benefit from the structures and services integrated into these spaces. My findings speak to the importance of *visibility* for this demographic as they seek welcoming, accessible sites for socializing, play, and engagement in late life. It is this visibility, together with the other benefits described above, that has positioned mega-casinos as valuable spaces for seniors in the surrounding communities.

Chapter 1:

Casino Capitalism, or mesmerizing uncertainty and its practical outcomes

Introduction

The proliferation of speculative financial products and the rapid advancement of predictive analytics has ushered in a period of late capitalism that is often equated with a casino gaming floor. This comparison is made derisively; investing is marketed as securing one's future, rather than taking a chance. Economists, journalists, financiers and indeed anyone who lived through the bursting of the housing bubble can attest to the unpredictability of the stock market, but for most people, there exists, somewhere, a dividing line between shooting craps in Las Vegas and signing up for a 401(k). The debates around the validity of 'casino capitalism' as a fitting analogy have been detailed, considerate, and undertaken by academics from multiple disciplines as well as policy advisors, politicians, and the media (de Goede 2005, McKenzie 2011, Snider 2014, Strange 1986). They reflect deep public concern around the maddening complexity of financial products and reduced government oversight of the banking and finance industries. As Americans are increasingly forced to depend on investments rather than pensions to fund their retirements, the functionality of these investments, and their promises of prosperity, are called into question. Families planning for the future must confront the same grim possibility facing any gambler: What if I lose it all?

This question arrives at the root connection between gambling and investing— uncertainty. Both casinos and capitalism have created markets for the commodification and sale of uncertainty, and the rapid spread of these markets reveals that, however distasteful, people are buying. In order to effectively analyze financialization and its rippling effects, we must first understand the process

through which the abstract reality of uncertainty becomes a desired commodity. In other words, how does uncertainty acquire value, and what does this value tell us about the sociocultural practices that support it? In this chapter, I contribute to the existing dialogue around financialization and its role in the boom/bust cycles of late capitalism by offering a view from the floors of two of the United States' largest casinos. From 2015-2017 I conducted ethnographic fieldwork in these massive institutions and developed an understanding of the internal economic practices and policies that generate hundreds of millions in revenue through the commodification of uncertainty. I argue that, rather than comparing finance to gambling, both of these fields should be recognized as composites of related behaviors through which uncertainty is made exchangeable on the market. Drawing on the economic analyses of Chris Gregory (1997), the commodity of uncertainty becomes valuable because of the relations between the people who value it, whether stock brokers, retirees, or craps players. Many economists have looked to casinos from Wall Street, lamenting the parallels while attempting to stress differences in an effort to shore up the crumbling reputation of the stock markets after each subsequent recession. Here, I offer a new perspective, as I examine financialization in relation to the gaming floors in order to parse out the deeper cultural meanings of uncertainty and map the markets for the unknown.

Uncertainty-as-Commodity

In undertaking fieldwork at casinos, I found myself in the same position as most anthropologists when they arrive at their research site— a conglomeration of anxious, bewildered, and fascinated. I was raised in a conservative, Evangelical household where gambling was shunned as wasteful of the resources God had given us. My only experience with gambling prior to this project was on a cruise ship as a child, when my older brother begged my father to put a quarter in a slot machine flashing at him from the dark, smoky room he was forbidden to enter. My father saw this as a

learning opportunity; it was a way to demonstrate the wastefulness of gambling in contrast to the Protestant value of hard work. He left us just across the line of carpet designating the start of the gaming floor. We watched with anticipation as the quarter clinked into the belly of the machine, coming to life with electronic tones and bright lights. My father shot us a knowing, almost sympathetic glance while he pushed the button. On the first spin, he won \$25. Laughing diabolically, my brother charged across the legal divide and onto the carpet to scoop up the fountain of quarters spewing from the machine. Certainly, a lesson was learned, but it was not the one my father intended. Two decades later, this vivid memory played in my mind as I walked the rows of slots at Mohegan Sun Resort and Casino, my primary field site, trying to process this same activity on a much grander scale. I watched people place bets, cash out, win big, and lose bigger with an almost morbid curiosity at something I did not understand. How could all these people repeatedly engage in what I believed to be a fruitless, even detrimental pastime with such regularity? Even more, how were there enough gamblers to support the booming and explosive growth of legalized casino gaming across the country? *Don't they know* the odds are insurmountably stacked against them?

The answer to this last question is, unequivocally, *yes*. Casino gamblers are acutely aware that they are on the losing side, even after a win. As is so often the case in anthropological study, or indeed any examination of human behavior, this answer was unexpected, even contradictory. Why would people choose to gamble when they could see the potential consequences? Everyone I spoke to for this project knew of someone who had lost control of their spending and suffered for it. It is this question that led me to investigate the principle of *value* within these settings. Despite the pervasive belief that gambling is about winning money, human behavior whilst gambling has

revealed to me that money is only one token of value derived from this activity, and often not even the primary one. Situating casinos as facilities that sell entertainment can partially speak to this; if a gambler is only after excitement or amusement, money lost can be seen as a facilitator to this end goal. This is the rhetoric of the casinos themselves, and a quick perusal of any casino's marketing materials or web presence supports this idea. However, there are many other options for entertainment in America today, from baseball games to amusement parks to movie theaters, none of which carry the risks associated with casino gambling. To accept the casinos' pitch that they sell *entertainment* would require ignoring the underlying product that people find *entertaining*. A movie theater with no movies, for example, is not especially entertaining. What, then, are they selling?

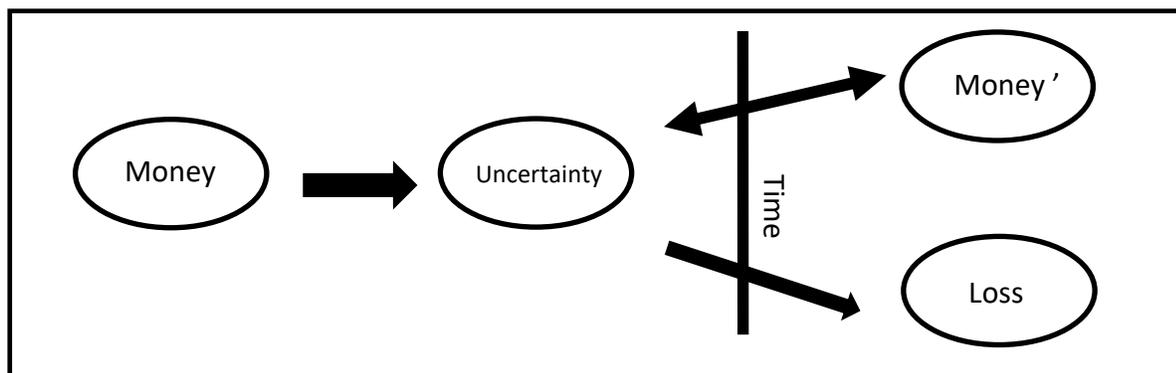
Casinos sell chances. Wrapped up in those chances are many other related products and services, from events to alcohol to sex to Rolexes, but the primary commodity of the casino is 'a chance'; more accurately, billions upon billions of as-yet-unrealized chances trapped inside machines, decks of cards, or faces of dice. These chances can be packaged more succinctly as uncertainty, an unwavering and omnipresent aspect of any human's lived reality, and one that must be negotiated on a daily, even momentary, basis across the life course. Anthropologists have examined uncertainty in life from myriad perspectives and diverse settings, but overwhelmingly these approaches look at the ways people manage or mitigate uncertainty, rather than the concept itself (Niehaus 2013). Often, religious systems are rationalized as means of giving certainty to otherwise unpredictable and calamitous events, such as death, the afterlife, or war (Evans-Pritchard 1976, Malinowski 1922, Niehaus 2013, Sosis & Handwerker 2011). Uncertainty is usually cast as undesirable and there exists a huge market of commodities and services specifically targeted at

preparing for unexpected events. Insurance is perhaps the most obvious of these, but there are also groups which take more extreme precautions by investing in nuclear bunkers, safe rooms, food stores, or, in the United States, unnerving stockpiles of weapons and ammunition. There are also markets dedicated to increasing uncertainty, usually for the purpose of excitement, such as extreme sports, adventure travel, or even haunted houses. However, markets specifically dealing in a commodified uncertainty are, in the monetary sense, far and away the largest. Late capitalism itself is inextricable from speculative debt, as evinced most clearly through futures markets and derivative trading (Appadurai 2017, McKenzie 2011, Zaloom 2004). Uncertainty becomes a commodity as it is packaged into saleable portions to brokers and hedge fund managers in the form of bets on the probability of specific future events, such as commodity price changes, currency fluctuations, and loan repayments (de Goede 2005, McKenzie 2011, Strange 1986). The rewards for these risks can be substantial, but the sheer unpredictability of political decisions, wars, climate change, and consumer preferences, to name but a few variables, makes large losses an inevitable byproduct of the economic structures that enable speculative debt.

In the global economy, this volatility creates significant and often detrimental ripples that can and do affect those who exist on the periphery of the system. The consequences of failed bets are not confined to those who explicitly gambled; your broker's optimism about a given stock can translate into losses from your retirement account, for example, despite your lack of involvement or even unawareness of the initial investment decision. On the surface, this seems quite different from the more direct gains and losses facing a casino gambler. A frequent blackjack player arrives at the table fully aware of the rules of play. He is prepared with chips he purchased himself and a strategy of some sort. Losses incurred are his own, the byproduct of bad luck, poor decisions, or

inexperience. Yet this player is purchasing the same commodity as the futures trader— a chance— and both gamblers’ purchases carry identical potential outcomes. Should skill, luck, and strategy align, the chance is converted into money, another commodity whose value is as complexly constituted as uncertainty, but universally recognized. On the opposite end, the chance is spent and a loss is taken, leaving the gambler to decide to buy uncertainty again or exit the game with neither uncertainty or money remaining (Figure 1). The certainty of loss has nullified the value of the uncertain chance through the inevitable passage of time.

Figure 1: *Exchange cycle of uncertainty*



The commodification of uncertainty requires an explanation of commodities themselves, and their role in systems of exchange and value, or economic practice. Commodities have been studied extensively by economists and debates about the process of commodification constitute a significant volume of literature in economic anthropology and elsewhere. For the purposes of this analysis, I am borrowing the framework of commodification set forward by Chris Gregory, developed from his extensive economic ethnographies across Papua New Guinea (1982) and the Indian subcontinent (1997). Gregory’s approach is humanistic and understands economic practice as an artifact of human relationships and social interaction. “Human valuers are the means by which values exist. Material objects of use to people, such as land, rice, rupees, dollars, cowries,

silver, and gold, are transformed into marked social forms such as *gifts*, *commodities*, and *goods*, and the process through which they acquire these values are institutions such as the Market, the House, and the State,” (1997:13, emphasis original). As Gregory explains, money is a commodity whose value is acquired as it passes from the State (issuing government body) to the Market, or arena of exchange, by the reciprocal recognition of the relationship between the human agents involved. Citizens recognize their role as subjects of the State and accept the State’s authority to print and honor paper or electronic currency notes, and the State recognizes its official capacity to enable its citizens’ economic participation with the use of authorized currency. However, paper money is a material object, as indeed are most other commodities, whether they are highly valuable (a car, perhaps) or entirely disposable (food, for example) and the materiality of these things is a fundamental component of their exchange. Uncertainty, however, is decidedly immaterial; it is a concept or idea, at best, and this immateriality seems to fly in the face of its potential for commodification. Yet many commodities can and do take immaterial forms, money being the most pertinent example. The overwhelming majority of money in circulation in the world today, regardless of currency, is immaterial and exists only as a digital representation of a numerical quantity. Attempting to convert this digital representation into material paper notes, especially large sums, is a complex process and there are significant restrictions on how much paper currency can be manifest from the digital record that indicates its existence. Uncertainty too can exist as an immaterial commodity in much the same way; it is a representational placeholder for the material commodities that it may produce. It acquires the economic label of *commodity* through the transactional process it undergoes as it passes from the seller to the buyer and back again, or, as Gregory explains, “...*commodities* are those values that arise as things pass from House to Market,” (1997:13). It is worth noting the convenient coincidence in word choice here, as the

‘House’ is a well-known colloquial term for the institution of the casino itself. When a gambler purchases chips, he is engaging in a form of currency conversion (via the internal State of the cashier) to enable himself to participate in the Market. As he bets, he is using said currency to purchase uncertainty, which has become a commodity by passing from the House to the Market via the dealer stationed at the table. His wins can be converted back into dollars and removed from circulation in this internal Market, or they may be used to purchase more uncertainty by placing additional bets, continuing the cycle. The player’s loss is the House’s gain, underscoring uncertainty as the primary commodity exchanged in the complex internal economy of the casino.

The Value of Uncertainty

Uncertainty, whether traded on the floors of Wall Street or inside the digital brain of a slot machine, acquires *value* through the commodification process due to the relations between human valuers who seek to exchange it (Gregory 1997). Competing theories of value in economic anthropology that aim to trace the mechanisms by which commodities, gifts, and goods acquire their value focus on different aspects of economic practice. Gregory’s radical humanist lens is but one of several such theories. Arjun Appadurai’s influential text on the “social life of things” asserts that it is the practice of *exchange* that instills value in commodities, and that anything that can be or has been exchanged is a type of commodity and, therefore, valuable (1986). In this approach, it is the thing itself that is social, rather than the sociality of the human valuers, which Gregory critiques as “...a quite conscious attempt to elevate ‘commodity fetishism’... to a methodological principle,” (1997:44). Appadurai’s argument is somewhat of a logical fallacy; it presents a chicken-or-egg dilemma in which the commodities seem to acquire their value independently of (or perhaps in

spite of) the social relations that existed prior. In other words, without the relations between human exchangers, who agreed upon the terms of exchange, there would be no opportunity for the exchange itself, which Appadurai claims is the instiller of value. In valuing uncertainty, this argument further collapses. If stocks, for example, had no value until they were exchanged, it would be impossible to establish a monetary price for an IPO (Initial Public Offering). Broker interest for Facebook's IPO was so high because the shares being offered, although they had never been exchanged, and, by Appadurai's methodology, should have no value, were of course already valued through the reciprocal recognition between the board of Facebook and the buyers anxiously waiting to purchase shares, which are a commodified form of uncertainty.

David Graeber, from his radical anarchist perspective, shifts focus away from the things themselves, and instead emphasizes the importance of actions in creating value. Specifically, Graeber argues that “[v]alue emerges in action; it is the process by which a person's invisible “potency”—their capacity to act— is transformed into concrete, perceptible forms,” (2001:45). For Graeber, the state of the object, be it a gift, a commodity, a good, or something else entirely, is less relevant; instead, it is the potential for action of any kind, socially constituted around the object and capable of manifesting in myriad forms (not just exchange, as Appadurai asserts) that gives value to objects (2001:47). The emphasis on action and the potentiality of actions is a step closer to recognizing the importance of subjectivity in valuation, but when applying this theory to uncertainty, its utility is unclear. Returning to my example of Facebook's IPO, there is certainly potential for various human actions. Brokers have the potential to buy or refuse, and as time passes, the significance of that potential fluctuates around monetary price. Buying shares right at the opening bell carries a different social meaning than buying weeks later, when prices have

stabilized. Refusing to buy also carries social meaning by revealing a potential buyer's beliefs about the future price of the stock, devaluing the commodity of uncertainty through that decision. It is true that these potential actions are tied to power, as Graeber notes, because there is clearly a power differential between the board of Facebook (holding the power to set the initial price) and the buyers (holding the power to affect the price across the passage of time by buying and selling strategically). However, what is lacking from this equation is the reciprocal recognition between the valuing parties. Graeber's theory takes us to the social constitution of value, but falls short of presenting the solution to the equation of value by arguing for an infinite range of potential actions giving or reducing value to nearly anything in nearly any context. The value of Facebook stocks, or the commodity of uncertainty as tied to Facebook, exists because of a series of reciprocated recognitions, or agreements, between those interested in valuing it. Without the agreement of the board members, no IPO would have occurred, and no initial share price could be set. Without the agreement between the board and the brokers, no temporal monetary value for the shares could be actualized. Finally, without the agreement of the brokers with each other, the value could not fluctuate, and without fluctuations, the commodity of uncertainty could not hold (or lose) value. It is important to emphasize that this simplified example is never actualized in such a linear, orderly manner. The chaos of a trading (or gaming) floor is testament to the tension and anxiety that accompany each transaction. Uncertainty is a valuable commodity because of its potential, but it is also a reliable excuse in the event of a miscalculation or erroneous prediction resulting in a loss of value¹. Graeber's argument is thus too vague to contextualize the contradictory and nebulous role of uncertainty as both potentially valuable and potentially devaluing². He emphasizes the

¹ See Appadurai's (2017) recent book on the role of language and performativity in finance for a more nuanced discussion of the nebulous nature of uncertainty in speculative trading.

² Gregory's (2012) essay on the "shapeshifting" nature of credit speaks to the ways in which a financial product can occupy contradictory roles depending on the positionality of the person (or institution) in the exchange.

range of imagined potential actions in the human mind, and while acknowledging the role of social interactions in facilitating this potential, holds his beliefs in line with that invisible phenomenon of “generic human capacities” (2001:47). Without the visibility of those actions to others, or the reciprocal recognition of the human valuers, how then is value to be actualized? If there is no actualization, exchange cannot occur, and despite their differences in perspective, all the theorists I have discussed would agree that exchange is a critically important facet of economic practice the world over. In the following section, I will provide a brief history of the valuation and exchange of uncertainty in capitalism in order to contextualize the emergence of the label of ‘casino capitalism’ in economics and elsewhere.

Casino Capitalism?

The popularization of the ‘runaway gambling’ critique of contemporary finance can be largely attributed to economist Susan Strange’s book *Casino Capitalism*, published following the recession in the early 1980s. In her influential text, she argues that a series of debt and defense negotiations between the United States and Europe following WWII and through the Cold War period acted as a catalyst for significant and far-reaching shifts in global monetary policy (1986:31). These decisions culminated in 1971 with the breakdown of the Bretton-Woods agreement, which had stabilized international currency markets since 1944 and restricted currency speculation by, among other things, mandating that participating countries tie their currency value to gold at a fixed rate. The United States had previously held the largest gold stocks of any country, and the rules of the Bretton-Woods agreement thus favored the American dollar. The gold stocks of the United States were seriously depleted following the Korean War, and in order to finance the

escalating Vietnamese conflict, Nixon released the US government from its obligation to exchange foreign-held dollars for gold at a fixed rate. This led to a spike in market volatility and runaway inflation, allowing the United States to fund its military intervention in Vietnam while shifting the cost to developing countries, whose previously-stable investments in the dollar were now worth a fraction of their original value in gold (Gregory 1997). Gregory argues that this decision constitutes the greatest redistribution of wealth “in world history” which “has gone by largely unnoticed,” (1997:266).

Unnoticed by the general populous, perhaps. Certainly, financiers and currency speculators noticed, rapidly taking advantage of the relaxed regulatory environment that ensued. This manifested in the resurgence or creation of a variety of financial products, credit terms, and risk management schemes that have since become a huge portion of the international financial market and indeed the entire global economy. In her tracing of the historical and cultural particulars that propelled the rise of Western finance, Marieke de Goede describes several such products that attracted the attention of economists and regulatory bodies for their similarities to games of chance (2005). Futures trading became standardized in the United States in the mid-1800’s with the establishment of the Chicago Board of Trade (CBoT), which allowed speculators to purchase contracts on agricultural commodities, mainly grains, that were not yet harvested at a set price. This acted as a sort of insurance for the farmers should their harvest not be of sufficient quality or quantity, but it also gave speculators the opportunity to profit off price fluctuations (Zaloom 2004). It is important to note that although the concept of futures contracts did originally involve merchants purchasing actual produce from actual farmers, by the time the CBoT standardized the measures and rules governing the trade in the US, some 90-99% of futures contracts were between

speculators and no physical produce ever changed hands (de Goede 2005:60). The contracts were simply a bet on whether or not the price of the actual commodities would be lower or higher and were indistinguishable from gambling in any technical manner. Futures contracts today have extended far outside agricultural commodities and, following the opening of currency markets in 1972, now exist for a wide range of commodities including currency speculation.

