2023 HOUSE JUDICIARY

HCR 3002

2023 HOUSE STANDING COMMITTEE MINUTES

Judiciary Committee Room JW327B, State Capitol

HCR 3002 1/9/2023

Relating to authorizing sports betting.

Chairman Klemin opened the hearing on HCR 3002 at 9:03 AM

Members present: Chairman Klemin, Vice Chairman Karls, Rep. Bahl, Rep. Christensen, Rep. Cory, Rep. Henderson, Rep. S. Olson, Rep. Rios, Rep. S. Roers Jones, Rep. Satrom, Rep. Schneider, Rep. VanWinkle, Rep. Vetter

Discussion Topics:

- Voters decide
- Consumer protection
- Legalized sports betting

Rep. Stemen: Introduced the bill. Testimony #12657

Jacob Thomsen, NDFA, Legislative Action: No written testimony.

Mark Hagerott, ND University System: Testimony in apposition #12650, #12538, #12649

Pat Gibbs, Policy Analysist ND Family Alliance: Testimony in support, #12563, #12599

Hearing closed at 9:37 AM

Delores Shimek, Committee Clerk

2023 HOUSE STANDING COMMITTEE MINUTES

Judiciary Committee Room JW327B, State Capitol

HCR 3002 1/9/2023

Relating to authorizing sports betting.

Chairman Klemin opened the meeting on HCR 3002 at 10:32 AM. Members present: Chairman Klemin, Vice Chairman Karls, Rep. Bahl, Rep. Christensen, Rep. Cory, Rep. Henderson, Rep. S. Olson, Rep. Rios, Rep. S. Roers Jones, Rep. Satrom, Rep. Schneider, Rep. VanWinkle, Rep. Vetter

Discussion Topics:

- Possible Amendment
- Committee Work
- Parameters for betting

Chairman Klemin explained HCR 3002.

Committee Discussion.

Meeting closed at 10:34 AM.

Delores Shimek, Committee Clerk

2023 HOUSE STANDING COMMITTEE MINUTES

Judiciary Committee Room JW327B, State Capitol

> HCR 3002 1/9/2023

Relating to authorizing sports betting.

Chairman Klemin opened the meeting on HCR 3002 at 1:48 PM. Members present: Chairman Klemin, Vice Chairman Karls, Rep. Bahl, Rep. Christensen, Rep. Cory, Rep. Henderson, Rep. S. Olson, Rep. Rios, Rep. S. Roers Jones, Rep. Satrom, Rep. Schneider, Rep. VanWinkle, Rep. Vetter

Discussion Topics:

• Committee action.

Rep. Henderson moved to amend Pg. 1 Line 24 "3. May authorize sports betting on professional sports to be conducted in the state and licensed and regulated by the state." #16448 Seconded by Rep. VanWinkle.

Representatives	Vote
Representative Lawrence R. Klemin	Y
Representative Karen Karls	Y
Representative Landon Bahl	N
Representative Cole Christensen	Y
Representative Claire Cory	N
Representative Donna Henderson	Y
Representative SuAnn Olson	Y
Representative Nico Rios	Y
Representative Shannon Roers Jones	N
Representative Bernie Satrom	Y
Representative Mary Schneider	N
Representative Lori VanWinkle	Y
Representative Steve Vetter	Ν

Roll Call Vote 8 Yes 5 No 0 Absent Motion Carried

Rep. VanWinkle moved to change shall to may on line 24; Seconded by Rep. Satrom

House Judiciary Committee HCR 3002 January 9, 2023 Page 2

Representatives	Vote
Representative Lawrence R. Klemin	Y
Representative Karen Karls	Y
Representative Landon Bahl	N
Representative Cole Christensen	Y
Representative Claire Cory	N
Representative Donna Henderson	Y
Representative SuAnn Olson	Y
Representative Nico Rios	Y
Representative Shannon Roers Jones	N
Representative Bernie Satrom	Y
Representative Mary Schneider	Y
Representative Lori VanWinkle	Y
Representative Steve Vetter	N

Roll call vote: 9 Yes 4 No 0 Absent Motion carried

Rep. Rios moved a Do Not Pass As Amended; Seconded by Rep. Satrom

Representatives	Vote
Representative Lawrence R. Klemin	Y
Representative Karen Karls	Y
Representative Landon Bahl	N
Representative Cole Christensen	Y
Representative Claire Cory	N
Representative Donna Henderson	Y
Representative SuAnn Olson	Y
Representative Nico Rios	Y
Representative Shannon Roers Jones	N
Representative Bernie Satrom	Y
Representative Mary Schneider	Y
Representative Lori VanWinkle	Y
Representative Steve Vetter	Ν

Roll call vote: 9 Yes 4 No 0 Absent; Motion carried Carrier: Rep. Henderson

Meeting closed at 2:01 PM.

Delores Shimek, Committee Clerk



January 9, 2023

PROPOSED AMENDMENTS TO HOUSE CONCURRENT RESOLUTION NO. 3002

Page 1, line 24, replace "Shall" with "May"

Page 1, line 24, after "betting" insert "on professional sports"

Renumber accordingly

REPORT OF STANDING COMMITTEE

HCR 3002: Judiciary Committee (Rep. Klemin, Chairman) recommends AMENDMENTS AS FOLLOWS and when so amended, recommends DO NOT PASS (9 YEAS, 4 NAYS, 0 ABSENT AND NOT VOTING). HCR 3002 was placed on the Sixth order on the calendar.

Page 1, line 24, replace "Shall" with "May"

Page 1, line 24, after "betting" insert "on professional sports"

Renumber accordingly

2023 SENATE JUDICIARY

HCR 3002

2023 SENATE STANDING COMMITTEE MINUTES

Judiciary Committee

Peace Garden Room, State Capitol

HCR 3002 3/13/2023

A bill relating to authorizing sports betting.

2:50 PM Chairman Larson opened the meeting.

Chairman Larson and Senators Myrdal, Luick, Estenson, Sickler, Braunberger and Paulson are present.

Discussion Topics:

- Legalized gambling
- Internet
- Gambling revenue
- Gambling Regulation
- Consumer protection

2:51 PM Representative Greg Stemen introduced the resolution and provided written testimony #24431.

2:58 PM Amy Cleary, Lobbyist, Sports Betting Alliance, introduced Patrick Gibbs.

2:59 PM Patrick Gibbs, National Public Policy Counsel, Sports Betting Alliance, testified in favor of the resolution and provided written testimony #23777, 23776.

3:09 PM David Prestwood, Government Affairs Manager, DraftKings, testified in favor of the resolution and provided written testimony #24046.

3:14 PM Lindsay Slader, Senior Vice President of Compliance, GeoComply, testified in favor of the resolution and provided written testimony #23592, 23591.

3:29 PM Mark Hagerott, Chancellor, North Dakota University System testified opposed to the resolution and provided written testimony #24226, 24484.

3:40 PM Mark Jorritsma, Executive Director, North Dakota Family Alliance Legislative Action, testified opposed to the bill and provided written testimony #24057.

3:46 PM Christopher Dodson, North Dakota Catholic Conference, testified opposed to the bill and provided written testimony #24241.

3:47 PM Deb McDaniel, Director, Gaming Director, North Dakota Attorney General's Office verbally testified neutral on the resolution.

3:50 PM Chairman Larson closed the public hearing.3:53 AM Chairman Larson closed the meeting.*Rick Schuchard, Committee Clerk*

2023 SENATE STANDING COMMITTEE MINUTES

Judiciary Committee

Peace Garden Room, State Capitol

HCR 3002 3/14/2023

A bill relating to authorizing sports betting

9:36 AM Chairman Larson opened the meeting.

Chairman Larson and Senators Myrdal, Luick, Estenson, Sickler, Paulson and Braunberger are present.

Discussion Topics:

Committee action

9:36 AM Senator Myrdal moved to Do Not Pass the bill. Motion seconded by Senator Luick.

9:38 AM Senator Myrdal withdraws her motion to Do Not Pass the bill. Senator Luick withdraws his second to the motion.

9:39 AM Senator Myrdal moves to adopt amendment, "change shall to may and specify professional sports". Motion seconded by Senator Luick.

9:40 AM Roll call vote is taken.

Senators	Vote
Senator Diane Larson	Y
Senator Bob Paulson	Y
Senator Jonathan Sickler	Y
Senator Ryan Braunberger	Y
Senator Judy Estenson	Y
Senator Larry Luick	Y
Senator Janne Myrdal	Y

Motion passes 7-0-0.

9:40 AM Senator Myrdal moved to Do Not Pass the bill as amended. Motion is seconded by Senator Luick.

Senate Judiciary Committee HCR 3002 03/14/23 Page 2

9:44 AM Roll call vote is taken.

Senators	Vote
Senator Diane Larson	Y
Senator Bob Paulson	Y
Senator Jonathan Sickler	Y
Senator Ryan Braunberger	Ν
Senator Judy Estenson	Ν
Senator Larry Luick	Y
Senator Janne Myrdal	Y

Motion passes 5-2-0.

Senator Luick will carry the bill.

This bill does not affect workforce development.

9:45 AM Chairman Larson closed the meeting.

Rick Schuchard, Committee Clerk

23.3008.01002 Title.03000

March 14, 2023

At 3-14-83

PROPOSED AMENDMENTS TO HOUSE CONCURRENT RESOLUTION NO. 3002

Page 1, line 24, replace "Shall" with "May"

Page 1, line 24, after "betting" insert "on professional sports"

Renumber accordingly

REPORT OF STANDING COMMITTEE

HCR 3002: Judiciary Committee (Sen. Larson, Chairman) recommends AMENDMENTS AS FOLLOWS and when so amended, recommends DO NOT PASS (5 YEAS, 2 NAYS, 0 ABSENT AND NOT VOTING). HCR 3002 was placed on the Sixth order on the calendar. This resolution does not affect workforce development.

Page 1, line 24, replace "Shall" with "May"

Page 1, line 24, after "betting" insert "on professional sports"

Renumber accordingly

TESTIMONY

HCR 3002



HCR3002

House Judiciary Committee January 9, 2023 Mark Hagerott, Chancellor, NDUS 701.328.2963 | mark.hagerott@ndus.edu

Chair Klemin and Committee Members: My name is Mark Hagerott, and I am the Chancellor of the North Dakota University System. I'd like to provide this written testimony on House Concurrent Resolution 3002, as the NDUS and its institutions have concerns surrounding the effects of sports betting as this could affect our student-athletes and opposed HCR3002. As written, it is still unclear as to whether collegiate sports are included or excluded in the proposed language.

The proposed language to "authorize sports betting to be conducted in the state and licensed and regulated by the state" could potentially include collegiate athletes on full ride scholarships at North Dakota colleges and universities.

Last biennium, I convened a meeting of the eleven campus presidents and all eleven were adamantly opposed to a similar sports betting bill and requested that I carry this information to you.

Why, in general, do campus presidents pass on their concerns?

We believe that opening the door to college sports betting in our state could have massive negative implications to our students that put the safety and welfare of our students and even their families at risk. In states that have allowed this, students have been exposed to illicit agreements and financial benefits that not only put them at risk but challenged their integrity and the purity of those sporting events.

On the face of it, sports betting potentially undermines the integrity of the game and renders unpaid athletes vulnerable to money flowing through their respective games and contingent on their performance.

On behalf of the NDUS college presidents and myself, I respectfully recommend a "do not pass" on HCR3002. However, should the Committee feel compelled to pass HCR3002, I respectfully request that the language be amended to "authorize sports betting <u>on athletic or sporting events not sponsored by a</u> <u>college or university</u> to be conducted in the state and licensed and regulated by the state."

This concludes my testimony for HCR3002, and I will stand for questions from the committee.

Thank you.



North Dakota House of Representatives Judiciary Committee – Testimony in Support of HCR 3002

January 9, 2023

Chairman Klemin, members of the House Judiciary Committee:

Thank you for the opportunity to provide testimony in support of HCR 3002. And thank you to Representative Stemen and the many co-sponsors and other supporters championing this legislation.

My name is Pat Gibbs. I am an attorney with the law firm Orrick, Herrington & Sutcliffe. It is my pleasure to serve as national Public Policy Counsel for the Sports Betting Alliance (or, "SBA"). The SBA is a trade organization comprised of many of the top operators in the mobile sports betting industry—DraftKings, FanDuel, BetMGM, and Fanatics. Together, our members advocate for competitive mobile sports betting in the United States.

And while I look forward to detailed conversations with each of you about the best practices and policies that make a competitive mobile sports betting market successful for the state, operators, and players—*we aren't there yet.* HCR 3002 does not discuss licenses or tax rates or *any* of the specific details this body will eventually consider with regard to sports betting. Instead, HCR 3002 simply starts the conversation by asking the people of North Dakota, "*should the state legislature authorize, license, and regulate sports betting?*"

As written, the Constitution of North Dakota prohibits the legislative assembly from authorizing games of chance unless the specific game type is included among a list of exceptions. If this legislature passes HCR 3002, North Dakota voters will get to vote in November 2024 on whether sports betting should be added to that list of exceptions. And if the voters then approve adding sports betting to that list, this legislature will reconvene in 2025 with the ability to authorize and design a sports betting market that works for North Dakota.

