



Not Your Grandmother's Gambling.
When Gambling and Technology Converge.
The Impact on Public Health

DOURA-SCHAWOHL
CONSULTING



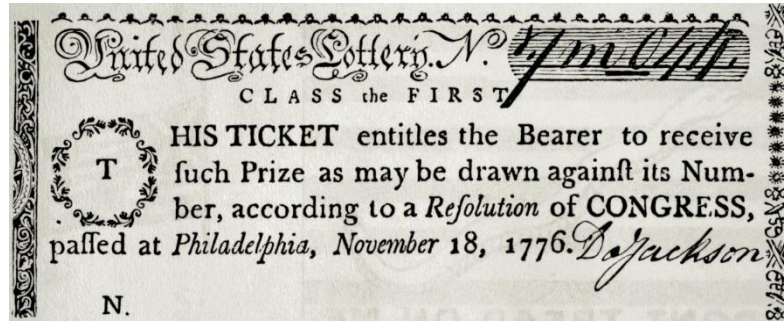
Accolades



- Brianne Doura-Schawohl is a passionate, seasoned government relations professional with a decade of leadership in advocacy, public policy, government affairs, and communications.
- Her experience spans a wide range of work with executive and legislative branch officials and private sector stakeholders at the international, federal, state, and local levels of government.
- Named one of the **Top 100 Lobbyists** in 2022 and 2021 by the *National Institute of Lobbying and Ethics (NILE)*.
- Named **Top Lobbyist** in 2024, 2023 and 2022 by *The Hill*.
- Named by Global Gaming Business as one of the **Top 25** people to watch in **2022**.
- An honoree of the 2023 class of **40 under 40 Emerging Leaders in Gaming**.
- Recognized as one of **10 women rising in Gaming** in 2023-2024.
- History of experience and achievements in United States State and Congressional legislative work, including a diverse portfolio of complex problem gambling policy issues.
- Works with Congress and state legislatures and regulators to provide expert advice on gambling policy. She continues to work with stakeholders on both sides of the aisle across the country.
- Featured in numerous local, state, national, and international media, including CNBC, ESPN, Forbes, Bloomberg, The Financial Times, The New York Times, The Washington Post, The Washington Times, The Guardian, CBC, and others.
- She continues to speak at many conferences and other public events on gaming policy in the United States, Europe, Canada, and Australia.
- Serves on the Board of Trustees for Kindbridge Research Institute

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History of Gambling in the U.S.



In 1776, the First Continental Congress started a lottery to help **fund the Revolutionary War**.

As more colonies settled, they **funded their settlements** with lottery money. Lotteries paid for public buildings, roads and canals.

Lotteries also **funded some of the earliest and most prestigious colleges**, such as Harvard (1636), William and Mary (1693), Yale (1701) and Princeton (1746).



History of Gambling in the U.S.

"avoid Gaming—This is a vice which is productive of every possible evil. equally injurious to the Morals & health of its votaries—It is the child of Avarice—the brother of inequity—& father of Mischief—It has been the Ruin of many worthy family's—the loss of many a mans honor—& the cause of Suicide."

GEORGE WASHINGTON TO BUSHROD WASHINGTON, 15 JANUARY 1783 |
WEDNESDAY, JANUARY 15, 1783

Like his British forefathers and several of his contemporaries, George was also a gambler and a risk taker who relished his chances on a card table, at the races, or on a battlefield.



What is Gaming/Gambling?



Gambling (also known as **betting** or **gaming**) is the wagering of something of value ("the stakes") on an event with an uncertain outcome with the intent of winning something else of value. Gambling thus requires three elements to be present: consideration (an amount wagered), risk (chance), and a prize.

Rose, I. Nelson; Loeb, Robert A. (1998). Blackjack and the Law (1st ed.). Oakland, CA: RGE Pub.



What is Public Health?



PUBLIC HEALTH CONNECTS US ALL

Public health is the science of protecting and improving the health of people and their communities. This work is achieved by promoting healthy lifestyles, researching disease and injury prevention, and detecting, preventing and responding to infectious diseases. Overall, public health is concerned with protecting the health of entire populations. These populations can be as small as a local neighborhood, or as big as an entire country or region of the world.



YESTERDAY

A national crypto reserve will “elevate this critical industry after years of corrupt attacks” Trump [said](#), adding he directed his administration to “move forward on a Crypto Strategic Reserve” that includes cryptocurrencies XRP, solana and ADA.

He then added a second post [saying](#) the reserve will “obviously” include bitcoin and ethereum as the “heart of the Reserve,” saying he “loves” the top two cryptocurrencies.

As part of the post, Mayo [then attached four screengrabs](#) that appeared to be sent to him via direct message on Instagram after the game. Among them were threats of violence, racist comments and wishes for him to die.

Jayhawks senior guard [Dajuan Harris Jr.](#) expressed support for his teammate on social media, [writing](#): “It ain't nothing to explain brotha I got yo back.”

Kansas athletic director Travis Goff did the same.

“These aren't Jayhawks. They're not ours,” [Goff wrote](#). “Driven by gambling and hate. They've never competed a day in their life.”