These types of futures contracts are but one form of institutionalized gambling within finance. Another innovation in trading occurred when two Nobel-prize winning economists, Fischer Black and Myron Scholes, published their groundbreaking paper on the mathematics of financial risk management in 1973. The resulting Black-Scholes options pricing equation, known simply as Black-Scholes, enabled the widespread use of derivatives trading, now a huge percentage of the global finance markets at an estimated value of \$500 trillion³ (de Goede 2005, McKenzie 2011). A derivative is a generalized word for a contracted agreement between two parties on the terms of sale for some underlying commodity or financial product. Futures contracts are a type of derivative, but following Black-Scholes, the derivatives market exploded and today there are wide variety of complex and abstract derivative products traded both on and off international markets. Black-Scholes enabled the expansion of derivatives markets by providing mathematical justification for total risk mitigation through continuous trading. In other words, speculative risk in one market could be eliminated by hedging in a different market, and since derivatives are based on fluctuations in price, continuous speculating and hedging could effectively ‘cancel out’ any financial risk. “The pricing embodied in the derivative gave the owner the ability to transfer his risk to another counterparty at an agreed price. The same derivative contract not only banishes

³ New York Federal Reserve conference on “Over-the-Counter Derivatives and Recent Regulatory Changes,” 2017

risk, but if cleverly employed it leaves its owner free to gain from any fortuitous movement of prices and rates that underlie the contract,” (McKenzie 2011:205). Unfortunately, as the succession of boom-and-bust cycles post-1972 has revealed, the mathematical validity of Black-Scholes has failed to effectively eliminate financial risk in global markets, and instead this volatility has resulted in the condemnation of gambling and speculative practice in contemporary finance by a number of vocal critics. The term ‘casino capitalism’ began to circulate, gaining popularity from Strange’s text but also finding itself deployed in Parliament and Congress, among other forums of international significance. In her critique of the phrase’s utility, Rebecca Cassidy (2009) describes the emergence of the concept in the public realm and the ways in which it was strategically utilized as a sort of ‘slur’:

Casino capitalism was a potentially subversive way of describing the most recent wave of market fundamentalism in the UK and the US, but it failed to realize its promise. Continuing to describe the current crisis in this way further abstracts international finance, making it less knowable and thus less accessible to criticism. The expression 'casino capitalism' makes disparate events and processes superficially familiar and similar in a way that obscures our efforts to understand them. It does not provide a coherent criticism of the systems that produced the current crisis, an explanation of how it might have developed or, most importantly, any guidance as to how we might act in the future. (2009:13)

The desire to distinguish finance from gambling has existed as long as finance itself, reflecting cultural values and social morality often rooted in religious beliefs about work, laziness, and greed. Although Strange’s analyses in her widely-read book renewed interest in these debates, de Goede also criticizes the utility of the concept:

“...Strange’s argument obscures the fact that the association between gambling and finance is not specific to the late-twentieth century financial sphere and that no “natural” distinction can be assumed... Finance and gambling are both strategies of confronting chance and uncertainty...[i]t was only through creating a contrast with gambling that finance was able to emerge as a respectable element out of early modern networks of monetary activity,” (2005:50).

Effectively, this means that the social stigma against gambling *produced* finance in the sense that they are simply different terms (with different moral implications) for the same types of behaviors. Gamblers always possess at least a tangential hope to make money through the process. This desire exists on a moral spectrum of sorts, in which either extreme is seen as immoral: no desire to make money is akin to laziness, but too much desire is labeled greed⁴. As economic practices, gambling and finance service this desire, but not with equivalent social meanings. Even the most successful casino gambler is not bestowed the same respect or status as a wealthy investor because the practices have not been ascribed the same social meaning. Yet, in the event of a catastrophic failure of judgement, circumstances, or both, these practices are condemned, as evinced by the language of public outrage following the recession of 2008 (Surowiecki 2014).

To circumvent legal restrictions on games of chance and capitalize on their potentiality for profits, a new vocabulary emerged, along with numerous rules governing these behaviors in an effort to legitimize gambling in economic practice. In Europe and elsewhere, legal and moral arguments about the nature of gambling were longstanding and reflected not only religious values but also disdain for associated vices, including alcohol, sex, drugs, and violence. One only needs to have seen *The Wolf of Wall Street* in order to recognize that in many respects, finance has failed to divorce itself from these vices, and indeed any gambling-related stigmas, on its path to global economic domination. In her ethnographic analysis of traders on the floor of the CBoT futures market, Caitlin Zaloom describes the perils of this high-risk, fast-moving environment and notes that many traders do abuse drugs or alcohol and engage in physical violence in an effort to secure

⁴ Greed is highly subjective and contingent upon myriad specificities, making it a dynamic term that necessitates contextualization. See Oka and Kuijt's (2014) detailed analysis of the concept of greed and its transformations through time and across cultures.

a better position on the floor and the boost in reputation that accompanies it (2004). Speculators who lose too frequently to make good on their debts can and do find themselves with a diagnosis of gambling pathology, as Jorge Núñez describes in his account of one failed trader in Spain following the Great Recession (2017). Interestingly, this label is only dispatched for those who lack the credit (or bankroll, to use casino terms) to cover losses and engage in further trading. Although the APA's DSM-V does not apply this distinction to a pathological gambling diagnosis, my own observations and fieldwork in casinos have revealed that gambling is far less problematized among wealthy players because its consequences are less acutely felt. Thus, despite the confusing and staggering range of financial products, credit terms, speculative markets, equations, deregulations, and technological innovations that have become melded together into the single vague term of 'finance', we can see that finance is but a linguistic cover for the set of actions and behaviors that, through history and into modernity, are also labeled *gambling*. These behaviors all exist to commodify and trade in uncertainty with the end goal of making a profit, or converting the commodity of uncertainty into the commodity of money. Now that we have stood on international trading floors and looked at casinos, we must move to the local gaming floors with an eye on Wall Street to better understand how the markets for uncertainty have permeated the daily lives of their consumers. Without casinos, there is no *casino* capitalism.

Selling What Isn't: The Market(s) for Uncertainty

In developing the interview questions for this project, I made sure to ask regular gamblers about their biggest wins and losses. My initial suspicion that gambling was about money, rather than the chance, greatly influenced my approach here. It only took a few interviews to realize my folly.

Most of my participants remarked that they had never won a sum of money they felt was significant or counted as a true ‘jackpot’; some could not even recall the dollar amount or identify a single instance where a memorable win was made. The quantity of money one must win to feel ‘lucky’ is a product of many factors, including overall socioeconomic status, financial security, and total gambling expenditures. Despite this, I am inclined to agree that none of my interlocutors had ever won a truly substantial amount- ten thousand dollars, at most, and to a high-stakes player. For those not affected by gambling pathology, the choice to continue to spend money gambling reflects the reality that money is not the primary commodity sought in these transactions. This is not to say that anyone would be disappointed to win money, but rather that they are receiving what they paid for (uncertainty) and any money won is supplementary. While in the field, I overheard gamblers comment on a nearly daily basis to me, each other, and even casino staff that they were “making a donation to the casino today”, a statement indicative of the secondary role of financial profits in choosing to gamble.

The casino supports its primary market of uncertainty exchange through other reciprocating markets that further instill value to the casino experience. While anyone⁵ can walk into an American casino and gamble, shop, or dine, casinos aggressively encourage guests to enroll in their player’s club card programs to reap rewards from their gambling losses. These programs are loosely modeled off of credit card or airline mileage points systems, with a tiered hierarchy of benefits based on overall levels of spending (Schüll 2012). At Mohegan Sun, the program is called Momentum, and membership is incentivized through various tangible and intangible offers that begin immediately and continue to accrue over the year. Membership requires a valid ID and phone

⁵ Truly anyone; American casinos are distinct from many European and international counterparts in allowing access to any individual over the age of 21 (18 in some states), regardless of appearance, status, or membership.

number, along with a signature on a single piece of paperwork, which briefly describes how the program works but does not mention the digital surveillance conducted by the casino using the data collected from your club card⁶.

The Momentum program supports and encourages the purchase of uncertainty by creating a number of reciprocating markets tied to individual spending. These markets can be grouped broadly by the types of commodities traded. The most generalized is the market on which the internal currency of the casino, called ‘Momentum Dollars’ (M\$), can be used. Momentum Dollars are accumulated at a starting rate of US\$135-to-M\$1. In other words, for every \$135 spent gambling while using the club card, one M\$ is earned. The exchange rate varies depending on player tier. These dollars can be used to purchase commodities (limited to food or retail shopping) within the casino complex, and are even taken by some area car dealerships and travel agencies. They cannot, however, be used to purchase hotel rooms, event tickets, or access to the assorted lounges and dining areas reserved for higher-tier players. These benefits are purchased via Choice Credits, another internal currency that is given in pre-determined amounts monthly to the three middle tiers. Guests whose status is at one of these three tiers can use their Choice Credits to “design their experience” at the casino by adding VIP lounge access, buffet meals, a hotel room, or tickets to an Arena event. Finally, there are markets in which the casino is the arbiter and various commodities, experiences, or services are offered ‘for free’ to guests to further support the primary market for uncertainty. Interviews with regular gamblers revealed that they know the ‘free’ gifts, hotel stays, tickets, and meals are not truly free, but they are appreciated nonetheless and help to soften the dissatisfaction that usually accompanies gambling losses. One slots player told me, “Of

⁶ See Schüll (2012) for further analysis on the role of player’s club cards in casino dataveillance.

course, you don't think of it that much when you're using [Momentum Dollars] to buy things. Even though it's money, you're getting something else for the money that you've already spent. So, you know, you don't think of it that way.”

From the casino's perspective, however, these incremental rewards foster brand loyalty and, most importantly, keep guests in the facility longer, allowing for further participation in the uncertainty market and ensuring a greater financial return from each guest. These rewards have many names, including perks, comps, free play, and gifts, and they each have their own set of rules and restrictions depending on a player's status tier. To access a higher tier, players must accrue a set number of Status Points (SP) at a rate of US\$165-to-SP1. The \$165 must be spent on gambling in a single 24-hour period, and SPs only accumulate on whole dollar amounts. In other words, spending \$495 in a day would result in 3 SPs, but \$493 would only earn two. Status Points are not a currency but a sort of social marker, and accumulating enough of them in a 6-month qualifying period results in promotion to the next tier and all the associated benefits that accompany it.

All of these other markets are dependent on the primary market for uncertainty, but they also present regular customers with an excuse to step away from the slots or tables and engage in other activities while inside the complex. For many of my participants, taking advantage of these benefits was the most time-consuming activity of the casino visit. Instead of gambling for hours on end, they would play for a bit, then take a break and use their various currencies or perks to pick up a 'free gift', shop for necessities, see a show, or get something to eat. An ideal casino visit consisted of a variety of activities spaced throughout the day. For example, several couples I interviewed would start the morning by taking advantage of the 'Coffee Club' promotion offered

to seniors once weekly. After enjoying their free bagel and coffee, they would split up to gamble before meeting up later to use a coupon for discounted lunch. This might be followed by more gambling, or perhaps collecting a gift or picking up tickets for an upcoming event. These extraneous activities, in part, contribute to the overall *value* of the commodity of uncertainty by providing some form of useful return on money lost. It is important to stress that *value* in this context is not exclusively a financial term. The type and quantity (if quantifiable) of value(s) derived from the assorted rewards of the player's club program is highly subjective and reflects a composite of numerous individualized factors, including, but not limited to: overall financial status, involvement of friends or family in casino-related activities, the approval or disapproval of spouses and children regarding casino gambling, the appeal of the shops, services, and entertainment options available at the casino, and what type of gambling games one plays. My participants' own backgrounds and attitudes about the program reflect this complexity. In the following sections, I provide ethnographic details from my interviews and observations in the field to illustrate the ways in which *value* is subjectively extracted from the commodity of uncertainty within the context of a mega-casino.

Value(s) from the gaming floor

The regular gamblers I worked with for this project represent an interesting demographic for both casino use and the impacts of financialization on the everyday economic practices of citizens. All participants were retired and over the age of 65, making most of them members of the Baby Boomer generation born in the period of post-WWII prosperity in the US. They have lived through numerous economic bubbles and recessions, but also experienced the reduction of government

spending on services for the elderly, including healthcare and Social Security (Estes and associates 2001). Following a decline in corporate pensions, this generation of retirees were increasingly encouraged to participate in the stock market to help finance their life after work (Weiss 2005). Despite this, they are well-off compared to both earlier and subsequent generations, and this has partially driven a shift towards a more consumeristic mentality (Leach et al 2013). These general demographic characteristics, combined with the rise of legal (and localized) casino gambling, have resulted in the increasing popularity of casinos among retirees in the United States in recent years. The American Gaming Association's most recent report reveals that over 60% of all casino guests are 50 or older, and nearly a third are over 65 (AGA 2013). My participants all remember their first trip to the two casinos when they opened, and everyone agreed that the frequency of their visits markedly increased following retirement⁷.

Two of my interlocutors stood out for this analysis, and I chose their narratives because they contrast each other in many respects. Lynn⁸ and Sam were both regular visitors to Mohegan Sun, and occasionally Foxwoods, attending an average of 3 days a week for several years. However, they arrived at retirement in very different ways, and their life experiences have shaped their attitudes and practices within the casino as well as outside it. The following narratives describe how Lynn and Sam came to find value in uncertainty and from the other internal markets that support it.

⁷ For a more detailed examination of casino use among older adults, see Ciofi (2019).

⁸ All names and some identifying details have been changed to protect participant confidentiality.

Lynn

I first met Lynn during one of my recruitment efforts at Mohegan Sun. I stood anxiously across from glittering displays in a Swarovski crystal storefront, administering screening surveys to passers-by. She was more curious about the project than many others, and chatted eagerly with me about it for several minutes after completing her survey. Her guided tours through the banks of slots, recounting unique details or stories about hundreds of individual machines, were as enlightening as they were entertaining. Lynn was born in a rural town in New England with only a few houses and harsh, long winters. After moving to Connecticut, she completed a few years of community college and worked assorted jobs before starting a career with the state, caring for people with developmental disabilities housed in state facilities or group homes. She found the responsibility of the work physically and emotionally tiring, but also very rewarding. “There’s constant need. Every day was constant needs, constant needs of other people. There never was any room for any of your own personal problems or anything going on in your life... But I loved [my patients], they became like my children. There were four men in the home that I took care of for 22 years straight.” Her attachments to those in her care made her retirement at 55 a challenge as well as a relief. She had worked for the state of Connecticut for almost three decades, and accumulated a modest but reliable pension. She had been in her home, which she owned by herself, for over 30 years, and had an adult son from her first marriage whom she saw periodically. Often she would take trips to Maine to see family and friends, and small trips with her long-term boyfriend Ricky. Lynn’s main pastime was visiting casinos and playing slots. Ricky had been coming to Mohegan Sun regularly for years, and was a higher-level player than Lynn. This meant he accumulated benefits from the Momentum system at a faster rate, and he shared these benefits with Lynn whenever they came together, often three or more visits weekly. “When we come down,

we spend at least a couple hours, and we do different things when we're here. We go into the shops, and he uses his Perks in the shops and sometimes he gives me some to shop with. He orders records and CDs from the store there. Yesterday we bought tickets to the football kickoff event. That sounds like fun. He says, 'Oh, I hope I don't lose', and I told him, 'Think of it as something different to do, and then it's gonna be more fun,.'" From our conversations, it seemed that both Lynn and Ricky sometimes gambled more than they intended, or stayed longer than they had planned, but Lynn especially used strategies to budget and insisted she never suffered socially or financially from her gambling. Instead, she tried to make the most of the money she *did* spend by taking advantage of the assorted promotions, discounts, and giveaways she had earned by playing slots.

For Lynn, the element of risk that comes with all gambling (including that done in financial settings) is what made the activity fun. "My level of learning, my understanding of the machines...is changing. I would always come in and play the lowest amount. Ricky would say, 'Oh, you gotta play a little bit more than that, you're not even gonna get on the board with that,'. He has taught me to play a little bit more risky, the word is risky, and I have had the plus side of that in the payouts, and the minus of that, because the more you play, the more you can lose." *Risk* here is a synonym for uncertainty, and her use of the term underscores uncertainty as the primary commodity being purchased. But Lynn's comment takes us a step further by revealing the importance of the supporting markets in legitimizing her decision to play 'riskier': in doing so, she believes she has both increased her odds of a higher payout, but also maximized her rewards in the more likely event of deeper losses. "Ricky, you know, he gets more Perks than me. And that's something I'm working on. He says, 'Hey, you get anything yet?' and I always say, 'Nope!'" She

laughed. “The truth is, I probably won’t get anything until I go through more money. That’s the bottom line, you spend more and earn your status points, and then you’ll get to the next level.” To characterize Lynn’s gambling as an investment would be misguided, and also a disservice to her awareness of the odds against her. However, to delineate between investments, or the commodification of uncertainty in financial markets, and casino gambling, or the commodification of uncertainty in institutional markets, overlooks the numerous shared characteristics and behaviors that unite them. The purpose of doing so, to reiterate de Goede’s (2005) critique, is to scaffold the false dichotomy between gambling and investing in an effort to shirk profit-eroding regulations on financial speculation and divert them to a scapegoat industry. Certainly, the odds of a slots player receiving a substantial return on her expenditures are far less than the odds of a well-managed 401(k) producing notable returns over time. When Lynn loses at the casino, the supporting market systems of the player’s club program, combined with the enjoyment she receives from playing, work together to preserve some of the value in the commodified uncertainty she purchased. A downward turn in tech equity futures, to use a current example, has rippling impacts on numerous (and supposedly more secure) investment products, but now there is no compensatory mechanism in place to preserve the value of uncertainty. Its value is lost until the market rises again, and the investor must re-purchase uncertainty and hope for a better return. In this way, the supporting and reciprocating markets of institutionalized gambling not only encourage the further exchange of uncertainty but also insure against loss of value from the perspective of the players.

Sam

Unlike Lynn, Sam was not a state employee, and although he did receive a generous pension when he retired from his high-level financial management position, he also maintained an investment portfolio and was already very wealthy when he entered retirement at 55. When I began interviewing him, Sam was in his late sixties and had built up his status at Mohegan Sun to the second-highest tier playing high-stakes craps several mornings a week. In contrast to Lynn's effervescent personality, Sam was serious and serene, and often reserved in his answers during interviews. I was anxious to see if these characteristics persisted at the craps tables, as craps is a notoriously boisterous and often rowdy game. They did. Sam infrequently spoke to the other players, and showed very little emotion or affect as he studied the dice and placed his bets. In interviews, he would often express distaste for the emotionally-driven betting styles of the other players, and his own style was, in comparison, rather rigid and calculating. He usually made the same bets, and there were numerous bets that he patently avoided, citing their low odds. "Some guys, they bet the Hard Ways all the time. The odds are terrible, but when they do hit, people get excited and forget all the times they lost on them," he explained, referencing a particularly low-odds betting option. Sam's degree in finance and his decades of experience in financial management were critical factors in shaping his approach to craps. As I watched him play, I could see the mental calculations taking place as he stacked his chips, with only the occasional eyebrow furrow or raise in response to the rolls of the dice. Craps is an odds game, and although no strategy can influence the result of the roll, statistics can predict the likeliness or unlikeliness of a given bet paying off. From our interviews, it was immediately apparent that Sam took pride in his acuity for calculations and he was able to casually recite the odds for nearly every possible bet on the felt.

Sam's wealth enabled him to place large bets, and also earned him the right to use casino credit to play. Although any player can apply for credit at Mohegan Sun, wealthier players receive access to more favorable terms and greater flexibility on repayment schedules. For Sam, using credit was not about overspending but rather made his experience playing more convenient. He usually played with \$1500-\$2000, a substantial sum that is tedious to acquire in paper money. By using credit, he was able to bypass this hassle and simply settle up with the House when he was finished playing. His high-level bets also entitled him to greater benefits through the Momentum program, including access to VIP lounges and dining, premium seats for concerts and events, and of course a significant quantity of M\$ with which to purchase other commodities. He and his wife had gone on several vacations purchased with M\$, and even received a cruise free of charge, provided he played craps nightly in the ship's casino. His ten-plus years of loyalty to Mohegan Sun were rewarded not just through the Momentum program, but also with the acknowledgement and respect from staff. Sam was recognized by dealers, servers, pit bosses and his host, with whom he had been working since he began playing there. She arranged his event tickets and hotel stays, secured reservations, and generally facilitated his experiences while in the casino or traveling through casino-booked vacations. Despite all of these benefits, privileges, and tangible rewards, Sam made it clear that for him, the real value of the casino came from the uncertainty itself.

I like the *game*. It's fast— well, it should be fast. Some people can slow the game down to a crawl. I don't like that. Usually, if people slow it down, I'll switch tables. But I just like playing the game... If the dice are rolling well, you can make a lot of money. And I like to win money, it's exciting. But if not, you can get hurt pretty badly, and I have been hurt pretty badly... I mean, I win some, too. I've won seven or eight thousand dollars in a day. But I lose more than I win, I'm sure. I'm positive of that. There was a time when I lost every time I came, so I stopped coming for a while. My wife said I got irritable, though. From not gambling. So she encouraged me to come back. Besides, I'm not gambling with money that affects our livelihood; it's my pastime. I enjoy playing the game and I have my strategies that I use.

It is important here to differentiate between the entertainment value and the underlying commodity value. Craps is clearly entertaining for Sam, but his frequent return to the chances of winning money emphasizes that the entertainment value is secondary to the value of uncertainty. It is decidedly *not* entertaining to lose money; but with every roll of the dice, a new chance is purchased, which is what instills excitement to the exchange. As stated previously, the notion that casinos sell entertainment is misleading. Entertainment value arises from the actual commodity that people find *entertaining*; for Sam, this commodity is the uncertainty purchased with each bet, the fate of which is decided every throw of the dice. The supporting markets created by the House through the Momentum program add further value to this uncertainty by providing tangible compensation for losses.

Conclusions

In undertaking this project, I wanted to understand *why* people gamble. Critics of institutionalized gambling would be quick to answer ‘pathology’, and sadly that is the case for many regular casino customers. Curiously, however, the label of ‘pathological’ is rarely applied to the millions of people who gamble on the financial markets, and simply by changing the word from *gamble* to *invest*, my initial question seems much easier to answer. People invest money to potentially increase its value. People gamble money to potentially increase its value. The stigma against gambling, when contrasted with the widespread public and private endorsement of investing, thus seems to be a cultural artifact tied to the relative probability of successful outcomes. A skilled and strategic investor is far less likely to diminish the value of his monetary investment over time, whereas even the most calculating craps or slots player is far more likely to do so, and in a much

shorter window of time. It is here where the question of *why* becomes less straightforward. *Why* would someone resign themselves to losing money? Mega-casinos, with their elaborate and complex internal economies, use player's club rewards to buffer the sting from monetary losses, meaning that even though the *dollar* value of money gambled suffers, the overall *value* of the underlying commodity of uncertainty is more or less preserved, even potentially increased.