Currently, 35 states plus the District of Columbia and Puerto Rico authorize some form of sports betting. A majority of these allow for statewide mobile sports betting. And those numbers increase with every year that follows the Supreme Court's 2018 repeal of "PASPA"—a federal law which had prohibited states from authorizing sports betting but was deemed unconstitutional.

In fact, North Dakota already allows in-person sports betting at tribal casinos, pursuant to gaming compacts which are negotiated between the governor and tribe. But these are limited by federal law to bets that are placed by individuals on tribal lands. To maximize state revenue, enhance user convenience, and best attack illegal offshore sports betting websites that currently operate in North Dakota, the legislature should authorize and regulate competitive statewide mobile sports betting.

But as referenced before, we are not there yet. The SBA looks forward to working with legislators and in-state stakeholders over the next few years to help design a sports betting market tailored to North Dakota. For now, I urge the members of this committee to vote "yes" on HCR 3002 and allow the people of North Dakota to have their voices heard.

Thank you for allowing me the opportunity to provide testimony. I would be happy to answer any questions you may have.



Testimony Opposing House Concurrent Resolution 3002

Jacob Thomsen, Policy Analyst North Dakota Family Alliance Legislative Action January 9, 2023

Good morning Chairman Klemin and honorable members of the House Judiciary Committee. My name is Jacob Thomsen and I am a Policy Analyst with North Dakota Family Alliance Legislative Action. I am testifying on behalf of our organization in opposition to House Concurrent Resolution 3002 and respectfully request that you render a "DO NOT PASS" on this resolution.

As we all know by now, in May 2018, the Supreme Court struck down a 1992 federal law that effectively banned commercial sports betting in most states. As a result, many states, including ours, have been looking at potentially legalizing sports betting ever since. But at what cost?

ROOT FOR THE HOME TEAM

The first issue our organization has with legalized sports betting is devaluation of sports for its own sake. In other words, fundamentally changing the meaning of American sports. As writer Scott Taylor eloquently puts it, "Betting on games subtly but profoundly shifts our focus away from the game itself — the sport for the sake of the sport — and instead encourages us to experience the game as a means of measuring and grasping for money. In doing so, it violates everything that, as children, drew us to sports in the first place."

Another author makes this point: "If you want to magnify the attention paid to the lowest and most cynical motives of the audience rather than emphasizing the skill, hard work and integrity of the athletes, just legalize betting on people the way we now bet on horses and dogs."

JUST ONE MORE BET AND THEN I'LL STOP

The second problem we have with this resolution is associated with compulsive gambling and gambling disorders. Historically, roughly 2.6 percent of the United States population suffers from some form of gambling addiction or compulsion to gamble, which often harms them or their family. Many sources place the incidence even higher.

I am not going to go into detail about the harms of gambling addiction – we've all heard them many times – but I ask you to please take this into serious account when considering this resolution. If sports gambling is encouraged and is eventually made legal, more people are likely to gamble. It's a fact. And as more people gamble, more are likely to hurt themselves, their families, and their communities through excessive gambling. Any policy decision is about tradeoffs, and this is a big one.

SHOW ME THE MONEY

And now we come to the crux of the issue for many; additional revenue to the state of North Dakota from taxation of sports betting. The states that have legalized sports betting and for which reliable information exists, have seen very small percentage increases in their state budgets from legalized sports betting tax revenues, as shown in the following table.

State	Percentage Increase	
Nevada	0.5%	
New Jersey	0.1%	
Rhode Island	0.25%	
Mississippi	<1%	
West Virginia	<1%	
Source: Sports betting not a financial home run for states. Insider. Jan 2, 2019.		

Percentage Increase in Annual State Budget Revenues from Sports Betting

Sports betting is not some sort of financial panacea. Yes, the state of North Dakota would gain more revenue, but remember that with the May 2018 ruling, we are not the only state eyeing sports betting. These numbers are not going to go higher, but if anything, lower.

Also, on the topic of money, gambling has always been a regressive tax on those with lower incomes. As Hamilton Nolan states in an article from this February, "Yes, the odds of sports betting, like every other type of gambling,

are fixed so that the house will always win in the long run. States like to think of the tax revenue they bring in from legal gambling as free money from heaven, but it amounts to a regressive tax on citizens, aimed most intensely at those who are so desperate for financial salvation that the vanishing hope provided by the idea of hitting the lottery is worth the certainty that you will, in fact, not hit the lottery."

THE PROBLEM

Let me leave you with this. With roughly 775,000 residents in our state and using the previously noted average statistic of 2.6 percent of people with gambling addiction, that means 20,150 North Dakotans already have problems with gambling. These problems are only going to be made worse if we start down the path of legitimizing sports betting.

This estimate does not even include those who don't have problems now but would be added to this number because of sports betting. So, this is the problem. Is it morally justifiable to earn a fraction of additional annual state budget revenue off of those with gambling problems? We at North Dakota Family Alliance Legislative Action certainly don't think so.

CONCLUSION

Sports betting is bad social policy, it is bad economic policy, and it is bad governmental policy. The thing to remember is that you – the body that represents all North Dakotans – are responsible making that first decision that will likely lead to the inevitable legalization of sports betting in our state. It will either stop here, or begin here, but once that genie is out of the bottle, it cannot be put back in. It is your responsibility to make that important decision which will affect our state for generations to come.

For these reasons, North Dakota Family Alliance Legislative Action respectfully asks that you please vote House Concurrent Resolution 3002 out of committee with a "DO NOT PASS" recommendation.

Thank you for the opportunity to testify and I am now happy to stand for any questions.

Stateline

As Sports Betting Grows, States Tackle Teenage Problem Gambling

STATELINE ARTICLE

July 12, 2022 By: Marsha Mercer Read time: 6 min

Nett page: - 4-6% HS states addicted most et Rish, "18-24 year olds who are sparts betters."

1/9/23, 9:53 AM-

As Sports Betting Grows, States Tackle Teenage Problem Gambling | The Pew Charitable Trusts



As more high school students participate in online sports betting, through apps such as Caesars, DraftKings and FanDuel, gambling addiction experts worry about the effects on youth. Lawmakers in several states are pushing schools to offer curriculum on gambling addiction.

Star Max via The Associated Press

With online and retail sports betting now legal in more than 30 states, the portrait of a new problem gambler is emerging: the high school student.

Although the legal age for gambling ranges from 18 to 21 depending on the state, between 60% and 80% of high school students report having gambled for money in the past year, according to the National Council on Problem Gambling. The group says the pandemic and easy access to online gambling have heightened risks for young adults.

And 4% to 6% of high schoolers are considered addicted to gambling, the group says.

"We believe that the risks for gambling addiction overall have grown 30% from 2018 to 2021, with the risk concentrated among young males 18 to 24 who are sports bettors," said Keith Whyte, the council's executive director, in an interview. The council is a nonprofit group that advocates for helping problem gamblers but is neutral on legalized gambling.

The percentage of high school students with a gambling problem is double that of adults, research has found. About 5% of all young people between 11 and 17 meet at least one of the criteria for a gambling problem, such as liking the rush felt when gambling, writing IOUs

to stay in the game and wanting to win "the big one" so much that they keep playing even when losing a great deal.

Since the U.S. Supreme Court cleared the way to legal sports betting in 2018, states have raced to open the taps of tax revenue from the practice. Thirty states and the District of Columbia have live, legal sports betting, and five more states have live sports betting on the way.

Support for the practice has grown: About two-thirds of recently surveyed adults approved of legalizing betting on professional sports, up from 55% in 2017, according to polling from *The Washington Post* and the University of Maryland. However, roughly 60% of respondents said they were concerned that the increasing availability of sports betting will lead to children gambling.

But as sports betting becomes pervasive—in brick-and-mortar betting parlors and, often, for anyone with a cell phone—state gambling addiction services are underfunded, Whyte and state administrators say, and their focus is on adults.

"Kids who have problems fall through the cracks," Whyte said.

There's a growing recognition among state legislators and health departments that the youngest gamblers need help, but that awareness has yet to materialize into widespread gambling prevention programs for youth, according to Whyte and other experts.

"Children and young people are the fastest-growing segment of gamblers," said Virginia Del. Sam Rasoul, a Democrat, who this year sponsored the first state law in the country requiring all public schools to teach students about the risks of gambling.

"I had some Virginia families contact me, saying, `This is a problem, what should we do about it?'" he said in an interview.

Rasoul's law, which had nearly unanimous support in the legislature, requires the state Board of Education to develop and distribute to all school divisions educational materials on gambling as part of the existing curriculum on substance misuse. Republican Gov. Glenn Youngkin signed the measure in April.

"This is a problem that needs to be addressed," Rasoul said. "It's a great first step for Virginia."

Brianne Doura-Schawohl, a lobbyist on problem gambling issues, strongly supports Virginia's new law as a first step, but asked: "Is it going to be enough to move the needle? I'm not sure.

"What we're not taking into account," she said, "is the normalization in our culture of gambling, and how quickly that's happened—practically overnight—and how that affects the kids."

Neither the federal government nor the states battle gambling addiction like they take on alcohol, drug and tobacco addiction. Gambling is regulated by the states, and no federal agency has responsibility for prevention and treatment of problem gambling. None of the \$7.6 billion in annual federal gambling tax revenue currently goes to help prevent or treat gambling addiction, according to the council.

"The vast majority of American kids never receive a focused message on the dangers of gambling addiction," Whyte said.

In 2021, commercial gambling paid \$11.69 billion in direct state and local gambling taxes, reports the American Gaming Association.

And yet, gambling prevention and treatment programs in the states are a patchwork. The 40 states that allocated any funds for gambling services in 2016 spent a total of \$73 million—an average of 37 cents per capita, according to the National Association of Administrators for Disordered Gambling Services, whose members distribute the funds.

Since then, two more states have allocated funds, and a study publishing in late July by the association is expected to show a few pennies more in per capita spending for the 42 states.

Drug and alcohol addiction are seven times more prevalent than gambling addiction, but states allocate 318 times more for drug and alcohol services than for gambling services, said Linda Graves, executive director of the group.

Gambling is any game or activity in which someone risks money or something else of value in hopes of winning money—including scratch cards, lotteries, bingo, dice and card games, casino games, some internet wagering and sports betting.

"A lot of youth don't think of gambling as a problem. They don't think it's a risky behavior," said Heather Eshleman, who, as prevention manager at the Maryland Center of Excellence on Problem Gambling at the University of Maryland School of Medicine, works with teens in several community settings.

"They say the stores don't card if they try to buy a lottery ticket. And nobody talks about it not their doctor, not their school—they've never heard messages in those settings," she said. But teens do receive a barrage of gambling ads on their phones, on TV and on the radio. In Maryland, where mobile sports betting is expected to go live this fall, Republican state Sen. Bryan Simonaire said, "We should be informing young people of the dangers."

Simonaire, the Senate minority leader, has tried for the past three years to pass a bill authorizing the Maryland Board of Education to prepare a problem gambling curriculum that local school districts could use, if they choose, in high schools.

His first bill in 2020 would have required curriculum use, but after pushback from teachers' groups, he made the teaching optional. His bill passed the Senate before COVID-19 upended the session. For the following two years, though, his bills have failed to get out of committee.

"The education community lobbied for casinos, to have money for education, and legislators pushed for gambling as a way to help education," Simonaire said in an interview. "The point I made is, you got all this money, and now you have a moral obligation to inform and to teach kids to see the warning signs."

He is also personally passionate about the issue: "My father ended up penniless because of gambling."

His father was a millionaire who moved to Arizona and would fly to Las Vegas to gamble for fun, Simonaire said, but when a casino opened 5 miles from his home, "that's when he had the problem. He was a wonderful person, but we all have issues in life."

In West Virginia, Democratic state Del. Sean Hornbuckle, a professional financial adviser, tried this year to create a three-year pilot program in five public high schools to teach about problem gambling in a financial literacy class. The bill quietly died in the Republicancontrolled education committee. He plans to try again, potentially with a GOP co-sponsor.

How much information youth get about gambling varies greatly, in part depending on where they live.

"We were starting to hear and see that the risk for teens with gambling disorder was high," said Rose Blozinski, executive director of the Wisconsin Council on Problem Gambling, a nonprofit affiliated with the national council. "We thought it was better to give the information to them sooner rather than later."

So, in 2015, the Wisconsin council developed a free, 45-minute gambling prevention class for high schools. Last year, the council created a similar video presentation for virtual schooling. About 16,500 students have seen one or both presentations. Since 2011, North Carolina has offered the Stacked Deck program to students in about three dozen middle and high schools and community centers. Stacked Deck consists of six lessons of 30 to 45 minutes, each a week apart. Students learn about the history of gambling, probability theory and other aspects of gambling through role-playing, designing posters and producing videos with gambling prevention messages.

"Problem gambling is not a sexy topic. Teachers have to be committed," said Amanda Winters, problem gambling administrator in the North Carolina Department of Health and Human Services.

Teachers conduct pre- and post-tests and follow up in six months. More than 9% of middle school students who participated in 2020 said their gambling had led to serious psychological, financial and legal consequences and impaired their functioning. The follow-up indicated students' attitudes changed and they gambled less.

"We don't want them to gamble at all, but we say, `If you're going to gamble, gamble wisely," Winters said. "And know when to stop."