Gambling Then



Gambling Now



State of the Nation

- **Forty jurisdictions** -- representing 51% of the U.S. population or over 153 million people -- now have access to regulated sports betting markets.
- **Thirty jurisdictions** have approved some iteration of online sports betting, including Tennessee and Wyoming, which offer online wagering only.
- **Wyoming** has approved crypto as an acceptable form of payment for sports betting. **Virginia** and **Colorado** allow for regulator discretion.
- **Eight states** have legalized iGaming - CT, DE, MI, NJ, NV, PA, RI, and WV
- **Forty-Eight jurisdictions**, 45 states, DC, PR and U.S. Virgin Islands run lotteries
- **Twenty-Three** states offer Daily Fantasy Sports

1,011

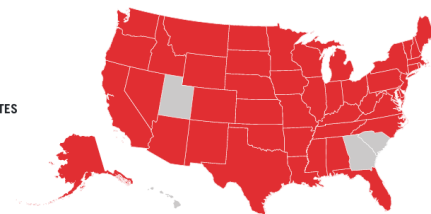
Casino Gaming Locations*

486 COMMERCIAL CASINOS ACROSS 27 STATES

525 TRIBAL CASINOS ACROSS 29 STATES

LEGAL SPORTS BETTING IN 38 STATES + DC

LEGAL iGAMING IN 8 STATES



1.8 Million

Jobs Supported



\$329 Billion

Annual Economic Impact



\$53 Billion

Annual Tax Impact & Tribal Revenue
Share Payments to Governments



NFL announces its first-ever sports betting partnerships with [@CaesarsEnt](#), [@DraftKings](#), and [@FDSportsbook](#): bit.ly/32ml3TS



Remembering When...



The PGA Tour has Embraced Gambling and Fantasy, But Could Fans Spoil the Action?

Gambling and golf are seemingly an ideal couple, especially at the PGA Tour level. But too much of a good thing is only good until it isn't, and that time may be coming soon.

BetMGM brings first-ever brick-and-mortar sportsbook to an MLB stadium

A RISKY WAGER

How Colleges and Sports-Betting Companies 'Caesarized' Campus Life



You Get A Deal...You Get A Deal...You Get A Deal

BETMGM AND X SIGN EXCLUSIVE SPORTS BETTING PARTNERSHIP

DraftKings Teams Up With Domino's for \$200,000 Carside Betting Promotion

- DraftKings has created a betting game centered around a Domino's carside delivery guarantee
- Users bet on whether the company will meet its two-minute delivery pledge 80% of the time



LSU becomes first SEC school to partner with gambling company, agrees to Caesars Sportsbook deal

Capitals, Caesars Sportsbook announce NHL's first jersey sponsorship deal

Election Betting and More



Election betting is newly legal – and risks getting confused with polls

Wagers have been flooding in for weeks after a ruling opened the door to U.S. users placing bets on ballot outcomes, blurring the lines between elections and sports as court wrangling continues.

Robinhood CEO Says Company Considering Moving into Sports Betting

Online stocks and crypto trading platform may launch controversial move into the industry.



CFTC



February 05, 2025

WASHINGTON, D.C. — The Commodity Futures Trading Commission will hold a public roundtable in approximately 45 days at the conclusion of its requests for information on certain sports-related event contracts. The goal of the roundtable is to develop a robust administrative record with studies, data, expert reports, and public input from a wide variety of stakeholder groups to inform the Commission’s approach to regulation and oversight of prediction markets, including sports-related event contracts.

The roundtable will be held in the Conference Center at the CFTC’s headquarters at Three Lafayette Centre, 1155 21st Street N.W., Washington, D.C. Further information on the roundtable will be released once details are finalized.

“Unfortunately, the undue delay and anti-innovation policies of the past several years have severely restricted the CFTC’s ability to pivot to common-sense regulation of prediction markets,” said Acting Chairman Caroline D. Pham. “Despite my repeated dissents and other objections since 2022, the current Commission interpretations regarding event contracts are a sinkhole of legal uncertainty and an inappropriate constraint on the new Administration. Prediction markets are an important new frontier in harnessing the power of markets to assess sentiment to determine probabilities that can bring truth to the Information Age. The CFTC must break with its past hostility to innovation and take a forward-looking approach to



**HOW TO BET THE
SUPER BOWL
IN TEXAS
WITH KALSHI**



Sweepstakes Trade Organization



Industry Overview

Social and promotional games are innovative entertainment gaming platforms that offer customers the ability to play games, have fun, and earn prizes without requiring them to risk their own money. These games typically provide a promotional method and a free method of entry, allowing participants to enjoy the excitement of gaming and the chance to win rewards with no purchase necessary. By offering these options, social and promotional games create a unique space in the entertainment industry, distinct from traditional gambling, where players can experience the thrill of winning without financial risk.



Sweepstakes

Regulatory Vigilance Critical to Ensure
“Sweepstakes” Don’t Threaten Consumers
and Undermine Gaming Regulation



INTRODUCTION

Regulated gaming companies are constantly innovating to provide their customers with the best experience and differentiate themselves from competitors. This competition takes place within strict legal and regulatory frameworks, as determined by gaming regulators and other authorities, to ensure consumer protection and integrity are paramount as the industry innovates and grows. However, there are an increasing number of entities that have intentionally designed business models to circumvent or exploit ambiguity in state gambling laws and the regulatory frameworks within which the legal gaming industry operates. Some, like offshore sportsbooks and online casinos, blatantly disregard these laws and regulations entirely. Others misleadingly claim they are not gambling and that the rules, therefore, don't apply to them. In the brick-and-mortar environment, unscrupulous operators have used “skill” as an artifice to flood jurisdictions with unregulated slot machines. In the online space, some unlicensed casinos and sportsbooks are [thriving](#) by employing a “sweepstakes-based” model to potentially skirt gaming laws and regulations. As a result, consumers are being deprived of protections and states are forgoing significant tax and revenue opportunities as this gambling replaces that conducted through regulated channels.



