



**NCPG**

National Council on Problem Gambling

**The State of Maine  
Problem Gambling Policy in 2020 and  
Beyond**

**June 12, 2020**

**Brianne Doura-Schawohl**

# NATIONAL COUNCIL ON PROBLEM GAMBLING

**Brianne Doura-Schawohl** is Legislative Director for the National Council on Problem Gambling (NCPG) in Washington, D.C. Brianne's experience spans a wide range of work with executive and legislative branch officials as well as private sector stakeholders at the international, federal, state, and local levels of government. Her history of experience and achievements in United States Congressional legislative work, includes a diverse portfolio of complex problem gambling policy issues. She works with stakeholders on both sides of the aisle in Congress and in over half of the nation's state legislatures providing expert advice. Brianne continues to be featured in numerous local, state, national, and international media.



# NCPG

- Membership-based non-profit (501c3) founded in **1972**
- **Neutral** on legalized gambling
- **Advocate** for people with gambling problems
- Engage directly with government, gambling industry,  
healthcare providers/agencies & recovering gamblers



*[ncpgambling.org](http://ncpgambling.org)*

# KEY PROGRAMS & INITIATIVES

## **National Problem Gambling Helpline Network**

28 call centers which provide resources and referrals for all 50 states, Canada and the U.S. Virgin Islands. Help is available 24/7 and is 100% confidential.

## **National Problem Gambling Awareness Month (March)**

## **Holiday Lottery Responsible Gambling Campaign (December)**

## **Safer Sports Betting Initiative (SSBI)**

## **Internet Responsible Gambling Standards (IRGS)**

## **NASPL-NCPG Responsible Gambling Verification Program**

## **Internet Compliance Assessment Program**

## **National research – NGAGE Survey**



# MISSION & VALUES

## Purpose

Serve as an advocate for programs and services to assist people and families affected by problem gambling

## Vision

Lead state, national, and global stakeholders in the development of comprehensive policies and programs

## Mission

Improve health and wellness by reducing the personal, social, and economic costs



**Neutrality. Collaboration. Respect.**

# NATIONAL COUNCIL ON PROBLEM GAMBLING

Three membership classes:

- Affiliate chapters in 35 states
- Organizations (Corporate)
- Individuals



[ncpgambling.org](http://ncpgambling.org)

# NCPG PRINCIPLES HIGHLIGHTS

The decision to gamble is an individual choice that should be made on an informed basis.

Problem gambling is a national public health issue that negatively affects individuals, families, businesses, and communities throughout the country.

Programs to reduce the harm from gambling addiction have a positive impact on individuals, families, communities, and society.

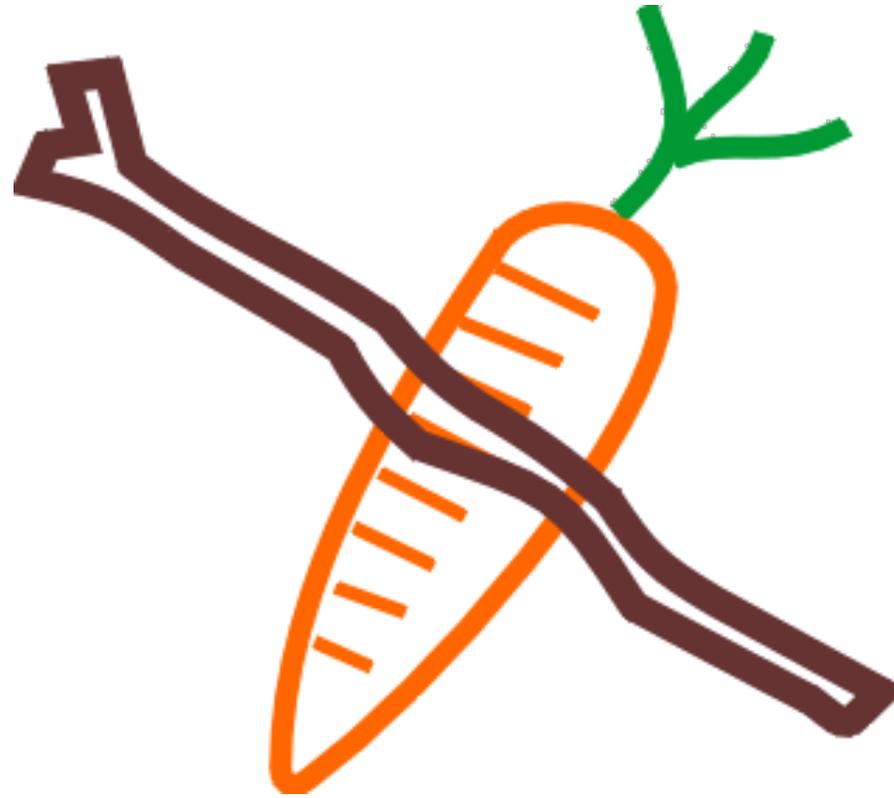
Gambling problems encompass more than a clinical diagnosis of a gambling disorder. They can affect people whose gambling is just beginning to move beyond simple recreation, those on the path to recovery, and many points in between.



**Neutrality. Collaboration. Respect.**

# NCPG PRINCIPLES HIGHLIGHTS

- The most ethical and effective way to address problem gambling is through comprehensive prevention, education, treatment, enforcement, research, responsible gambling and recovery programs.
- Problem gambling services must be available, accessible to all in need and affordable.
- Governments have a responsibility to provide adequate funding for programs to mitigate the costs of gambling addiction.
- Gambling operators, suppliers, and regulators play a critical role in successfully addressing problem gambling.
- Our mission can only be accomplished through the collaborative action of a broad range of people and organizations.



# NATIONAL COUNCIL ON PROBLEM GAMBLING



## 34th National Conference on Gambling Addiction & Responsible Gambling

***Capital Ideas: Accelerating Change***

**Digital Symposium July 20-23, 2020**

**Main Conference November 4-6, 2020**

**WASHINGTON, DC**

# AGENDA

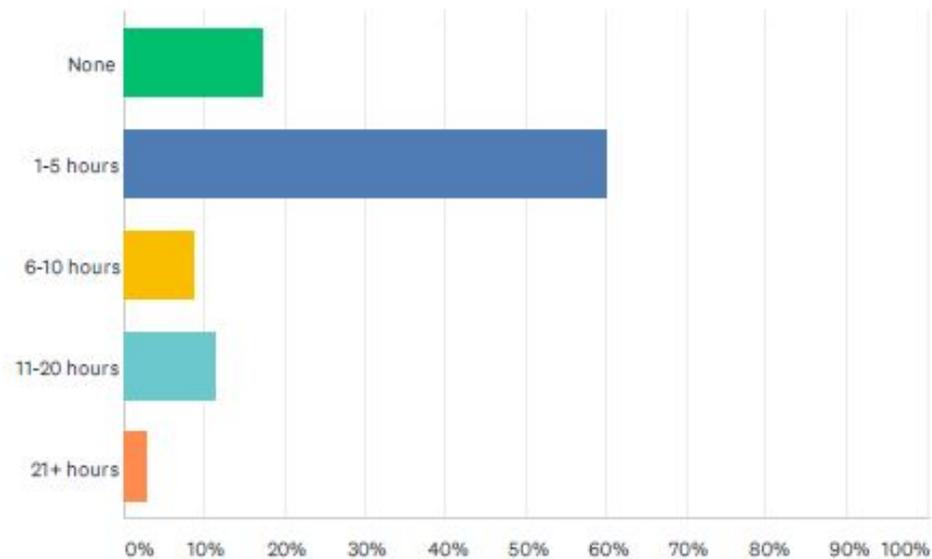
1. Problem Gambling Infrastructure in the US
2. Emerging Trends
3. Barriers in Health care policy, Legislation, and Regulation
- 4.COVID
5. Conclusions