STATELINE ARTICLE

July 12, 2022 Topics: Health, Education & Business of Government Places: Maryland, Virginia & West Virginia

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Top State Stories 7/12

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7/7

Sports betting is now legal in Ohio. Experts worry about a rise in gambling addiction

Ideastream Public Media | By Abigail Bottar

Published January 4, 2023 at 6:00 AM EST

ideastream public media

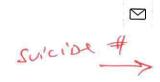
LISTEN · 1:10

Lauren Green / Ideastream Public Media

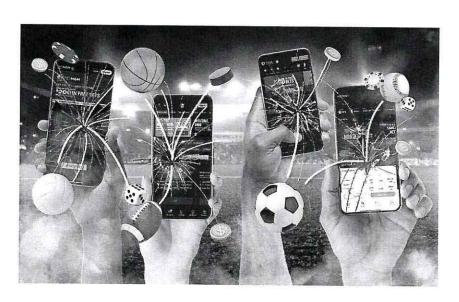
Sports betting became legal in Ohio on Jan. 1. Experts are warning this will lead to an increase in problem gambling.

On Jan. 1, Ohio became one of the latest states to legalize sports betting. More than three fifths of the country has made this move in recent years. These states have seen a massive increase in problem gambling, Problem Gambling Network of Ohio Associate Director Mike Buzzelli said.

WKSU The Sound of Ideas



Donate Now



Sports betting is now legal in Ohio. Experts worry about a rise in gambling addiction | Ideastream Public Media

He warns what to watch out for.

"It's going to be very similar warning signs to any other addiction," Buzzelli said.

That includes spending more time and more money gambling, restlessness, irritability, isolation, borrowing money, lying and mood changes. Untreated gambling addictions can have serious outcomes, said Bill Newberry, a problem gambling and substance abuse counselor at Townhall II in Kent.

"It's also the highest rate of suicide of any addiction," Newberry said.

One in five people who struggle with problem gambling commit suicide, Buzzelli said, and it's likely that sports betting is more addicting than other forms of gambling.

"When more folks are engaging in it and at higher levels, we see problem gambling rates go up, so we obviously are adding a new form," Buzzelli said. "We're making a new previously illegal form legal, but we're also making it incredibly accessible."

As of Jan. 1, people not only can place bets on sporting events at in-person betting facilities, they can also place bets on their phones.

"When individuals again have that ease or accessibility, then they can bet more often and quicker," Buzzelli said, "and what I can say is that when we're betting quick, then that becomes more addictable, right?"

The culture around sports isn't going to help sports betting's addictiveness, Newberry said.

"Because people are so obsessed with sports already, there's a possibility of it becoming more addicting," Newberry said.

Another concern Buzzelli has is sports betting's impact on college athletes. Sports fans will be able to bet on every move athletes make, which Buzzelli worries will put too much pressure on young student athletes. The Problem Gambling Network of Ohio advocated for sports betting to not include betting on Ohio college sports, but he said that never was going to be possible.

WKSU The Sound of Ideas This wraps into another concern Buzzelli has: college-aged men being the most susceptible to problem gambling. Newberry warns men in this age group who already participate in betting will be more prone to gambling addictions.

"It's more the people who are already doing some betting who are going to get in trouble," Newberry said.

Most college students can't legally place bets, as the age to legally gamble is 21 in the state. Newberry worries that underage gambling will be an issue.

"That possibility is pretty high, especially because on the mobile apps you can lie about your age or you can sign in under somebody else's name and date of birth," Newberry said.

Treatment for problem gambling is accessible and effective, both Buzzelli and Newberry said.

One effective tool Newberry often suggests to his clients is the Voluntary Exclusion Program, where people can ban themselves from casinos and racinos for different amounts of time.

"That will be connected to sports gambling so the sports books that are in those venues and the ability to download the apps and things like that," Buzzelli said.

Ohio is ready to take on problem gambling with the legalization of sports betting, Buzzelli and Newberry said. They feel hopeful the precautions and laws in place will help prevent and provide treatment to those struggling.

"The one thing I can say about Ohio is we are known as one of the number one states in the country in problem gambling treatment and prevention," Newberry said.

One example of problem gambling prevention in the state is the way sports betting companies advertise. Advertisements right now tout risk free bets, but that will change once it's legalized.

"Come Jan. 1, they won't be able to advertise risk free bet," Buzzelli said, "because every bet has a risk involved in it."

WKSU The Sound of Ideas If you or someone you know is struggling with problem gambling, contact the Ohio Problem Gambling Helpline at 800-589-9966. And if you or someone you know is considering suicide, please call the suicide prevention lifeline at 9-8-8.



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Abigail Bottar

Abigail Bottar covers Akron, Canton, Kent and the surrounding areas for Ideastream Public Media. A Northeast Ohio native and lifelong listener of public radio, Abigail started in public radio as a news intern at WKSU. She graduated in 2022 with a Bachelor of Arts in political science from Kent State University.

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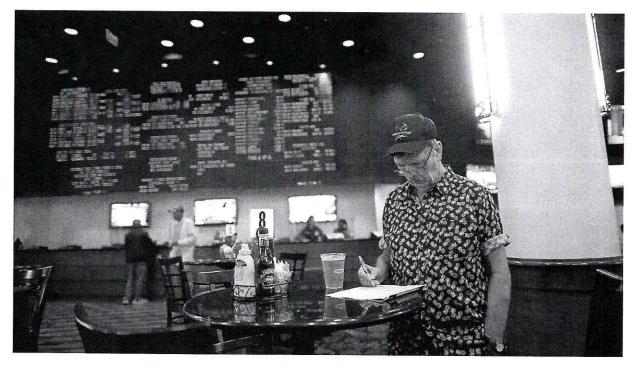
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SEPTEMBER 14, 2022

6 7 🖬 🖶

As more states legalize the practice, 19% of U.S. adults say they have bet money on sports in the past year

BY JOHN GRAMLICH



A man reviews a betting guide after placing a wager at the Harrington Raceway and Casino in Harrington, Delaware. (Mark Makela/Getty Images)

Around one-in-five U.S. adults (19%) say they have personally bet money on sports in some way in the last 12 months, whether with friends or family, in person at a casino or other gambling venue, or online with a betting app, according to a new Pew Research Center survey.

The survey comes more than four years after the Supreme Court effectively <u>legalized</u> <u>commercial sports betting in the United States</u>. As of this month, 35 states and the District of Columbia have authorized the practice in some form, with Massachusetts becoming the <u>latest state to do so</u> in August.

Betting with friends and family is the most commonly reported form of sports gambling in the U.S.
% of U.S. adults who say they have personally bet money on sports in the following ways in the last 12 months
With friends and family, such as in a private betting pool, fantasy league or casual bet
In person at a casino, racetrack or betting kiosk
Online with a betting app, sportsbook or casino
ANY of the above ways 19
Source: Survey of U.S. adults conducted July 5-17, 2022.
PEW RESEARCH CENTER

Despite the <u>growth of commercial sports betting</u> in the wake of the Supreme Court's 2018 ruling, the most common way that Americans bet on sports is with friends or family, according to the Center's survey, which was fielded July 5-17 among 6,034 adults. Some 15% of adults say they have bet money on sports with friends or family in the last 12 months, such as in a private betting pool, fantasy league or casual bet. Smaller shares say they have bet money on sports in person at a casino, racetrack or betting kiosk in the past year (8%) or that they have done so online with a betting app, sportsbook or casino (6%). All told, 19% of adults have bet money on sports in at least one of these ways in the past year.

How we did this \oplus

Black and Hispanic Americans are among the groups most likely to report betting on sports

% of U.S. adults who say they have personally bet money on sports in the last 12 months with friends or family, in person at a casino, racetrack, or betting kiosk, or online

U.S. adults	1.9
Men Women	24 15
Ages 18-49	22
50+	17
White	18
Black	27
Hispanic	24
Asian*	1.0
College grad	1.8
Non-college grad	20
Upper income	22
Middle income	19
Lower income	19
Dem/Lean Dem	21
Rep/Lean Rep	19
*Estimates for Asia	an adults are represent

*Estimates for Asian adults are representative of English speakers only. Note: Family income tiers are based on adjusted 2020 earnings. White, Black and Asian adults include those who report being only one race and are not Hispanic. Hispanic adults are of any race. Source: Survey of U.S. adults conducted July 5-17, 2022. PEW RESEARCH CENTER

Men are more likely than women (24% vs. 15%) to say they have bet on sports in some form in the past year, as are adults under the age of 50 when compared with those 50 and older (22% vs. 17%). There are also differences by race and ethnicity: Black (27%) and Hispanic adults (24%) are more likely than White (18%) and Asian American adults (10%) to report doing so.

There are no significant differences in self-reported sports betting by educational attainment or household income level. For example, 18% of college graduates say they have bet on sports in some way in the past year, as have 20% of non-college graduates. Similar shares of adults in upper-income (22%), middle-income (19%) and lower-income households (19%) say they have bet on sports in the past year.

There is also no significant difference by party affiliation: 21% of Democrats and Democratic-leaning independents say they have bet on sports in some way in the last 12 months, as have 19% of Republicans and Republican-leaning independents.

Public awareness of legal sports betting

Overall, 56% of adults say they have read or heard a lot (12%) or a little (44%) about the fact that sports betting is now legal in much of the country, while 44% say they have read or heard nothing at all about it.

Awareness of legalized sports betting varies by demographic group. Men are far more likely than women to say they have read or heard at least a little about it (69% vs. 44%). Americans ages 50 and older, those with a college degree and those in upper-income households are also among the groups who are more likely to have read or heard about it.

Perhaps not surprisingly, Americans who have read or heard a lot about the widespread legalization of sports betting in the U.S. are far more likely than other Americans to say they personally have bet on sports in the past year. Among this group of Americans, nearly half (46%) report betting on sports in some way in the past year, compared with 23% of those who have read or heard only a little and just 9% of those who have read or heard nothing at all about the fact that sports betting is now legal in much of the country.

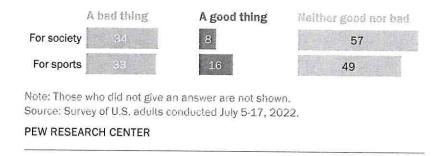
Perceptions about legal sports betting's effect on society, sports

The widespread legalization of sports betting has created a <u>new revenue stream for many</u> <u>state governments</u>, but it has also <u>raised concerns about gambling addiction</u> and other societal harms.

So how do Americans feel about the fact that sports betting is now legal in much of the U.S.? Regardless of how much they have heard or read about it, a majority of adults (57%) say it is neither a good nor bad thing for society, while about a third (34%) say it is a bad thing. Only 8% say it is a good thing for society.

Few Americans see the widespread legalization of sports betting as a good thing for society or for sports

% of U.S. adults who say the fact that betting on sports is now legal in much of the country is ...



The public is slightly more divided on a separate question about whether the widespread legalization of sports betting is a good or bad thing for *sports*. Around half of Americans (49%) say the fact that sports betting is now legal in much of the country is neither a good nor bad thing for sports, while a third say it is a bad thing for sports and 16% say it is a good thing.

On these questions, too, there are some demographic differences. Americans 50 and older are more likely than adults under 50 to say that legalized sports betting is a bad thing for both society (41% vs. 27%) and sports (38% vs. 29%). College graduates and those in upper-income households are also more likely to see the widespread legalization of sports betting as a bad thing for both society and sports.

While there are no significant partisan differences on most of the Center's questions related to sports betting, one such divide does appear on the question of whether legalized sports betting is a good or bad thing for society. Republicans are slightly more likely than Democrats to say this is a bad thing for society (38% vs. 31%). Still, more than half in both groups (54% of Republicans and 59% of Democrats) see it as neither a good nor bad thing for society.

Note: Here are <u>the questions used</u> for this analysis, along with responses, and <u>its</u> <u>methodology</u>.

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About 1 in 5 Americans say they have bet on sports in the past year | Pew Research Center John Gramlich *is a senior writer/editor at Pew Research Center.* POSTS BIO TWITTER EMAIL



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Mind, Body and Sport: Gambling among studentathletes

AN EXCERPT FROM THE SPORT SCIENCE INSTITUTE'S GUIDE TO UNDERSTANDING AND SUPPORTING STUDENT-ATHLETE MENTAL WELLNESS

By Jeffrey L. Derevensky and Tom Paskus

Gambling remains one of the fastest-growing industries in the world, with multinational corporations investing billions of dollars to attract customers. While age restrictions exist in most jurisdictions (the age often is dependent upon the type of gambling), it is an activity in which many colleges students participate.

Most individuals gamble legally, occasionally and in a generally responsible manner (that is, setting and maintaining time and money limits). However, for a small but identifiable subset of youth, gambling can quickly escalate out of control and affect both psychological and physical well-being.

Excessive, problematic or pathological gambling has been repeatedly shown to result in consequences that can include deviant anti-social behaviors, decreased academic performance, impaired athletics performance, and criminal and legal problems.

Generally, the social and problem gambling experiences of college student-athletes are similar to those of other youth gamblers. Results of a 2012 study that the NCAA commissioned found that 57 percent of male student-athletes and 39 percent of female student-athletes reported gambling in some form during the past year, with those student-athletes in Division I reporting the lowest incidence of gambling (50 percent for males; 30 percent for females).