I-Gambling

US gambling giants face scrutiny over VIP programs: 'Profits take priority over people'



- | | | |
|--------------------------------------|---|--|
| 1. Betway Casino | 100% Deposit Match up to \$1,000 as a Casino Bonus + 20 Spins | Baccarat Professional Series (\$1,000 Max Bet), European Roulette (\$1,000 Max Bet), IGT Blackjack (\$1,000 Max Bet), and more |
| 2. BetMGM Casino | Deposit \$1,000, Get \$1,000 (Deposit \$2,500, Get \$2,500 in WV) | Craps (\$15,000 Limit), BetMGM Roulette Pro (\$4,500 Max Bet), BetMGM Blackjack Pro (\$2,500 Max Bet), and more |
| 3. BetRivers Casino | First 24-Hours Rebate of \$500 | First Person Dragon Tiger (\$5,000 Max Bet), First Person Football Studio (\$5,000 Max Bet), Platinum Roulette (\$2,000 Max Bet), and more |
| 4. DraftKings Casino | Up to \$1,035 in Bonuses | Baccarat (\$10,000 Max Bet), DraftKings Simple Squares (\$6,000 Max Bet), DraftKings European Roulette (\$5,000 Max Bet), and more |
| 5. FanDuel Casino | Play \$1, Get \$100 in Casino Bonus | Live Dealer Blackjack (\$10,000 Max Bet), First Person Baccarat (\$10,000 Max Bet), Crazy Time (\$2,000 Max Bet), and more |



NCLGS – Model Language



Model Internet Gaming Act

**Committee on Model Internet Gaming
Legislation**



NCLGS – Model Language

Chapter 2. Definitions

- A. “Gaming Regulatory Authority” means the appropriate state regulator (Commission, Lottery, etc.) tasked with supervising, overseeing and implementing an internet gaming regulatory framework.
- B. “Internet Game” means an internet-based game conducted on a computer, mobile device or any other internet device, in which a patron wagers money for the opportunity to win money or something of monetary value. Authorized internet games include but are not limited to poker, blackjack, craps, roulette, cards, slots, progressives, jackpots, game show style games, games driven by a random number generator/remote gaming service, peer-to-peer and skill-based games, or any other games substantially equivalent to those typically offered at a casino, and any other game approved by the Gaming Regulatory Authority.
- C. “Internet Gaming” means the business of accepting monetary wagers on internet games via approved gaming operations that are conducted online in accordance with regulations via a computer, a laptop, a game console, a tablet, a mobile phone, or any other digital device that has internet access and game play capabilities.



NCLGS – Model Language

- For the privilege of holding a license to operate internet wagering under this article, the state shall impose and collect 15 percent of the licensee's adjusted gross revenue for the operation of internet gaming. This privilege tax is in lieu of all other taxes and fees imposed on the operation of internet gaming or on the proceeds from the operation of internet gaming in this state. NCLGS Note: NCLGS recommends a tax range between 15 percent and 25 percent for internet gaming. The average tax rate in the United States (excluding Pennsylvania) is 19 percent. Some states have opted for a graduated tax rate. For instance, in Michigan online operators pay a graduated tax rate based on adjusted gross receipts.
- An internet gaming account may only be opened by an individual 21 years or older. C. Internet gaming accounts may be established remotely and be capable of depositing and withdrawing funds remotely. D. Total deposits by an individual over a 24-hour period shall not exceed \$20,000.00. E. Internet gaming operators and platform providers may permit patrons to make deposits to and withdrawals from internet gaming accounts using the following methods: 1. Online and mobile payment systems that support online money transfers; 2. Debit cards; 3. Digital wallets (including PayPal, Venmo and other similar digital wallets) where the provider of the digital wallet provides assurance that a credit card has not been used to deposit funds into the digital wallet. 4. Prepaid cards not purchased with credit cards; 5. Bank wires; 6. Cash (via casino locations or other approved retail locations);



NCLGS – Model Language

- A. The state hereby creates the Player Health Program to increase public awareness of problem gambling, promote responsible gaming and provide services for problem gambling prevention, treatment and recovery services. B. The Regulatory Authority shall develop and administer the Player Health Program. C. The Player Health Program Fund is hereby established and consists of the following funding mechanisms: 1. Fees deposited in association with this Article; 2. Money appropriated to the fund by the legislature; 3. Money received from other sources including, but not limited to, donations or gifts. 4. A specific percentage of the tax levied on gaming revenue, as set by regulation.
- A. The Player Health Program may include the following duties and responsibilities: 1. Development and implementation of awareness campaigns to educate the public on the risks associated with gambling and the consequences of problem gambling; 2. Development and implementation of treatment programs for individuals with gambling addiction and comorbid disorders; 3. Coordination with other states and their regulatory frameworks to gather information and implement best practices; 4. Contract with public or private entities to assist with the conducting and implementation of the Player Health Program; 5. Consultation with national and state entities dedicated to responsible and problem gambling in developing best practices.