Returning to Gregory's (1997) framework for understanding value, we can follow this process as it moves through each institution: the House (casino) brings uncertainty to Market at a wide range of prices (bet amounts). The guest brings money to the State (cashier) and converts it to one of the accepted internal currencies, permitting participation in the uncertainty Market. As the commodity of uncertainty passes from the House to the Market via slots screens, card dealers, or croupiers, it acquires its value from the recognition between the House and the guest on the terms of the exchange. At the end of each transaction, the monetary value could increase or decrease, but over multiple exchanges the House's advantage is revealed and overall monetary value declines. To keep its uncertainty Market active and ensure repeat customers, the House uses reciprocating and supporting Markets through the player's club program to add value back to the exchange. This framework provides an answer to my initial question— people gamble because they receive *value* for their money, despite the majority of that value being non-monetary. It is here that the connection between investing in financial markets and gambling is most clearly evinced. To assert that investing is distinct from gambling would reflect sociopolitical strategies that have worked aggressively through time to emphasize a false dichotomy between the two, with the (largely successful) end goal of reducing or eliminating regulations on financial trading (de Goede 2005). To assert that gambling is a form of investing would ignore the factual reality that casino gamblers

overwhelmingly lose money rather than gain it. Instead, I wish to present both gambling and investing as related socioeconomic practices that facilitate the commodification of uncertainty and provide Markets in which it can be exchanged. This is not to normalize the severe consequences of behavioral pathology as related to either gambling or investing; rather, I seek to challenge the stigma that has been associated with casino gambling and question the narrative of security that has come to dominate private and State rhetoric about financial products. Gambling, then, is perhaps less wasteful than we generally perceive, and investing less secure than we believe. But both socioeconomic practices *are* highly successful at valuing uncertainty, and it is this uncertainty, rather than casinos, that best characterizes late capitalism.

Chapter 2: Aging and Personhood in the Landscape of the Mega-Casino: Retirement at the Tables

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Introduction

It was an early Friday morning in the heat of late August when I joined Nick and Venus in the long, U-shaped line filling a side entrance lobby in Mohegan Sun Resort and Casino. “So how long will you guys usually wait?” I asked, watching the neat queue of mostly seniors creep forward, past the beckoning conveyor belt of freshly glazed donuts behind the windows of Krispy Kreme. “Oh, sometimes a half hour, forty-five minutes even,” Venus replied, “but the line is moving fast today.” She recognized a familiar face across the way and waved. Soon enough we arrived at a desk where the couple displayed their brightly-colored player’s club cards and were handed an XXL tie-dyed t-shirt with the casino logo emblazoned on the back. I commented at the size for her petite frame, but she explained they are one-size only, adding that she wears them to work in their garden. She tucked the plastic-wrapped shirt into her bag and we set off to a new row of space-aiden themed slot machines around the corner.

Despite pervasive beliefs that life after paid labor ends is about rest and relaxation, many anthropologists and age scholars have found that ‘successful’ retirement in America is about managing activities rather than embracing idleness (Katz 2000, Lamb et al 2017, Weiss 2005). A key component of the active aging narrative is the belief that characteristics of youth can and should be preserved well into later life. Those elements that define the person and structure

individual identity, such as physical appearance and capabilities, relationships, hobbies or interests, and the maintenance of the home are all, ideally, sustained despite the changes brought by advancing age. Successful aging demands a “permanent personhood”, one more or less unmodified through the passage of time (Lamb et al 2017:11). In this article, I reveal how older adults respond to the deeply felt changes and challenges to personhood through the utilization of the unusual places of American mega-casinos. I argue that these casino customers have found ways to amend the existing structures, spaces, and services of these vast facilities to effectuate the key element of active aging—the *activity*—and fulfill their desires for a ‘good’ retirement.

Value, Uncertainty, and the Making of a Person

Before one can understand why retirees will wait in line for impractical ‘gifts’ or risk limited pension money on slot machines, it is important contextualize these activities in light of significant changes that have occurred in the institution of work into the 21st century. Economic anthropology has undergone considerable theoretical shifts as local economic systems have expanded into international ones and career paths for many workers have become increasingly unpredictable and dynamic. Uncertainty has become the new ‘normal’ as international financial speculation, currency exchange, and venture capital continue to dominate global economics. These changes have permeated across Wall Street and into the everyday economic activities of most Americans as they navigate a deliberately perplexing array of financial products to sustain them once formal employment ends. The demands of late capitalism have rewritten the life course by requiring frequent career shifts in place of rewarded company loyalty, often resulting in relocations,

retraining, or even forays into freelance or contract work (Lane 2009). Richard Sennett reflects on the ways in which this transition impacts notions of personhood and family life:

“The problem with all this is that a self oriented to the short term, focused on potential ability, willing to abandon past experience is—to put a kindly face on the matter—an unusual sort of human being. Most people are not like this; they need a sustaining life narrative, they take pride in being good at something specific, and they value the experiences they’ve lived through. The cultural ideal required in new institutions thus damages many of the people who inhabit them.” (Sennett 2006:17)

Uncertainty erodes these three elements of personhood- a sustaining life narrative, pride in mastery of specific skillsets, and the importance of experiences- and replaces them with a series of transitions and adjustments that emphasize preparedness for the future and make it increasingly difficult to define a cohesive self. To sit still, then, is antithetical to a system based on constant change and movement, and thus the institution of retirement has also shifted from a period of respite and security to a constant bustle of busyness in an effort to align with expectations about what it means to age *actively* when paid labor ends.

David Graeber astutely discerned the importance of action in his influential text on theories of value. Rather than aligning with either of the “two equally unsatisfactory poles” of exchange-based value or value from “meaningful difference,” he asserts that both of these models fail to reflect the fluidity and dynamism of relationships, both social and economic (2001:46). “Value becomes... the way people represent the importance of their own actions to themselves: normally, as reflected in one or another socially recognized form,” (*ibid.* 47). Departing from the work of other economic anthropologists, he places primary emphasis on the action or activity itself, but also recognizes the importance of an audience, even an audience of one, to observe the act taking place. Sara Lamb lends ethnographic credence to Graeber’s theory in her examination of *maya*, or the emotional and physical ties to kin, among older Indian women (1997). She argues that one of the socially

recognized practices of aging in North Indian villages is the act of gradually severing these ties to others in an effort to ‘unmake’ elements of the person, allowing the transition onward without leaving a lingering (or still socially attached) spirit behind. Thus the value of *maya* as an element of personhood is sustained from actions that are socially recognized, and, in order for this value to be recycled, it must be deliberately unrecognized in a publicly visible way so the cycle can continue.

Actions are also fundamental to Marcel Mauss’s development of the concept of the person through time. In his classic essay he demonstrates how the idea of the self (*moi*) was produced historically with actions, beginning first with the acts of giving a name and participation in one’s role in the clan, and following a series of increasingly complex processes from indigenous groups until arriving at the contemporary European understanding of the individual agent (1985). This definition of the person as both a conscious individual but also one constituted through participation in social groups and institutions is derived from actions, and as Graeber emphasizes, the importance given to those actions to oneself and others. Mauss’s definition is also based upon participatory actions in institutions such as kin, politics, and the like. To extend this to include the institution of work seems wholly fitting, as it is often within this hierarchical setting that ideas about the self are further developed (Jiménez 2003). A person can be a *father* and *son* (a participant in the reciprocal institution of kin) a *husband* (a participant in the institution of the house), and an accountant, or pipefitter, or nurse (a participant in the institution of work). The skills and relative rank acquired in the workplace can be defining elements of the person that are not easily sustained when careers have reached their end (Savishinsky 2000, Weiss 2005). Traditional employment also provides a somewhat predictable daily routine of necessary tasks, interpersonal interactions,

and, importantly, scheduled activities which structure the day and create meaning through achievement or completion (Lynch 2009, 2013). When formal work ends, retirees may initially revel in the abundant free time by socializing, traveling, or dabbling in new hobbies. Once the excitement gives way to monotony, many older adults are left searching for activities, however mundane, to fill the day (Weiss 2005). In this way, the cultural obsession with activity in late life serves as a facilitator of ‘permanent personhood’ for those who are physically and financially able to participate in the sanctioned behaviors that are socially prescribed. Guided by the work of David Graeber and utilizing the construction of personhood developed by Mauss, I argue that it is through this active participation that *value* is created and beliefs about a ‘good’ retirement are actualized, even in the unlikely spaces of mega-casinos.

Aging-as-Activity

The process of becoming older is an ongoing activity that begins at birth and ends at death, though we often do not think of it in this way. Old age is both relative and specific: it is relative to the perspective of the person assessing it, whether yourself, a child, or someone older than you, but is seen as a specific period of time in the life course. “Every image of a human being is effectively an image of aging, given that it provides a representation of the face and body which is of a person at a particular point on a chronological time scale and therefore immediately marked in terms of linear age,” (Featherstone & Hepworth 2009:136). Along with this chronological scale, there are culturally specific activities and behaviors that are associated with particular age sets; in the United States and indeed many other places, childhood is for play and education, young adulthood is for

marriage and starting families, and retirement and old age too are accompanied by their own sets of actions.

The cultural paradigms shaping the behaviors of old age in the United States have come to be defined by a set of synonymous terms such as *active*, *productive*, or *successful* aging. These buzzwords are of course deliberate and the product of neoliberal ideologies. In his contribution to *The Cultural Context of Aging*, Henry Moody outlines the relationship between our fixation on the medical aspects of aging and the circulation of these terms, which exist as a contrast to feared declines in health (2009). Although there are subtle differences between these concepts, they generally emphasize the belief that old age can (and should) be a period of continued social participation and engagement, involvement in new hobbies or interests, and a proactive and preventative attitude towards current and future health problems and their consequences (Cardona 2012, Estes et al 2001, Vozikaki et al 2017). However, despite the positive connotation of terms such as “active aging”, it is presumptuous to assume they are merely the most ‘scientifically validated’ approaches to later life. Moody cautions that “...taking for granted our individualist, activity-oriented and future-oriented approach to Successful Aging becomes an uncritical kind of cultural blindness (a kind of ethnocentrism) that will not be overcome by empirical investigation itself,” (2009:70). In other words, successful aging is steeped in cultural meaning and laced with a set of accompanying values that require the nuanced insights of anthropologists in addition (or perhaps in contrast) to the louder voices of the American Association of Retired Persons, Western medical practitioners, and concerned adult children.

Methodology

Casinos are notoriously difficult sites to conduct academic research for a number of reasons, all of which were encountered in undertaking this project. Given the controversial status of legalized gaming, associated cultural vices (smoking, alcohol, sex work), and increasing awareness of gambling pathology, casino management are resistant to allowing outside researchers to poke around. However, after several months of polite persistence, I was able to gain access to Mohegan Sun's non-gaming retail area for recruitment and participant interviews. The group of seniors I worked with were recruited with a variety of methods. Short screening surveys were administered to casino guests voluntarily, and qualified participants (retired adults 65 or older who visited an area casino at least weekly) were contacted for interviews. I also recruited via convenience sampling at area senior centers on bingo day, and used snowball sampling when applicable.

Fieldwork for this project was conducted from January 2015 to August 2017 in both Mohegan Sun and Foxwoods Resort & Casino, two tribal mega-casinos situated in rural Southeastern Connecticut. Interviews with seniors were semi-structured and open-ended, with a focus on narratives and anecdotes to generate an integrated understanding of how casinos fit into the post-retirement lives of these older adults. To support these interviews, all casino-going seniors were shadowed for several casino visits in order to document their movements, choices, and social interactions as they utilized the facilities.

I also formally interviewed casino employees in various positions and had several informal interviews with casino management, security, and marketing staff. Casino employees were interviewed once each with a more structured set of questions regarding casino advertising and

outreach targeting older customers, and many employees described their personal (and often long-lasting) relationships with regular senior guests. All members of staff, regardless of position, could think of several seniors with whom they had developed a strong connection and they spoke fondly of these guests during interviews. A total of 13 seniors and 5 casino employees were interviewed for this project. The senior participants ranged in age from 65 to 92 and were diverse in their educational and socioeconomic backgrounds, with careers as hairdressers, chemists, and upper-level management for major corporations, among others. Given the importance of financial issues in retirement, I chose my sample with consideration to household income, and my participants ranged from fixed-income and dependent on state support to highly wealthy and generating income from investments. Some were married with many children and grandchildren, while others were widowed and childless, with few family members still living. Frequency of casino visits was dependent on finances, personal interest, and temporal availability. Participants with a little time to fill usually only went once a week, while others with more abundant free time (and fewer competing interests) visited more often, up to four times a week in some cases.

Trying Your Luck at Active Aging: Casinos and Late Life

We may now return to the meandering line of retirees waiting for tacky, oversized t-shirts. This image is likely very different from the depictions most of us have in our minds when considering the American casino industry. Popular films such as the *Ocean's* series and *Fear and Loathing in Las Vegas* use casinos as glamorous-yet-distasteful backdrops for stories about handsome young men and accompanying dames dashing about from one illegal activity to another under the catchy anonymity of 'what happens in Vegas, stays in Vegas'. However, the reality of the expansion of

casino gambling across the United States is more mundane, and skews demographically much older, with a full 64% of casino visitors being over 50, and 28% over 65 (AGA 2013). In addition, casinos have spread outside of their designated hubs of Las Vegas and Atlantic City to 40 states - a result of not only state budget woes and increased tribal sovereignty, but also rising public approval of gambling (AGA 2017). This spread has not occurred without debate, especially about problem and pathological gambling and the impacts this may have on those with fixed or limited incomes. (Back et al 2011, Nichols et al 2002, Quinn 2001). The rates of these disorders in the general population, however, are low, with estimates ranging from 1-7% (Quinn 2001, Shaffer et al 1999). Natasha Dow Schüll critiques such figures in her book *Addiction by Design* and argues that these statistics are misleading; gambling addiction is likely much more prevalent among regular casino gamblers, with some studies asserting as high as 20% (Schüll 2012:15, Zaranek & Lichtenberg 2008). Such wide variations in percentages are reflective of significant complexities involved in assessment, such as the reliability of self-reporting, the validity of screening instruments used to diagnose problem/pathological gambling, and the different rates of pathology across types of gambling games (Volberg et al 2001). Given these challenges, and in light of my role as ethnographer rather than psychiatrist, it is not my intention to classify the gambling habits and decisions of my participants or assign to them any diagnoses. Instead, I focus on mega-casinos as institutions facilitating a variety of activities for senior guests, including, but not restricted to, gambling. Occasionally during fieldwork a participant would meet me looking flustered from having lost more money than anticipated, but none of my interlocutors reported ever self-diagnosing or seeking treatment for gambling addiction. More frequently, I encountered participants using self-limiting strategies to keep spending in check, such as not visiting casino ATMs and only bringing the amount of cash they felt they could afford to lose. For these reasons,

gambling addiction and associated outcomes, while critically important areas for ethnographic research, are not the primary focus of this paper.

The field sites for this project were two of the largest casinos in the United States, located in a wooded and mostly rural corner of Southeastern Connecticut. In the early 90's, they opened as small bingo and slots facilities run by two Native American tribes, the Mohegan (of Mohegan Sun Resort and Casino) and the Mashantucket Pequot (of Foxwoods Resort Casino). Today, these vast facilities have sprawled well beyond their original boundaries and both are all-inclusive, family-friendly resorts with an abundance of non-gambling entertainment options, ranging from concerts and comedy shows to shopping, ice skating, and golf. That is not to say that gambling is not the primary draw for most regular visitors, including older adults. Both facilities house over 3,000 slot machines, hundreds of table games, designated poker rooms, and race books, in addition to selling state lottery tickets in a variety of forms. Foxwoods also boasts the largest bingo hall in the United States with 3,600 seats and a minimum of three games daily. Senior gamblers enjoy all these games, but generally slot machines and bingo are the most popular, as they are easy to understand, low-pressure, and fast-paced (Chapple & Nofziger 2000, Munro 2003). This was reflected in my participants as well, with three playing poker exclusively, one dedicated to craps, and the remainder spending their time on slots or the occasional bingo game.

For everyone in this group, regardless of his or her preferred game, the casinos offered valuable opportunities to be busy and make plans. The promotional calendars mailed out by Mohegan Sun and Foxwoods each month provided physical reminders of things to look forward to, and always presented another chance to potentially win big next time. Casino visits had become a way to 'get

something on the books' and avoid staying home again, succumbing to the monotony of daily routines. With the variety of events and activities offered, a single facility could be transformed into an entire days' worth of entertainment, socialization, meals, errands, and even exercise. Older adults are keenly aware of the stigma associated with being a 'shut-in' and finding oneself cut off from the outside world (Buch 2015, 2017). This fear was especially acute for my participants in their eighties and nineties who were less mobile and had experienced the passing of spouses and relocation of children. Maintaining a schedule and having upcoming plans helps to stave off loneliness and brighten one's outlook on the future, but it also reflects the 'active' component of the active aging paradigm. Activity is a generalized term, and each of my participants interpreted it differently, defining activity in the context of their individual interests, physical abilities, and financial limitations. Regardless of *how* activity was invoked, the underlying importance of *doing* rather than idling, *going* rather than staying, and *playing* rather than watching was frequently reiterated. Building on Graeber's theory of value-from-actions and considering Mauss's development of the person, in the following sections I draw on my observations, field notes, and interviews to situate the mega-casinos as valuable places for older adults to fulfill their desires for busyness, activity, and potential in late life.

Aging in Places

Many age scholars have observed the ways in which physical places develop or change in significance during late life (Rowles & Bernard 2013, Stafford 2009, Vesperi 1985). Often these places are valued because of the connections to family or association with memories, or because they are meeting places that allow community interactions and support. In her seminal ethnography

on a Jewish Center, Barbara Myerhoff described in moving narrative accounts the way this institution facilitates connections, social life, and a shared sense citizenship for its members (1980). Members of the Center were united by a sense of mutual history and the cultural, ethnic, and religious identities of Judaism. Identification with a group, especially a group with a shared sense of place, is becoming critically important in light of economic uncertainty and the increased mobility that accompanies it. In his discussion of 'lifestyle migrants' in northern Michigan, Brian Hoey highlights this desire in workers and retirees who relocate to find a greater feeling of community in contrast to the demands of corporate life. "Under current economic conditions and imperatives, people are expected to live in a perpetual state of becoming. This may lead to a crisis of individual identity not easily remedied by jobs in the contingent workforce. Relocating to personally meaningful geographic places becomes the basis for defining self-identity within narratives essential to personhood," (Hoey 2010:238). Yet even the most generic of public settings can attain significance, becoming 'third places': not home or work but other facilitators of sociability, such as McDonald's restaurants or auction houses (Stafford 2009). These third places are sites of activity, and often exist within geographic areas of personal meaning.

Since their opening nearly three decades ago, the two mega-casinos I observed had become, through a combination of marketing strategies and convenience, valuable places in the lives of older adults in the region. The abundance of activities available in one location is 'too good to pass up', as Nick and Venus explained to me over coffee one morning. "There's always something going on, something new to try," Venus said excitedly. They enjoyed looking for new machines to play, taking advantage of gifts and coupons, and chatting with other seniors at the food court. The casinos, eager to fill their vast gaming floors during the slow workday hours, view seniors as

the ideal demographic solution to this problem. Every Monday, as part of a seasonal promotion (branded ‘Forever Young’ Mondays by Mohegan Sun) adults over 60 could get a free coffee and pastry at many casino cafés. This morning gathering was known as the Senior Coffee Club, and I often met participants there. The t-shirt giveaway from the opening vignette was yet another seasonal promotion that occurred every Friday throughout the summer, generally the slowest time of year. These events acted as ‘filler’ activities, or ways to spend time at the casinos without spending any more money, even if it was just time in line to pick up a gift. Over the course of this project I began to see the importance of the casual but meaningful interactions between the older guests coming to take advantage of these promotions, and often the topics discussed were quite personal, such as health concerns or the loss of a spouse. That is not to say that the relationships were particularly intimate, nor did they often result in friendships that extended outside the casino walls, but it is precisely this background neutrality—the shuffle of comings-and-goings, constant cycle of activities, and unwavering functionality of the space—that made the casinos valuable ‘third places’ for seniors outside the home.

These facilities are unique, both among other entertainment options as well as in the very nature of their design and construction. They never close, never lose power (despite seasonal snowstorms and hurricanes), are climate-controlled, and, unlike other institutions specifically dedicated to senior activities, one could make a whole day of a casino trip. Many participants expressed distaste at the thought of going to a senior center because it is an age-exclusive setting. Tim, a retired delivery driver and regular poker player in his sixties, chuckled when I asked him if he ever went to the senior center. “I’m old, but I’m not old-old,” he said. “I could never get into Zumba or whatever that is they do over there.” His laughter was accompanied by a dancelike gesture,

emphasizing his disinterest. Interestingly, his daughter worked with senior services for the state, and would occasionally come play poker with him on her day off. Many senior centers even run bus trips to the casinos, though several center employees I spoke to seemed to hold them in poor regard, reflecting media and popular discourse about older visitors overspending on gambling. Tim strongly disagreed with this attitude. “Yeah, but you know what, they’re all bingo players. A lot of them just come up to play bingo, or slots. They’re 70, 75, and they are living now, you know, they got money and they want to spend it and enjoy themselves. I don’t think there’s anything wrong with that.” Tim’s comments are revealing on several fronts. By noting that these older gamblers are “living now” and have the right to spend their retirement participating in activities they enjoy, he places emphasis on the positive experiences that can be had at the casino, rather than dwelling on potential risks or losses. Despite his daughter’s career in senior services, he is situating elder-exclusive settings as undesirable or a ‘last resort’; the casino is, for Tim, the less-stigmatized of the two facilities, and he can clearly empathize with people choosing to spend an afternoon at the slots instead of resigning themselves to ‘official’ places of aging.