While pathological gambling is a problem that affects relatively few student-athletes, it is nonetheless a persistent health concern for some individuals: 1.9 percent of males and 0.2 percent of female student-athletes are exhibiting some clinical signs of problem gambling, placing them at extremely high risk for mental health issues.



from betting money on any sporting event (college, professional or otherwise) in which the NCAA conducts collegiate championships. Violations of this regulation can result in a student-athlete losing his or her athletics eligibility, which has clear negative repercussions for the individual and his or her team.

Despite NCAA regulations prohibiting sports wagering for money, 26 percent of male studentathletes report doing just that, with 8 percent gambling on sports at least monthly. Of particular concern is the culture surrounding golf, where on-course wagering is considered a normative aspect of the experience. Males who participate in NCAA golf are approximately three times more likely to wager on sports (or engage in other gambling behaviors) than other student-athletes.

While most student-athlete sports wagering occurs solely among friends and teammates, many are now placing bets with online sites or using bookmakers they can access easily via their smartphone. Technology is also allowing outside gamblers seeking "inside" betting information easier access to college student-athletes (for example, through social media). Nearly 1 in 20 Division I men's basketball student-athletes in the 2012 study reported having been contacted for such inside information.

Unlike other more publicized addictive behaviors (for example, alcohol, drug abuse, tobacco consumption), gambling problems often go undetected. It is important that student-athletes and athletics personnel understand that a gambling problem parallels other addictive behaviors. Helping student-athletes with a gambling disorder requires education, early assessment, an acknowledgment of a potential problem and effective referrals into the mental health care system.

The ability to identify the college-age problem gambler may be more difficult today because more of it is occurring online. But two-thirds of student-athletes believe that teammates are aware when a member of the team is gambling. They also report that the coach has a strong influence on tolerance for gambling behaviors and for empowering members of the team to intervene when a teammate needs help. Athletics departmental personnel, including athletic trainers and coaches, are in a unique position to observe and interact with student-athletes on a daily basis and help refer student-athletes for the appropriate assistance should such a need arise.

20	2004 STUDY		2008 STUDY		2012 STUDY	
PAST	1/MON	NTH P.	AST	1/MONTH	PAST	1/MONT
YEAF	÷ +	Y	EAR	+	YEAR	+

Gambling behaviors among male student-athletes



,						
Slots	19.8%	3.6%	15.1%	2.0%	11.9%	1.8%
Lottery tickets	36.2%	11.1%	31.4%	9.1%	35.2%	11.1%
Played stock market	10.2%	4.7%	9.2%	4.5%	7.4%	3.6%
Commercial bingo	6.5%	0.9%	6.9%	1.1%	5.3%	1.2%
Gambled in casino	20118	-	22.9%	3.8%	18.7%	3.3%
Bet on sports	23.5%	9.6%	29.5%	9.6%	25.7%	8.3%
Casino games on Internet for money	6.8%	2.8%	12.3%	4.7%	7.5%	1.9%

Percentages displayed are cumulative rather than independent. A student-athlete reporting having wagered "once/month or more" is also included in the "past year" figure.

Gambling behaviors among female student-athletes

	2004 STUDY		2008	2008 STUDY		STUDY
	PAST YEAR	1/MONTH +	PAST YEAR	1/MONTH +	PAST YEAR	1/MONTH +
Played cards for money	19.0%	4.4%	10.7%	1.3%	5.3%	0.6%
Bet horses, dogs	4.8%	0.4%	3.2%	0.1%	2.8%	0.2%
Games of personal skill	14.1%	3.2%	7.2%	1.2%	4.0%	0.7%
Dice, craps	3.5%	0.7%	2.2%	0.3%	2.0%	0.3%
Slots	14.3%	1.3%	9.9%	0.5%	8.4%	0.6%
Lottery tickets	29.7%	5.4%	24.0%	3.5%	30.5%	5.1%
Played stock market	3.5%	1.3%	2.1%	0.6%	1.1%	0.4%

NCAA						b.
SPORT SCIENCE IN	STITUTE				er – Mastelo – statellie	
money	2.1%	0.8%	1.9%	0.2%	1.8%	0.3%

Percentages displayed are cumulative rather than independent. A student-athlete reporting having wagered "once/month or more" is also included in the "past year" figure.

Q&A with Jeff Derevensky

When it comes to understanding the effects of gambling behavior on student-athletes (or the population in general), few people are more knowledgeable than Jeff Derevensky, the director of the International Center for Youth Gambling Problems and High-Risk Behaviors at McGill University in Montreal.

Following is a Q&A that probes Derevensky's insights on gambling behaviors.

Question: What are the most alarming trends you've seen to date?

Jeff Derevensky: There are several. Perhaps the one from which all others emerge is the global normalization of the behavior. The gambling industry has done a terrific job in that regard – they don't even call themselves gambling anymore. Now it's "gaming." They're selling entertainment. They've gotten away from the sin-and-vice image that had been associated with gambling to where it's now a normal socially acceptable behavior. TV also has done a remarkable job advertising gambling, not just through sports but through poker tournaments. ESPN has been able to develop inexpensive programming along those lines that has attracted millions of people. The electronic forms of gambling have made it accessible to the average person 24 hours a day, seven days a week. Even the government is in on the act, supporting lotteries as an easy kind of "voluntary taxation."

Self-reported personal beliefs of student-athletes about sports wagering

(all divisions, among student-athletes who reported wagering on sports in the last year)

2012 STUDY	MALES	FEMALES
Most athletes in college violate NCAA sports-wagering rules	59%	48%
Wagering is acceptable as long as you don't wager on your own sport	57%	41%
Coaches see wagering as acceptable as long as you don't bet on your own games	41%	26%
Athletes and coaches take NCAA sports-wagering rules seriously	62%	68%



JD: The landscape has changed dramatically. There are more states with casinos than ever before. When the NCAA initiated its first gambling task force in 2003, only Nevada and New Jersey had casinos. Now there are plenty of casinos in Florida, Oklahoma, Pennsylvania, Maryland, Virginia, Louisiana and many other states. Also, electronic forms of gambling are becoming increasingly popular. In 2003, very few people even thought of gambling online. Now you can wager virtually on anything online. There were odds on what Prince William and Kate Middleton were going to name their baby. You can gamble on who's going to be the next pope, or the next president. There were odds on where Angelina Jolie would adopt her next child from. In that vein, there is now live in-game betting – odds generated in real time for participants to bet on various aspects of a game as it unfolds. About 10 percent of male student-athletes in the 2012 study who wager on sports have engaged in live in-game betting. "Spot fixing" is another one. Spot fixing is just a single midgame event or portion of a contest needing to be fixed for a bet to pay off. It's generally seen as easier to do and harder to detect than manipulating a final outcome.

Q: What about the technology? Has gambling through social media become pervasive?

JD: Simulated forms of gambling – often referred to as "practice sites" – that's the new phenomenon. We currently don't know if there's a causal relationship between simulated forms of gambling (for virtual currency) and actual gambling. We do know, however, that as simulated gambling goes up, so does actual gambling and gambling-related problems.

Percentage of student-athletes reporting that they played simulated gambling activities in the past year

	MALES	FEMALES
Played activity via video game console	18.2%	4.8%
Played activity via social media website	12.0%	4.2%
Played activity via Internet gambling site	10.3%	2.4%
Played activity on a cell phone	14.5%	5.4%
Played a free sports-betting or bracket game online	11.7%	2.2%

Q: What do you mean by simulated forms of gambling?



found in terms of motivation for gambling is that children, teens and even young adults are gambling either for virtual or real money to relieve boredom. It's just a click away.

Q: How do audiences accept you when you're presenting around the world?

JD: These days, the most receptive crowd is the industry itself. Years ago, I gave a talk to the Internet gambling industry and they regarded me as a pariah. Somebody in the audience emailed me afterward in fact and said that while it was an interesting presentation, why was I walking back and forth across the stage so much? I answered, "It's harder to hit a moving target." Now, the industry is looking at "responsible gaming." They are concerned about keeping players safe; making sure that people don't lose their homes, drop out of school, get involved in illegal behaviors or commit suicide because they're overwhelmed by their gambling problems. Nobody wants that.

Q: What about the reception from colleges and universities?

JD: It's a little more under the radar at the collegiate level. Most people are more familiar with drug and alcohol issues and violence on campus. But gambling is just like alcohol. While it's a normalized behavior – for example, with drinking, the message is "as long as you're old enough and you drink responsibly, then you're OK." But you can't become an alcoholic if you don't start drinking. And you can't become a problem gambler if you don't start gambling. At the youth level, authorities talk with young people about drinking, but not about gambling. We do need more prevention, education, awareness and treatment programs for our youth and their parents.

Q: What's your advice for colleges and universities now?

JD: First of all, don't ignore it. Does it affect, or is it harmful to, the majority of your student population? Probably not. But is it negatively affecting at least some of your students? Absolutely. I was with a university president once whose school had collected research on gambling behaviors on campus, but he said he wasn't going to release the results. I asked him why, and he said he couldn't trust "gambling researchers" because they would make a big deal of three people out of 5,000 having a problem. I said I understood, but I added that by not releasing the findings, people think you've got something to hide. That convinced him to be more transparent. Just like most campuses have policies on drugs and alcohol, they need a policy on gambling.

Q: What is a good way to spot problem gambling behavior?



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Q: Are there approaches on campus that are known to work?

JD: Student-athletes report that coaches and teammates are their primary influences, so programs targeting those people – particularly coaches – are helpful. I like the idea of involving student services groups as well. The more campus-wide involvement, the better. This is a more general student issue, and not one that affects only student-athletes. It's important to understand that what starts off as a fun, harmless activity can lead to other serious problems. One or two out of 100 college students having a problem isn't likely to set the world on fire, but if you approach the gambling issue as being among a number of things that can negatively impact student health and well-being, then your odds of resonating, so to speak, are much greater. It's important to remember that every problem gambler tends to seriously impact a dozen other people: boyfriends, girlfriends, peers, teammates, coaches, parents and employers. And for student-athletes, it can jeopardize their eligibility.

Most effective ways to influence student-athletes not to wager on sports (as reported by student-athletes who have wagered on sports in the past year)

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RANK	MALES	FEMALES
1	Coach	Teammates
2	Teammates	NCAA penalties
3	NCAA penalties	Coach
4	Pro athlete presentation	Pro athlete presentation
5	Parents	Law enforcement presentation
6	Athletics department info	Athletics department info

Jeff Derevensky is the director of the International Center for Youth Gambling Problems and High-Risk Behaviors at McGill University in Montreal. The National Center for Responsible Gaming recently honored Derevensky with its coveted Scientific Achievement Award, one of dozens of accolades he has earned from his research over time. He and NCAA Principal Scientist Tom Paskus co-authored the 2008 and 2012 NCAA studies on student-athlete wagering behaviors.



psychology from Dartmouth College.



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Mr. Chairman, members of the committee, my name is Greg Stemen, State Representative from District 27, South Fargo, Horace, Oxbow, Hickson and southern Cass County. I am here to introduce House Concurrent Resolution 3002 and speak in support of passing the resolution. It is important to note, passage of this resolution does not legalize sports betting, it simply allows the voters of North Dakota to determine whether they want to legalize sports betting when they vote in the November 2024 general election. A constitutional change is required in order to legalize sports betting, thus the rationale for a Concurrent Resolution to allow the people to have their say.

The United State Supreme Court, in 2018, declared the Professional and Amateur Sports Protection Act (PAPSA) to be unconstitutional. This decision put the power in the hands of the states to legalize and regulate sports betting in their jurisdiction. Since the power was passed to the states in 2018, the estimated tax revenue to the 27 states where it is legalized and regulated has grown to just under \$2.3 Billion. (SportsHandle)

It is estimated that there are currently almost 140,000 people betting in the state illegally through utilization of the internet. It is estimated that approximately \$355 Million is wagered annually and approximately \$36 Million in revenue is garnered for the sports books. If the voters are allowed to approve sports betting, the opportunity for the state to generate over \$3.6 Million in tax revenue annually will become a reality. In addition, and maybe more importantly, the state will be able to provide oversight and regulation of the industry. (American Gaming Association, Oxford Economics)

The internet has allowed illegal entities to set up in foreign countries with few if any laws that regulate sports betting. They have no consumer protection for bettors in the United States and in reality, they answer to no one when it comes to ethical operation of sites. The last thing these illegal betting sites do is contribute to federal or state coffers and when it comes to identifying problem gambling patterns or illegal activity, they will do nothing to stop it.

When it comes to legalizing sports betting, the state of North Dakota and reputable gaming companies would be able to provide oversight and regulation of the participants in sports betting. Consumer protection would become a priority. As a country, we have seen few, if any, betting scandals surrounding college sports teams in states with legalized sports betting. Because of legal and legitimate sports gaming companies, there are more built-in protections to prevent those things from happening than ever before.

Mr. Chairman and members of the committee, I want to reiterate, **this Concurrent Resolution will not make sports betting legal in the state of North Dakota.** What it will do is allow the voters of North Dakota to make their wishes known at the ballot box. If the voters choose to make sports betting legal in the state of North Dakota, interested and informed parties will come to the table to produce legislation that most aligns with the wishes of the voters of our great state.