NCLGS – Model Language

Chapter 13. Authorization of Internet Wagering; Requirements

- A. An operator may accept wagers from an individual physically located within this state using a mobile or other digital platform or an internet wagering device, approved by the Regulatory Authority, through the patron's internet wagering account.
- B. An internet gaming account may only be opened by an individual 21 years or older.
- C. Internet gaming accounts may be established remotely and be capable of depositing and withdrawing funds remotely.
- D. Total deposits by an individual over a 24-hour period shall not exceed \$20,000.00.
- E. Internet gaming operators and platform providers may permit patrons to make deposits to and withdrawals from internet gaming accounts using the following methods:
 - 1. Online and mobile payment systems that support online money transfers;
 - 2. Debit cards;
 - 3. Digital wallets (including PayPal, Venmo and other similar digital wallets) where the provider of the digital wallet provides assurance that a credit card has not been used to deposit funds into the digital wallet.
 - 4. Prepaid cards not purchased with credit cards;
 - 5. Bank wires;
 - 6. Cash (via casino locations or other approved retail locations);
 - 7. Any other form approved by the Regulatory Authority.



A State Model Worth Understanding



“The proportion of Connecticut gambling revenue from the 1.8% of people with gambling problems ranges from 12.4% for lottery products to 51.0% for sports betting, and is 21.5% for all legalized gambling,” Gemini concluded.

the researchers found that nearly 71% of all legal gambling revenue in the state comes from the fewer than 7% of residents who are problem (1.8%) or at-risk gamblers (4.9%).



From the Headlines

A Psychiatrist Tried to Quit Gambling. Betting Apps Kept Her Hooked.

While Kavita Fischer sank deeper into six-figure losses, companies kept her going with bonus credits, VIP treatment and data tracking

Opinion | A new March Madness? America is getting addicted to sports betting.

First Came the Sports Betting Boom. Now Comes the Backlash.

In many U.S. states and across the world, regulators are cracking down on the sports gambling industry, citing harm to the public and, in some cases, to athletes.

Gambling is easier than ever. Report warns it's a global 'threat to public health.'



Concerning...

'We're killing the youth of America': calls grow for crackdown on US gambling



CNN

+ Follow

Former Jacksonville Jaguars employee accused of stealing more than \$22 million has 'serious gambling addiction,' says lawyer

Online gambling among youth worries experts, one teen says sports betting was an 'escape'

Kids as Young as 11 Are Becoming Addicted to Online Gambling

What are the odds your tween or teen has been exposed to gambling marketing messages? Research shows it's pretty high—even though the legal age for gambling in the U.S. is 18 or 21.



From the Headlines

STUDY SAYS NJ IS ONE OF THE MOST GAMBLING ADDICTED STATES

Microbet every moment

Microbetting introduces instant gratification to sports betting, enabling you to bet on every moment of every live sporting event for the first time.

Calls to Ohio problem gambling hotline surge since legalized sports betting

Super Bowl in Las Vegas raises concerns about gambling addiction

Problem Gambling in America

- The national annual social cost of problem gambling is \$14 billion.
- NCPG estimates 9 million American adults suffer from gambling addiction.
- There are currently no federal funds designated for problem gambling treatment or research, unlike the billions in funding for alcohol, tobacco, and drug addiction.



Problem Gambling



- The overall rate of high-risk problem gambling decreased from 6.3% to 5.6%. Low/moderate-risk gambling also decreased from about 15% to about 13%.
- New Jersey's rate of problem gambling is about three times the national average, similar to the findings from the 2017 report.
- Participation in sports wagering increased from about 15% to a little more than 19%.
- The proportion of online-only gamblers nearly tripled from about 5% in 2017 to nearly 15%, while the proportion of individuals who gambled at mixed venues (both brick-and-mortar locations and online) nearly doubled from 19% to 36%.

Problem Gambling in Illinois The statewide **prevalence of problem gambling in Illinois** in 2021 was 3.8%. An estimated 383,000 **Illinois** adults may have a **gambling problem**, while an additional 761,000 are estimated to be at risk for developing a **gambling problem**. • Types of **gambling** behaviors



Current Problem Gambling Infrastructure in the U.S.

Substance Use Disorders

- ▶ U.S. Pop. With Past Year Problem (Est.)¹

40.3 Million²
14.5%

- ▶ 2021 Public Funds Invested into SUD Treatment (Est.)

\$31.8 Billion
\$20.1 B Federal⁵
\$11.7 B State⁶

Gambling Disorders

- ▶ U.S. Pop. With Past Year Problem (Est.)³

2.2%
5.67 Million⁴
(7.1 times smaller)

- ▶ 2021 Public Funds Invested into Problem Gambling Services⁷

- \$94.0 Million
(338 times smaller)
\$0 Federal
\$94 M State

A Tattered Safety Net:

- Total average \$ per PG per capita is **54 cents**
- **8 jurisdictions** with \$0
- The estimated annual social costs incurred by the state of Virginia is **\$358 million**
- Substance abuse was **338x** more funded than publicly funded Problem Gambling services, only **7.1 times more prevalent**