# SURVEY

Q1 How much training in problem gambling/ gambling disorder (awareness, prevention, intervention, treatment, recovery) have you participated in?

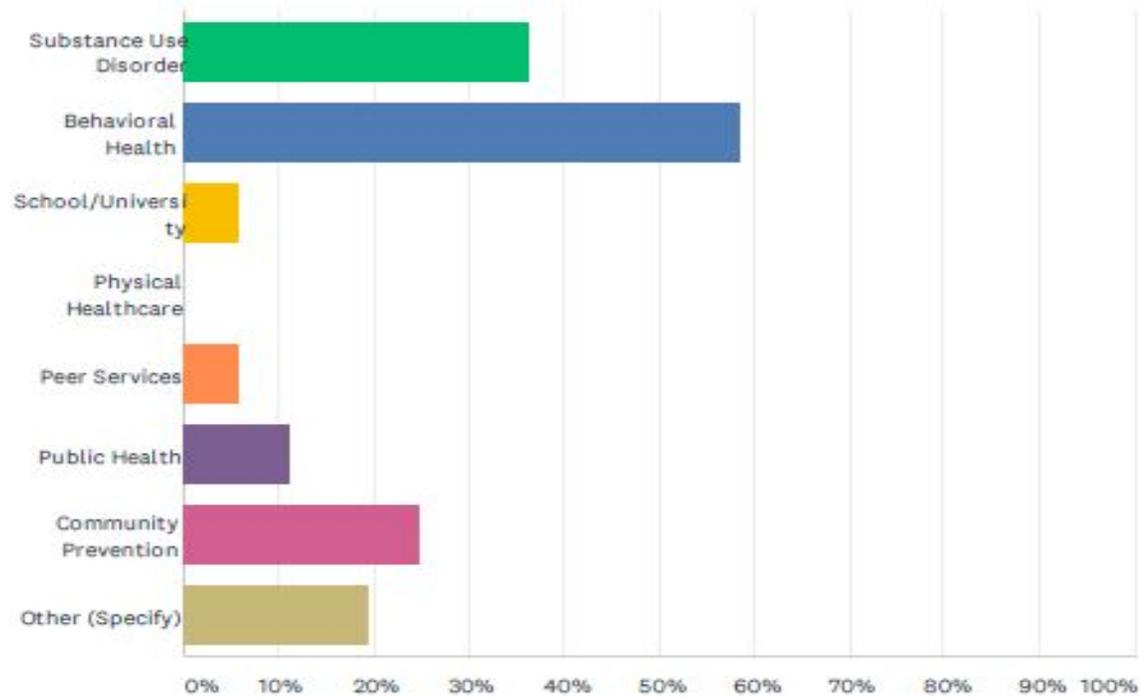
Answered: 35 Skipped: 1



# SURVEY

Q8 What is the primary focus of your work? (check all that apply)

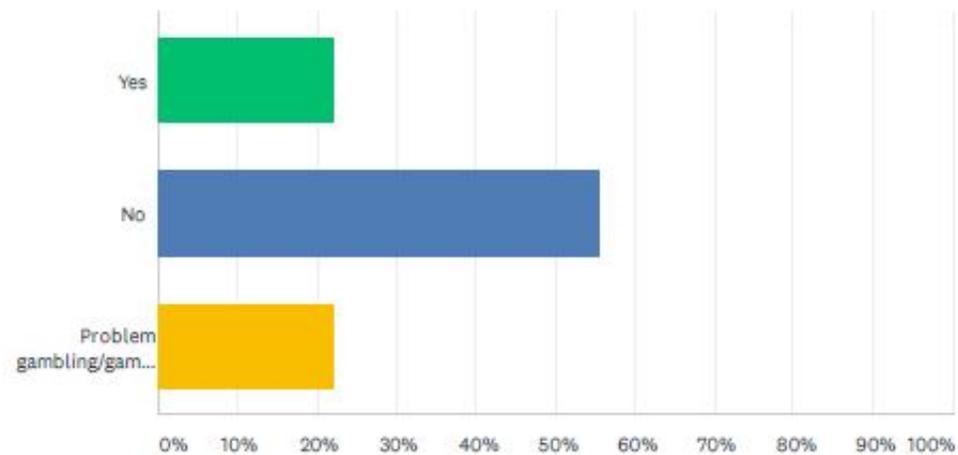
Answered: 36 Skipped: 0



# SURVEY

Q2 Do you feel sufficiently prepared/supported to address problem gambling/gambling disorder with the people you serve? Choose one:

Answered: 36 Skipped: 0



# FAQ

- **2 million** (1%) of U.S. adults are estimated to meet criteria for pathological gambling in a given year.
- **4-6 million** (2-3%) would be considered problem gamblers; that is, they do not meet the full diagnostic criteria for pathological gambling but meet one or more of the criteria and are experiencing problems due to their gambling behavior.
- **8.4% - 14%** of adult population meet the criteria for at-risk gambler
- **An estimated 2.2% of Maine adults (23,639)** are believed to manifest a gambling problem in Maine

# FAQ Cont'd

## **What kind of people become problem gamblers?**

Anyone who gambles can develop problems if they are not aware of the risks and do not gamble responsibly. When gambling behavior interferes with finances, relationships and the workplace, a serious problem already exists.

## **How can a person be addicted to something that isn't a substance?**

Although no substance is ingested, the problem gambler gets the same effect from gambling as someone else might get from taking a tranquilizer or having a drink. The gambling alters the person's mood and the gambler keeps repeating the behavior attempting to achieve that same effect.

- **Shame and Stigma surrounding a gambling disorder is immense.**
  - Suicide rates among gambling addicts are staggeringly high. Studies have estimated that **one in five problem gamblers attempt to kill themselves**, which is about **twice the rate** of other addictions.