I urge this committee to allow the voters of North Dakota to be the ones to make the decision if they want sports betting in the next general election.

HOUSE CONCURRENT RESOLUTION NO. 3002

The proposed amendment would read:

Pg. 1 Ln 24 "3. May authorize sports betting on professional sports to be conducted in the state and licensed and regulated by the state."



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North Dakota Sports Betting Data

Prepared 7 March 2023



Analysis

September 8, 2022 1200am CT -February 12, 2023 1159pm CT



North Dakota sportsbook engagement since start of NFL season Activity on Super Bowl Sunday

Illegal market advertising activity

More about GeoComply

The data in this report is based on GeoComply's geolocation check transactions for its customers, which occur at various stages of a user registering an account, logging in and placing a bet with legally regulated online sportsbooks.



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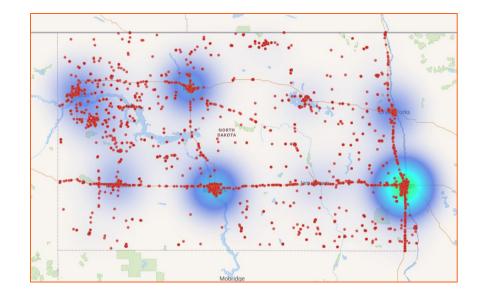
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North Dakotans Sportsbook Engagement Since NFL Kickoff

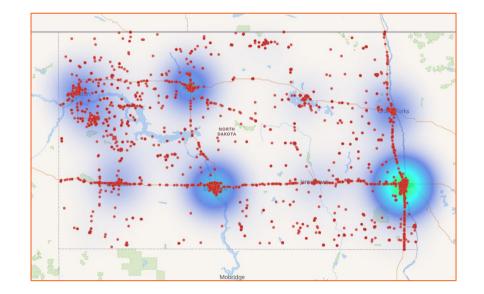
- GeoComply identified approx. 35,000 transactions from North Dakota accessing legal sportsbooks in other markets – they were blocked from betting
- These attempts came from over 5,300 unique player accounts



September 8, 2022 12:00 am ET - February 12, 2023 11:59 pm ET

North Dakotans Sportsbook Engagement for Super Bowl Sunday

- GeoComply identified approx. 1,000 transactions from North Dakota accessing legal sportsbooks in other markets – they were blocked from betting
- These attempts came from over 250 unique player accounts



February 11, 2022 12:00 am ET - February 12, 2023 11:59 pm ET

Examples of Illegal Online Gambling Sites Actively Marketed to North Dakotans

SPORTSBETTING.LEGAL

HOME NEWS SPORTS, ALT SPORTS, SPORTSBOOKS, BONUSES, US STATES, INTERNATIONAL,

North Dakota Sports Betting – How To Bet On Sports Legally In ND in 2023

ND SPORTS BETTINC

North Dakota Sports Be

Fargo Sports Betting

NORTH DAKOTA NEW





- Online Sports Betting Available In ND Via Offshore Sportsbooks
- Domestic Sports Betting In North Dakota Available At 3 Tribal Casinos
- Legislative Movement Toward Mobile Sports Betting: Yes

Is Bovada Legal In North Dakota?

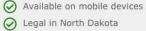
Bovada is legal in North Dakota, as there are no sports betting laws that prevent it. The top-ranked online sportsbook is an excellent option for all NDSU football fans. Bovada covers so many sports, including NCAA Ice Hockey and FCS football. This legal betting site has been taking North Dakota sports bettors for years.

> Bovada Sportsbook BOVADA Anywhere Anytime Betting In North Dakota

Bovada Sportsbook is one of the most trusted and secure online betting sites in North Dakota, with hundreds of odds offered to every single resident in the state. Using Bovada in North Dakota opens the door for new player bonuses that go up to \$750 in betting credits through crypto deposits and up to \$250 bonus credits with credit card deposits. All ND players can place live or future wagers on college or professional sports and even international sporting events.

Rating: $\langle \dot{a} \rangle \langle \dot{a} \rangle \langle$

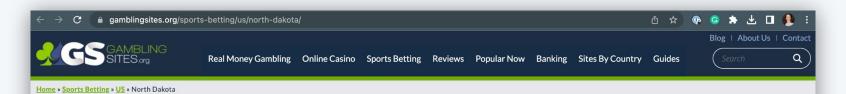
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Odds for major leagues \bigcirc

VISA





Guide to the Best North Dakota Sports Betting Sites (2023)

North Dakota is one of the country's least populated states, yet a huge number of individuals here claim to be hardcore sports fans. And as you might expect, many of these fans love to place wagers on their favorite teams and players from time to time. Our team of experts is here to explain how you can find the best North Dakota sports betting sites available right now.

With so many great options available, it can be difficult trying to choose North Dakota online sportsbooks for the first time. To help with this, we're going to break down some of the most important features of online sports betting sites. Later on, our team will be going over the current laws and regulations surrounding land-based and **online sports betting in North Dakota**.

Some of you may want to skip all of this and get straight into betting online. No problem! Below are the best sports betting sites in North Dakota operating today. Check them out!

Real Money Gambling Online Casino Sports Betting Reviews Popular Now Banking Sites By Country Guides

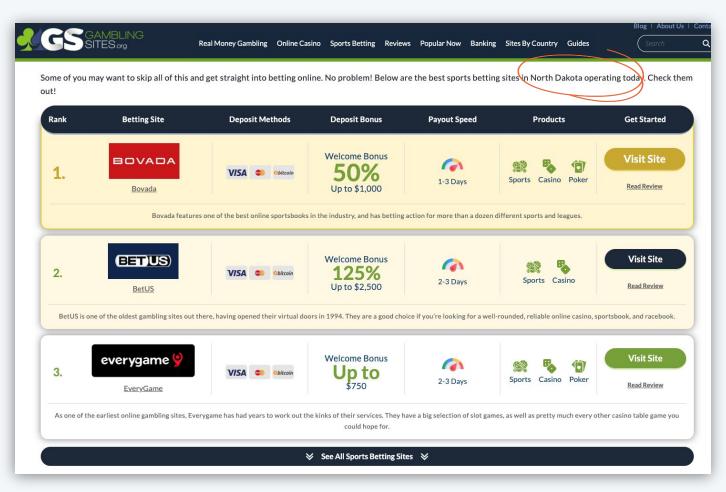
Safest and Most Convenient Option Available

There's no doubt that North Dakota sports betting sites are the safest option to make wagers right now. The only real way to place bets here is online, or through an illegal bookie on the ground. For obvious reasons, betting online is preferred by most.

They are also significantly more convenient. You will never need to make the trip down to a local bookmaker just to place some wagers. **Online sports betting sites** allow you to make a huge number of bets from anywhere in the state with an internet connection!

Most of these websites also let you place wagers on-the-go using a smartphone. If you want to make bets from home, you will love internet sports betting in North Dakota.

Blog | About Us



What's the Legality of North Dakota Sports Betting Sites Right Now?

With PASPA now gone, every state in the country has the ability to set its own laws on sports gambling. States like New Jersey and Pennsylvania are already profiting massively from this industry. To its credit, North Dakota sees the potential here.

Back in January of 2019, lawmakers here introduced House Bill 1254. If passed, it will authorize *"sports betting as a game of chance."* The state's Attorney General will be tasked with overseeing this industry.

It's not entirely clear if lawmakers here plan to regulate the North Dakota online sports betting market. As of

now, there are no laws here that ban this activity.



More about GeoComply

GeoComply's Compliance Technology Can Support Regulated Sports Betting in North Dakota



Geolocation

Technology to ensure compliance with federal and state laws that require players are located in legal online gaming jurisdictions.

Accurate geolocation is a **critical step toward legal wagering** in any state.



ID Verification

Comprehensive KYC-tech that **confirms the age & identity** of players.

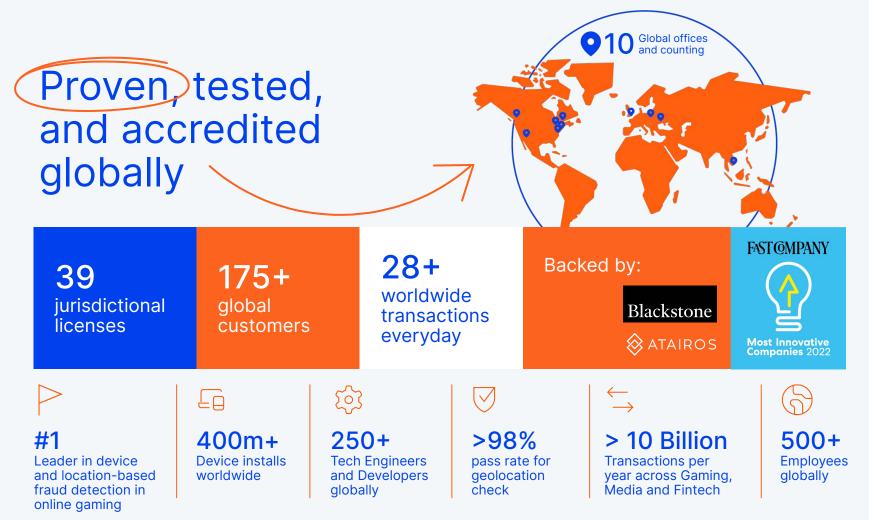
Regulator-approved tool that is customizable to **meet any state requirements** for player account creation.



Fraud Prevention

Risk engine that **protects players & operators from fraud.**

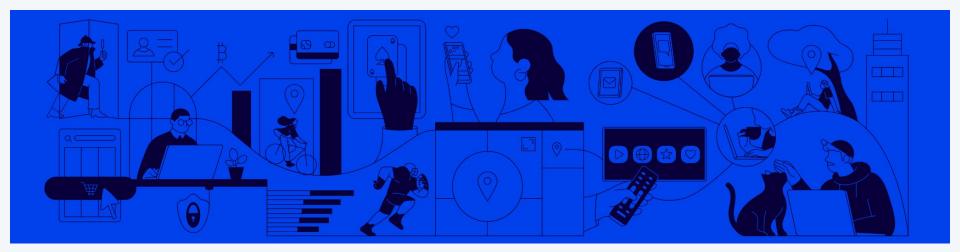
Recent news underscores importance of real-time analysis that gives lawmakers and regulators **confidence in industry integrity**. 6



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Please contact Lindsay Slader SVP Compliance lindsay@geocomply.com

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GeoComply

March 13, 2023 North Dakota Senate Judiciary Committee Testimony of Lindsay Slader, SVP Compliance, GeoComply

Chairwoman Larson, and members of the Committee, thank you for the opportunity to testify today. My name is Lindsay Slader, and I am the Sr. Vice President of Compliance for GeoComply.

GeoComply is a global leader in geolocation, identity verification, and anti-fraud technology. The company supports regulated online sports betting, casino, poker, iLottery, advanced deposit horse wagering, and daily fantasy sports operators in 48 US states.

We hold nearly 40 jurisdictional licenses in the U.S. and both government and independent testing laboratories validate our software. Each day, we process upwards of 40 million geolocation transactions.

GeoComply was founded for the purpose of delivering a geolocation system to support the US internet gaming market. However, over the years, we have become a one-stop shop for various compliance needs for tightly regulated industries. Along with our leading geolocation security tools, we work with companies to address the needs of "know your customer" compliance through our ID Comply services. This dynamic age and identity verification system and our advanced geolocation and fraud detection technologies deliver unapparelled oversight for operators and regulators.

From the company's inception, we recognized the challenge facing US Intra-State iGaming and the need for high-caliber technology to act as the legal enabler and safety net. Our technology enables online operators and regulators to meet the demands of federal law such as the Wire Act, Unlawful Internet Gambling Enforcement Act (UIGEA), and the sovereignty of states that choose to opt-in or out of online wagering.

Members of this committee may be familiar with location data sources such as GPS, wifi, and cell towers. This data is used to power many useful consumer applications that rely on geolocation such as Google Maps, Uber and placing a coffee order at the closest Starbucks. However, the main difference between these open-door tools and compliance-grade geolocation -- required for regulated internet betting -- is the way in which we interrogate that location data to ensure it is trusted and secure.

We cannot simply rely on IP data to determine a player's location. We dig far deeper. Our technology analyzes data sources based on a combination of WiFi, GPS, Cell tower, IP, and Bluetooth to verify a player's location.

GeoComply

GeoComply's technology detects and blocks the use of proxies, VPNs, remote desktop software, virtual machines, mock location settings, developer tools; the list goes on. We employ full-time teams in multiple countries that keep up to date with the latest spoofing technologies available, and we regularly adjust our systems to detect them. By the time GeoComply's system approves or denies a geolocation transaction, it will have been subjected to over 350 analytical checks to verify that only legal bets are permitted.

To help illustrate how geolocation works for regulated internet sports betting we have a live demonstration of our technology in action. (Demo & Explanation of PinDrop Map).

This live map shows real-time geolocation checks occurring in Ohio, where GeoComply supports 100% of the online sports betting market. A significant portion of Ohio's current online sports betting traffic originates near the state's border, thus highlighting both the importance but also effectiveness of pinpoint accurate geolocation technologies.

Each of those pin drops is a user on a PC, Mac, iPhone, Android device, or tablet being securely located to either allow play within state borders, right up the state line or to block access for unauthorized users in close proximity to the border areas. These checks occur throughout the duration of an online session, where checking frequency is determined based on proximity to the border.