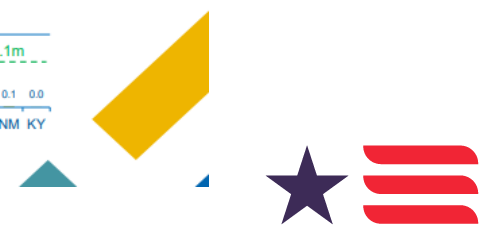
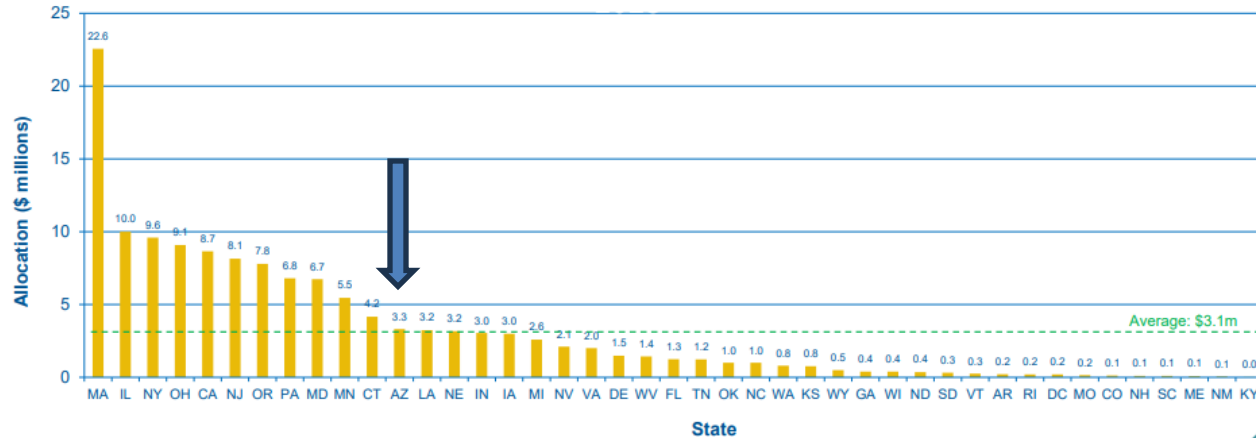
▶ ¹ 2020 National Survey on Drug Use and Health. ² Estimate based on ages 12+. ³ Williams, R.J., Volberg, R.A. & Stevens, R.M.G. (2012). ⁴ Estimate based on 2020 U.S. Census ages 18+. ⁵ National Drug Control Budget FY 2022. ⁶ SAMSHA Spending Estimates – Projections for 2010-2020. ⁷ 2021 NAADGS Survey



Current Problem Gambling Infrastructure in the U.S.

U.S. State Agency Problem Gambling Services Allocations, by state: 2023¹

There was a wide range of state allocation levels, from \$22.6m for MA and \$.01m for KY. The average 2023 allocation was \$3.1m. (The median was \$1.2m.)



NGAGE: National Survey on Gambling Attitudes & Gambling Experience

The National Survey of Gambling Attitudes and Gambling Experiences

A large-scale survey of **3,000** Americans

Total of 28,384 interviews

500 interviews in most states

100-200 sports bettors in all states

Includes questions on:

Gambling participation

Emphasis on sports betting and fantasy sports betting

Problematic behavior

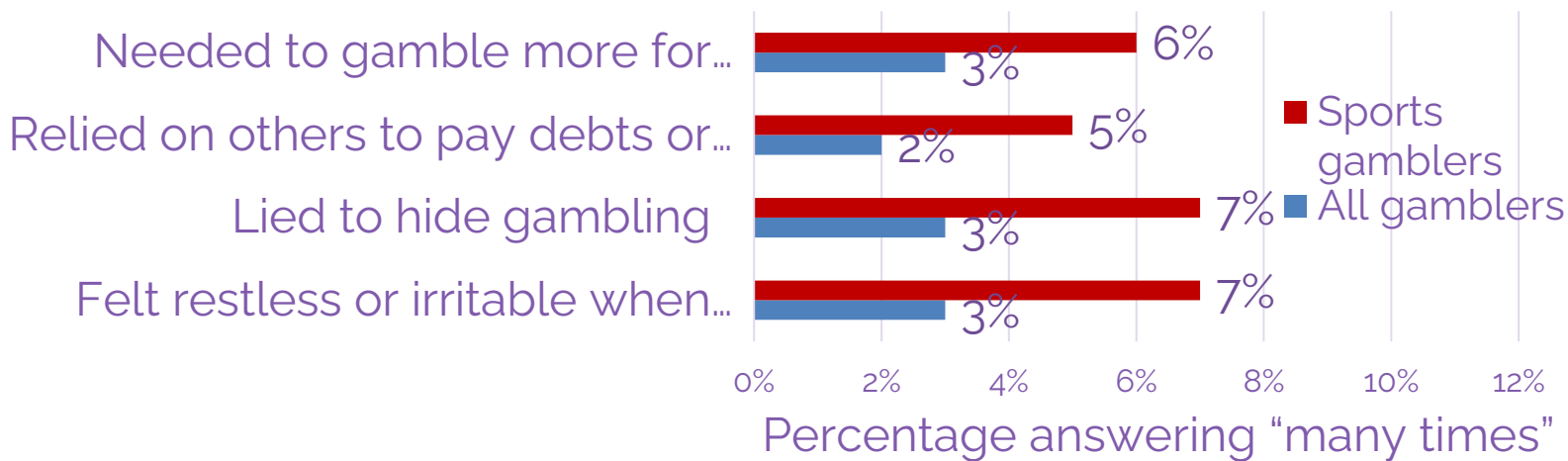
Positive play

Beliefs and opinions about problem gambling



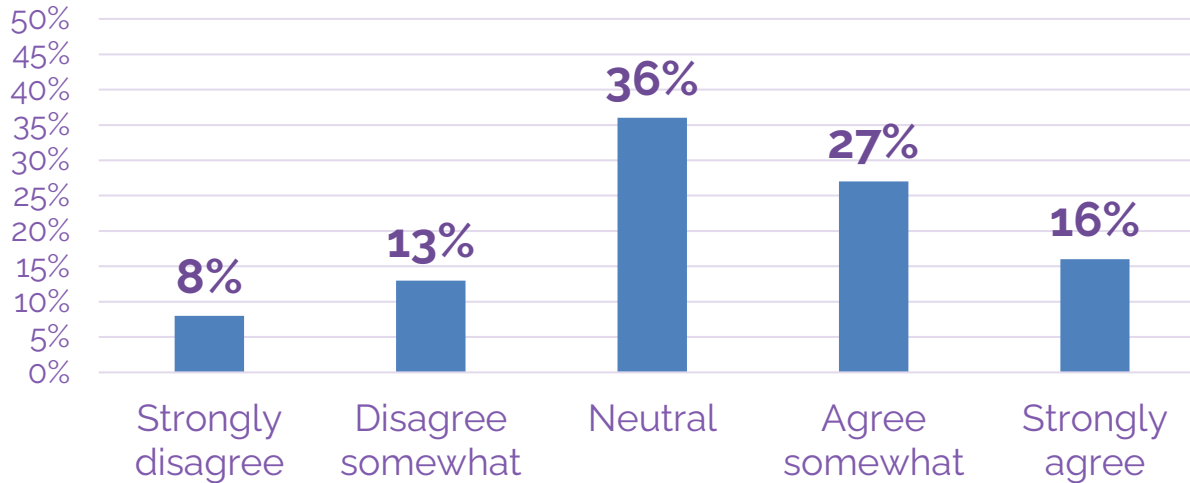
NGAGE: National Survey on Gambling Attitudes & Gambling Experience

Past year problematic gambling activity among sports bettors



NGAGE: National Survey on Gambling Attitudes & Gambling Experience

The government should do more to help people with a gambling addiction



Problem Gambling Concerns in the U.S.

Calls for help have increased tremendously. Most recently FL disclosed helpline calls have increased 138%
Demand for treatment has also increased.
Workforce has not been able to keep up with demand in many areas.

Only one state has legalized problem gambling education in secondary schools (VA)
Several states such as MD, WV, and NJ have pursued.

Only two states (NV and OH) have gambling diversion courts
NJ and WA have pending legislation to create a court

The opportunities for young individuals to participate in Class III forms of gambling (KY, Washington D.C., Puerto Rico, Montana, New Hampshire, and Rhode Island)

The allowance of credit cards to gamble (Only five states explicitly prohibit IA, TN, MA, ME, and VT)
PA and LA recently filed a legislation to ban credit cards

Multiple states have had to ask for increase in problem gambling funding after legalization (MI, NY, MD, and CO)

Advertising regulations are lax and disjointed
KS and VT are considering aggressive bans on advertising
NJ just announced a campaign to deal with exceedingly high prevalence rates



Journal of American Medicine Association



Still, the JAMA study is part of a growing body of research suggesting that online gambling, particularly sports betting, may be driving an increase in problem gambling. Especially among young men.

According to the [American Psychological Association](#):

- 5% of young gamblers develop a gambling disorder, with a 2 to 1 ratio of male to female cases.
- More than 10% of young sports bettors have considered suicide.
- 60–80% of high school students report gambling in the past year, often introduced through loot boxes in video games.



Financial Consequences of Expanded Gambling

A [separate study by USC and UCLA](#) found that in states that recently legalized online gambling or sports betting:

- Average credit scores dropped by 0.3%.
- Credit card delinquency rates rose 8%.
- Auto loan delinquencies increased 9%.
- Bankruptcy risk surged 25%.



What Researchers Have to Say About All of This



“Fast-food gambling is essentially what this is,” adds Fong. “Highly processed gambling, sanitized and synthesized by a computer that is exactly designed to hit the dopamine.”

The AI-powered in-game bets appear and disappear so fast that it’s impossible for the user to work out whether the odds on them are worth the wager. If the art of successful sports gambling is spotting inefficiencies or outright errors in the betting lines, that edge is negated by the lightning-fast decision-making required for these bets. And that’s exactly the point, to accelerate the heedless users’ betting action and the mathematical probability that they will lose. The sharp betters, after all, know better than to touch those sorts of wagers.

“Gambling addiction has nothing to do with money. It has to do with how the product makes you feel, the action, the anticipation,” says Dr Harry Levant, a gambling addiction therapist and the director of PHAI at Northeastern. “The light-up of the dopamine occurs in the anticipation of the result, not the actual result. What’s happened here is we’ve taken a known addictive product and we’ve come up with a way to market and distribute it to people at lightspeed. If you take a 22-year-old, whose risk-reward system of their brain is not formed until they’re 26, and you give them an addictive product, and you push it at them at light speed, you’re going to hurt them.”



Online gambling: the stakes for public health

Experts at a Harvard University forum examined the rise of online gambling and policies that can help

“It’s definitely much more harmful than the usual other kinds of traditional gambling that people indulge in,” said Shekhar Saxena, professor of global health at the Harvard T.H. Chan School of Public Health. “It’s continuous, it’s intense, and it can be financially — and also physically and mentally — extremely harmful.” Online gambling can be 10 times more harmful than other forms of gambling, according to Saxena.

Studies show that online gamblers, particularly those who use multiple sites, have the highest rates of harm. “The ones with the highest rates are lying in bed at night on their iPad while their partner’s asleep,” said Lia Nower, director of Rutgers Center for Gambling Studies. This isolation allows addiction to worsen unnoticed, often exacerbating anxiety, depression and other destructive behaviors.