# Maine Helpline Calls 2019



	Total Calls	Total Duration (mins)	Text	Chat
Jan-19	27	19.8	0	2
Feb-19	24	12.3	0	1
Mar-19	29	30.2	0	1
Apr-19	31	39.3	0	0
May-19	26	20.1	0	0
Jun-19	36	26.8	0	1
Jul-19	19	12.4	0	0
Aug-19	26	15	0	0
Sep-19	31	28.3	2	0
Oct-19	46	54.9	0	0
Nov-19	26	32.2	0	0
Dec-19	28	33.3	0	0
<b>GRAND TOTAL</b>	<b>349</b>	<b>324.6</b>	<b>2</b>	<b>5</b>

# Maine Helpline Calls 2020



	Total Calls	Total Duration (mins)	Text	Chat
Jan-20	35	53.8	0	0
Feb-20	36	23.4	0	1
Mar-20	14	4.9	0	1
Apr-20	17	14.6	0	0
May-20	23	19.5	1	1
<b>GRAND TOTAL</b>	<b>125</b>	<b>116.2</b>	<b>1</b>	<b>3</b>



# No Federal Support

- IRS collected **\$7.5 billion** in Federal withholding tax on gambling winnings >\$1,200 in FY 2016.
- **.025%** Federal excise tax on bookmaking generated less than **\$10 million** in additional Federal revenue in 2016.
- Unlike Federal excise taxes on alcohol and tobacco sales, \$0 of gambling tax dedicated to problem gambling services.
- No dedicated Federal \$ or programs in HHS or any other agency.

# MAINE



- **Ranked 29<sup>th</sup>** in terms of per capita public funds dedicated to problem gambling services
- Maine's public investment was **8 cents**.
- The Office of Substance Abuse and Mental Health Services receives **\$100,000** of casino revenue legislatively designated for Prevention and Treatment of Problem Gambling.
- **\$90,000** of the \$100,000 is allocated to the contract AdCare Maine holds with Maine CDC to coordinate problem gambling services for Maine, which includes: Maine Problem Gambling Treatment Reimbursement network, Self-Exclusion services, prevention and public awareness programs, workforce development trainings, and conferences.
- **The estimated social cost to families and communities from gambling-related bankruptcy, divorce, crime and job loss is estimated at \$20 million in Maine, mainly in criminal justice and healthcare costs.**

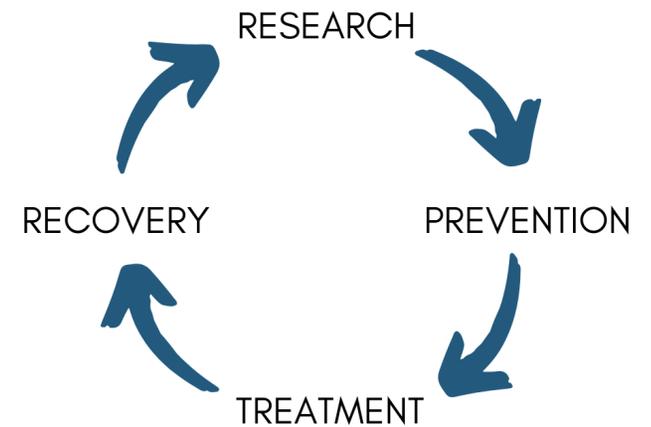
# Problem Gambling & Legalized Gambling

Only way to MAXIMIZE benefits from legalized gambling is to MINIMIZE problem gambling

## GAMBLING SPECTRUM



## PROBLEM GAMBLING ECOSYSTEM



Q & A

# Emerging Trends

A rapidly growing situation...



- Sports Wagering
  - **Eighteen states** -- representing just over **30% of the U.S. population** -- now have regulated sports betting markets, with several more on deck. The District of Columbia, North Carolina, Tennessee, Washington and Virginia have passed legislation.
  - **Twelve states** have approved full-scale online sports betting, including in Tennessee and Virginia, which will offer online wagering only.

# Sports Betting



## Sports betting's growth in U.S. 'extraordinary'

“As the market grows, however, problem gambling experts are concerned that states are not considering the potential harm caused by addiction. An analysis by the National Council on Problem Gambling (NCPG) **showed nine states that recently authorized sports betting did not dedicate any new funding to problem gambling services.**”

“Research indicates that anytime we introduce a new form of gambling we will simultaneously bring additional problems and concerns, thus requiring additional dollars,” Brianne Doura, legislative director for the NCPG, told ESPN. “It is our stance that all stakeholders bear the responsibility to contribute to the research, prevention, treatment, and recovery of gambling addiction. If you profit from legalized gambling, you share the responsibility to pay for the negative consequences that can come from it.”