I now want to turn your attention to a supplementary Powerpoint document we prepared that looks at GeoComply data and demonstrates the level of interest in sports wagering in North Dakota. ("<u>North Dakota Sports Betting Data</u>.")

North Dakotans are already familiar with GeoComply. Since the start of the NFL season, our technology has identified more than 35,000 North Dakota-based attempts to access legal sports books in other states. This came from more than 5,300 user accounts that we identified within the state. Of course, our technology blocked those individuals from placing a bet while in North Dakota.

Just looking at Super Bowl Sunday, we identified more than 1,000 of these types of transactions within North Dakota.

The reality is that players don't just try to bet from inside North Dakota and then give up after we block them. While GeoComply can monitor when a device in North Dakota tries to access a legal sports book in another state, we cannot track the tens of thousands of times North Dakotans placed bets on illegal, offshore sportsbooks. These illegal online sportsbooks actively prey on people in North Dakota. They are not regulated in the U.S., they provide zero consumer protections, and they deliver no benefit to the state.

GeoComply

Just a simple internet search, "Can I bet online in North Dakota" directs residents to a multitude of sites claiming to be "legitimate" and "legal". Many provide bonuses and incentives urging North Dakotans to deposit money and start betting. Our supplementary document shows a few of the websites we found in our initial research.

GeoComply has built strong partnerships with operators and regulators in every state where our geolocation technologies are used. We are excited about the potential to expand our work in North Dakota where our robust geolocation solutions will continue to protect citizens and guarantee future online sports wagering in North Dakota is in full compliance with the demands of the law.

Thank you very much for the opportunity to testify today. I would be happy to address any questions you may have about the role geolocation technology will play in supporting North Dakota's online sports betting industry.

Lindsay Slader, Sr. Vice President, Compliance - GeoComply lindsay@geocomply.com



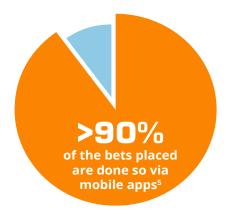
VOTE YES ON HCR 3002

North Dakotans Deserve to Voice their Vote

HCR 3002 would allow voters to decide whether or not North Dakota should legalize mobile sports betting. A "yes" vote on HCR 3002 simply places the question on the November 2024 ballot—at that point it is up to the people to decide whether or not that is the best policy for the state. Alternatively, a "no" vote on HCR 3002 tells voters that the legislature does not even want to hear what the people think on this issue.

And addressing mobile sports betting as a *legislatively referred* measure, as opposed to citizens initiative, provides the *legislature and legislative council* **control over the language**—ensuring that the language is clear and organized; and institutes the legislature's preferred limitations, consumer protections, and revenue dedication.

Sports Betting is Already Here



North Dakotans can already legally bet in-person at the state's tribal casinos. But most sports betting activity is likely still taking place in the illegal market because the typical sports bettor is online. In states with mature retail and mobile sports betting offerings, over 90% of the bets placed are done so via mobile apps. And the typical sports bettor demographic skews heavily male; almost exclusively 18 to 54 years old; and more college educated, higher income, and more full-time employed compared to the general population.¹ This demographic is *online*—they are not the typical casino patron.

Right now, North Dakotans can access illegal, offshore sports betting websites from any internet-connected device. The majority of these websites' users do not even know that the sites are illegal.² And interest in sports betting is high. An

estimated 21% of U.S. adults were betting on sports before the practice became legal in their state.³ According to Geocomply, North Dakotans attempted to place a sports bet on participating, U.S. regulated platforms over 30,000 times in the last 4.5 months. That signifies just a sliver of the interest in the market, only capturing real pings of unsuccessful attempts to place a bet on one of the participating, regulated U.S. operators. It does not capture the far greater number of bets that are actually placed on non-participating and unregulated offshore websites, or bets accepted by bookies. And Google Trends data shows North Dakota's searches for popular illegal sites double the number of searches for popular regulated sportsbooks.⁴



Thousands of North Dakotans Have Attempted to Access Legal Sportsbooks⁶

VOTE YES ON HCR 3002 and Let North Dakotans Decide for Themselves

1. Fantasy Sports Gaming Association.

- 2. Fantasy Sports Gaming Association.
- 3. EY, 2017
- 4. Google Trends search comparison data, January 2023.

5. See, e.g., https://www.njoag.gov/about/divisions-and-offices/division-of-gaming-enforcement-home/financial-and-statistical-information/ 6. Geocomply

North Dakota Sports Betting Data NFL Season 2022-2023

Prepared 6 March 2023





- North Dakota sportsbook engagement since start of NFL season
- Activity on Super Bowl Sunday
- More about GeoComply

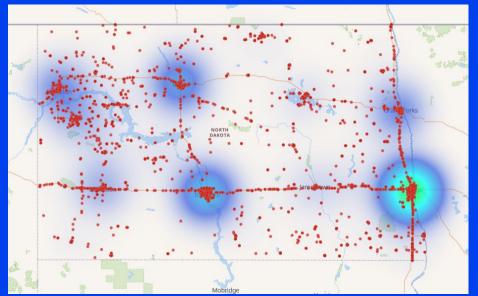
The data in this report is based on GeoComply's geolocation check transactions for its customers, which occur at various stages of a user registering an account, logging in and placing a bet with legally regulated online sportsbooks.

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North Dakotans Sportsbook Engagement Since NFL Kickoff

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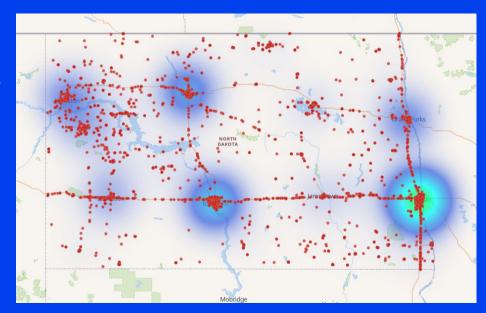
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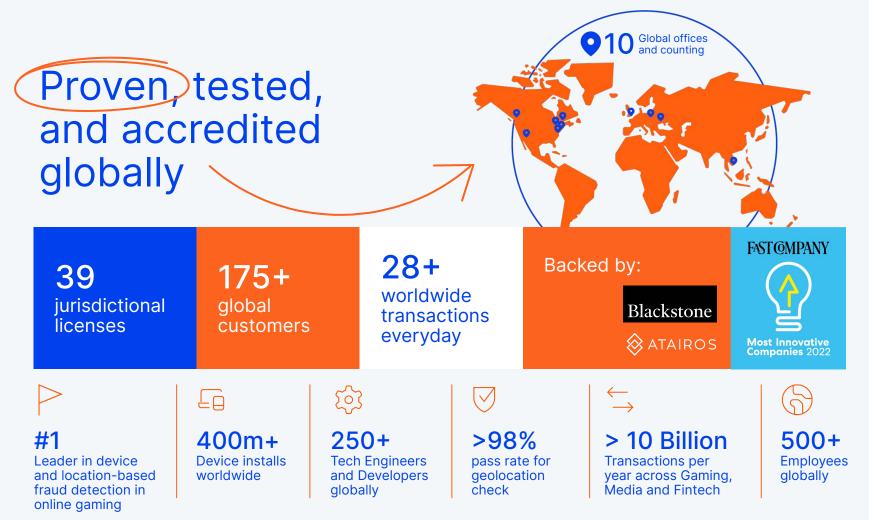
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More about GeoComply



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GeoComply's Compliance Technology Can Support Regulated Sports Betting in North Dakota



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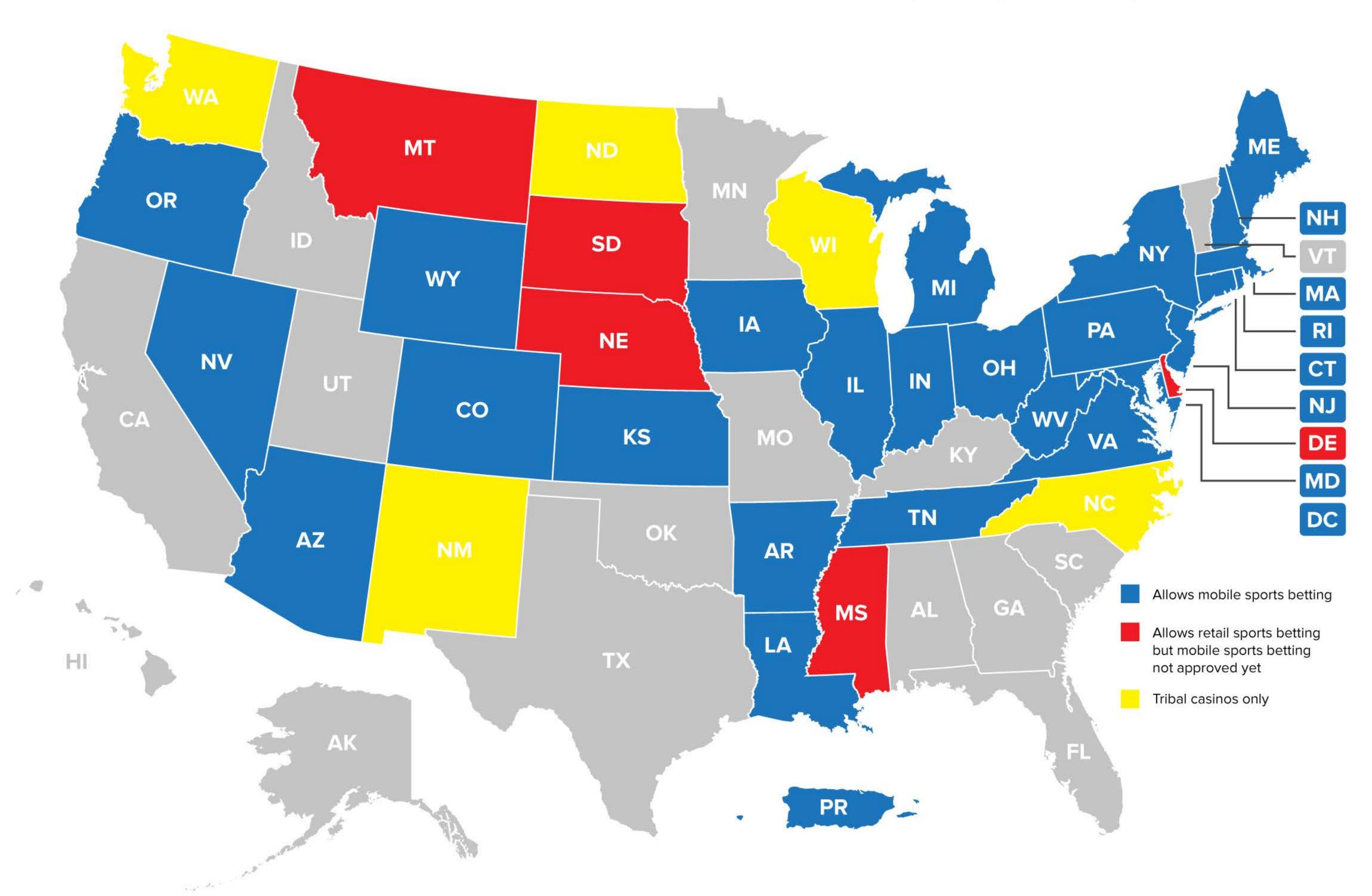


Questions?

Please contact Gabrielle Angle, Director of Government Relations & Licensing gabrielle@geocomply.com

SPORTS BETTING IN THE US

35 States Plus the District of Columbia and Puerto Rico Have Legalized Sports Betting



PLAYER DEMOGRAPHICS

Sports Bettors skew younger, male, higher income, higher employment, and higher education¹

GENDER		Gen Pop	Sports Bettors
OX	Male	49%	66%
₹©	Female	51%	34%
		Gen Pop	Sports Bettors
AGE	Average Age	46.7	39.1
<u> </u>	18 to 34	30%	45%
	35 to 54	32%	40%
	55+	38%	16%
EDUCATION		Gen Pop	Sports Bettors
	HS or less	38%	31%
	College +	61%	68%
		Gen Pop	Sports Bettors
HHINCOME	<\$40K	39%	30%
\$	\$40K to <\$100K	41%	46%
8.3	>\$100K	15%	23%
		Gen Pop	Sports Bettors
	Full Time	42%	62%
	Part-Time	12%	10%
	Retired/Homemaker	22%	11%
	Student	3%	2%
	Unemployed	20%	7%

1. Leger, Fantasy Sports and Sports Betting Market Study (commissioned for Fantasy Sports & Gaming Association). June 2022, web survey with a representative sample of 2000 U.S. adults between May 10-25, 2022.

SPORTS BETTING

THE REGULATED SPORTS BETTING INDUSTRY TAKES CUSTOMER ID SERIOUSLY.

SBA online operators use best in class technology to confirm the identity, age and location of any customer attempting to place a bet on a website or mobile app.