The all-inclusivity of the casino experience actually parallels many of the characteristics of elder-friendly communities. They are accessible to people with physical disabilities, provide an age-diverse environment, are safe and secure, and promote physical and mental stimulation (Peace 2013). Some of my participants had even experienced medical emergencies at the casino and were appreciative of the rapid ambulance response times and availability of trained personnel. Hank and Jeannie, regulars for the Monday promotions, were playing slots when Hank had a heart attack. “Thank God we were there, the floor people were so fast to come help. If we were at home who knows how it would’ve turned out,” Jeannie recounted. The security staff at Mohegan Sun and

Foxwoods (and indeed most other large casinos nationally) are trained to use defibrillators if a cardiac arrest is suspected, and both tribes maintain their own EMT services and ambulances in case of emergencies on site. In contrast to pervasive ideals about aging-in-place, for Jeannie, home was the *worst* place to be should a serious medical issue arise. Although the couple's lifelong home was only blocks away from several of their children, the demands of work, grandchildren's after-school sports, and evening homework meant that their family had become less involved and visits were less frequent. The feeling of being 'cut-off' from outside activities intensified when Hank gave up driving. Jeannie, having never acquired a driver's license, was now completely dependent on other kin to complete errands and keep appointments. During our interviews, they stressed to me the importance of their Monday casino trips for their well-being. "What else do we have to do?" she asked me. "It's something to look forward to each week. Without it, our lives would just be the supermarket, doctor's appointments, and the TV." She spoke sadly. "It's some excitement in the week, you know," added Hank. "Something to get out of the house and *do*."

Participation in the activities of public and private spaces, such as grocery stores, libraries, shopping malls and sporting events is emphasized as part of 'successful' or active aging and helps people feel 'themselves', or a whole person. The ability to carry out these mundane activities independently becomes highly valued during advancing age and thus the settings for these actions are, too, valuable and support feelings of being a whole person in the individualized, Western sense. Mauss emphasizes the way that agency became inseparable from the person, and on his path to this conclusion he notes the importance of social roles in the constitution of the self (1985). The role of an actively aging adult in America is one that necessitates both the ability to schedule and follow through on the day's plans and a setting in which they can unfold. In this way, the third-

places of aging described by Phillip Stafford are key components of the lives of their customers, facilitating personhood through sociability, participation, and action (2009). These casinos have become places to go and be active for area residents in old age.

Echoes of Work: Status and Skill Development

Most of the seniors I spoke to had dedicated their lives to a particular career, reflecting the patterns of work that, in many ways, defined this generation. Nick was an electrician who was employed by regional power plants since leaving the Navy in 1966. Tim had made a vocation out of delivery, starting out on a paper route and eventually working up to a driver for a major shipping and logistics company. Beth Anne, another regular for the Monday promotions, was a chemist for a local pharmaceutical manufacturing company and returned to the job for another 20 years after raising her six children. Then there was Sam, a retired financial manager for a prestigious research and technology firm. He left the company somewhat abruptly when new executives came in and began making decisions he felt were unethical.

“So when this new guy came in, to me, he was ridiculous. I mean he just was all out for himself. He could figure how many ways he was going to screw the company by taking more and more money. He didn’t know anything. Wall Street liked him, so -- you know, so the board liked him. But he brought in his own people who didn’t know anything, and they just really screwed up everything. So I wouldn’t agree with some of the stuff he wanted to do. What I thought he was doing was, if not illegal, immoral. I knew I wasn’t long for the company, but I didn’t care. They gave me a good package. I got 28 months’ full salary and benefits. And I was 55 at the time. So I was eligible for my pension, and I never got another job after that.”

This meant that Sam was suddenly faced with an abundance of free time, with no grandparenting responsibilities or financial concerns, and he and his wife in good health. For people like Sam, retirement can be an opportunity to develop new interests or throw oneself into an existing hobby with renewed fervor, and the pursuit of pleasure and passions is a recurring theme in ethnographic accounts of life after work in the West (Liechty et al 2012, Mikkelsen 2017, Savishinsky 2000, Weiss 2005). The ability to develop a new skill at this stage of life is itself somewhat antithetical to cultural tropes about aging, and this belief is reflected in the English expression “Can’t teach an old dog new tricks”. But Sam found that the mathematical and probability skills he had developed over his financial career were useful at the craps tables, where he spent one or two mornings a week shooting dice with other mostly retired older men. “My wife doesn’t understand why I like to gamble. She says it’s because I was a finance major and I know all about finance. And she says ‘You know that the house is going to come out ahead of you.’” He smiles. “Yeah. But I just like playing the game.” This sentiment reflects the importance of the activity of ‘playing the game’ over the actual monetary value of what is being wagered. The value of the craps tables, for Sam, is about the actions; by the time he takes his spot standing over the green felt of the field, he has participated in multiple actions that have increased the value of the overall experience. He has been greeted and recognized by casino staff as he is extended credit with which to make bets, supporting his identity as a valued (and valuable) player. He engages his mind and mentally prepares himself for the game, tabulating the stacks of the other players, observing the bets and dice, and using his skills to decide how and what to wager. He may lose or win, and this unpredictability adds excitement but also requires him to potentially adjust his strategy. The combination of all of these actions produces an *activity* that is dynamic, satisfying, and ultimately valuable to Sam, supporting Graeber’s argument that value arises from the representation of

actions to oneself and others (2001). While money clearly has value to Sam, the activity of “playing the game” is a composite of many actions, and its value is only partially derived from the exchanging of money. The social recognition and accumulated status are thus not ancillary to the wins and losses but important components of the entire activity of a casino visit.

During the course of a career, mastery of a skill set is often accompanied with its own set of rewards or incentives. Capitalism underscores personal agency as the mechanism through which improvement can generate payoffs, and workers are encouraged to put in the time and effort to earn bonuses, raises, or promotions. This system has been staggeringly effective at increasing corporate profits and it is therefore not surprising that casinos have found a way to replicate this in their own internal economies. All major casinos have player’s club programs that use personalized magnetic cards to track customers’ spending and time gambling. At Mohegan Sun, this comes in the form of the Momentum program, which is a tiered system for incentivizing gambling and maintaining customer loyalty. In an almost literal parallel of Graeber’s theory of value, the very name *momentum* is a word indicating sustained action, and the names of the corresponding tiers are also verbs (Ignite, Leap, Ascend, and Soar). Customers earn points, called Momentum Dollars, in exchange for their time and money at machines or table games. The dollars can be used to purchase anything (aside from gaming) inside the casino, and there are even travel agencies and local car dealers that will accept the fictitious currency. Earning the next status level comes with its own set of rewards in the form of comped meals, tickets, or hotel stays, and in this way, even money lost gambling can at least, as one participant put it, “go towards my Momentum”. Achieving certain status levels also opens up new VIP experiences, including a private dining area on the 33rd floor, where I joined Sam and his wife for brunch one Sunday morning. Sam was the

only one in the group to have earned the highest status, but due to his generous retirement package and adherence to strict limits and strategies at the craps tables, his spending at the casino did not have a negative impact on their finances. The casino had become a recreational substitute for the things about work Sam enjoyed. He could use and perfect his statistical skills, receive acknowledgement for the time and energy he put in, and in exchange for the money lost at the tables he was compensated with concert tickets, high-end vacations, fine dining and the occasional spa day for his wife.

Of course, not all retirees are so financially secure as to play with thousands of dollars each week. It is inevitably true that player's club systems do lead to overspending for some, and potentially a serious addiction, as Schüll reveals in *Las Vegas casinos* (2012). For my participants, the 'free' gifts and promotions discussed earlier that are offered to lower-level players became a good reason to get out of the house, and provided something to do *besides* gamble at the casino. The points system designed to boost corporate profits is actually co-opted by these retirees as a way to sustain important elements of the person and engage in enjoyable activities that add value to their lives. By developing and practicing skills, receiving status through participation, and filling empty days on weekly calendars, older adults who visit casinos are able to live up to the expectations of active aging that might otherwise be out of reach or undesirable. The mega-casino experience differs significantly from person to person, but the diversity of activities available within this single institution contribute to its wide appeal and gives a deeper meaning to participants' comments that there are 'so many things to do'.

One-Stop Shopping and Independence

Having an abundance of activities available is only one arm of the active aging model; having the physical, economic, and social means to participate in them is equally critical. The values of independence and self-sufficiency are defining values of the United States, and these values are evinced in recent policy and fiscal decisions by the government regarding pensions and healthcare. The ongoing reduction of social services for the elderly has led to an emphasis on market solutions that can facilitate self-care and urge personal responsibility rather than dependence on state assistance or support (Estes et al 2001). These products and services are oriented towards adapting the home to changing physical needs, enabling self-administration of routine medical care, and making household tasks and errands more manageable. In her study of home care in Chicago, Elana Buch reveals that it is through this facilitated sense of independence that personhood can be sustained for elderly residents (2013). The aging population in America is preoccupied with losing their independence and becoming a burden on kin, especially adult children (Portacolone 2011). This concern was voiced by several of my participants, most notably by Beth Anne, the retired chemist, and Judy, a former hair-dresser who had just turned 70. Both women were widows and had some serious medical issues. Beth Anne suffered a stroke several years earlier (while at a casino, interestingly) and still had some difficulty reading and remembering words. Judy was on dialysis thrice weekly and went to the casino on her free days. She and her late husband never had any children, and she was without family in the area excepting one cousin, whom she hated to bother but sometimes drove her to appointments if she wasn't well enough to do so herself. Beth Anne was a mother to six children and many grandchildren, who were, in contrast, often bothering her. She explained to me that one afternoon she had been late returning from some errands and

missed one of her daughter's regular phone calls. When she arrived back home, she found her daughter standing in her entryway, terrified that something serious had happened. Beth Anne laughed about this story with minor irritation, saying with a sarcastic smile, "I've got a dinner this coming Monday night, and I've got to remember to tell her I won't be there when she calls this time." Unlike Beth Anne, Judy had to adapt to living alone, and found it a difficult transition.

"I still live in my own home. I'm still able to take care of the snow, the grass, and stuff like that. Other than that I'm fairly self-sufficient. I don't like to bother anybody. I've gotten pretty independent actually. It surprised me, because I've never really been alone. I've been married all my life. And now I've become somewhat of a loner. I was married for almost 37 years, and you had your own circle of friends with your mate, and things change when you're widowed. They really do. you become the third wheel, and I don't have a lot of the same friends that I used to have. I've made new friends. And you have to go on. But it's different in a way, because I never have been alone, and I didn't know how I was going to fare with it, and it was very scary in the beginning, because my husband took care of all the financial things and everything, and I never wanted to be bothered with it."

The perceptions of independence for these two women were very distinct from each other, but for each, maintaining self-sufficiency and managing one's own schedule were crucial priorities and symbols of 'successful aging'. Both women took it upon themselves to plan outings and activities to keep the week full. Judy would visit the local senior center for bingo and a chair yoga class, and Beth Anne had weekly lunches with her sisters and participated in her homeowner's association. The casino was also a regular social activity and both women went at least weekly. Beth Anne came with a couple in her neighborhood for the Monday promotions. "Getting older is..." she trailed off with a sigh. "You have to fill your time some way. This is one thing I really look forward to once a week. We chat in the car coming up. We don't see each other from week to week. And we tell stories, it's just a good time." The importance of frequent activity is underscored, and the use of the expression 'fill your time' reveals Beth Anne's framing of time itself as 'empty' until given value by 'filling' it with important actions of one's independent choosing. Judy, however,

had found another way to use the casinos to maintain her independence, by taking advantage of the Momentum status program and the dizzying and frankly unusual variety of shopping to be done in one place.

Mohegan Sun contains within it a wide assortment of retail shops. Aside from the expected range of luxury goods that are typical for this setting, you can also purchase gasoline, groceries, prepared foods, underwear, household appliances, cell phones, toiletries, and even power tools. Some of these items are available at standard mall-type stores, but the casino also has its own stores that sell a hodgepodge of commodities they think customers might need. The purpose of this is to encourage guests to shop with their earned Momentum dollars, keeping them in the casino longer and hopefully inciting more gambling, where the real profits are made. For Judy, this strategy was not so much a clever marketing move but a real convenience, as her dialysis trips were extremely time-consuming and made it difficult to complete all her necessary errands. Since she already came to the casino to gamble on several of her free days, she accumulated Momentum dollars and used these to put gas in her car, pick up some aspirin, and stock her freezer with shrimp and steaks, all at the same location. Even when money was tight at the end of the month and she refrained from gambling, she would come to the casino just to do her errands.

“I go into the shops every once in a while, and I've got a lot of points. So I've lately been shopping, and I hate to shop. I'm not a shopper at all. But I lost a lot of weight with my kidney disease. So last year I realized, I don't have any clothes that fit me. And I just can't afford to go out and buy a whole new wardrobe, but I went into the shops here and got one. Now I go in there all the time. I didn't have the Internet. My friends say, ‘You should get an iPad. You should get a computer.’ So I went into the store here, and I bought my iPad. I bought a couple of vacuums. I also like to get stuff for my cousin who does things for me, and my friends. I take them out to eat up here, and things like that. So the points... You know, I spend money gambling, but at least I'm getting something out of it. Because the points add up, and they don't go away if you don't spend them. So I have spent a lot in there on things that I normally probably would not have bought otherwise. And I get gas, I haven't bought gas at a gas station in almost five years now.”

One could easily critique this tactic by arguing that if she didn't spend the money gambling, perhaps she could afford to shop for the things she needed elsewhere. This critique could also be leveraged against any expensive (but socially approved) hobby of retirement, such as exotic travel or golf. But this is beside the point for Judy, and indeed for all my participants. They *are* going to gamble; it is an activity they enjoy, it provides them with mental stimulation, and gives them something to anticipate for the week ahead. The mega-casino as a singular institution, even though not explicitly designed for retirees, aligns remarkably well with idealized social constructions of 'active' aging. In assessing the role of these facilities in the lives of the older adults who increasingly frequent them, we must also consider the external cultural pressures that emphasize constant activity, recognizable and reciprocated social status, and independence. The active-aging rhetoric pushed by professional organizations, state governments, and the Western medical system offers only a template for a 'good life' post-retirement; the steps to attain it are more nebulous and determined by factors both within and outside one's sphere of control. My goal here is neither to praise casinos as perfect solutions to the problems of retirement nor to condemn them as risky financial disasters waiting to happen. Instead, I hope I have succeeded in describing the mechanisms by which these unusual facilities acquire value in the lives of older adults and contribute to their sense of self by presenting multiple possibilities that otherwise may have remained inaccessible.

Conclusions

The active-aging paradigm requires that elements of personhood developed over the duration of the life course persist into late life, despite physical or financial changes and limitations. Those

elements are defined through the participation in systems of particular cultural value and supported by reciprocal recognition (Mauss 1985). For retirees in the United States, being busy, staying social, and remaining self-sufficient are simultaneously cast as both indicators of good health and means to stave off feared ‘declines’. Despite their position in a moral grey area for many people, casinos have, for better or worse, become facilitators of these activities of aging. The need to remain constantly busy with socially and personally significant activities has become the gold standard for American retirement. The activities to busy oneself with must also align with a long list of value-laden priorities, from physical exercise to mental engagement to the development of skills and nurturing of passions. Being unable to fulfill these purposes is associated, accurately or otherwise, with ‘letting go’ and succumbing to the slow decay of ill health and true old age. Reminiscent of De Certeau, casino-going retirees have managed to use *tactics* to secure myriad needs and desires within a single institution, even one that is actively strategizing against them in many respects (2011). The casinos are massively profitable enterprises, and some of those profits are of course made off of local retirees through successful marketing schemes. In exchange, however, these regular customers feel that they receive value beyond their financial expenditure — not literal monetary value but the value produced by activity, as Graeber has discerned. If value is created through action, then there is certainly plenty of action at the tables.

Chapter 3: The Ambivalent Subject: Reconciling contradictory subjective experiences of surveillance

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Introduction

Surveillance of the general public in much of the world has accelerated at a frenetic pace in the past decade, as government, tech, and business interests implement new tools for gathering and analyzing vast quantities of personal information. Some technologies are conspicuous, such as closed-circuit TV or traffic cameras, while others work behind the scenes to process online browsing habits into saleable information. In the current stage of late capitalism, however, new settings have emerged which combine multiple flows of surveillance data with predictive analytics and immersive marketing techniques to shape consumer behavior in the present *and* the future. This article examines the surveillant assemblage of these brandscapes (Wood & Ball 2013) in two American mega-casinos, sites of concentrated consumption that combine visual, algorithmic, and physical surveillance to increase profits and reduce shrink on a massive scale. I argue that many casino guests are *ambivalent subjects* to the surveillance practices of the casinos, a byproduct of the contextual integrity of the setting (Nissenbaum 2004) and the subjective value of the related benefits it bestows. To support this, I present analysis and excerpts from anthropological ethnographic fieldwork I conducted with older adult (65+) gamblers who have come to frequent these institutions in retirement. Surveillance scholars have recently called for more ethnographic studies in the context of institutions, where ethnography is adept at revealing the “...performativity—within contexts, normalizing processes, and lived experience—out of which

surveillance is constituted, constructed and hence objectified as a focus of research in the first place” (Green & Zurawski 2015:34). Through extensive participant observation and narrative-based interviews conducted in these two gaming centers, I came to understand the unusual subjective experiences this demographic has with the surveillant assemblage there. As age advances, many retirees find themselves in *need* of some degree of surveillance, but dislike being subjected to it in an age-exclusive institutional setting. Mega-casinos and their vast surveillance systems have inadvertently addressed this need by providing a safe, age-diverse setting for exercise, socialization, and mental stimulation. In the process, this brandscape has effectively fostered a general ambivalence towards some of the most intensive surveillance technologies in use on the public today.

In the first section, I provide a brief description of the facilities themselves, and situate them within the larger body of literature in surveillance studies that concentrates on the marketing and profitability implications of surveillance. Next, I outline the various mechanisms of surveillance used by mega-casinos and present ethnographic vignettes that reflect the ambivalence (or even appreciation) of older adult gamblers towards the assemblage. Finally, I will contextualize this subjective ambivalence in light of the larger socio-medical attitudes about aging, risk avoidance, and self-surveillance that have come to characterize retirement and late life in much of the West.

The Mega-Casino: Commodifying uncertainty

In the United States, and indeed many other places, casino gambling has rapidly gone from illegal to mainstream. Once associated with organized crime, sex work, and other social vices, an interplay of marketing strategy and rising public approval of gambling has ‘rebranded’ this once-deviant setting into a family-friendly vacation destination (Barker & Britz 2000). Of the several

hundred casinos operating across the United States, only a handful earn the label of mega-casino by combining vast gaming floors with towering hotels, golf courses, arenas, professional sports teams, shopping, and a plethora of dining options. My fieldwork took place in two such casinos located in a rural, wooded area of Connecticut in the Northeast region of the United States. They are three hours from New York and Boston, the closest major cities, and a full six hours from the nearest gambling hub of Atlantic City. Despite their humble surroundings, they are the two largest casinos in the Northeast, situated on Native American reservations in the state. Foxwoods Resort Casino opened in 1986 and is managed by the Mashantucket Pequot tribe. Until quite recently, it was the largest casino in North America. Only twenty minutes away and founded shortly after, Mohegan Sun Resort and Casino, operated by the Mohegan tribe, is nearly as large and expanded with a new convention center and second hotel tower in 2018. After several months of polite persistence, I obtained permission from management at Mohegan Sun to carry out this research in their facility. As such, Mohegan Sun was the primary field site for this project, and the majority of my analysis will be drawn from my experiences there unless otherwise noted. However, all mega-casinos are in fierce competition for high-rollers and day-trippers alike, and most of the surveillance systems I describe are in use at similar casinos worldwide (Lee 2011).

Mega-casinos are sites of concentrated consumption on an incredible scale. My fieldwork here has revealed much of the inner-workings of these independent micro-economies, complete with internal governance, unique currencies, and even banks which issue credit and collect debts. Despite public perception, the underlying commodity which constitutes the backbone of this economy is not entertainment, but uncertainty. Put another way, it is *chances* that are bought and sold thousands of times a minute, across each slot machine, Roulette wheel, or bingo seat. To

accept the pitch that casinos sell entertainment requires ignoring the underlying product that people find *entertaining*. Gamblers *gamble* for the chance to win money beyond their expense. They may be entertained in the process, but that is not the commodity that they are purchasing when they slide chips on the table. In support of this economy of chances, these complexes rely upon vast surveillance and security systems. Mega-casinos thus constitute *brandsapes* in the truest sense outlined by Wood and Ball: they are “utopia[s] of neo-liberal capitalism, which bring together hyper-consumption, personalisation, niche marketing, lifestyle choice, just-in-time production processes, the ubicomp revolution and surveillance practices” for the purpose of ensuring customer loyalty, immersion, and maximum profitability (2013:49). Wood and Ball emphasize the “governance of desire” as both a characteristic ideal for a brandscape, as well as an avenue for future research intersecting surveillance and marketing in the context of late capitalism (2013:61). Mega-casinos are exemplary sites in this respect, as they use surveillance and marketing in a dynamic synergy to foster desire for uncertainty.