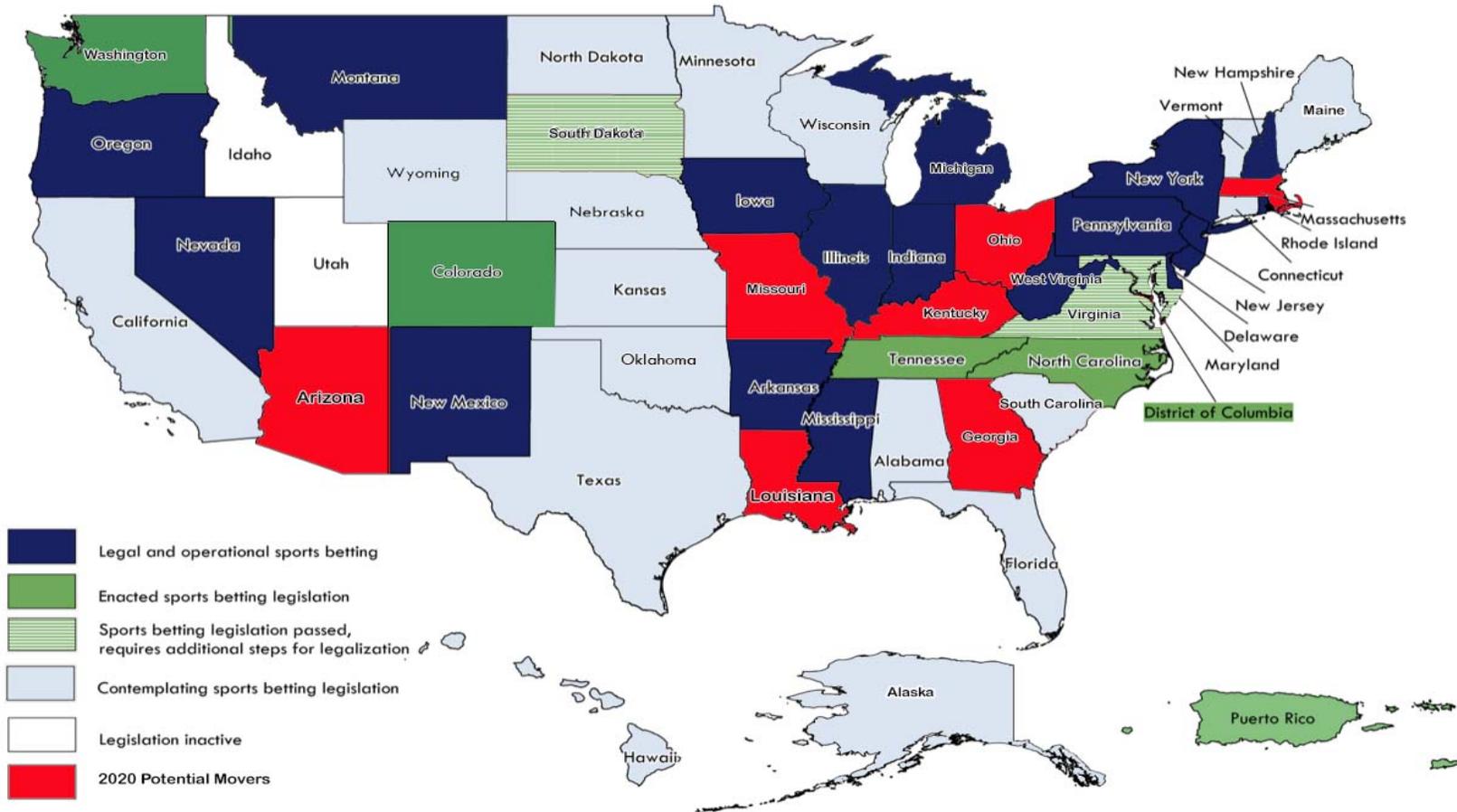


[https://www.espn.com/chalk/story/\\_/id/29174799/sports-betting-growth-us-extraordinary](https://www.espn.com/chalk/story/_/id/29174799/sports-betting-growth-us-extraordinary)

## Likelihood of Legalization of Sports Betting



Global Market Advisors



Source: Global Market Advisors

# Sports Betting in Maine...what people are saying

## “Maine Sports Betting – Bet On Sports Legally In ME”

Here you'll find all of the most essential details regarding the status of what is and isn't allowed when it comes to sports betting in the state of Maine. Because lawmakers are currently considering legalization, everything below is subject to change, but for now, here's a rundown of all the important facts.

- **Legal Sports Betting:** Offshore Only
- **Maine Minimum Sports Betting Age:** 18 years old (via Offshore)
- **Land-Based Sportsbooks:** TBD
- **Online Sportsbook:** Offshore Only
- **Mobile Betting App:** Offshore Only

### **Will I get arrested for betting on sports in Maine?**

If you choose to place wagers at offshore sports betting sites, then you don't have to worry about breaking any laws since there isn't a state or federal law that prevents you from betting on sports at websites located outside Maine or the United States. However, we strongly advise not using a local illegal bookie because that could have severe consequences and could lead to your arrest.

# NGAGE: National Survey on Gambling Attitudes and Gambling Experience

The National Survey of Gambling Attitudes and Gambling Experiences

A large-scale survey of **3000** 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