Each person must first establish a sports betting account

- + The applicant provides information including name, address, date of birth, last 4 digits of SS#.
- + SBA online operators use leading 3rd party Know Your Customer (KYC) technology to confirm identity using known information from multiple databases.
- If identity cannot be confirmed based on this information, applicant will be required to provide additional information and proof of identification such as a state-issued ID or driver's license.
- + If this process still cannot confirm applicant's identity, they will be unable to create an account and the incident will be flagged in the system.
- + Applicant will be unable to create an account if applicant is under the legal age, has an existing account, or is part of an active exclusion program.
- + If the account is successfully established, customer must provide accurate credentials to gain access to their account each time they log in.

Customer Location is Confirmed while the App is in use

- + SBA online operators use state-of the art Geolocation technology to determine the precise location of each customer while they are logged in to their account.
- + This Geolocation technology uses WIFI, GPS and IP address to accurately place the location of a customer.
- + This ensures that each verified customer is in compliance with local laws at all times and tax rates are accurately applied based on the location of the customer at the time the bet is placed.
- + Geolocation detects fraud by flagging log-ins from different locations indicative of unauthorized account access.

Compliance is the Industry's First Concern

- + Accurate identification is key to keeping customers safe and fencing out unauthorized users.
- + Operators who do not comply face significant fines and risk losing their license.
- + Unlike most brick-and-mortar sportsbooks, a customer cannot place an online bet anonymously; online operators track the customer's bet history to detect patterns that may indicate fraud or responsible gaming concerns.

THE REGULATED SPORTS BETTING INDUSTRY TAKES RESPONSIBLE GAMING SERIOUSLY.

As legal sports betting expands across the country, legal sports betting operators recognize the importance of working with state legislators and regulators to establish necessary consumer protection policies, including responsible gaming provisions. An estimated 1% of U.S. adults meet criteria for pathological gambling each year and another 2-3% are considered problem gamblers.¹

The **illegal market** handles an **estimated \$150 billion of wagers** from U.S. customers each year, yet these offshore companies **provide no protections** against problem gaming nor do they pay taxes that could fund state problem gaming programs.

Legal, regulated operators are committed to protecting their customers from the pitfalls of problem gambling. While legal, regulated operators have already implemented many important measures to protect consumers, state legislators have a wide range of policy tools available to them in order to address the issue of responsible gaming and ensure the integrity of all sports betting. Among those tools are:

- Advertising information on problem gambling resources Many states require the prominent display of the state hotline for problem gaming assistance (in West Virginia, for example, it is 1-800-GAMBLER) in gaming facilities and on the websites of gaming operators;
- + Player self-limits New Jersey has required online gambling operators to provide individuals with the opportunity to set limits on their play, which include the ability to set deposit and engagement limits.² Additionally, individuals have the ability to request a temporary suspension of their account for a desired period of time.³
- + Voluntary self-exclusion Many states have created voluntary self-exclusion programs where individuals can choose to be excluded from gambling facilities and websites for a period of time or for life; and
- + Dedicated funding for problem gambling Another option for states is to dedicate a portion of the tax revenue they receive from gambling to be used to fund problem gambling education and treatment purposes. New York has allocated \$3.3 million annually in tax revenue from gambling facilities to fund seven regional Problem Gambling Resource Centers.⁴

SPORTS BETTING & LEGACY GAMING: A POSITIVE COEXISTENCE

Some policymakers have expressed concerns that legacy gaming interests like state lotteries, charitable gaming, or retail casinos will see reduced revenue as sports betting becomes legal. **But this has not proven to be true in states that have already embraced sports betting.**



In New Jersey in Fiscal Year 2021, the **NJ Lottery set all-time revenue records** alongside the most successful sports betting year to date: The NJ Lottery's sales **rose 14.6%** that year to \$3.68 billion¹ while New Jersey sports bettors placed \$10.9 billion in bets.²



In Pennsylvania, **Video Game Terminal revenue rose 32.71%** in Fiscal Year 2021-22 to a record \$41.5 million after the introduction of both mobile sports betting *and iGaming* to the state.³ **74% SAME**

6% LESS 20% MORE

74% of lottery players report they would spend the same amount of money on the lottery if sports betting was legal in their state, and **20%** would spend more.⁴

WHY? BECAUSE SPORTS BETTING ATTRACTS A DIFFERENT CLIENTELE THAN LEGACY GAMING

Sports betting attracts a younger, more affluent, and highly educated userbase when compared to those of legacy gaming operators.⁵ Sports betting caters to a *specific subset of people* with both knowledge and interest in sports.

This often provides opportunities for cross-promotion between legacy forms of gaming and sports betting operators. Many casino entities have embraced sports betting as a way to get in front of users who would otherwise not have interacted with their brands.

And legal sports betting revenue doesn't pull users away from these legacy forms of gaming, it pulls users away from the *existing illegal offshore sports betting websites* like Bovada and My-Bookie.com that are already accessible from any internet connected device in the US.⁶ Prior to the authorization of legal sports betting, the illegal market was estimated to handle **\$150 billion** of U.S. customer money each year.⁷ Authorizing and regulating sports betting pulls money from the illegal sports betting market—not other forms of legal gaming.

There is plenty of room for sports betting and legacy gaming to thrive together!

- 1. https://www.insidernj.com/press-release/new-jersey-lottery-announces-record-sales-fiscal-year-2021/
- 2. https://www.nj.gov/oag/ge/docs/Financials/PressRelease2021/December2021.
- 3. Pennsylvania Gaming Control Board, "Pennsylvania Gaming Control Board Reports Record Fiscal Year Revenue," July 19, 2022, available at
- https://gamingcontrolboard.pa.gov/?pr=1001.
- 4. NASPL Sports Betting & Lottery, Leger U.S. Omnibus, June 2018
- 5. NASPL Legal Sports Betting; One Year Later, July 2019
- 6. https://www.americangaming.org/wp-content-uploads/2018/12/AGA-Oxford-Sports-Betting-Economic-Impact-Report1-1.pdf
- 7. https://www.americangaming.org/new/97-of-expected-10-billion-wagered-on-march-madness-to-be-bet-illegally/



North Dakota Senate Judiciary Committee – Testimony in Support of HCR 3002

March 13, 2023

Chair Larson, members of the Senate Judiciary Committee:

It is nice to see you all again. Thank you for the opportunity to provide testimony in support of HCR 3002. And thank you to Representative Stemen and Senator Meyer and the many co-sponsors and other supporters championing this legislation.

My name is Pat Gibbs. I am an attorney with the law firm Orrick, Herrington & Sutcliffe. It is my pleasure to serve as national Public Policy Counsel for the Sports Betting Alliance (or, "SBA"). The SBA is a trade organization comprised of many of the top operators in the mobile sports betting industry—DraftKings, FanDuel, BetMGM, and Fanatics. Together, our members advocate for competitive mobile sports betting in the United States.

And while I look forward to detailed conversations with each of you about the best practices and policies that make a competitive mobile sports betting market successful for the state, operators, and players—*we aren't there yet*. Legal, statewide sports betting is not going to sneak up on anyone in North Dakota.

Currently, the state constitution prohibits the legislature from authorizing any games of chance with a few narrow exceptions. HCR 3002 would place a question on the November 2024 ballot asking the *voters* whether they want to add just one line to the relevant constitutional provision, which would add sports wagering to the games of chance the legislature authorizes and regulates. If passed, the legislature would then convene in 2025 with the power to establish its preferred framework.

So, HCR 3002 would ensure the people's voices are heard, while ensuring that the legislature and legislative council have control over the language—a concern emphasized by many of your members stemming from citizen-drafted initiatives in recent years. HCR 3002 leaves the

constitutional language clean and concise, empowering the legislature to insert into legislation its preferred consumer protections and limitations; and decide where the revenue goes.

And that's only *if* the voters approve of the question. Your vote "yes" on HCR 3002 ensures that the people's desired policy becomes law in North Dakota. If a majority of North Dakotans do not want statewide mobile sports betting, they will vote "no" and it will remain illegal. If a majority of North Dakotans do want statewide mobile sports betting, they will vote "yes," and your legislature will have the authority to make sure it's carried out the right way.

But voting against HCR 3002 does not stop people from betting on sports. Sports betting is already legal at Native American tribal casinos in North Dakota, pursuant to tribal-state gaming compacts negotiated under federal law. And many individuals are already betting online using illegal offshore websites accessible from anywhere in the state. According to an EY report, ~21% of U.S. adults in states without legal sports betting were placing bets using bookies or offshore websites. And Geocomply data shows over 35,000 attempts to place an online bet in North Dakota over a recent four-month period on the legal, regulated sports betting apps *alone*. These attempts were obviously rejected by the companies operating legally; but offers a glimpse into the reality that North Dakotans want to, and are almost certainly finding ways to, bet on sports online already.

Again, I encourage you to vote "yes" on HCR 3002 and allow the people to have their voices heard—in a way that ensures any potential language fits within North Dakota's existing legal framework and includes the legislature's desired provisions.

Thank you for allowing me the opportunity to provide testimony. I would be happy to answer any questions you may have.



Chairman Larson, and members of the Senate Judiciary Committee:

Thank you for the opportunity to provide testimony today in support of HCR 3002. My name is David Prestwood, testifying on behalf of DraftKings, a member of the Sports Betting Alliance (SBA).

DraftKings is a digital sports entertainment and gaming company created to fuel the competitive spirit of sports fans with products that range across daily fantasy, regulated gaming, and digital media. Headquartered in Boston and launched in 2012, DraftKings is the only U.S.-based vertically integrated sports betting operator. DraftKings is a multi-channel provider of sports betting and gaming technologies, powering sports and gaming entertainment in 17 countries. DraftKings' Sportsbook is live with mobile sports wagering in 21 states.

Simply put, a vote in favor of HCR 3002 is a vote to allow your constituents the opportunity to voice their support or opposition for legal sports wagering in North Dakota. I also want to emphasize that it is a vote for legal sports wagering – illegal sports wagering is already occurring in the state.

Importantly, should the voters decide in November 2024, you and your colleagues in the legislature will have the ability to create a well-regulated, user-friendly market, with strong consumer protections that allow the mobile industry to thrive, while implementing important policy decisions, like responsible gaming measures, restrictions and oversight on event and wager types, and tax benefits for the state – none of which exist in the illegal market.

Legal operators work proactively with legislators and regulators to collaboratively create a consumer-friendly, well protected market. We also work with sophisticated technology partners to ensure compliance with state and federal law, which will further protect North Dakotans and will also ensure that all legal wagering activity is happening within the parameters set by the state.

As I mentioned above, DraftKings is live with mobile sports wagering in 21 states. We work with legislators and regulators to create, implement, and abide by requirements in each of those states. Many of these requirements are similar across jurisdictions, but each state decides for itself what the market looks like – a decision made starting in the legislature. By sending HCR 3002 to the voters in 2024, your constituents will have a voice in the potential of opening a new form of entertainment. If the voters say yes, you and your colleagues will have the opportunity to construct the market in a way that makes sense for North Dakota.

Thank you for allowing me to appear today and share our experience. I would be happy to answer any questions you may have.



Testimony Opposing House Concurrent Resolution 3002

Mark Jorritsma, Executive Director North Dakota Family Alliance Legislative Action March 13, 2023

Good afternoon Madam Chair Larson and honorable members of the House Judiciary Committee. My name is Mark Jorritsma and am the Executive Director of North Dakota Family Alliance Legislative Action. I am testifying on behalf of our organization in opposition to House Concurrent Resolution 3002 and respectfully request that you render a "DO NOT PASS" on this resolution.

As we all know by now, in May 2018, the Supreme Court struck down a 1992 federal law that effectively banned commercial sports betting in most states. As a result, many states, including ours, have been looking at potentially legalizing sports betting ever since. But at what cost?

ROOT FOR THE HOME TEAM

The first issue our organization has with legalized sports betting is devaluation of sports for its own sake. In other words, fundamentally changing the meaning of American sports. As writer Scott Taylor eloquently puts it, "Betting on games subtly but profoundly shifts our focus away from the game itself — the sport for the sake of the sport — and instead encourages us to experience the game as a means of measuring and grasping for money. In doing so, it violates everything that, as children, drew us to sports in the first place."

Another author makes this point: "If you want to magnify the attention paid to the lowest and most cynical motives of the audience rather than emphasizing the skill, hard work and integrity of the athletes, just legalize betting on people the way we now bet on horses and dogs."

JUST ONE MORE BET AND THEN I'LL STOP

The second problem we have with this resolution is associated with compulsive gambling and gambling disorders. Historically, roughly 2.6 percent of the United States adult population suffers from some form of gambling addiction or compulsion to gamble, which often harms them or their family. Many sources place the incidence even higher.

I am not going to go into detail about the harms of gambling addiction – we've all heard them many times – but I ask you to please take this into serious account when considering this resolution. If sports gambling is encouraged and is eventually made legal, more people are likely to gamble. It's a fact. And as more people gamble, more are likely to hurt themselves, their families, and their communities through excessive gambling. Any policy decision is about tradeoffs, and this is a big one.

SHOW ME THE MONEY

And now we come to the crux of the issue for many; additional revenue to the state of North Dakota from taxation of sports betting. The states that have legalized sports betting and for which reliable information exists, have seen very small percentage increases in their state budgets from legalized sports betting tax revenues, as shown in the following table.

State	Percentage Increase
Nevada	0.5%
New Jersey	0.1%
Rhode Island	0.25%
Mississippi	<1%
West Virginia	<1%
Source: Sports betting not a financial	home run for states. Insider. Jan 2, 2019.