Despite the omnipresence of mega-casino surveillance, they are not Panoptic institutions in the Foucauldian sense. There is certainly much to be gained from a thoughtful and nuanced consideration of how this system of differentiated visibility can internalize discipline and produce social conformity. Yet the mega-casino environment represents a significant departure from regimented, orderly institutions, where the few observe the many from an obscured vantage point. This fragmented and adaptive nature is another characteristic of the brandscape, distinguishing these settings from panoptic institutions by “co-constructing not some uniform new subjectivity and space but multiple subjectivities and spaces” in an effort to increase desire across a variety of guests with diverse needs and wants (Wood & Ball 2013:61). The architecture, interior design, music, lighting, and layout of a mega-casino are all deliberately chosen in an effort to excite guests

into spending more money, whether it be on gambling, a Rolex, or an indulgent meal (Venturi et al 1977). As I often observed, gamblers are supplied alcohol to loosen their inhibitions and promote higher bets. In no disciplinary setting is this level of self-indulgence encouraged. As Natasha Dow Schüll articulates in her ethnography of machine gamers in Las Vegas,

[T]he gently curving passageways, ensconcing nooks, and softly lit machine mazes of casinos are not of a piece with the regimented and discomfiting forms of modernist disciplinary architecture the philosopher Michel Foucault described... While the structural, decorative, and ambient environment of the casino is certainly geared to influence patrons' conduct, its *modus operandi* is to coax rather than restrain, reward rather than punish, steer rather than transform. (Schüll 2012:50)

The multiplicity of surveillance technologies in use at mega-casinos are instead an assemblage, a concept originating in the work of Deleuze and Guattari (1987) but further cultivated by Haggerty and Ericson (2000) to analyze contemporary systems of surveillance as they evolve and interact. It is this multiplicity, the way that numerous, mutable flows of otherwise unrelated streams of information are collected together, 'paused' spatially and temporally for observation and collection, and then continue onward, that is well-suited to theorizing surveillance:

We are only now beginning to appreciate that surveillance is driven by the desire to bring systems together, to combine practices and technologies and integrate them into a larger whole. It is this tendency which allows us to speak of surveillance as an assemblage, with such combinations providing for exponential increases in the degree of surveillance capacity. (Haggerty & Ericson 2000:610)

The surveillant assemblage of the mega-casino supports the overall execution of the goals of the brandscape: it creates a 'desiring body' by using predictive analytics to interpret individual player data and customize the casino experience. Once this desire is created, other surveillance mechanisms, such as employee relationships, digital marketing campaigns, and time-sensitive promotions, work together to connect customers with a product(s), over and over, for the duration of the visit and extending into future visits. Although this product is often the commodified

uncertainty that is exchanged via gambling, the variety of services and goods available in these enormous spaces means that the highly-surveillant brandscape of the mega-casino is ever-ready to escort guests fatigued from playing into an expensive dinner, luxurious hotel room, or padded theater seat, extracting more profits and extending the immersive stay.

The Dynamic Surveillant Assemblage: Surveying the brandscape

The surveillance mechanisms within the mega-casino can be roughly categorized in four flows: camera data, personnel presence, algorithmic surveillance, and self-surveillance. The sources themselves are not inherently separate, but overlap and work together to sustain the functionality of the assemblage. These flows also reflect the myriad interests the casino is serving through data collection. Although these interests are all tied to profitability, this is achieved by reducing shrink (theft through cheating or other means) as well as encouraging maximum guest spending. The overwhelming majority of casino guests are a means of profit rather than loss, and as such, they are the target market for the brandscape. In the following sections, I outline my observations of these surveillance flows in action at Mohegan Sun and elsewhere, and provide supporting vignettes from interviews with older adult gamblers⁹ that reveal the complex ways subjects react to, and interact with, this magnitude of surveillance.

⁹ Participants were recruited with a variety of methods, including screening surveys, convenience sampling at local senior centers, and snowball sampling when applicable. Methodology was qualitative and ethnographic in nature and consisted of semi-structured interviews and participant observation, including shadowing seniors as they gambled and utilized the amenities of the facility. I also formally interviewed casino employees in various positions and had several informal interviews with casino management, security, and marketing staff. A total of 13 seniors and 5 casino employees were interviewed for this project, and over 300 hours of observation in 6 different mega-casinos provided supporting data.

“I feel very safe here”: The reassurance of cameras

Visual surveillance of casino guests begins even before one enters the building. Mohegan Sun provides free and secure parking, but despite this, of course, accidents happen. Cameras are numerous and visible in the parking garages to catch everything from drunk drivers to fender-benders. Yet the density of these cameras is low in comparison to the thousands that dangle from the high ceilings inside like Christmas baubles (Image 1); the black, shiny spheres conceal the movements of the cameras inside, giving them a sort of comforting omnipresence and reassuring non-criminal guests that their possessions are safe. More cameras hang over banks of slot machines, surround table games, sit strategically over bars and even guard restroom entrances. Indeed, the only area of Mohegan Sun in which a camera is not immediately visible is from the restrooms. While this vast camera network may truly see all, it does not target with equivalent interest. Cheaters and criminals are the primary focus, but employees are also highly surveilled by management (Chandler & Jones 2007).

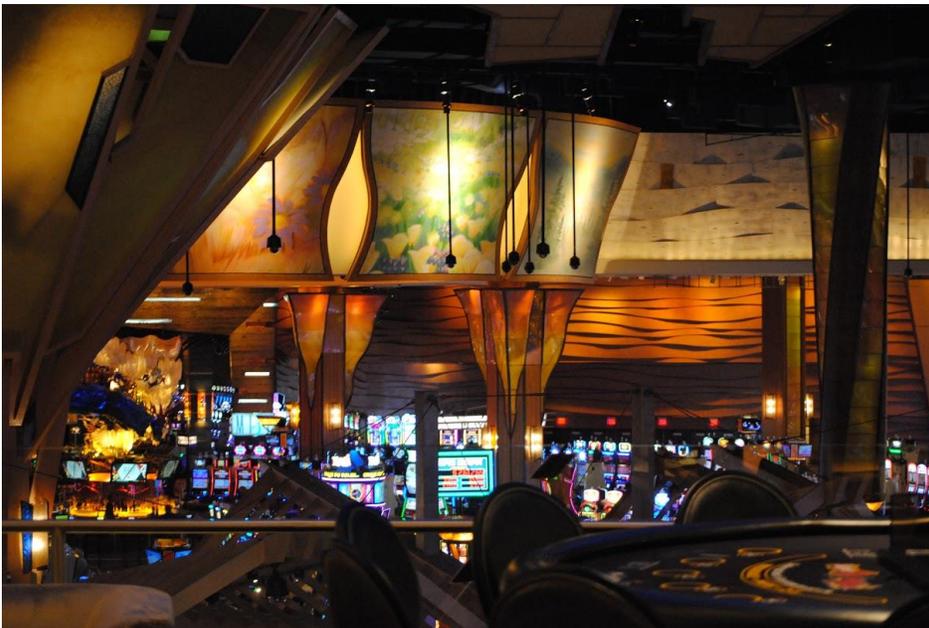


Image 1: A view of camera arrays at Mohegan Sun Resort & Casino. Photo taken by author with

permission.

In many other consumption settings, such as a shopping mall or amusement park, the quantity and conspicuousness of the camera arrays seen in Mohegan Sun might make patrons uneasy. A high density of security cameras connotes risk: banks, for example, or CCTV dotting a busy urban intersection. However, for my senior participants, these cameras were appreciated. Rose¹⁰, an 81-year-old slots player, found that they facilitated her independence and gave her a greater sense of security. We met one afternoon for coffee in a casino café, and I inquired about the potentially-intrusive level of surveillance. She dismissed that perspective with a wave of her hand. “They make me feel safe. A lot of people say to me, ‘You go up there all by yourself?’ But I’ve never had a problem. Sometimes I go up to the [hotel] room at two or three o’clock in the morning by myself. I have no qualms about going to the elevator or something like that; never had an issue at all.” Rose also took advantage of the camera coverage to get some exercise. “We like to walk, and we do more of it down in Florida. There’s no place to do it up here. But I’ll do it in the casino, I’ll walk, without being afraid. If you walk on a bad road... where I live, there’s a lot of bad roads, I’d be a little nervous by myself. I feel safe inside here, I wouldn’t do it by myself outside.” Indeed, several of my participants reported using the wide, well-lit walkways of Mohegan Sun and Foxwoods for exercise. In the event of a fall, the surveillance system ensures that an elderly or disabled guest would not be on the floor for long. I often joked with friends and family, curious about my research topic, that mega-casinos had to be the only place where a frail centenarian could clutch armfuls of cash in a crowded space and not worry about being robbed. As the project unfolded, the truth in this joke became altogether more serious. Any notions of Orwellian encroachment or protection of privacy were replaced with the tangible benefits brought by the

¹⁰ Participant names were changed to protect privacy.

extensive camera systems. It is important to note that this reflects the *contextual integrity* of the site: the gaming floors and connecting walkways are clearly public settings, in which no reasonable expectation of privacy could be assumed, and therefore violated (Nissenbaum 2004). Yet there is a critical distinction between being unbothered by the cameras and appreciating them; it is this subjective assessment that can create ambivalence in casino guests towards the surveillance systems as a whole. This perspective emerges further when examining other applications of the surveillant assemblage and their impacts on senior casino-goers.

“Who knows how it would’ve turned out”: Personnel and medical emergencies

Mohegan Sun employs ten thousand people in a wide variety of fields, including an independent surveillance department and a separate security team for floor operations. I was able to interview several staff members in these positions, and although corporate confidentiality restricted some of their answers, they generally emphasized that guest safety was a main priority. While these employees clearly represent one element of the personnel surveillance of guests, a variety of employees find themselves engaged in surveillance in some capacity. Dealers and other table game workers are required to report suspicious behaviors to security for follow-up. Cocktail waitresses surveil the gaming floors to identify both customers who need a drink but also guests who may have been over-served and need to be ‘cut off’. My interviews and observations revealed that Mohegan Sun uses an advanced TV network specifically for this purpose. If a guest does find himself ‘cut off’, an image of the guest discreetly captured by security cameras will be submitted to an in-house database which is updated live and circulated to all alcohol-serving establishments on the property. Should a guest behave boorishly, staff can check the TV monitor in the back-of-

house and see if the individual has found themselves on the list. Further antics can result in the guest being temporarily or permanent banned from the casino; enforcement of this determination is also dependent on camera and personnel surveillance.

Other employees also engage in surveillance for a variety of reasons. Mohegan Sun uses restroom attendants to hand out mints and paper towels, but also to identify guests who may be ill, using illicit drugs, or otherwise need assistance and are out of sight of the ubiquitous cameras. Despite the restriction of gambling to guests over 21 years of age in Connecticut, Mohegan Sun and Foxwoods are full of children, who may be there to see a concert or sporting event or are simply brought with their parents and left to play in the staff-supervised arcade and childcare center while parents gamble. This means there are casino employees that surveil children, and the casinos can thus collect data on which guests have children, their ages, and how frequently they use the service.

For senior guests, the attentive eyes of floor staff were not only there to monitor the safety of their grandchildren, but also their own. Given that advancing age often brings a reduction in physical mobility, many older casino customers use walkers and wheelchairs during their visit, and may require special assistance. Judy, age 90, had advanced kidney disease and became easily fatigued. She used a special walker with a fold-down seat, and remarked several times that the floor staff and valet parking attendants were very accommodating and helpful if she needed them. Other senior guests experienced health issues that were more serious, and the hovering floor staff proved invaluable. In the event of a medical emergency, EMT response times inside the casino are considerably faster than the surrounding areas. Employees are also trained to use defibrillators when a heart attack is suspected (Valenzuela et al 2000), making them important “partners in

prehospital care” in instances of cardiac arrest (Fedoruk et al 2002:103).

This was certainly the case for Hank, 92, who came to Mohegan Sun every Monday with his wife Jeannie, 90. One morning, while seated at a slot machine, Hank suffered a heart attack. “We were lucky to be at the casino that day,” Jeannie recalled. “The floor person rushed over immediately to help. He was on the way to the hospital in just a few minutes. If we were home, who knows how it would’ve turned out.” Hank may owe his life to the casino surveillant assemblage. Though the floor staff and camera systems exist first to ensure maximum profits, they are so extensive that their applications in a crowded space are more far-reaching than the corporate bottom line. They can reunite a child separated from his parents, help a disabled customer with her walker, or lead to lifesaving defibrillation for cardiac arrest victims. This facet of the surveillant assemblage reflects the importance of considering unique subjectivities in the systems of observation and monitoring that may simultaneously benefit *and* target.

“You’re crazy not to have a card!”: Predictive analytics in play

The conspicuous visual surveillance described above may be extensive, but the type of data collected from these streams is generalized and relies on individual interpretation. This data also flows one way; those being watched are, for the most part, passive subjects. The recent incorporation of algorithms into slot machines, coupled with the data double of each individual’s digital profile, has led to a much more immersive and invisible form of surveillance. Not dissimilar to the predictive analytics of Google and Facebook, mega-casinos shape gamblers’ behavior by collecting and rapidly processing individual player data in real time and customizing the play

experience accordingly. This is done through the use of loyalty programs known as player's clubs, originally modeled after credit card point or mileage systems designed to increase spending with small, non-monetary rewards (Schüll 2012). The player's club cards of today have evolved into something quite different. Cardholders' demographic information is combined with a detailed history of betting style, payout format, bet amounts, and other highly specific, personalized data about their movements, preferences, and finances.¹¹ Harrah's, one of the world's largest casino corporations, has even developed software that analyzes player data to generate an estimated "predicted lifetime value" which they can use to reward those players who are likely to lose the most (Schüll 2012:154). These rewards can range from free meals to entire vacations, depending on the level of play, and act as 'consolation prizes' when monetary losses may otherwise deter players from continuing to gamble.

The use of predictive analytics to promote consumption has become rather normalized in the era of Amazon, Instagram, and Google. Wood and Ball note that these brandscapes are hugely successful in part because they have "created intermediaries between the subject and their desires, which both facilitate those desires and in their facilitation make it too difficult or inconvenient to pursue those desires in other ways" (2015:56). Player's clubs do exactly this by customizing the experiences of gamblers to reflect their preferences while also accumulating currency (points) and perks (giveaways, coupons, etc.) that satisfy the customer when they are not actively gambling. The application of this kind of anticipatory marketing technology to a potentially addictive behavior is often perceived as highly problematic and in need of regulation, as articulated by Schüll in her ethnography (2012). While I do not necessarily disagree with her conclusion, it is critical to

¹¹ See Chapter 5 of *Addiction by Design* (Schüll 2012) for a more detailed discussion of the scope and development of algorithmic surveillance in Las Vegas casinos.

differentiate our participants and their use of casinos. Schüll focuses exclusively on those with disordered gambling, which has a profound impact on their subjective experiences of this form of surveillance marketing. My participants were regular casino-goers, but none had ever sought treatment for, or been diagnosed with, a gambling problem. Although my position as ethnographer precludes me from offering formal diagnoses, this group is far more representative of the majority of casino customers who gamble recreationally. It is also important to note that gambling is a socially-stigmatized behavior, even in the liberalized environment in which it exists today. Even though the predictive analytics used in online shopping and social media can and do create complex social problems, these services have become essential for much of society and are highly normalized (Ball, DiDomenico & Nunan 2016; Wood & Ball 2013). My goal in presenting the following vignettes is not to trivialize the potentially addictive consequences of this technology, but instead to align the experiences of algorithmic surveillance in casinos with the more normalized experiences of this surveillance in other applications. In doing so, the surveilled casino subject becomes less a *victim* of these practices, and instead an ambivalent interlocutor of sorts, aware of the power differential but also a willing consumer of the benefits it bestows. In the absence of catastrophic consequences, and with the contextual integrity of the space intact, intrusive surveillance in the brandscape can be shrugged off; it lives in a grey area, neither all positive or negative. This reality has led me to use the term *ambivalent* when characterizing my participants' attitudes and subjectivities in the context of the space.

In order to receive any benefits from the assemblage, casino guests at Mohegan Sun must voluntarily sign up for player's club cards. Each entrance is flanked by reception desks with smiling staff and brochures outlining the program. If a guest does not have a card, other players

will frequently endorse them, saying “you may as well get something for your money,” or “you’re missing out on all those points”. Comments like these, which I often overheard, reiterate that guests see the cards as adding value to the casino experience, *not* as oppressive tools of surveillance. The level of interaction between customers and the rewards program is greatly impacted by the type of game one plays. Slots players are the most exposed to negative consequences from the algorithmic surveillance conducted via the cards, as slot machines are just large networked computers interpreting lines of code and making future predictions in fractions of a second. The outcome of a bet on a slot machine is not dependent on anything other than the computer’s decision; it does not need to wait on input from the dealer or bets of other players. This means that slot play (and money wagered) moves very quickly, and as such, slots players are better compensated through the player’s club than other types of gamblers.

For one of my participants, Lynn, engagement with the nebulous and opaque digital ‘mind’ of the machine proved an exciting challenge. As I shadowed her on a casino visit, she regaled me with little stories about certain machines. “Oh, this one!” She pointed to a bank of *Titanic*-themed machines, some of her favorites. “You know, for me, the problem is, I love a lot of the mini-games that come up. I love all the challenging little games. Tough as can be! But you know, I never seem to pick the right one.” This comment is highly revealing on multiple fronts. First, it reflects the belief that a game which is very obviously programmed for the House’s gain could present itself as a challenge, something to be overcome with a level of skill. Second, it indicates that Lynn believes the onus is on her to ‘pick the right one’ during the mini-games that accompany bonus rounds. Both of these beliefs are effectively superstitions, or a mistaken understanding of cause-and-effect (Guttentag and Havitz 2010). The algorithmic interpretation of Lynn’s bets and

selections is the cause of her loss, *not* her lack of skill. In other words, her understanding of the outcomes of play has been directly manipulated by the active digital surveillance of the machine. Her enjoyment of the mini-games is digitally represented in the number of minutes she remains at a machine after accepting her less-than-satisfying return. This information then goes with her to the next machine, which uses her data double to tailor the experience to her preferences (and the casino's profitability). Occasionally, Lynn would assert herself against this pattern to 'shake up the system', or present the machine with an unanticipated change in behavior. "Usually I bet only a little, but sometimes I get disgusted and I'll up my bet to \$4. But when you get there, you get risky... but that's when I make more money. My boyfriend has taught me to play a little bit more risky—the word is risky, and I have had the plus of that and the minus of that, because the more you play, the more you can lose. But overall I think it works." Unfortunately for Lynn, this too is a superstition. The adaptive nature of the algorithm means that the machine can adjust its payout schedule to reflect this change and maintain the House edge. But that does not mean that her engagement with these surveillance systems is wholly passive. The entire time she gambles, Lynn is accruing points, or internal casino currency, which can be used to purchase non-gambling goods and services throughout the facility. In addition to their practical utility, which I will demonstrate in the following paragraph, my fieldwork revealed that these points and related promotions provide gamblers with greater access to non-gambling activities within the facility. These activities serve to break up costly periods of gambling with free or discounted entertainment, dining, shopping, and rest. Lynn and her boyfriend would often abandon their play to take advantage of these promotions by socializing, shopping, or sharing a meal.

For older adults with mobility issues and other health problems, the convenience afforded by the

rewards from the player's club program can facilitate independence and social engagement. This was especially true for Judy, the 90-year-old slots player who used a walker to assist her during her visits. After being put on dialysis three times weekly for her kidney disease, she found that errands were increasingly difficult to fit in. The wide variety of stores and services at the casino meant that she could complete these errands without having to make another stop. "I'm already here," she said to me over coffee one afternoon. "Why not use my points? A lot of people say, 'I'm not bothering with the card.' You're crazy! If you come with any regularity at all, you're stupid not to use your card. Because the points add up, and they don't go away if you don't spend them." Judy used her accumulated points to buy herself an iPad, update her wardrobe, and even grocery shop. "Don't forget the gas!" she reminded me. "I haven't bought gas at a gas station in almost five years now. Since they put the [convenience] store in there, I buy meat and stuff too. They have beef, milk, butter, you name it—it's unbelievable. I got \$60 in perks the other day, and I didn't even gamble. I just came up to the store and got some shrimp. Everything is twice the price of course, but when you're not actually laying out money, it's worth it. Plus, I get 15% off because of the status of my card." The customized promotions and coupons that Judy received in exchange for money lost at the slots were determined by the intensive algorithmic surveillance of her preferences, spending, and habits while at the casino. Yet Judy had not developed a gambling addiction, nor had she spent beyond her limited means. This feat was accomplished through another form of surveillance occurring at the casinos, but of a more internalized variety.