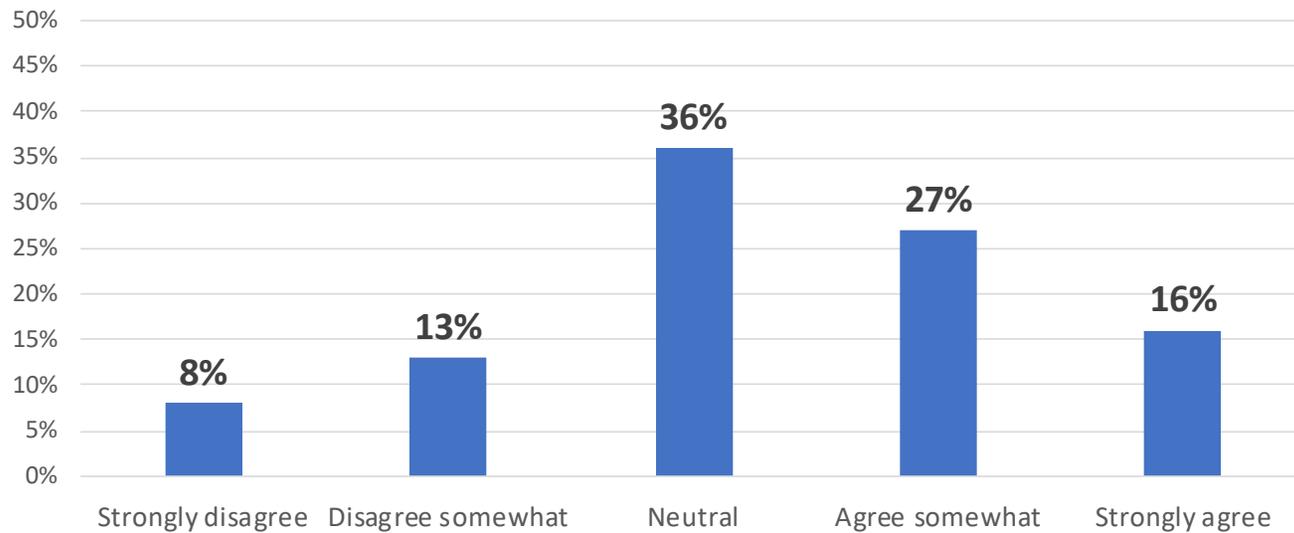
Problematic behavior

Positive play

Beliefs and opinions about problem gambling

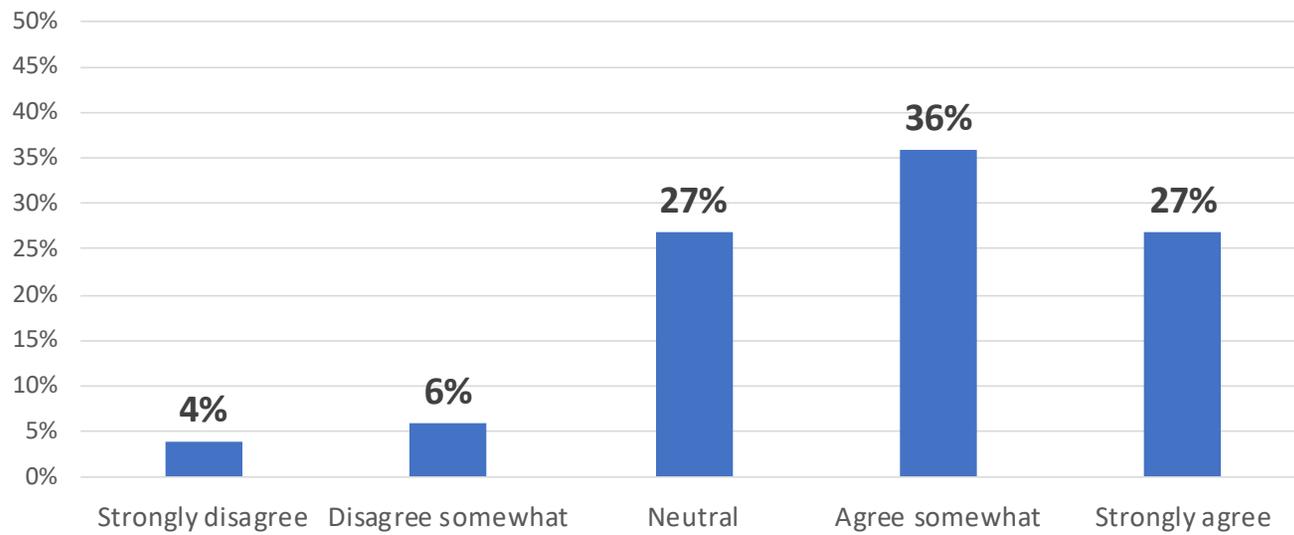
# NGAGE

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



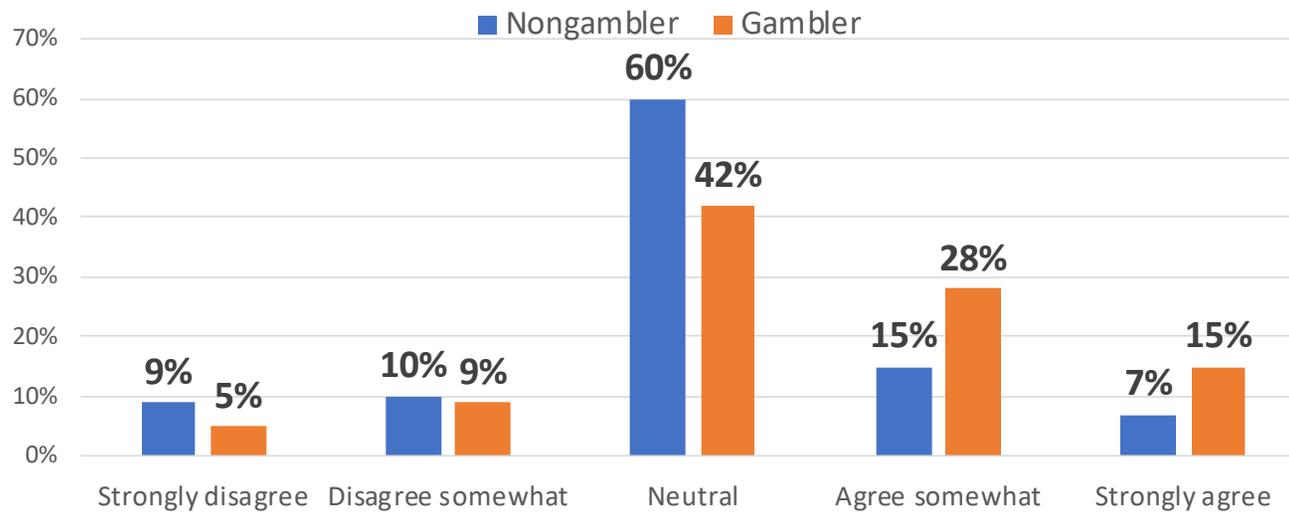
# NGAGE

The gaming industry should do more to help people with a gambling addiction



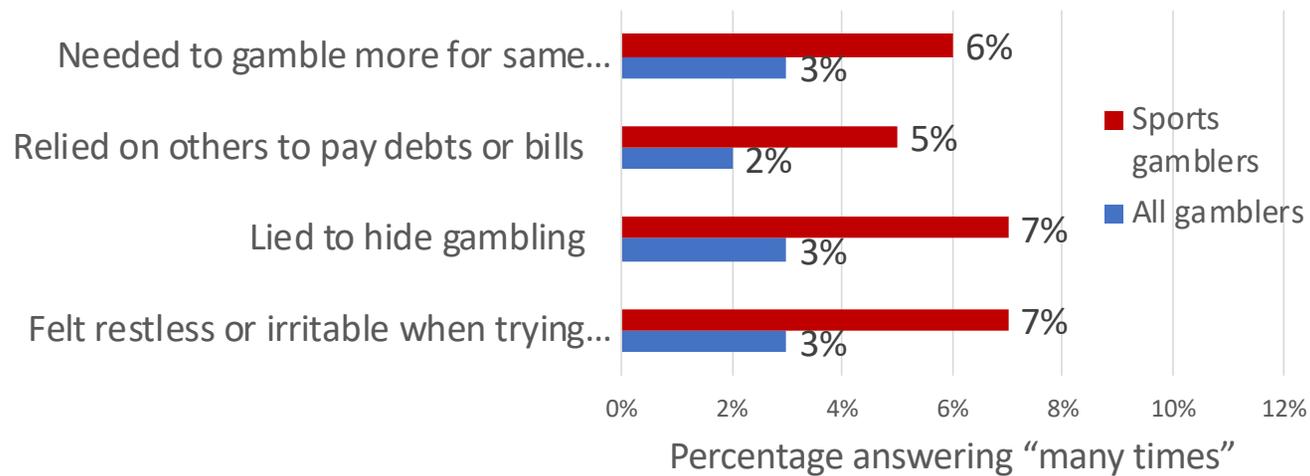
# NGAGE

Services to treat compulsive gambling are available in my community



# NGAGE

## Past year problematic gambling activity among sports bettors



# NGAGE: Key Findings

Sports and fantasy sports gamblers are more likely to experience gambling problems and less likely to endorse positive play



Most gamblers endorse personal responsibility aspects of positive play

They are less likely to endorse gambling literacy items

A majority of both gamblers and non-gamblers do not know where to go for help with gambling problems

# Emerging Trends



A rapidly growing situation...

- Charitable Gaming
- Loot Boxes
- Pull Tabs
- Tribal Gaming
- BINGO

- Fantasy Sports
- iLottery
- Online Gaming
- Online Poker
- HHR (Historical Horse Racing)
- Casino Expansion
- Virtual Sports
- Skill Based Games
- Cashless Payments
- Tele-therapy

Largest Expansion in our Nation's History

# Emerging Trends

A rapidly growing situation...