Economic Assessment of I-Gambling in New Jersey

- Gambling, including iGambling, has negative social effects beyond the economic effects we measure. We find that there could be an additional fiscal cost of \$350 million in New Jersey driven by problem gambling. This includes the costs of healthcare, welfare, homelessness, and criminal justice. These fiscal costs approximately offset the increased tax revenue collected from casinos.
- The rapid growth in iGambling has been supported by advertising expenditure far greater than in other sectors. This indicates both the importance of advertising to reach new gamblers as well as the extent to which revenues earned by casinos is directed towards ad buys rather than other avenues which may provide more social value. In other words, gambling operators view each new customer or dollar spent as sufficiently high margin (from their perspective) that they are willing to spend considerable sums to acquire them.
- The economic analysis summarized above assumes that the money spent in gambling is diverted from other discretionary recreational activities, i.e. that gambling is just one entertainment option of several, including watching sports/theater, dining out, etc. In reality, some gamblers may spend money that they would have otherwise saved or used on necessities, or may take out credit to do so. In this case, the direct negative effects of iGambling on the economy would be lower, since that money would not have been spent were it not for the gambling activity. However, there are many larger indirect effects that result from gamblers spending money they cannot easily spare, such as increased lending rates for all borrowers and higher social costs associated with problem gambling.



NAAIG



The National Association Against iGaming (NAAiG) is a coalition of local businesses, industry veterans, community advocates and concerned citizens united to safeguard our communities from the harmful impacts of online gambling. Founded to address the growing threats posed by iGaming, we are dedicated to preserving local jobs, ensuring economic stability and promoting safe, responsible gaming practices.

We support in-person, legal gaming because it is highly regulated and prioritizes the safety and well-being of communities. Unlike online gaming, in-person gaming provides effective safeguards to prevent underage gambling, limit excessive access, and address problem gambling through established support programs. Additionally, in-person gaming drives local economic growth by generating stable jobs and reinvesting revenues into schools, infrastructure, and public services. By promoting responsible, community-focused gaming, we help create a stronger, more resilient future for all.

The data reveals stark statistics: 15.8% of adults who engage in online casino or slot gambling develop gambling disorders, while 8.9% of those involved in online sports betting are affected. For adolescents, the rates are even higher: 26.4% for online casino/slots and 16.3% for sports betting. The most concerning trend is the rise of dual-mode gamblers—those who participate in both online and offline gambling. These individuals face the highest risk, with 50.7% showing signs of problem gambling.



Lancet Public Health



Gambling: a neglected public health issue

Today, in *The Lancet Public Health*, Heather Wardle (University of Glasgow, Glasgow, UK), Louisa Degenhardt (University of New South Wales, Sydney, Australia), and Shekhar Saxena (Harvard University, Cambridge, USA) announce the launch of the journal's inaugural Commission on Gambling—a scientific inquiry and response to an urgent, neglected, understudied, and worsening public health predicament.



Lancet Public Health



Unfortunately, gambling has been neglected and understudied as a public health issue. In their review of interventions to reduce the burden of gambling-related harms, Lindsay Blank and colleagues conclude that the evidence is sparse and weak. But they also caution that it is imperative to ensure that a scarcity of evidence is not used as a justification for inaction. They warn that the complexity of the relation between gambling and its associated harms, together with the paucity of robust evidence, could be used as a rationale to oppose or delay policy interventions. They argue that, “The gambling industry will strongly resist and argue against proposals to introduce interventions that might regulate or restrict their commercial activities.” Gambling is a highly profitable industry, but policy makers should not ignore the substantial threats to health and wellbeing that exist.

The normalisation of gambling in many countries, its widespread and easy accessibility, and governments' addiction to revenues from gambling could be a threat to reaching the sustainable development goals. The growth of commercial gambling across sub-Saharan Africa and the so-called gambification of sports over recent years deserves closer scrutiny, not least because gambling can deepen poverty.



World Health Organization (WHO)

Scope of the problem

Gambling is now legally available in many countries. It has been normalized through new commercial associations with sport and cultural activities that are now heavily promoted. Around 5.5% of women and 11.9% of men globally experience some level of harm from gambling (3). A Swedish study estimated that those with a gambling disorder were 15 times more likely to die by suicide than the general population (4). In Victoria Australia, at least 4.2% of suicides were found to be gambling-related (5).

For every person who gambles at high-risk levels, an average of six others (usually non-gamblers) are affected (6). This number is likely much higher in kinship cultures, including among Indigenous peoples. Gambling may also divert normal consumption expenditure from other businesses.



World Health Organization (WHO)

Key facts

- Standardized global estimation of gambling harms has been limited, but estimates suggest that 1.2% of the world's adult population has a gambling disorder. Harm from gambling by others is also widespread.
- Industry analysts estimate global gambling revenue will reach US\$ 700 billion by 2028 (1). Smartphone use in low- and middle-income countries will drive much of this growth.
- People gambling at harmful levels generate around 60% of losses (gambling revenue) (2).
- Gambling can threaten health, leading to increased incidence of mental illness and suicide. It can drive poverty by diverting household spending from essential goods and services.
- Gambling harms also include relationship breakdown, family violence, financial distress, stigma, income-generating crimes (theft, fraud), neglect of children, and erosion of civil institutions via corruption and corporate political activity. Gambling is also a common way to launder money obtained through illegal activities.
- The rapid normalization of gambling is occurring through commercialization and digitization. Sponsorship and marketing are also key factors in rapid global growth.