Self-surveillance, risk, and rewards

The legalization of casinos has been accompanied by increased public and academic concern

around problem gambling (Barker & Britz 2000, Grinols & Mustard 2001, Griswold & Nichols 2006, Humphreys 2010, Munro et al 2003). In his analysis of legalized gaming in the Netherlands, Sytze Kingma (2011) characterizes this concern by reflecting on the notion of risk society, or the desire of public and private sectors to work together to balance perceived benefits with the potential negative outcomes. Prior to the widespread access brought by legalization, gambling pathology was a private matter rather than a public concern. Once casinos became more abundant, a dialogue emerged around mitigating the ‘risks’ associated with gambling, specifically problem or pathological gambling. Crucially, he points out the “paradoxical” relationship between legalized gaming and social perceptions of risk:

In this new social condition of the risk society, gambling organisations have come to depend on the scientific analyses of the external effects of their games. Gambling practices have to be accounted for constantly in terms of possible consequences. This is how governments and gambling enterprises legitimate their proposals for expansion (or curtailment) of the market. (Kingma 2011:64)

In the United States, this process has had similar effects. Casinos are required by law to dispense information about problem gambling, including support groups and treatment programs. In all of the mega-casinos I studied, small but visible displays in bathrooms and other private areas provided information about self-bans and access to the gambler’s help line, a telephone service which helps those struggling with compulsive gambling connect with a support group or treatment program. But, as Kingma points out, governmental regulation is only one facet of risk mitigation; there is still a significant level of personal responsibility on the individual to identify his or her own behaviors as problematic and take subsequent actions to self-correct. During my fieldwork, I frequently shadowed my participants as they gambled, and observed numerous forms of self-surveillance deployed in an effort to control or restrict their gambling spending. One slots player would keep a ledger of her expenditures, wins, and losses and would stop playing as soon as the

cash she brought with her ran out. Several players reported to me that they refused to use casino ATMs, because of both the exorbitant fees (\$5 at Mohegan Sun) and as a way to stick to a preset budget. One couple maintained a “casino fund”- they would deposit all cash won into the account and then only use those winnings to play, reducing the risk of dipping into other accounts to continue gambling.

These tactics are not dissimilar to the self-surveillance described by Vaz and Bruno (2003) in their analysis on risk reduction rhetoric in modern medicine. By presenting certain behaviors as “risky” and encouraging self-surveillance as a means of restriction, the medical system becomes an internalized Other that exerts power over daily choices without actually being present. This is especially interesting when considering so-called ‘lifestyle’ choices, which are often framed as leading to potential disorders characterized by the substance-abuse model, a model frequently used to describe gambling addiction.

[A]s risk works upon the distance between momentary pleasures and the possibility that these pleasures may threaten the continuity of a pleasurable life, ‘sacrifice’ is aimed at keeping oneself alive and consuming. It is a compromise of sorts, between the instant logic of hedonism and the continuity of consumption, for the only possible reward for moderating pleasure at any given moment is its continued renewal multiplied by an extension of life’s duration. (Vaz & Bruno 2003:285)

This attitude of compromise is easily seen in gamblers’ tactics to reduce or restrict spending, but it is important to note that there are not one, but two internalized Others at play here. The authoritative, medicalized narrative of risk reduction acts to guide individuals towards social norms, namely, the disapproval of pathological gambling. Yet there is also an element of the casino’s surveillant assemblage here, urging continued spending in order to achieve rewards, and this “voice” may be easily mistaken for one’s own. Because the algorithmic surveillance of player

habits allows for the customization of the play experience, including adjusting payouts to reinforce superstitious beliefs about a ‘primed machine’ (gamblers’ lingo for a machine that is due to pay out due to substantial player losses), the surveillant assemblage may become somewhat internalized. One’s own beliefs and emotions about the supposed inevitability of a jackpot may thus be the product of the assemblage working to suppress the risk-avoidance narrative and lead to ‘just one more spin’.

The ambivalent subject: Seniors, slots and security

The multiplicity of surveillance flows and the massive quantities of data generated on individuals produce an extremely complex landscape in which myriad subjectivities differentially engage with, and are affected by, the assemblage itself. It would be reductionist to attempt to describe ‘the’ surveilled subject in this context, given the diversity of experiences individuals have while under the purvey of the assemblage. Such generalizations would also fail to acknowledge the existing subjectivities developed *outside* the casinos that have a direct effect on how the assemblage is perceived and, potentially, internalized. As Kleinman and Fitz-Henry argue, by “[r]ecognizing the multiplicity of human conditions, we affirm that our subjectivities and the moral processes in which we engage are forever in flux- not static, abstract, biologically fixed or divorced from political, social, and economic processes, but fluid, contingent, and open to transformation,” (2007:55). In perceiving this capacity for transformation, we must also examine how the surveilled subject changes *along with* the rapid technological and social developments that characterize surveillance today.

Surveillance scholars across disciplines often focus on the negative consequences of surveillance for its subjects. In my own field, anthropologists have described how the burgeoning state security apparatus has rendered migrants invisible (Barenboim 2016), reduced equitable access to public space (Low 2006), and eroded community trust and freedom of expression for Muslims living in post-9/11 America (Ali 2016). In these moving ethnographic accounts, the characteristic power dynamics of a surveillant state are evident— individual and group behaviors are modified and constrained as a result of the gaze of the assemblage. There is little room for ambivalence here. The effects of an oppressive surveillant regime are internalized in the subject, reflecting the desires of the state, as Foucault described in *Discipline and Punish* (1995). But what about subjects of surveillance within the brandscape? Brandscapes like Google, Facebook, and Amazon now have access to consumer data that is as massive in scope as it is in value. Shoshanna Zuboff describes this system of big data extraction, analysis, and exchange as an emergent logic of accumulation she terms “surveillance capitalism” (2015). Consumers are passively monitored through their online activities, and billions of individual data points are repackaged and sold to interested third parties, usually advertisers, to enable more targeted and efficient product marketing. The use of the word *extraction* establishes a power dynamic from the outset. Zuboff notes that

...extraction is a one-way process, not a relationship. Extraction connotes a ‘taking from’ rather than either a ‘giving to,’ or a reciprocity of ‘give and take.’ The extractive processes that make big data possible typically occur in the absence of dialogue or consent, despite the fact that they signal both facts and subjectivities of individual lives. (2015:79)

The extraction of this data renders the subjectivities of users into “merely bits”, but bits that are highly valuable precisely because they reflect specific, individualized tastes and experiences (2015:79). This aligns with Haggerty and Ericson’s concept of the data double, a disembodied, digital representation of a person that can be known, divisible, and, most importantly, sold

(2000:611). The reduction of the subject from a human being to a few lines of code certainly carries profound implications for scholars of both subjectivity and surveillance, but what of the perspective of the subjects themselves? Despite growing public awareness of big data collection and a steady stream of leaks about the quantity and personal content of this data, consumers continue to Google embarrassing questions, share falsified ‘news’ on Facebook, and click on targeted ads in their Instagram feeds. In other words, users still check the “I agree to the Terms of Service” box without reading the fine print. They are willing, even if only through willful ignorance, to accept this surveillance because of the benefits it conveys, reflecting the normalization of Big Data in daily life (Ball, DiDomenico, & Nunan 2016).

The contradiction between the supposed desire for privacy and the convenience of the Internet warrants a closer look. In his influential article on datafication, José van Dijck unpacks some of the key mechanisms of big data collection, analysis, and use and highlights the importance of trust in the consumer-corporation data exchange (2014). Rather than characterizing this relationship as exploitative, as Zuboff has argued, van Dijck asserts that dataveillance is essentially a form of barter in which consumers trade personal information for use of services, as “few people appear willing to pay for more privacy,” (2014:200). Indeed, it would seem that privacy is not nearly as important to consumers as many assume. Nissenbaum’s work on contextual integrity adds a critical element to this observation (2004). She argues that “[a] central tenet of contextual integrity is that there are no arenas of life *not* governed by *norms of information flow*, no information or spheres of life for which “anything goes.” Almost everything—things that we do, events that occur, transactions that take place—happens in a context not only of place but of politics, convention, and cultural expectation” (emphasis original; 2004:137). The gaming floor of a mega-casino is

steeped in contextual specificities, rooted in sociocultural, economic, and political norms. Yet these specificities also mean that subjects' notions of privacy are, too, contextual— and the grandiosity and immersive nature of these brandscapes has succeeded in internalizing an ambivalence towards the scope of the surveillance executed there. This type of context-specific ambivalence or acceptance has been documented by other surveillance scholars elsewhere. Whitson notes that by using gamification to enhance the appeal of social media platforms or fitness apps, consumers can derive pleasure in “*willing self-surveillance*” (emphasis original; 2013:170). Other technologies have emerged that *require* user participation in their own surveillance, such as ‘smart buildings’ which use an array of sensors integrated on a network to allow occupants to customize lighting, temperature, music, security systems, and more in an effort to make the building more efficient and secure (Albrechtslund & Ryberg 2011). *Surveillance & Society* even released a special issue addressing the notion of empowerment through surveillance, in which contributing authors pushed beyond the traditional binary of “surveillance is inherently negative and opposition to it is inherently positive” (Monahan et al 2010:107). Older adults present an especially interesting case when investigating this assertion, as changes in physical mobility and mental acuity often prompt an intensifying of the surveillant gaze from medical professionals and other caregivers. Their unique subjectivities represent a novel perspective on engagement with surveillance, especially with regards to the practical implications of combining recreation and supervision in an accessible, age-diverse setting.

In order to situate the ambivalent attitudes of my participants towards the surveillance of the megacasinos they frequented, it is important to contextualize their experiences within larger socio-medical frameworks about aging and retirement, specifically with risk mitigation and cultural

aging paradigms that emphasize activity and engagement. In the United States, the generation that was born in the post-WWII period (labeled ‘Baby Boomers’) presently constitutes the largest wave of retirements in history, at a rate of about 10,000 per day. Here and around the world, the ‘greying’ of the population has generated significant public concern about economic and social policies in place to facilitate the transition out of work and support older adults as age advances. Broadly, a socio-medical paradigm known as ‘active aging’ combines the values of capitalism (namely productivity, youth, and consumption) with emerging medical technologies to encourage older adults to preserve the defining characteristics of their younger years into late life (Lamb et al 2017). Interpretation of this paradigm is of course subjective, but it generally entails physical and mental exercises, development of hobbies and personal interests, and a degree of independence and self-sufficiency. Quite by accident, the mega-casino brandscape has managed to meet these criteria and more: in fact, these institutions adhere to many of the characteristics of elder-friendly communities outlined in environmental gerontology literature. They are accessible to people with physical disabilities, provide an age-diverse environment, are safe and secure, and promote physical and mental stimulation (Peace 2013). In designing the spaces themselves, the engineers of these brandscapes were certainly not aiming to attract disproportionate numbers of senior gamblers, who have the lowest rates of problem gambling of any age bracket and tend to choose non-gambling activities more frequently than others (Munro et al 2003, Zaranek & Lichtenberg 2008). However, as Wood and Ball emphasize, brandscapes must attend to multiple, often competing, interests, and nothing about the setting itself can be exclusive or undermine the goal of creating ‘desiring bodies’ from each subject (2013). Through its very design, which necessarily includes the operation of the surveillant assemblage, a brandscape such as a mega-casino can offer something for everyone, and increasingly, this includes a rising percentage of gamblers over 65 (AGA 2013).

Readers would be right to point out that there are other facilities where older adults and seniors with disabilities can go that offer security and medical assistance if needed, without the risk of gambling pathology. Assisted living centers, retirement communities, and nursing homes all rely on surveillance systems of their own to ensure residents' safety. Increasingly, these surveillance systems are incorporating sensor arrays that can indicate a resident's status in a less invasive way than CCTV or round-the-clock staff presence (Mitabe & Shinomiya 2017, Mortenson et al 2015). Institutional care, however, is not viewed favorably by the majority of older adults. This is evinced by both the literature in aging studies on 'aging-in-place' (Buch 2017, Stafford 2009) as well as my own ethnographic engagement with seniors across a wide range of ages and physical abilities. Some of my participants had extensive social support systems through family and friends in the area, while others were not as fortunate and sometimes struggled to maintain their independence as health problems developed. However, all of my participants expressed distaste at the thought of moving in to an institutional setting, regardless of the supposed benefits and security they might attain there. Even temporary settings for elder care and recreation were shunned, including area senior centers. "I could never get into Zumba or whatever it is they do over there," Tim, a frequent poker player, told me one afternoon on a break between games. "I'm old, but I'm not *old-old*," he chuckled. These comments are indicative of the general tone I encountered in discussing senior-specific care with older gamblers. All my participants were relieved to still occupy their homes and maintain their independence, and most of them felt that the casinos, in part, facilitated this in some way.

Conclusions

It is hardly surprising that older adults are hesitant to resign themselves to institutional care. The surveillance conducted in these settings intrudes into the living space, where expectations of privacy are contextually violated. What is surprising is the way that the surveillance of the mega-casino is ignored, or even *embraced*, by this demographic. The technologies used by casinos to monitor guests are more pervasive and advanced than those of even the most high-tech eldercare institutions. Yet because of the context and the element of choice (versus unwilling relegation), surveillance becomes simultaneously utilitarian and unobtrusive, producing *ambivalent* subjects. My participants did not want to *need* surveilling, but if changes in their physical ability, social support systems, or other external factors meant surveillance became beneficial, they appreciated the ways the mega-casino provided it. For this reason, I chose to emphasize their collective ambivalence, rather than whole-hearted acceptance, of surveillance in this context. This ambivalence indicates that it is not always the surveillance itself that produces feelings of invaded privacy; it is not the intensity or multiplicity of monitoring systems, or even what is done with the vast quantities of collected user data. Instead, the experiences of the ambivalent subject as he or she engages with the surveillant assemblage are shaped by a dynamic interplay of personal and external factors, tied to perceived benefits, emotional responses, and tangible losses as a result of the assemblage within a particular setting.

It is not my aim here to downplay negative consequences of the assemblage, especially algorithmic surveillance resulting in gambling pathology, for those who have been profoundly affected. Nor am I attempting to paint the experiences of older adult recreational gamblers as representative of

the majority of consumers engaging with corporate surveillance on a daily basis through things like social media, credit monitoring, or fitness apps. Rather, I am presenting this example to illustrate the importance of considering individual subjectivities when analyzing emergent surveillance technologies. Within the setting of the brandscape, the sheer volume of distinct subjectivities (represented as thousands or even millions of data doubles engaging with surveillance in real time) complicates our understanding of the surveilled. For some mega-casino guests, the benefits of this surveillance are too insignificant to outweigh feelings of invasiveness associated with the constant monitoring of the player's club cards. Those with no physical limitations and no intrinsic need for heightened security may bristle at the numerous cameras and attentive floor staff. Players who gamble from compulsion rather than free choice do deeply resent the calculated efficiency with which the algorithmic surveillance of the club cards can feed their addiction (Schüll 2012). Yet, for some players, the 'right' balance of benefits and risks has been achieved through this assemblage, producing more positive experiences and facilitating enjoyment, socialization, and safety that guests feel they cannot get anywhere else.

Chapter 4: The Spells of Late Capitalism

Introduction

The dexterity and focus of a bingo enthusiast in the thick of a game is truly remarkable. Often, a player will have multiple game cards, playing dozens of games simultaneously. The colorful ink dabber pens race along the rows of numbers, methodically tapping in near silence as each call rings out over the room. Walking along the rows of tables in the United States' largest bingo hall, I noticed the eclectic assortment of items around many of the players. Coolers with snacks and drinks were common, as were a collection of dabbers in different, and often curated, colors. Some players wore silly hats, or religious jewelry, or light-up pins. Still others would have small jade Buddha statues, or a collection of fortunes from cookies, or the occasional winning lotto ticket. The rituals of the players were equally varied, and I jotted down notes while struggling to keep up with my own, singular bingo card. Unskilled and perhaps a bit out of my league, I have never won a bingo game at Foxwoods Resort and Casino. Yet of course, many people win each evening, in full public display of others who may have only been one random call away from their own victory. The sums of money are not insubstantial, with some special event prizes reaching over \$15,000, but even the regular weeknight payouts can bring up to \$700. It is, then, hardly surprising that dedicated players go to great lengths to affect the randomness of chance in determining whether today they will be the ones to yell "Bingo!", magically changing their fortunes with a single word.

The uneasy edge between the uncertainty of the future and our futility in controlling it is rife with these sorts of magical practices. From sport (Gmelch 1992, Moeran 2017) to fishing trips (Malinowski 1961[1922]), to securing a spouse (Evans-Pritchard 1976), human beings have long used rituals, charms, spells and superstitions to mitigate uncertainty and exert agency over the

impossible randomness of life. Given that the primary commodity of casinos is precisely uncertainty, as I articulated in the first chapter, the abundance and variety of superstitions, good luck talismans, and repetitive behaviors I observed there over the course of my fieldwork are yet another example of the persistence of magical thought well into postmodern society. Uncertainty, which is the spark of magical thinking and practice, is also the defining characteristic of the current phase of global capitalist economics. This is reflected in the wild fluctuations of stock exchanges (McKenzie 2011), the increasing significance of complex financial products in social life (Pitluck, Mattioli, and Souleles 2018), and, although this is perhaps a bit tongue-in-cheek, the aggressive efforts of financial institutions to de-couple themselves from the ‘casino-like’ uncertainty they create and market (de Goede 2005). The ubiquitous presence of magic in late capitalism could have been easily predicted, then, if economists and social scientists had stepped off of Wall Street and into the buzzing, bleeping din of a casino gaming floor. For with uncertainty comes risk, and the belief that strategically leveraged risk leads to profits is a driver of economic volatility, technological development, and, of course, magic.

This chapter argues that financialization, technological advancements, and concentrated uncertainty are interconnected sociocultural phenomena that work cooperatively to produce and reinforce magical practice. Further, I suggest that these practices can be understood as either strategical, reflecting a position of power and the use of knowledge to manipulate outcomes, or tactical, and constituting acts of cunning or ‘making-do’ (de Certeau 1984). In a period characterized by such extreme inequality, powerful players can perform magical rites through advertising, predictive analytics, and intensive surveillance to create desiring bodies for their goods or services (Wood & Ball 2013). Concealed behind glowing screens, algorithms process

huge volumes of consumer data and through a technological sleight-of-hand ‘magically’ produce content and consumables tailored to individual tastes. This is decidedly *not* the magic of the marginalized majority, as de Certeau describes (1984). The tactical magic of consumers in the face of such forces is instead a functional practice, a way of pushing back and working with what one has to side-step the tricks of the strategist.

These sorts of magical strategies and tactics can be found wherever uncertainty (and vulnerability) meet consumer markets. The global economy is just that— global— and as such, it is a varied behemoth, perpetually in flux (Ho 2005). The nebulous edges of late capitalism are proving harder to define as its influence (and thus values) permeate the once-far reaches of human subsistence. As anthropologists, we are a discipline of specifics, of exceptions. This theoretical orientation pushes us to examine microcosms, where we can enter, observe, participate, and analyze from within before looking outward to larger geopolitical and economic systems. Casinos are one such microcosm, but they are a unique one. Often exempt from stifling regulations and given autonomy over their governance and economics, casinos serve as a window into the mechanics of late capitalism in its purest form. Gamblers engage with risk-taking to make a profit, quickly respond to the decisions of the algorithms that rule the machines, and confront uncertainty head-on, hundreds of thousands of times each minute and often on a global scale, reflecting the international digital networks that now connect many slot machines. What role, then, might a tiny Buddha talisman perched atop a pile of bingo cards play? Or, to put it differently, what good is the tactical magic of the masses in the face of the crashing wave of global economic uncertainty?

Magic and Economic Practice: Tactics

It must first be noted that magical thinking and economics have been bedfellows for all of human history. From alchemy to the Zodiac, people have drawn on a huge variety of magical practices to change their fortunes and predict their fates. Thus, magic is not a modern response to the uncertainties of late capitalism, but rather a new application of practices which have interwoven subsistence and economics through time. Extensive discourse within anthropology has struggled to explicitly define magic, but for the purposes of this argument, I borrow the definition put forward by Dorothy Hammond: “Magic exploits a seeming cause-and-effect sequence without any accounting for either the nature of the cause or the nexus between them,” (1970:1352). This definition applies to both tactical and strategic magic; the difference lies in the intentions behind them. The strategist in this case is promoting the idea that a cause-and-effect relationship exists where it does not. For example, a cosmetics company might create an advertisement for a mascara, but use images of a woman who is wearing eyelash extensions. To the consumer, it appears as though the product is the cause of the desired effect, i.e. long eyelashes, when of course it is just a manipulation, a magic *trick*. For the practitioner of tactical magic, say, one of the Bingo players mentioned above, a new dabber used on the night of a jackpot win may be incorrectly labeled the cause of the desired effect, in this case, the windfall. The strategist intends to deceive or manipulate to *ensure* an ideal outcome, whereas the tactician aims to *influence* an outcome without possessing the technical means to do so. It is this tactical magic which has received the most attention in anthropology.