Virginia – casinos, sports wagering, and skill based games

Michigan – Online gaming and sports wagering

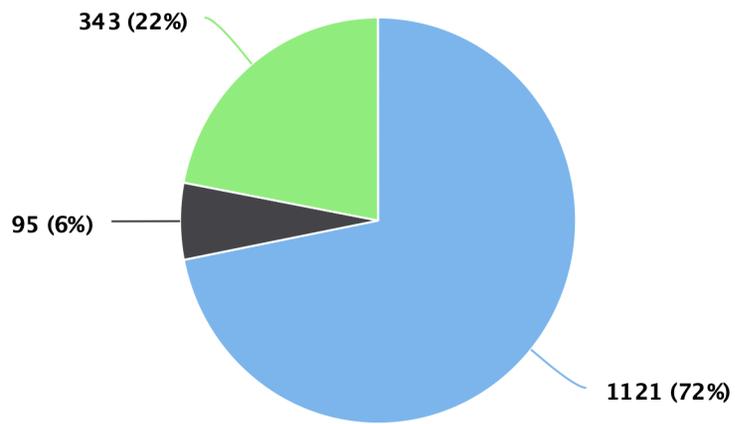
Missouri – VLT's

Pennsylvania – cashless wagering

Ohio – VGT's in VFW halls

Nevada – cashless wagering

COVID only exacerbated the appetite

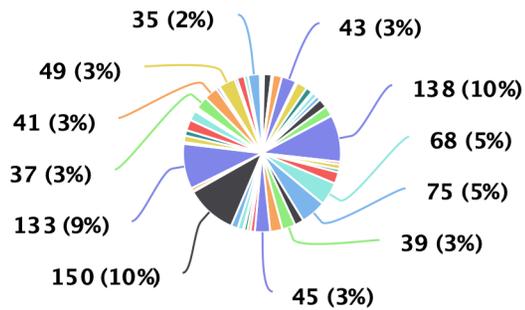


● Legalized Gambling ● Problem Gambling ● Sports/Fantasy

Highcharts.com

# Legislation

Total: 1559



Highcharts.com

# Maine

Total: 27

# What's Happening at the Federal Level?!?

The DoD **PROMOTES** gambling

- While slot machines were removed from all domestic military installations after 1951
- **3,141** slot machines are on Army, Navy, and Marine Corp installations around the world
  - Locations include: Japan, Germany, Republic of Korea, Italy, UK, Spain, Diego Garcia, Turkey, Greece, Greenland, Singapore, Azores

Yes, that's the correct number

Fiscal years 2011 through 2015, DoD-run slot machines generated...

**\$538.9 MILLION in  
revenue**

# FY '19 - NDAA

**FY 19 NDAA** – President Trump signed into law– for the DOD and USCG to begin systematically screening for gambling addiction

## **Section 733**

The document in the House Armed Services Committee Report institutes the Department of Defense to include medical screening research regarding gambling disorder, starting in the next annual health assessment.

Once the Health Related Behaviors surveys of active duty and reserve component service members is done, the Secretary of Defense is requested to file a report back to Congress on the findings.



# GAP Act

## GAMBLING ADDICTION PREVENTION (GAP) ACT

"It's our duty as Americans to honor the sacrifices servicemembers and veterans make for our country. Senator Daines and I are reintroducing our bipartisan legislation to make sure veterans struggling with gambling addiction can get the treatment they need."

SENATOR ELIZABETH WARREN



## GAMBLING ADDICTION PREVENTION (GAP) ACT

"Far too many service men and women suffer from gambling addictions. The GAP Act protects our troops by requiring the Defense Department to confront this growing problem head on."

SENATOR  
STEVE DAINES



### Three sections:

1. Requires the Secretary of Defense to implement policies for the prevention of gambling disorder. These policies should be developed in coordination with the Secretary of VA, the Secretary of Homeland Security, and the Secretary of Health and Human Services
2. Provide a list of resources & informational material on where such members can seek help for a gambling disorder
3. **2017 GAO Report** – 180 day compliance, shall update all regulations, instructions and other guidance of Dept. of defense and the military dept with respect to behavioral health and explicitly include gambling disorder

# The GAP (Gambling Addiction Prevention) Act

**Introduced on: July 9, 2019**

# GAP Act

## GAMBLING ADDICTION PREVENTION (GAP) ACT

“Our country must do more to help treat, prevent, and reduce gambling addiction among our servicemembers and veterans. When it comes to addiction, our military is often the most vulnerable, and gambling is no exception. That’s exactly why I introduced the GAP Act to ensure that our men and women in uniform have the resources they deserve to treat and prevent addiction on military bases.”

REPRESENTATIVE  
SUSIE LEE



A healthy military  
means a  
healthy country.

NCPG fights to keep  
the troops safe from  
problem gambling.



# Problem Gambling & Veterans

2011 study of 2,000 veterans found that **10.7%** meet the lifetime criteria for problem gambling

2016 study of Experiences of Returning Veterans (SERV) study of 738 veterans found **4.2%** screened for at-risk or problem gambling **immediately post deployment**

2017 GAO report – Dept. Veterans Affairs also collects data on the number of former servicemembers who visit the Veterans Health Admin. for treatment for problem gambling or gambling disorder.

\*HOWEVER, they do **NOT** have any data on how many individuals developed gambling problems during the military

**2018 study of 260 veterans found that a third of the veterans had gambled and a staggering 6% would be considered problem gamblers**

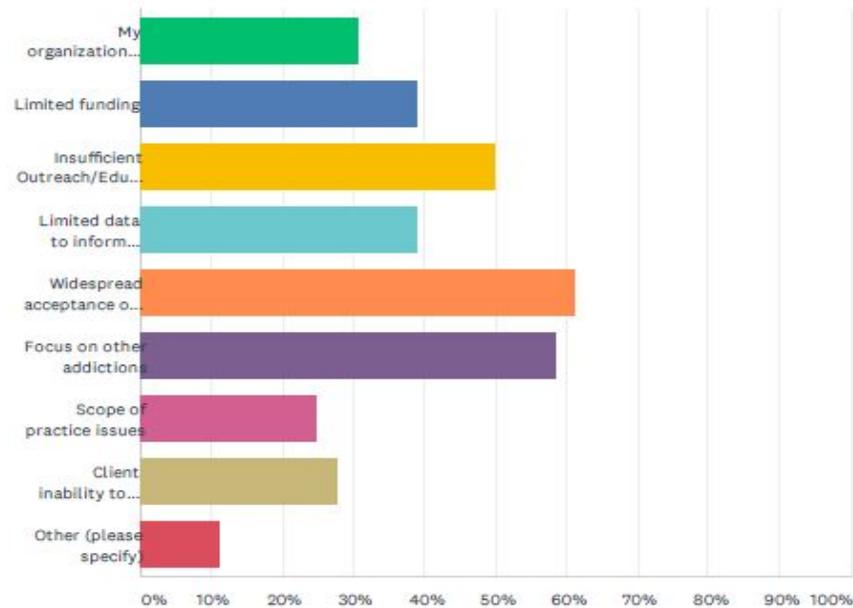
Q & A

**BARRIERS**

# BARRIERS

Q4 In providing gambling services (awareness, prevention, intervention, treatment, recovery) in Maine, what do you feel are the top barriers to providing optimal services? Select all that you feel apply.