Problem Gambling in America

NO
FEDERAL FUNDING



2025 Legislative Session Federal

1. GRIT - The GRIT Act would set aside half of the federal sports excise tax revenue to fund programs for gambling addiction prevention, treatment and research.

1. Filed in House (Rep. Salinas)
2. Filed in Senate (Senator Blumenthal)

2. SAFE Bet -

Advertising Limits	The SAFE Bet Act wants to restrict sports betting ads airing between 8 a.m. and 10 p.m. and during live sports events. It's thought that minors are most likely to see such ads during these timeframes, and that's exactly what the Act wants to avoid.
Affordability Checks	Affordability checks are already standard in other countries, such as the UK. Essentially, the SAFE Bet Act wants to cap the number of deposits per day to 5, ban the usage of credit cards for gambling, and carry out mandatory affordability checks for spending over \$1,000 in 24 hours or \$10,000 in 30 days.
AI Restrictions	Another key provision of the Act is banning the use of AI to track gambling behavior, send personalized offers, and create products such as microbetting. All of this is considered predatory and a major contributor to the increase of problem gambling issues.
National Oversight	This is probably one of the most significant changes laid down in the SAFE Bet Act. Basically, states will be required to meet minimum standards by applying for certification from the US Attorney General. This will supposedly heighten the regulations in the country and make the sports betting sector safer.
Public Health	As stated by Senator Blumenthal, the ultimate goal of the SAFE Bet Act is "stopping addiction, saving lives" by creating a more secure environment for players and limiting the negative consequences of problem gambling. This is true, especially for the younger, more vulnerable parts of the population across the country.



2025 Legislative Session Federal

1.DOJ –Illegal Gambling

2.FTC – Sweepstakes Gaming, AI, and Implications of gaming on youth

3.GAO

1. Financial Literacy in a Digital Age
2. Military & Gambling

4.SAMSHA – Substance Abuse and Mental Health Services Administration



2025 Regulatory Interests

1. Research
2. Advertising
3. Problem Gambling Prevalence
4. Limiting Bettors
5. VIP Programs
6. Artificial Intelligence
7. Game Design



Policy Makers Take Notice

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Senator Blumenthal Letter to Colleges and Universities

March 27, 2023

Blumenthal Demands Sports- Betting Companies Clear Off College Campuses

Dear Academic Administrator:

As the nation's interest peaks in the 2023 NCAA March Madness tournaments, I write regarding sports betting companies' efforts to partner with universities to promote sports wagering on college campuses. According to media reports, major universities have entered into lucrative contracts with casinos and sportsbooks to encourage students to gamble on sports – raising well-founded fears about an activity that is known to be addictive.

Since the Supreme Court ruled in favor of allowing states to legalize sports betting, we have seen massive growth in the popularity of online gambling. According to data from U.S. Integrity, a sports wagering integrity service, betting on major college conference sports has become an \$11 billion-dollar industry with last year's College Football Playoff drawing \$500 million in bets alone.¹ This year, 68 million Americans planned to wager \$15.5 billion on the 2023 NCAA March Madness tournaments.² The opportunity for lucrative deals has caused some casinos and sportsbooks to target universities, despite the very real harm gambling poses to students, many under the age to legally gamble.

Universities, and their athletic departments, have a duty first and foremost to protect student health. Certain factors – such as their age, stress, and past substance abuse or depression histories – make students especially vulnerable to gambling addiction. Experts have said that it can be difficult for young people to recognize their inability to gamble responsibly, so it is deeply concerning that universities are willing to partner with sports betting companies.³

¹ Amanda Christovich, "Learnfield, U.S. Integrity Form College Sports Betting Watchdog," *Front Office Sports* (New York, NY), January 11, 2022, <https://frontofficesports.com/learnfield-u-s-integrity-form-college-sports-betting-watchdog/>.

² "Wager on March Madness," American Gaming Association, last modified March 12, 2023, <https://www.americangaming.org/new/68-million-americans-to-wager-on-march-madness/>.

³ Anna Betts et al., "How Colleges and Sports-Betting Companies 'Caeserized' Campus Life," *The New York Times* (New York, NY), November 21, 2022, <https://www.nytimes.com/2022/11/20/business/caesars-sports-betting-universities-colleges.html>.

Blumenthal's letters follows increased reporting about the ways partnering with colleges and universities to target students with example, in 2021, after Louisiana State University signed a deal with C wide email encouraging students to "place your first bet (and earn you his letter to the AGA, **"experts have said that it can be difficult for young people to recognize their inability to gamble responsibly, which could lead to serious mental and financial consequences."**

An Act of Congress...

FULL COMMITTEE

America's High-Stakes Bet on Legalized Sports Gambling



Full Committee Hearing

Date: Tuesday, December 17th, 2024

Time: 10:00am

Location: Dirksen Senate Office Building Room 226

Presiding: Chair Durbin



An Act of Congress...

The New York Times

***With Sports Gambling Surging,
Federal Regulation Is Discussed***

With the industry's popularity on the rise, the Senate Judiciary Committee held a hearing to discuss its effect on athletes, the public and the integrity of games.



An Act of Congress...

The day of sports betting reckoning is here: Senate Judiciary Committee holds meeting on scandals

U.S. Senate Starts a Sports Betting 'Discussion' — But Where Will it Go?

That lack of consensus could carry over into the next Congress, which will begin early next year and serve alongside a different president.

NCAA president Baker, NFLPA urge Congress to act on betting



Younger Bettors





THANK YOU

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