From those first remote expeditions (which, it bears mentioning, were motivated at least partially by the values of capitalist economics), early ethnographers meticulously recorded the magical rites of indigenous Others. Although magical practices were associated with any number of social and individual situations, both Malinowski and Evans-Pritchard note the use of magic in subsistence economies, whether it be hunting, fishing, or agriculture. These activities present both controllable and uncontrollable circumstances— as any fisherman knows, preparation, knowledge, and the proper equipment are essential, but they are by no means a guarantee of success. A discouraging variety of external conditions can at any moment wrench away control and produce an unfortunate outcome, often with very real consequences. Magic provides a mechanism through which *feelings* of control can be returned to the individual (Case et al 2004). I emphasize feelings here because they are the most significant product of the practices themselves; any positive or negative outcomes will have occurred through chance. While Malinowski emphasized the importance of the spell, or spoken word, and Evans-Pritchard argued instead for the ingredient or physical element, later scholars of religious and magical thought have focused instead on the psychological effects conveyed to tactical practitioners. Even Durkheim, in concluding his seminal text on the evolution of religion, notes that “This entire study rests on the postulate that the unanimous *feeling* of believers down the ages *cannot be mere illusion*,” (1995[1912]:420, emphasis added). It is worth contrasting this with strategical magic, where it is precisely *illusion* which produces the desired outcome. Scientific thought, itself a sociocultural artifact and powerful strategist (de Certeau 1984:xix), may in fact prove that there is no causal relationship between a magical rite and the experienced outcome, but it cannot, under these same auspices, negate the feeling bestowed on the practitioner. To put it simply, tactical magic persists in spite of science because it is comforting. Failures in subsistence have always been consequential; although the shift to a labor economy

forces distance between production and consumption, it does not necessarily lessen the impacts of a sudden change in economic security. To be passed over for an anticipated promotion, or fall victim to a bout of layoffs triggered by a recession, can leave an employee in a precarious position. And so we see the persistence of magic into postmodernity, rather than its abandonment, as Durkheim originally hypothesized all those years ago.

Despite the codependent relationship between capitalism and science (specifically technology, which I will address in depth later), magical thinking of both varieties has become embedded in both local and global economic practices, cross-culturally and in innumerable variations. The spells of late capitalism are associated with its inherent unpredictability and reflective of the enormous rewards that a successful (read: *lucky*) prediction can bestow (Appadurai 2013). In the far northeast corner of Madagascar, Anna Zhu (2018) describes the boom-and-bust cycles of the commodities markets for vanilla bean and rosewood and the unusual behaviors that result. Upon receipt of a massive lump sum during the peak of the markets, many farmers would experience a phenomenon called “hot money”, a period of concentrated financial waste and/or generosity that sometimes caused them to behave erratically, burning stacks of cash, buying out entire bars and dance halls, and even betting it all at “makeshift casinos” (2018:260). One man was rumored to have boiled all his cash into a soup, which killed him shortly after he ate it. Zhu notes that many such stories may be legends, aggrandized as a cautionary tale. These sudden cash inflows could be better used to meet practical needs, but the behavior constitutes “a tactical art of consumption”:

Treating money so cavalierly—consuming it, throwing it away, or spending it freely—reduces its power. It subverts an economic order based on the strategic accumulation of money. It also softens the madness that occasionally stirs when one confronts, in moments of extreme market boom, the sheer magnitude of his or her earnings (2018:264).

These booms were often conceived of as having magical origins, and Zhu confirmed that few of the local farmers and workers even knew what vanilla was used for overseas, or why anyone would want to buy it. In the rosewood markets, the most profitable exporter was said to have made his wealth on “either the illicit trafficking of human bones or a Chinese-bought *machine manao vola* (money-making machine)” (2018:262). Indeed, there was a sort of magic in play here, but it is the strategic magic of importers, concealing the real value of the product to the farmers and loggers, while simultaneously stoking desire for these ‘exotic’ and ‘luxurious’ commodities overseas.

In Madagascar, as in casinos and many other markets, those individuals who manage to profit off uncertainty are seen as having magical properties, either from luck or the manipulation of spiritual forces. Americans often use terms such as ‘blessed’, or ‘the secret sauce’, or ‘gifted’, in describing those who have become vastly wealthy through uncertain means: a professional athlete, venture capitalist, or musician, for example. Brian Moeran (2017) argues that magical thinking and practice are often found in the realm of cultural production, which includes industries such as film, music, and fashion. All of these cultural arenas are characterized by a high degree of uncertainty but also huge financial payoffs for those who initiate or ride social trends effectively. This is accomplished in part through strategic magic, in the form of huge, ritualized, time-sensitive events (such as Fashion Week or a film festival) in which powerful elites use their influence to drive an aesthetic into the realm of the consumer, producing desire and effecting the intended outcome of financial rewards. Moeran stresses the role of uncertainty for both producers and consumers, noting “[t]he fact that nobody is ever quite sure about how an inner vision will materialise during the creation of a product, nor how an audience will react to it, explains both aesthetic and financial uncertainty, while also adding to the finished product’s perceived magical quality,” (2017:139).

The Magic of Machine Learning: Strategies

If nobody believes that he or she is really *doing* magic, however, applying this label may seem only to complicate the already complex processes of daily life. In fact, entirely the opposite is true. As Anthony Giddens notes in his discussions of postmodernity, our lives have become so reliant on technology and engineering that to attempt to understand all the mechanisms behind these advances would be futile; it is too much information for any one individual to possess. Instead, we place our trust in the expertise of powerful others and go about our day (Giddens and Pierson 1998). In this way, the cause-and-effect relationship between actions and their outcomes is both unknown and largely irrelevant; to most of us, it ‘may as well be’ magic that makes Amazon function, stock portfolios fluctuate, and the exotic vanilla beans appear all the way from Madagascar.

Of course, it isn’t magic. Mostly, it is machines, designed by humans and strategically deployed in cooperative networks to enable the consumption of goods, services, and information that supports social and economic life. The automation of everyday practices with technology is a pillar of capitalist enterprise, enabling greater efficiency, quality, and profit. When this automation meets computing power in the form of algorithmic processing, the magical strategies of the powerful become even more enchanting, to borrow from Gell (1988). Anyone who has searched for something online and then seen an ad featuring similar products on social media a few moments later will recognize this magic in action. Ekbia and Nardi reflect on these experiences in their discussion of algorithms and contemporary social life:

The magic plays out whenever you order an item online only to see its physical embodiment at your doorstep a few days later; whenever you transfer funds through your online banking site and those funds do in fact get relocated across accounts, vendors, lenders, institutions; or whenever you make a flight reservation online with all the attendant details (origin, destination, time, seat)

to find yourself seated on the right plane at the right time later on. One can only imagine the surprise at these events for someone living in the pre-computer era and transferred to the present moment to appreciate the spellbinding character of these feats (2018:362).

But the magic of such technology requires a magician; magicians work through the power of performance, executing the right combination of public procedures and sleights-of-hand to manipulate the ultimate outcome (Graeber 2012, Moeran 2017). In this way, programmers have become magicians, developing billions of lines of code which, in isolation, appear meaningless, but when met with consumer behavior and demand, produce goods, services, and information tailored to individual preferences. This strategic magic plays out globally as consumers engage with social media, shop online, and even apply for home loans on their cell phones. In many cases, the illusion is so convincing, users are unsure if they are viewing carefully-curated ads or discovering a new product organically. It is here that I return to the magical practices I observed within mega-casinos, sites of concentrated consumption that in recent years have also become vast digital networks which use algorithmic predictive analytics to create and reinforce magical thinking in guests. In some cases, these strategies are far too effective, steering gamblers to financial and social ruin (Joukhador, Blaszczynski & Maccallum 2004, Teed et al 2012). But for many players, tactical magic in the form of superstitions, rituals, and good-luck charms serves to bolster confidence and spirits in the face of overwhelming odds against them. These practices bestow a sense of order and apply retrospective logic on the maddening unpredictability of dramatic wins and losses. To present the casinos as the magicians here would be inaccurate. Instead, they are akin to a stage which has been carefully and deliberately constructed beforehand to support the magicians' routine. Just as a Vegas showman might work with stagehands to install a trap door or fog machine, casinos are designed to conceal or display at just the right times. In many of the casinos I visited for this project, large LED screens and tickers flashed with jackpot

numbers, daily slot payouts, and the smiling faces of recent winners, reminding guests that next time, it could very well be them. In contrast, the credit offices, where debts were settled, are tucked away in narrow hallways with minimal signage. The real magicians are the coders and developers behind the algorithms that control the slot machines, video poker/lottery terminals, and other digital games. Their strategic magic is twofold: the first trick is the illusion of randomness itself, and the second is the manipulation of outcomes to exploit a player's superstitious beliefs surrounding that randomness. Some examples from my notes and observations in the field will clarify this in practice.

Slot machines and other digital games are not random. They contain within them random number generators, but these bits of software are modified by the choices of the player in real time, and they are also pre-programmed to reflect state mandates about minimum payouts and preserve the 'house edge', or profit margin (Schüll 2012:82). To further stoke player engagement, contemporary slot machines are towering, loud, flashing pillars of light and sound, often branded with famous logos or media references. These games also feature 'mini-games', which are unlocked by certain spins and further sell the illusion of randomness. On one set of machines, themed with *Sex and the City* imagery, a lucky spin will present a series of shoe boxes on the screen. The player must then choose a shoe box to reveal an additional prize of varying amounts. Once a box has been chosen, the prize will be awarded to the total, but the amounts contained within the other boxes are also displayed. This facilitates the illusion that the amounts were predetermined, implying that the player had an equal chance of choosing the best prize. In other words, it presents the idea that the player had control over the seemingly random outcome, when, of course, the prize amount is determined by the algorithm *after* the player has made his or her selection. This same illusion also applies to video poker or blackjack machines, as the cards held

and dealt by the computer are selected after the player receives the hand.

This illusion, although itself a powerful form of strategic magic, is perhaps the more mundane of the two; indeed, many players are fully aware that slots and other gaming machines are not random and that the computer exercises control over payout frequency and jackpot quantities. The real magic occurs in tandem with another, more complex, system of machine learning in the form of player's club programs. Casinos offer these rewards programs to encourage customer loyalty and 'reimburse' gambling losses with other tangible benefits, such as free meals, hotel stays, or entertainment. They also serve as highly attuned digital surveillance systems which use magnetized cards to track players' gambling habits, preferences, and betting increments. This means that when a player who uses the card moves from one machine to another, his digital profile (or 'data double', as coined by Haggerty & Ericson [2000:611]) moves with him, and the algorithms go to work, adjusting the precise details, timing, and payouts of the machine to both reflect preferences and exploit patterned behaviors (Schüll 2012). I label these patterned behaviors superstitions because they are, even if the player himself would deny being superstitious or even scoff at the suggestion, as my participants often did. They come in many forms, but all hinge on a few mistaken cause-and-effect relationships (Guttentag and Havitz 2010). A player who normally bets in \$1 increments may grow frustrated with his losses and increase his bet, believing that this will improve his chances of success. The algorithm records this pattern over time, and can periodically reinforce the belief by awarding sums of money when the player switches betting increments. Or, a player might always choose video poker, but one day switches to slots. The card notes this change and may prompt the machine to convey initial payouts in high amounts, leading the player to believe that a certain machine is lucky, or her choice to switch games is somehow strategic. The use of these cards is thus a magical strategy, enabling each gambler's unique

preferences and superstitions to be commodified and reinforced while generating greater profits for the house and a more rewarding and meaningful experience for the players. The latter is partially derived from the players' own tactical magical rites and rituals, themselves a response to the more powerful magic of the House. Before I outline this in greater detail, it is important to contextualize the subjective positions of my participants in this arena of magical repartee.

'Lucking Out' in Late Life

The cluttered tables in the Bingo hall from my introduction now appear somewhat innocent in contrast to the ever-calculating digital minds of the slots, but they reflect the same sort of uncertainty and its accompanying magical strategies and tactics. Another similarity between slots and Bingo players lies in demographics. Although adults of all ages enjoy these games, they have a particular appeal for seniors because they are fast-moving, easy to understand, and can be played alone (Chapple & Nofziger 2000, Munro et al 2003). My participants for this project were all retirees over 65, and before I discuss their assorted applications of magic while in casinos, it is important to consider uncertainty and its role in the aging process more broadly.

Getting older is, in and of itself, certain. Not quite as certain as death, but nearly so. What is far less certain, and far more disconcerting, is one's health, wealth, and happiness through the process. The potential negative outcomes of aging are innumerable, but suffice it to say that in some capacity, the overwhelming majority of us will experience declines in physical and mental ability, the loss of friends and family, and the depletion of our assets. The economic and social shifts that followed capitalism through the 20th century have had a profound impact on those who experienced them, especially the Baby Boomer generation, of which my participants were members. In their lifetime, many institutions were upended, fiscal crises were weathered, and wars were fought and

lost. In many ways, this is a generation characterized by volatility of all sorts, but it is also one of incredible successes. They are overall wealthier and more oriented towards consumerism than their parents, who survived the Great Depression and both world wars (Roberts and Manolis 2000). Yet they have also witnessed the decline of many governmental support structures and employee pension programs for retirees and are instead advised to fund their retirement with investments and other financial products (Estes and associates 2001). This change reflects the encroachment of the speculative nature of late capitalism into daily life, a trend often referred to as ‘financialization’ (Pitluck, Mattioli, and Souleles 2018).

Casino gambling is also a form of speculation in the sense that both investments and gambling are descriptive terms for the purchase of commodified uncertainty (Ciofi 2019). It may at first appear coincidental, but the relationship between financialization, privatized retirement, and the spread of legalized casino gaming is far from a coincidence. These changes have occurred simultaneously because they are all byproducts of the uncertainty that characterizes the present stage of global capitalist economics. Many retirees are already gambling with their futures; is it really so surprising that they are drawn to the excitement and unpredictability of the Bingo hall or slot machines? In the following sections, I will describe the ways in which magical tactics are utilized by retiree gamblers as a way to inscribe order and reclaim individual agency in the face of exponential uncertainty controlled by the strategies of the House.

The (Un-Lucky) Sinking of the Titanic

Lynn Yates¹² retired from her career as an institutional caretaker for the state in her 50s. She worked hard in this challenging field for several decades, and saved her sick days to increase her

¹² Names have been changed to protect participant privacy.

small pension. Although she was able to rely on this and Social Security to support herself, she was not immune to the effects of financialization and her pension was threatened several times by a deepening state budget crisis. She was an amenable balance of sweet and rugged; she loved the harsh New England winters and remote backwoods, but also swayed to the songs of Stevie Nicks and collected angel-themed jewelry. “I just love angels; they are my spiritual connection. I’m not religious really, but I do love the idea of them watching over me,” she explained to me over coffee one afternoon. Lynn came to Mohegan Sun three or four days a week to play slots with her longtime boyfriend, and had been doing so for several years by the time I met her for this project. Living on a fixed income meant that she only played with \$20-\$50 each visit, which can disappear incredibly quickly, even on so-called “penny” slots. To extend the length of her visits, Lynn liked to wander the rows of machines and see how other players fared. As I shadowed her around the casino, I took note of the inferences she made about different machines. “When I’m done for the day, I like to walk around, to see the ones being hit. Then I’ll think about playing those next time. I’ve already seen two or three today I thought about playing, but they hit already. I feel like once they’ve hit, that’s it. They’re spent.” The belief she articulates here is one shared by all of the slots players I interviewed, and it is among the most common superstitions within the casino. As discussed previously, the payouts of slot machines are not random, but controlled by algorithms which determine (in real time) the most profitable way to disburse prizes. There is absolutely no factual truth to her statement; it is possible for the same machine to award back-to-back jackpots to different players in the same day. However, by deploying this magical tactic, Lynn has subverted the enchantment of particular machines, controlled her spending, and reassured herself about her decision-making. The practice is thus adaptive; it forces order and pattern where none exists, enabling meaningful navigation across the sea of possibilities.

Another one of Lynn's favorite tactics for choosing machines was also rooted in magic. "I like to play different," she said, "I'm always out looking for a new machine or something I haven't tried before. You know, I like going on the same machines, but sometimes you just gotta find something else. Plus you lose so many times at a machine, you figure that's enough of that!" This notion, that players form an attachment to certain machines and are more likely to overspend, contains a grain of truth. Guttentag and Havitz (2010) note in their analysis of superstitious beliefs and casino loyalty that machine developers strategically use recognizable themes in slot designs to attract and create repeat customers. The choice to seek out different machines, and avoid those where one has previously sustained losses, may thus seem logical. The secondary implication of the practice is where magical thinking arises. Losses are just as likely to occur at new machines as they are at old favorites, but the lack of negative associations may lead players such as Lynn to walk away from these machines with an overall better impression of the experience. Casinos, too, are aware of this behavior; although it is generally illegal for machine payout rates to be adjusted during play, they can be changed remotely to stoke superstitions. In a hypothetical scenario to this effect, Guttentag and Havitz suggested that "[w]hen a new player began, high pay-off odds – perhaps even over 100% – could be offered and then quickly decreased after the player had enjoyed a few initial wins, which would possibly engender an illusion of control and psychological commitment," (2010:14). The illusion of control is certainly one factor that can sustain a superstitious belief, but the notion that players can develop a psychological commitment to a machine is worth exploring further.

Lynn's efforts to seek out new and different machines were motivated in part by her past experiences with particular favorites. During interviews, she would often discuss her tumultuous relationship with a bank of *Titanic*-themed machines. Although there were six machines in the cluster, she collectively referred to them as "Titanic" and spoke about them like an on-again, off-

again boyfriend.

You know, with Titanic, I've really given it my best. I've stayed with it, I've really given it everything I should give at that point. Once, after I left, another lady sat down and she played them. She got my money! She really did, in a sense she did—and I get upset when I see that. It's like, so now what do I do? Now my thing is, I'll go anywhere, sit wherever, and go with that. Titanic... the problem is, I love a lot of the mini-games that come up. I love all the challenging games. Tough as can be! But you know, I never seem to pick the right one. Sometimes it's a dollar, sometimes \$8, you know, small amounts. Usually I bet only a little, but sometimes I get disgusted and I'll up my bet to \$4. But when you get there, you get risky... but that's when I make more money. My boyfriend has taught me to play a little bit more risky—the word is risky, and I have had the plus of that and the minus of that, because the more you play, the more you can lose. But overall I think it works.

These comments reveal a number of superstitions that have arisen as mechanisms for Lynn to justify the reality of her wins and losses over time. First, the belief that the machine paid out 'her' money to another player provides an explanation for her loss despite her temporal and financial commitment, which she feels should have resulted in a payout. Instead of the machine keeping her money to profit the casino, it was 'unfairly' disbursed to a different player. Second, her description of her failure to "pick the right one" during the mini-games as "challenging" rather than the inevitable byproduct of a fixed outcome, frames the activity as positive and potentially profitable. The onus is now on her to develop her skills and choose correctly next time. Finally, she reiterates the widely-held belief that placing higher bets than normal produces greater payouts. Although there is some truth to this—as mentioned previously, slot machine algorithms do attune themselves to these changes—the payouts are still tied to a ratio, and the underlying percentages remain unchanged. In other words, payouts are reflective of a fixed percentage of total money gambled. More money spent can mean higher payouts, but at the same percentage seen in lower levels of

play¹³.

Over time, Lynn's enchantment with Titanic faded as her tactical magic began to lose its efficacy. Towards the end of our time together, she had stopped playing them entirely, and would make amusing, but highly revealing, jokes about them. "Do you hear that? It's calling to me, but I won't go!" she chuckled to me as we passed by the machines one afternoon. She was referring to the well-recognized sound of the 'Titanic song' made famous by the movie on which the slots were based. The bank of machines would regularly blast the emotional tune out across the gaming floor, creating an unsettling background melody for the craps players shooting dice at nearby tables. Ultimately, Lynn would become enchanted by other machines, deploying her superstitions until the house edge would break the spell, pushing her to "play different" until a new relationship was formed.

Venus's Orbit

In addition to the superstitions that develop through interactions with the machines themselves, other players I interviewed took a more agentic approach to their magical practices while gambling. For games that utilized a degree of skill, such as craps or poker, players would combine knowledge with rituals to hopefully improve the outcome of the exchange. In poker, for example, players would often prefer seats in the middle of the table because it provided a better view of the other players, which they felt gave them a 'sense' for the game. In craps, a game that is notoriously rife with superstitions (Henslin 1967), one participant took pride in his focus and objectivity in contrast to the other players, with a few notable caveats.

¹³ This was confirmed by Natasha Dow Schüll in personal email correspondence, July 6, 2017.

People do all kinds of things... Blow on the dice, all that. I just think they're silly. Or they set them up, they'll take a long time to set up the dice. Dice, they go every which way, it doesn't matter how you set them up. But for me, I am a little superstitious, to a degree I am. I like to shoot from the right side of the table, but I don't have to. When the dice go off the table I worry about when they come back on, but I don't do a lot of these silly things like the others. It's still a random throw; you don't know what's going to come up. But I am superstitious, I shouldn't be, but I am. I know better.

These comments show the insidiousness of magic; even conscious efforts by experienced and calculating players to avoid magical thinking are moot in the face of so much volatility and potential. However, one participant, who chose to go by Venus, took an altogether more proactive approach to her magic while playing slots.

Venus came to Mohegan Sun a few times a week with her fiancé, usually on days where promotions and giveaways were offered. Like Lynn, the couple was on a fixed income, although Venus was always dabbling in direct sales (more accurately known as multi-level marketing or pyramid selling) to earn some extra spending money. In an interesting parallel, pyramid schemes and slot play both earn profits for a larger corporate entity by pitching the illusion of skill and the potential to win big while usually leaving the 'player' at a net loss. However, in her younger days, Venus had timed her entry into the Tupperware craze just right, and managed to earn enough income from the parties she hosted to send her children to college. These sorts of fortunate events led her to believe she was 'lucky', an idea supported by her fiancé- "She's so lucky, she wins every time! Not me, I've been so down this year," he explained to me as we wandered around looking for machines. For Venus, anything could become a good luck charm. The paper vouchers dispensed by the machines when players cash out were a particular favorite, and she would often cluster handfuls of them, all worth only small amounts, while choosing a machine in hopes that they would guide her to a winner. No penny on the floor was left unnoticed, and ones facing heads-

up were seized with relish. “Look, a lucky charm!” she would exclaim, before snatching it up and placing it in her large rattan handbag.