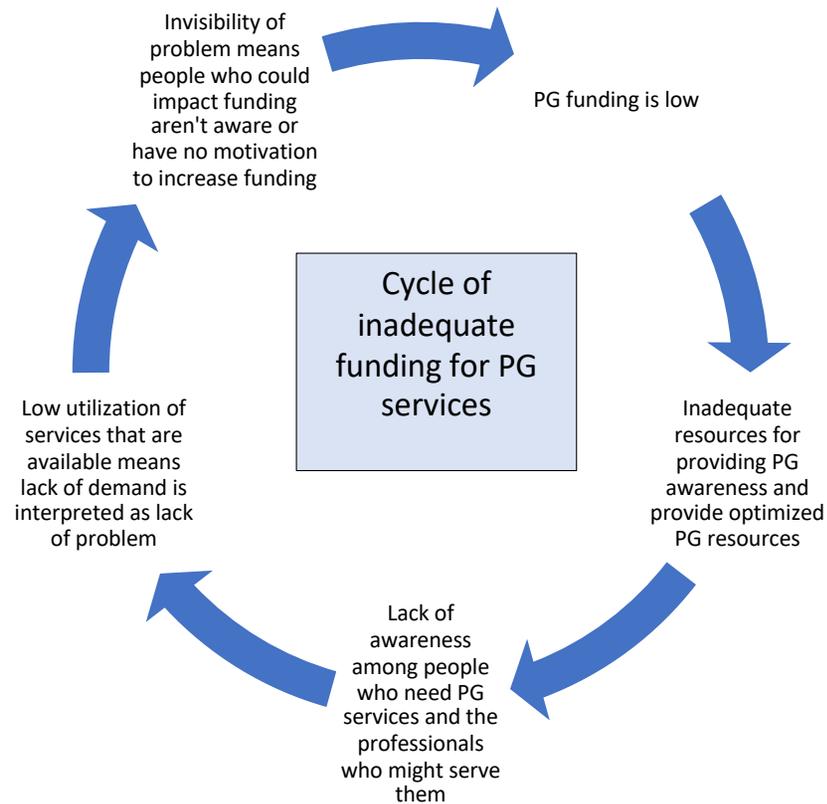
Answered: 36 Skipped: 0



# BARRIERS



# BARRIERS



# TREATMENT/HEALTH INSURANCE

If you or someone you care for needs treatment for a gambling problem, it is important to know that **no single treatment approach** is appropriate for all individuals. Finding the right treatment program involves careful consideration of such things as the setting, length of care, philosophical approach and your or your loved one's needs. We encourage you to thoroughly investigate your options.

## Health Parity

- \* DSM V
- \* Forums & Coalitions - designed to increase access to care for those with mental health and substance use disorders and hold insurers accountable for equal coverage of treatment services.
- \* Federal matching grants for alcohol and substance abuse
- \* High deductibles & Co-pays
- \* Cost prohibitive certification programs for clinicians

# WORK AROUNDS

\*Even if you cannot treat for gambling addiction – **SCREEN ALL PATIENTS**

\*BE INFORMED

\*Know vulnerable populations

\*Ask people about their relationship with money and gambling/family relationship with money and gambling

\*Know what resources DO exist within your state

\*GA Meetings

\*GAMANON Meetings

\*Online forums/chats

\*Outpatient/Inpatient treatment facilities

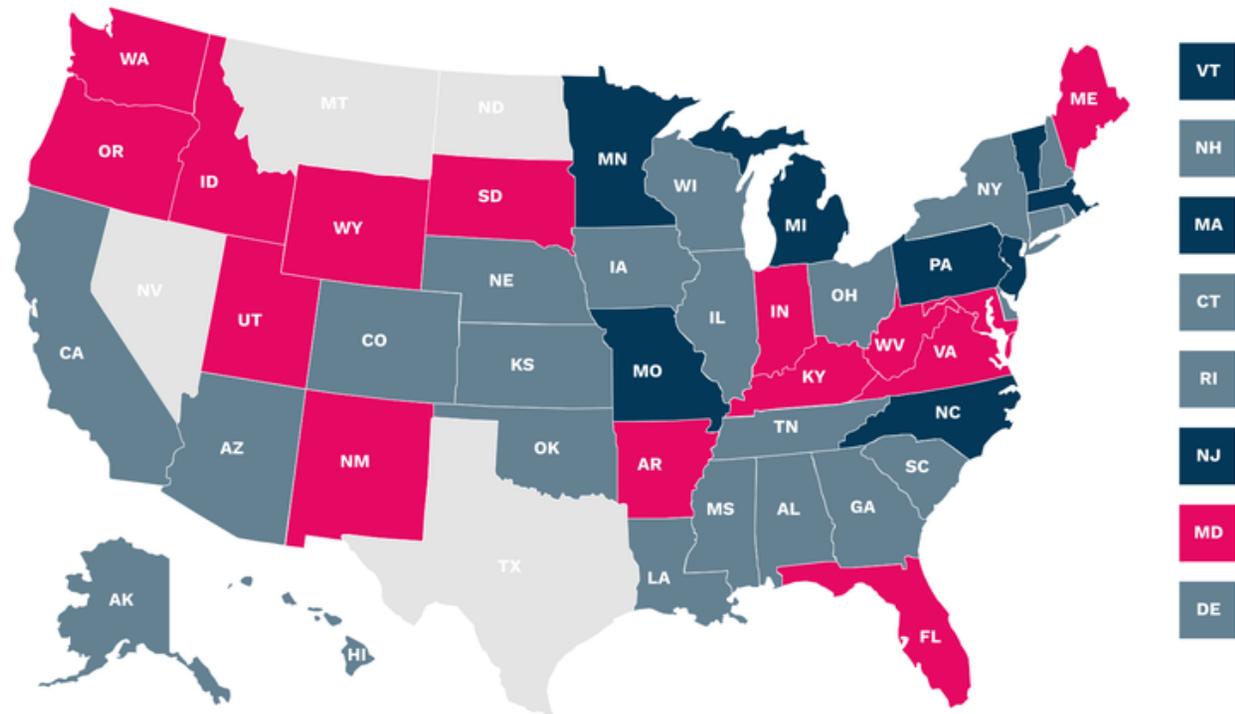
Q & A

COVID-19

# COVID-19

## State Legislative Sessions: Impact of COVID-19 Outbreak

- Legislature in regular session
- Session interrupted due to COVID-19
- Legislature in COVID-19 special session
- Session still set to begin session as scheduled
- Legislature has adjourned *sine die*
- No regular legislative session in 2020



Source: MultiState Associates. Data as of April 29, 2020.

# DURING COVID CRISIS

- Problem Gamblers less likely to have health, financial, and recovery capital.
- Job loss, furloughs, financial pressures, & lost income may lead to more gambling to “try to win money”.
- Closures & quarantines may exacerbate social isolation, anxiety, stress and depression & add further barriers to services, particularly traditional individual and group counseling, and self-help group meetings.
- Shift of new gamblers, recreational gamblers, heavy/at-risk gambling, and problem gamblers to online.
- Possible protective factor: casino closure/sports blackout may reduce participation for those who don't shift online?