Perhaps the most unusual of Venus’s magical tactics was what she referred to as “hypnotizing” the machines. She explained to me that she uses a positive attitude and visualizes herself winning, and would sometimes hum in a way reminiscent of meditation before beginning to play. “I’m telling the machine to give me more money,” she said. “Mmmmm... give me the jackpots!” This behavior is interesting because it positions Venus as the magician, working to counter the more powerful strategic magic of the machine and switch the odds in her favor. It is also reminiscent of her other economic activity of pyramid sales. In these schemes, salespeople are promised success if they visualize themselves as successful, an approach and life philosophy popularized by Norman Vincent Peale’s (1952) famous text *The Power of Positive Thinking* and seized upon by the charismatic executives of pyramid companies to shift responsibility (for success and failure) onto recruits. While optimism has its place, when deployed against fixed odds or carefully orchestrated scams, it is nothing more than a magical tactic working to impose an explanation when one is otherwise absent. No amount of ‘hypnosis’ can produce a jackpot or upend the pyramid, but it did boost her mood when the bonus rounds or small payouts came around. It also provided her somewhat beleaguered fiancée with a way to reconcile her successes with his misfortune for the day. The outcome remained unchanged, but their subjective experiences of the wins and losses were mitigated by the shared understanding that she was just ‘the lucky one’.

Conclusions

Venus's experiences serve as my final vignette because they return us to the question posed at the start of this chapter: what *good* are these magical tactics in the face of the crashing wave of strategically-leveraged economic uncertainty? The answer depends almost entirely on your perspective. If you are orchestrating the strategies, these small tactics of resistance and adaptation likely seem trivial. Luck, skill, magic, or otherwise: those whose timing, privilege, and opportunity catalyze in just the right transformational moment can extract incredible fortunes from the volatility and chance of the markets. Just as the artists and designers described by Moeran (2017) jockeyed to get credit for conjuring the next big trend, and the exporters of Madagascar transformed undesirable local commodities into boiling cauldrons of toxic money soup (Zhu 2018), so too do casino gamblers, venture capitalists, and tech startups face this wave in hopes that uncertainty might be coaxed in their favor. But even those who ride the wave soon find themselves crashing down with it, as all good things must come to an end. Trends shift, innovations edge out the competition, and jackpots are often re-gambled and lost. For with tactical magic, "whatever it wins, it does not keep," (de Certeau 1984:xix). It exists as a buffer, an explanatory model, a way of organizing the randomness of the world into recognizable patterns that can be interpreted and acted upon. It is a universally-shared tool, but also an evolutionary artifact of our remarkable ability to learn and manipulate, both the environment and each other (Beck & Forstmeier 2007).

In attempting to understand magic, many anthropologists have taken up the functionalist perspective I am arguing for here; this is now more or less agreed upon, although differences exist

in the nuances of application¹⁴. My analysis within casinos, however, might encounter a challenge on the basis of consequences— the use of magic by gamblers can lead to addiction, which is unequivocally cast in a negative light. I am not attempting to diminish the impacts of problem or pathological gambling or negate the role that magic may play in contributing to these destructive behaviors, as many have argued (Guttentag and Havitz 2010; Parke, Griffiths, and Parke 2007). I am addressing a sort of situational hypocrisy that occurs when shifting focus from magical practice to its potential outcomes. Tactical magic lacks any legitimate efficacy; in attributing gambling pathology to magical thought, the real strategic sleights-of-hand manipulating behavior are missed. This sort of magic becomes a scapegoat, taking the blame for a problem which was in fact initiated from the social and economic conditions of postmodern society itself. Giddens argues that there is an inherent compulsivity to modernity, the outcome of “*tradition without traditionalism*” (1994:70, emphasis original). What he means here is that compulsive behavior of any kind is a consequence of the uncertainties of modern life. Faced with so many choices on a daily basis, and even more potential outcomes, we compulsively *trust* in habits, routines, and repetition, reassured by their familiarity. That magic can be found alongside compulsion reflects its utility and plasticity, not its destructive potential. Our tendency toward these sorts of tactics should thus not be seen as maladaptive, but instead recognized for its ability to blunt the force of consequential uncertainty and console us in the face of the uncontrollable. The unpredictable and speculative nature of late capitalism is only intensifying, and to this end, I wish to add my own prediction: magical thought and practice will, too, intensify and adapt to meet this crashing wave head-on.

¹⁴ See Appadurai’s recent book *Banking on Words* (2017) for an alternative theoretical understanding of performance and uncertainty in magic.

Conclusions

I began this project with the goal of discerning the motivations behind an economic practice I did not myself understand. In light of all the media buzz around the difficulties of saving enough for retirement, the numbers of retirees losing money in mega-casinos seemed, at the very least, counterintuitive. Surely nobody was under the impression that blackjack or slots were an effective strategy for financing late life. The environment, too, seemed dissonant to my preconceived notions of places that would be attractive to seniors. Loud, suggestive pop music blared from above. Long walkways packed with crowds connected the sprawling gaming floors. Despite the filters, excess oxygen, and air freshener pumped out of the vents, the entire space always smelled of smoke and ashtrays were everywhere. Yet, at all hours, seniors could be found taking advantage of the abundance of activities found within these vast windowless caverns.

This abundance, in fact, is precisely the appeal. Although my participants all cited individualized reasons for choosing to spend time in these casinos, *needing* things to do was far and away the unifying theme of their responses. Truth be told, despite its seeming innocuousness, this answer unsettled me. It seemed as though the ultimate goal of a productive working life—respite—was also its Achilles heel. The unending free time I so envied had become burdensome and monotonous. After the obligations of work cease, children move out, and friends and family pass away, one is left with limited options to fill the day. As my participants spanned several decades in age, I saw this realization in its various stages: those who had recently retired were still excited, even zealous, about the time they could now dedicate to their own personal interests. These folks, usually in their mid-to-late sixties or early seventies, were generally healthy and had their spouses by their side. They were the stereotypical retirees, traveling, pursuing hobbies, and engaged with

their family and friends. The casinos, while enjoyable, were not *necessary*. Instead, they were an option in the background, something to do between other activities. Those in their late seventies or early eighties had begun to experience more of the challenges that often accompany later life. Health problems cropped up, family had moved away, and the friendships made during work were not as easily sustained. The value of the casinos, with their glossy monthly calendars always full of events and promotions, began to increase. New priorities emerged as the abundance of expendable time shifted from exciting to intimidating. Mobility issues began to restrict recreation options, and dwindling finances often cut back travel plans. By the time participants were in their nineties, the free time was stifling. My oldest seniors, faced with significant medical issues and tightening budgets, were the most appreciative of the facilities and their city-like bustle of activities. They were not as selective about what shows they attended, and took advantage of coupons and points to save money on groceries, even if the cuisine on offer didn't appeal to their taste or accommodate their dietary restrictions. Despite never winning a jackpot, their attitude towards these massive gaming centers was one I did not anticipate: *gratitude*.

The chapters of this text all address differing aspects of the casino experience for this demographic; their unique subjectivities and needs have shaped the ways in which they engage with these unusual spaces. But in the end, this project speaks to a much larger phenomenon than senior gambling. It serves as a small window into the ways that late capitalism, roiling with uncertainty, discards its workers after use, usually leaving them worse for wear and with more time than they have money (or ability) to fill. This ever-chugging economic machine requires new skills and often wrenches away children and grandchildren, seeking opportunities and the means to finance their own future retirements. The gold watches and reliable pensions of the past have been replaced

with volatile investments and forced retirements to make room for young energy and new ideas. Hyper-focused on increasingly unattainable standards of health, beauty, and wealth, we relegate the old to the spaces we have designated for them, uninterested in the ways they remind us that time marches ever onward. Medical organizations, care facilities, and even old-age advocacy groups evangelize an active-aging gospel with minimal consideration for the desires and needs of the old themselves. Longevity, once seen as a God-given reward for a good life, is now treated as a crisis; headlines warn of the Gray Wave and the increasing strain it places on public resources. In her poignantly-titled book *Ending Ageism, or How Not to Shoot Old People*, Margaret Morganroth Gullette cuts right to the heart of these concerns:

“The ‘woman problem’ turned out to be sexism, not the supposed nature of women. The ‘Jewish problem’ was and is anti-Semitism, not Jews. The ‘Negro problem’ is still squarely racism. Now the whole world is said to be facing the ‘Graying Nations problem’: too many old people, sickly, unproductive, costly, selfish... Age critics finger the underanalyzed truth: ageism.” (2017:xvii)

While seniors can and do choose to visit mega-casinos for a variety of reasons, the social force that pushes them through the doors is, ultimately, ageism. In our well-intentioned efforts to address the ‘aging problem’, we have channeled public resources into creating spaces for the old to go and be old. New England is particularly accommodating to seniors, as the more left-leaning electorate supports greater funding for senior services. During my fieldwork, I spent time at several senior centers in the area surrounding Mohegan Sun and Foxwoods. The spaces were welcoming, but a bit drab. The presence of a reception desk in each lobby gave them a medical feel, and the collection of puzzles, large-print crosswords, and skeins of yarn around the seating areas reinforced the stereotypes about age-‘appropriate’ activities. Despite visiting on different days and at different times, I was always the only non-senior person in the center, excepting staff. Like the casinos, monthly calendars listed upcoming events; a quilting club meeting, chair yoga, discounted meals,

and of course Bingo days. Everything was age-specific, and I remember thinking that nothing sounded like much fun. I followed this thought with a minor admonition; of course they didn't sound fun to *me*, I'm young. I have other choices, and fewer physical limitations. I was not the target audience. I pushed this observation out of my mind and placed my recruitment flyer on the bulletin board.

Months later, as I began interviews, however, the thought returned. This time, it was articulated by my participants, especially the younger ones, who scoffed at the idea of visiting a senior center to fill their time. "I'm not *old* old," they stressed. The spaces were always for someone older, less independent, or more frail than they. Even those seniors who I recruited at the centers had their reservations. Judy, in her early seventies, went for Bingo and an occasional low-impact exercise class. When I asked about her experiences there, she emphasized that she learned to seek out those closer to her own age. "I have found that being around a lot of the seniors, especially the ones that live in senior housing and everything, they're very petty and they're very cliquey. They have their own way of doing things and they don't deviate... they don't accept change too well." She discovered this after a few failed attempts to sit with them during Bingo. Although her younger table-mates were more friendly, she stressed that the afternoons at the center were self-containing. "I never socialize with them outside of Bingo," she said, "and even during the game, if you're too busy chatting, you'll miss the calls." Judy's experiences, and the comments from my other participants, reinforce the stigma associated with these age-exclusive settings. They are a last resort, there for those who have nowhere else to go or no one else to see. Despite being perceived as 'solutions' to the problems of an aging population, the aged themselves are far less willing to submit to the social pressures that shape the design and activities of the centers.

In aging studies, much attention has been given to debates about what constitutes an elder-friendly environment (Rowles & Bernard 2013, Stafford 2009). Although environmental gerontologists agree that age diversity is a critical element (Peace 2013, Thomas & Blanchard 2009), this is often difficult to implement in practice because of the ageism that younger generations maintain and the relative invisibility of the elderly in social settings. The presence of a large number of older people in a given place is often an excuse for younger people to avoid it. Maria Vesperi described the resistance and disdain expressed by some St. Petersburg residents when they found out that the area would increasingly cater to snow-birding retirees via improved accessibility and more senior services (1985). This ageism must be reconciled, however, with the economic windfall that accompanies retirees as they seek warmer weather, recreation, and healthcare. Economic participation after work ends transitions from production to consumption, and with Baby Boomers overall more well-off financially than earlier generations of retirees (Leach et al 2013), this transition has intensified. To meet these demands, developers have created 'active-age' communities which offer comfortable housing, security, and recreation designed to accommodate the changing needs of residents as they age. This model has been so successful that huge corporations now operate dozens of branded communities across the country, primarily in the 'Sun Belt', where the grass on accompanying golf courses stays green year-round. For example, "Sun City" branded neighborhoods are a product of the Del Webb corporation, a massive, multi-state developer that has also built resorts and Las Vegas casinos (Laws 1995). The complexes are age-exclusive (one member of each household must be over 55, with children only welcome as visitors), and contain a mixture of single-family houses and condominium buildings. In addition to one or more golf courses, they offer centrally-located recreation buildings complete with

handicraft supplies and a fitness center. The communities are not always guarded with a gate, but they all promote security and employ some form of surveillance, providing residents with a feeling of safety and well-being. The Sun City neighborhood sells a lifestyle, one that has become the ideal for many Americans approaching retirement. “It is a conspicuous representation of those who have made it: those who can continue to engage in consumerism once they have parted from the waged labor force,” (Laws 1995:272).

Not everyone who retires does ‘make it’ in this way. Communities like Sun City are of course only accessible to those with the financial resources to do so. It is also important to note that uprooting oneself for warmer weather is often out of reach for non-monetary reasons. Several of my participants had considered moving south, but did not want to isolate themselves from their family and friends. The maintenance of these social support networks is also a crucial element of an elder-friendly community. Most of the seniors I spoke with, especially those on the younger end of the age range, were actively involved with clubs, charities, or other organizations that provided an opportunity to socialize and advocate for interests dear to them. One poker player told me about a sort of ‘Gourmet Club’ he and his wife had started with a few other couples many years ago.

We get together few times a year but we see each other on other occasions too. It's a lot of fun. We take turns hosting, or go to restaurants sometimes. The host provides the menu and everything is divided up. One couple does the appetizer, someone else might bring a dessert. So, the host provides the main course and the cocktails and stuff, but right from day one, we made sure it was a cooperative effort. Didn't even think about burdening one couple with the whole thing. Everybody is going to do chip in, you know?

Another participant was an officer at his synagogue and planned large annual fundraising events which supported scholarships for children in the congregation. Still another was an active member of her homeowner's association, and took pride in helping to manage her neighborhood space and

keep the area looking tidy. These sorts of activities not only foster sociability and community engagement, but also strengthen the deep roots that people put down over the life course which create an attachment to important places (Stafford 2009).

Over the course of my fieldwork, I came to realize that these two casinos existed at the intersection of many of the diverse and subjective needs of older adults in the surrounding communities. Although they don't offer permanent housing, they nonetheless meet many of the characteristics of elder-friendly communities: they are secure, physically accessible, provide a variety of recreation and dining choices, are age-diverse, and extremely convenient (Peace 2013, Stafford 2009). Even when they were not gambling, many participants had incorporated these casinos into their lives in other ways: the "Gourmet Club" described above had several of its annual Christmas parties at casino restaurants, for example; the synagogue officer used the free gifts and event tickets the casino gave him through the player's club as raffle prizes for his fundraiser events. One poker player used her points to buy presents and treats for her grandchildren when they came to visit. The casinos were also there when family and friends were not. For those seniors who didn't have much family nearby, the 24-hour, 365-day operation of the facilities meant that lonely holidays could instead be spent in the presence of others, even if that only amounted to a quick chat with another player or a friendly greeting from a regular waitress or bartender. My interviews with staff reflected this; all of the floor personnel I spoke with mentioned seeing their senior regulars on at least one holiday, and a few participants admitted that they had gone to the casinos for holidays when no better plans materialized.

These spaces are decidedly *not* ideal spaces of aging, however. They are sprawling fortresses of technology strategically applied to separate guests from their cash, however possible, for as long as possible. In a period where retirement has been redefined by consumer culture, the facilities are there, always open, to do just that: facilitate consumption on a grand scale. To do so, they have diversified, offering something for everyone, all the time, all in one place. The elder-friendly characteristics I described above are a byproduct of this facilitation rather than a deliberate, researched effort to promote age diversity and inter-generational space. Casinos do not offer player's clubs to help older guests take care of their errands more conveniently, or to raise funds for children at the local synagogue. They don't dispense tacky, oversized t-shirts so seniors have something to wear when they garden. They do not aggressively surveil every corner of the gaming floors or parking lots to ensure that frail or disabled elderly patrons haven't taken a fall. They aren't open on Christmas as a service to lonely seniors in the community. They don't give away coffee and bagels on weekday mornings with the intention of bringing together retired veterans. These are grand temples to late capitalism, in all its consumptive uncertainty, and they just want your money.

The public and academic concern around senior gambling stems from this truth. Critics of casinos are quick to point out the wastefulness of this sort of spending, and the risk of financial ruin should gambling become compulsive. My own reaction, upon first observing the density of seniors within these spaces, also reflected this underlying judgement. I, too, had trouble understanding the *value* generated by losing money. In the years I spent inside these two casinos, talking to regular senior guests, getting to know staff, and learning the intricacies of the games, I began to recognize that this judgement operates from a position of privilege, as indeed most judgements do. Busy with the

obligations of graduate school, parenting, and my own hobbies, I lacked enough free time *or* money to spend on things like gambling. It was only after a particularly poignant interview that I was able to gain the emic perspective I had spent so many hours explaining to bored undergraduate students. It serves as a fitting conclusion to this project, as it was both my final interview and also the most revealing example of how value can be derived from financial loss.

Hank and Jeannie were my two oldest participants, and have been married for seventy years. At 93, Hank had given up driving, and Jeannie had never acquired a license, so their ability to come and go as they please was rather restricted. They live in their family home, a small white house in a quiet neighborhood about ten miles north of the coast. Although I did accompany them on their weekly casino trips, I usually interviewed them in their living room, as it was quieter and they appreciated my company. One afternoon, I asked them how they felt their lives would be different if the casinos weren't built. "Oh, we'd be bored to tears. To tears!" Jeannie said emphatically. "It's something fun to do. We look forward to it." Hank added. Jeannie directed me towards the glossy mailer she had received from Mohegan Sun, offering her a coupon for her upcoming birthday and advertising some upcoming promotions. On their weekly visits, they played slots near each other, taking breaks and changing machines to make their small budget last longer. For lunch, they shared a hamburger and soda, discounted as part of the 'Forever Young' promotion. One of their children picked them up at the end of the visit and in the car on the way home, they shared stories about the events of the day. "Our kids, they're busy," Jeannie said. "The casinos are something we can go do on our own. I don't want to be a burden on anyone. And it's enjoyable, some excitement. We don't spend a lot of money, and we have a nice time." Hank chimed in. "What else do we have to do?"

Hank's question was of course rhetorical, but it was moving nonetheless. As I drove home, the meaning behind it sank in. The busy schedules of their local family meant visits were less frequent. Without a car, any outings had to be planned in advance, and they were both a bit unsteady on their feet, further restricting their options for recreation. The harsh winter months were especially isolating, and Hank depended on neighbors to help clear the snow. Without the casinos, area senior centers were the only other spaces that offered security and weekly activities, but they too were uninterested in these age-exclusive settings associated with desperation and decline. Instead, they eagerly planned their once-weekly casino trips and carefully budgeted to avoid overspending. On these huge, dim gaming floors, they were visible, comfortable, and social in ways they could not be elsewhere. In the face of the monotonous routines of daily life, amid the doctor's appointments, shopping trips, and TV reruns, the casino offered something unique, replicated in no other activity: *a chance*.

This is, after all, the key differentiator of this particular variety of recreation. Chances are the spirit of casinos, and selling them is their primary function. The potentiality of chances shapes the entire casino experience, from the grand exteriors to the cameras in the parking garages to the riffle of chips in weathered hands. In their aggressive efforts to sell these chances, the casinos have included an abundance of supporting services and programs that inadvertently support the needs of seniors and enhance their lives outside the facilities, as I have described. But in the end, the real appeal of gambling is the *gamble*. It is this variety of uncertainty, commodified and sold, that is so appreciated in late life. Aging is a highly uncertain process, but of the worst kind. The unpredictability of health and the grief from unexpected deaths are not eagerly anticipated. For all

their vices, the uncertainty sold by casinos represents the potential for positives— winning money, of course, but also making a new friend, or getting some exercise. The endless possibilities available in one safe, accessible place are what give *value* to money lost.

Mega-casinos are not ending ageism. They are generating staggering profits off the repetitive losses of their customers. As the gaming industry continues to expand, these facilities are coming under increasing scrutiny for the negative consequences that can accompany them. In presenting the results of this project, I hope to contribute to ongoing public and academic conversations around the impacts of casino gambling by giving visibility to an often-invisible demographic that is making use of these spaces in great numbers. Further research into the economic and social ramifications of casinos as they spread must consider the varied subjectivities of guests, even those who might seem out-of-place or outside the ‘target market’. My findings also shed light on the insidiousness of ageist beliefs and their ability to relegate, isolate, and confine under the auspices of care and accommodation. Older people, like all people, want to be *seen*, and being seen requires the gaze of the other. In our well-intended efforts to provide spaces for seniors to be active and engaged, we have excluded them from the rest of society, out of sight. Thus, in a small way, seniors playing slots or waiting on line for oversized tees are resisting this exclusion, tactically asserting their agency against the ageist structures and strategies that would otherwise conceal them away. In a life stage that is so aggressively oriented around risk mitigation, insurance, and planning, these older gamblers are confronting uncertainty on their own terms, making *fun* out of taking *chances*.

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