# Feldman: RG In The Time of Coronavirus

“Almost all of the factors that are believed to contribute to gambling harms now exist in enhanced or increased measures. ...Many people have reduced or no income. Beyond employment which by now may have been eliminated entirely, reduced dramatically or substituted by government assistance, investments, savings, and retirement accounts have fallen dramatically as stock markets have crashed around the world. All of this can lead to a dramatic increase in depression, boredom, and loneliness. Some may see online gambling as a “way out.” Others may be desperate to “make up” for lost income. It is not that online gambling products are dangerous, per se – it is just that during these unprecedented times, operators must recognize that many of their customers are more vulnerable to getting into trouble.”

# COVID-19 – International Response

UK – All advertising has been removed for games and products – been replaced with safer gambling messages

Sweden/Finland/Belgium – Imposed Deposit Limits

Spain – Banned advertising except for a 4 hour window between 1:00 am – 5:00 am

Portugal – Considering banning all on-line gambling during pandemic

Latvia – Banned all on-line gambling during pandemic

Malta - Stating they aren't seeing an increase in problems

Switzerland – Also stating they aren't seeing substantial switch to online

# EXPANSION

- Several advocates for online gambling are calling on states to legalize online gambling, even using emergency powers
- To mitigate the Great Recession, more than half of states expanded gambling to bolster gambling revenues—will we see same post-COVID?
- Virginia, Missouri, and Ohio have all passed or considered expanding gambling to make up for COVID financial gaps

# POST COVID

- Anticipated cuts 20-25% across state budgets, existing health funds diverted to COVID
- Many states fund PG as a % of gambling revenue, so as revenue drops so do PG funds
- Many states now allowing PG providers to bill for teletherapy, but only on temporary waivers

# Responsible Gambling Concerns

- New gamblers may have low Responsible Gambling literacy and be at higher risk
- Those shifting to online gambling may be at higher risk for problems
- Increased advertising & irresponsible affiliates may adversely impact those at-risk, problem gamblers and those in recovery

# OVERALL IMPACTS

Individuals with gambling problems already more vulnerable



Covid adds to/exacerbates these risk factors

PG system was already underfunded



As gambling revenue and state budgets shrink PG services likely to be hit hard

Risk may increase for PGs, young males with heavy gambling involvement/low RG literacy



Risk may reduce for casual gamblers or those “white knuckling” at home

# REOPENING RECOMMENDATIONS



#CNBC

Las Vegas casinos reopen with large, unsafe crowds: Is it worth the gamble?

210,581 views • Jun 4, 2020

690 158 SHARE SAVE ...



Hundreds line up outside Arizona casinos for reopening, Nevada gaming remains shuttered

224,070 views • May 15, 2020

1K 113 SHARE SAVE ...

# THE WALL STREET JOURNAL.

## Gamblers Drive Hours and Wait in Lines, as Casinos Reopen Amid Coronavirus

Louisiana and Mississippi, among the biggest gambling markets in the U.S., are opening their casino doors after two-month closures

# REDUCING REOPENING RISK

“As the state begins to address the critical health and safety protocols of reopening, we urge all gaming commissions to recognize the importance of including problem and responsible gambling provisions to protect the state, operators, and customers. **It is imperative that operators are cognizant of their customers more than ever, as many are likely more vulnerable and perhaps more desperate.**”

<https://www.ncpgambling.org/covid/>

# NEVADA REOPENING

Health and Safety Policy for the Resumption of Gaming Operations Nonrestricted Licensees – published 5/27/2020

## **Responsible Gaming:**

**“Plans must include the licensee’s commitment to and implementation of responsible gaming measures. Licensees are encouraged to enhance their responsible gaming measures, including, without limitation, providing enhanced training to employees and creating specialized messaging for patrons.”**

# PENNSYLVANIA REOPENING

REGULATORY REQUIREMENTS 5/19/2020

As casinos are nearing a reopening status and resumption of gaming operations, the Gaming Control Board will require confirmation that the regulatory oversight items set forth below have been accomplished prior to re-start.

**Review of the Self-Exclusion Database and casino's internal systems and lists to ensure all self-exclusion and exclusion information is up to date.**

**Ensure all CPG brochures and handouts are in each approved location listed within their CPG Plan.**

**Ensure all employees have received the current RG/PG employee training/annual RG/PG reinforcement training within the past year.**

**Plans to modify or enhance PGCB Self Exclusion areas to ensure social distancing in accordance with applicable CDC guidelines.**

# OTHER CONSIDERATIONS

## **Iowa – June 5, 2020**

Legislature voted to forbid the use of credit cards for wagering on sporting events through Iowa-based casinos.

Iowa also part of the 21 states that forbid the use of credit cards to buy lottery tickets.

## **Illinois – June 4, 2020**

An Executive Order issued by Gov. J.B. Pritzker suspends in person registration requirements to create a sports wagering account.

# NCPG RECOMMENDATIONS SUMMARY

1. Review existing responsible gambling policies and programs.
2. Incorporate an additional COVID-19-specific responsible gambling message into all advertising.
3. Designate an executive-level position to oversee responsible gambling efforts.
4. Assess changes in potentially problematic gambling behavior by players.
5. Provide educational materials in print and in electronic form and make them easily accessible for all players.
6. Enhanced responsible gambling training to all staff.
7. Highlight responsible gambling tools.

# PAYMENT GUIDELINES

# On The Horizon

## PAYMENTS GUIDELINES



- Encourage people who gamble to set their own limits of time and money.
- Deliver personalized responsible gambling messages.
- Allow players to self-exclude from gambling platforms and venues.
- Allow players to synchronize their exclusions with venue & state exclusion lists.
- Research signs of problematic play.
- Utilize the payments data they collect to monitor performance.
- Develop models to help predict and prevent excessive usage.

Released **February 3, 2020**

Q & A

**NEXT STEPS**

# The Future

States will be more desperate than ever for dollars

Budgets WILL BE CUT substantially

States are going to be looking for new revenue sources = expanded gambling will be seen as a great way to do this – especially sports/iLottery/online

- \* Virginia

- \* Maryland and South Dakota on the ballot in November

Online revenue numbers from states currently operating online (NJ, DE, PA) incentive for other states to follow suit

# Conclusion

- **Legalized gambling** in any form comes with risks
  - Online, mobile, and sports wagering may come with increased risks
- However, technology affords us new opportunities in the problem and responsible gambling realm
- It's important that we incorporate the **precautionary principle** into all that we do and consistently make sure we are researching and adapting to mitigating risks and reducing harm (present and future)

# Connect



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# Connect



**Maine Council on Problem Gambling**  
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National Council on  
Problem Gambling



NCPG

National Council on Problem Gambling