Percentage Increase in Annual State Budget Revenues from Sports Betting

Sports betting is not some sort of financial panacea. Yes, the state of North Dakota would gain more revenue, but remember that with the May 2018 ruling, we are not the only state eyeing sports betting. These numbers are not going to go higher, but if anything, lower.

Also, on the topic of money, gambling has always been a regressive tax on those with lower incomes. As Hamilton Nolan states in an article last year, "Yes, the odds of sports betting, like every other type of gambling, are fixed

so that the house will always win in the long run. States like to think of the tax revenue they bring in from legal gambling as free money from heaven, but it amounts to a regressive tax on citizens, aimed most intensely at those who are so desperate for financial salvation that the vanishing hope provided by the idea of hitting the lottery is worth the certainty that you will, in fact, not hit the lottery."

THE PROBLEM

Let me leave you with this. With roughly 464,600 adult residents in our state and using the previously noted average statistic of 2.6 percent of adults with gambling addiction, that means that roughly 12,080 North Dakotans already have problems with gambling. And this estimate does not even include those who don't have problems now but will be added to this number because of sports betting. These troubles are only going to be made worse if we start down the path of legitimizing sports betting.

So, this is the question. Is it morally justifiable to earn a fraction of additional annual state budget revenue off of those with gambling problems? We at North Dakota Family Alliance Legislative Action certainly don't think so.

CONCLUSION

Sports betting is bad social policy, it is bad economic policy, and it is bad governmental policy. The thing to remember is that you – the body that represents all North Dakotans – are responsible for making that first decision that can lead to the inevitable legalization of sports betting in our state. It will either stop here, or begin here, but once that genie is out of the bottle, it cannot be put back in. It is your responsibility to make that important decision which will affect our state for generations to come.

For these reasons, North Dakota Family Alliance Legislative Action respectfully asks that you please vote House Concurrent Resolution 3002 out of committee with a "DO NOT PASS" recommendation.

Thank you for the opportunity to testify and I am now happy to stand for any questions.



HCR3002

Senate Judiciary Committee March 13, 2023 Mark Hagerott, Chancellor, NDUS 701.328.2963 | mark.hagerott@ndus.edu

Chair Larson and members of the Senate Judiciary Committee, my name is Mark Hagerott, and I serve as Chancellor of the North Dakota University System. I'd like to provide this written testimony on HCR 3002, as the NDUS and its institutions have concerns surrounding the effects of sports betting and oppose HCR3002 as this could affect our student-athletes.

The House Judiciary Committee gave this bill a Do Not Pass (9-4) after recommending amendments that would have limited sports gambling to professional sports only, thereby excluding high school and college sports. Unfortunately, the House Chamber rejected the amendment and then passed the resolution by a vote of 49-44.

The proposed language to "authorize sports betting to be conducted in the state and licensed and regulated by the state" could potentially include collegiate athletes on full ride scholarships in North Dakota colleges and universities.

Last biennium, I convened a meeting of the eleven campus presidents, and all eleven were adamantly opposed to a similar sports betting bill and requested that I carry this information to you.

Why, in general, do campus presidents pass on their concerns?

We believe that opening the door to college sports betting in our state could have massive negative implications to our students that puts the safety and welfare of our students and even their families at risk. In states that have allowed this, students have been exposed to illicit agreements and financial benefits that not only put them at risk but challenged their integrity and the purity of those sporting events.

On the face of it, sports betting potentially undermines the integrity of the game and renders unpaid athletes vulnerable to money flowing through their respective games and contingent on their performance.

On behalf of the NDUS college presidents and myself, I respectfully recommend a "do not pass" on HCR3002. However, should the Committee feel compelled to pass HCR3002, I respectfully request that lines 24 & 25 be amended to read "<u>3. Shall May authorize sports betting on athletic or sporting events</u> not sponsored by a college or university professional sports to be conducted in the state and licensed and regulated by the state."

This concludes my testimony for HCR3002, and I will stand for questions from the Committee. Thank you.



Representing the Diocese of Fargo and the Diocese of Bismarck

103 South Third Street Suite 10 Bismarck ND 58501 701-223-2519 ndcatholic.org ndcatholic.org To: Senate JudiciaryFrom: Christopher Dodson, Executive DirectorSubject: HCR 3002 — Sports GamblingDate: March 13, 2023

The North Dakota Catholic Conference opposes House Concurrent Resolution 3002.

Although the Catholic Church does not teach that mere games of chance are immoral, gambling can harm the human person and undermine the common good. For this reason, the North Dakota Catholic Conference has long opposed any expansion of gambling in North Dakota.

If approved by the voters, HCR 3002 would greatly expand gambling in the state.¹ Constitutional provisions are usually permissive, using "may." The provision permitting the legalization of charitable gaming is such a provision. HCR 3002, however, uses "shall" and if passed by the voters, *mandates* the Legislative Assembly to legalize all "sports betting." It is questionable whether the legislature could set wager limits or restrict "sports betting" to professional sports.

HCR 3002 would also require the legislature to legalize, for the first time in the state's history, for-profit gambling operations. This unprecedented shift in legalized gambling in North Dakota poses even greater threats to families, those who suffer from gambling addictions, and the common good than the mere expansion of charitable gaming in the state.

Finally, we must recognize that sports gambling, particularly for-profit sports gambling, is substantively different from betting on mere games of chance. Sport is special because it is a human activity and all that surrounds sports should always be centered on respecting the dignity of the human person. Sports gambling, however, commodifies the human person.

Moreover, it does this without the athlete's consent. Sports gambling, especially when facilitated by commercial operators, not only diminishes the sport but also disrespects the dignity, perhaps even exploits, the athlete.

We urge a **Do Not Pass** recommendation on HCR 3002.

¹ Some argue that HCR 3002 merely places the question on the ballot and leaves it to the voters to decide the issue. While this is true to some extent, it is not an argument for passing HCR 3002. Such an argument ignores that Art. IV, Sec. 16 of the North Dakota Constitution, with requires proposed amendments to the constitution to pass both chambers, exists for a reason. The legislature is not supposed to be a mere pass-through for any proposed amendment.

Madam Chair, members of the committee, my name is Greg Stemen, State Representative from District 27, South Fargo, Horace, Oxbow, Hickson and southern Cass County. I am here to introduce House Concurrent Resolution 3002 and speak in support of passing the resolution. It is important to note, passage of this resolution does not legalize sports betting, it simply allows the voters of North Dakota to determine whether they want to legalize sports betting when they vote in the November 2024 general election. A constitutional change is required in order to legalize sports betting, thus the rationale for a Concurrent Resolution to allow the people to have their say.

The United State Supreme Court, in 2018, declared the Professional and Amateur Sports Protection Act (PAPSA) to be unconstitutional. This decision put the power in the hands of the states to legalize and regulate sports betting in their jurisdiction. Since the power was passed to the states in 2018, the estimated tax revenue to the 27 states where it is legalized and regulated has grown to just under \$2.3 Billion. (SportsHandle)

It is estimated that there are currently almost 140,000 people betting in the state through utilization of the internet. It is estimated that approximately \$355 Million is wagered annually and approximately \$36 Million in revenue is garnered for the sports books. If the voters are allowed to approve sports betting, the opportunity for the state to generate over \$3.6 Million in tax revenue annually will become a reality. In addition, and maybe more importantly, the state will be able to provide regulation of the industry and consumer protections that are not provided now. (American Gaming Association, Oxford Economics)

The internet has allowed illegal entities to set up in foreign countries with few if any laws that regulate sports betting. They have no consumer protection for bettors in the United States and, in reality, they answer to no one when it comes to ethical operation of sites. The last thing these illegal betting sites do is contribute to federal or state coffers and when it comes to identifying problem gambling patterns or illegal activity, they will do nothing to stop it.

When it comes to legalizing sports betting, the state of North Dakota and reputable gaming companies would be able to provide regulation and oversight of all participants in sports betting. Consumer protection would become a priority. As a country, we have seen few, if any, betting scandals surrounding college sports teams in states with legalized sports betting. Because of legal and legitimate sports gaming companies, there are more built-in protections to prevent those things from happening than ever before.

Mr. Chairman and members of the committee, I want to reiterate, **this Concurrent Resolution will not make sports betting legal in the state of North Dakota.** What it will do is allow the voters of North Dakota to make their wishes known at the ballot box by being provided with clear and concise language as to, "yes we approve of sports betting or no we disapprove." If the voters choose to make sports betting legal in the state of North Dakota, interested and informed parties will come to the table to produce legislation that most aligns with the wishes of the voters of our great state. I urge this committee to allow the voters of North Dakota to have their say in the next general election.

Madam Chair and committee members, I will stand for questions. Thank you.

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Sports betting is now legal in Ohio. Experts worry about a rise in gambling addiction

Ideastream Public Media | By Abigail Bottar

ideastream public media

Published January 4, 2023 at 6:00 AM EST

LISTER · 1:10



Lauren Green / Ideastream Public Media

Sports betting became legal in Ohio on Jan. 1. Experts are warning this will lead to an increase in problem gambling.

On Jan. 1, Ohio became one of the latest states to legalize sports betting. More than three fifths of the country has made this move in recent years. These states have seen a assive increase in problem gambling, Problem Gambling Network of Ohio Associate Director Mike Buzzelli said.

wksu The Sound of Ideas Sports betting is now legal in Ohio. Experts worry about a rise in gambling addiction | Ideastream Public Media

This wraps into another concern Buzzelli has: college-aged men being the most usceptible to problem gambling. Newberry warns men in this age group who already participate in betting will be more prone to gambling addictions.

"It's more the people who are already doing some betting who are going to get in trouble," Newberry said.

Most college students can't legally place bets, as the age to legally gamble is 21 in the state. Newberry worries that underage gambling will be an issue.

"That possibility is pretty high, especially because on the mobile apps you can lie about your age or you can sign in under somebody else's name and date of birth," Newberry said.

Treatment for problem gambling is accessible and effective, both Buzzelli and Newberry said.

One effective tool Newberry often suggests to his clients is the Voluntary Exclusion ogram, where people can ban themselves from casinos and racinos for different amounts of time.

"That will be connected to sports gambling so the sports books that are in those venues and the ability to download the apps and things like that," Buzzelli said.

Ohio is ready to take on problem gambling with the legalization of sports betting, Buzzelli and Newberry said. They feel hopeful the precautions and laws in place will help prevent and provide treatment to those struggling.

"The one thing I can say about Ohio is we are known as one of the number one states in the country in problem gambling treatment and prevention," Newberry said.

One example of problem gambling prevention in the state is the way sports betting companies advertise. Advertisements right now tout risk free bets, but that will change once it's legalized.

"Come Jan. 1, they won't be able to advertise risk free bet," Buzzelli said, "because every bet has a risk involved in it."

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WKSU The Sound of Ideas - Stateline

As Sports Betting Grows, States Tackle Teenage Problem Gambling

STATELINE ARTICLE

July 12, 2022 By: Marsha Mercer Read time: 6 min

Nett page: - 4-6% HS stats addicted - most at Rish, "18-24 year olds who are sports betters.

to stay in the game and wanting to win "the big one" so much that they keep playing even when losing a great deal.

Since the U.S. Supreme Court cleared the way to legal sports betting in 2018, states have raced to open the taps of tax revenue from the practice. Thirty states and the District of Columbia have live, legal sports betting, and five more states have live sports betting on the way.

Support for the practice has grown: About two-thirds of recently surveyed adults approved of legalizing betting on professional sports, up from 55% in 2017, according to polling from *The Washington Post* and the University of Maryland. However, roughly 60% of respondents said they were concerned that the increasing availability of sports betting will lead to children gambling.

But as sports betting becomes pervasive—in brick-and-mortar betting parlors and, often, for anyone with a cell phone—state gambling addiction services are underfunded, Whyte and state administrators say, and their focus is on adults.

"Kids who have problems fall through the cracks," Whyte said.

There's a growing recognition among state legislators and health departments that the youngest gamblers need help, but that awareness has yet to materialize into widespread gambling prevention programs for youth, according to Whyte and other experts.

"Children and young people are the fastest-growing segment of gamblers," said Virginia Del. Sam Rasoul, a Democrat, who this year sponsored the first state law in the country requiring all public schools to teach students about the risks of gambling.

"I had some Virginia families contact me, saying, `This is a problem, what should we do about it?'" he said in an interview.

Rasoul's law, which had nearly unanimous support in the legislature, requires the state Board of Education to develop and distribute to all school divisions educational materials on gambling as part of the existing curriculum on substance misuse. Republican Gov. Glenn Youngkin signed the measure in April.

"This is a problem that needs to be addressed," Rasoul said. "It's a great first step for Virginia."

Brianne Doura-Schawohl, a lobbyist on problem gambling issues, strongly supports Virginia's new law as a first step, but asked: "Is it going to be enough to move the needle? I'm not sure.

As Sports Betting Grows, States Tackle Teenage Problem Gambling | The Pew Charitable Trusts

In Maryland, where mobile sports betting is expected to go live this fall, Republican state Sen. Bryan Simonaire said, "We should be informing young people of the dangers."

Simonaire, the Senate minority leader, has tried for the past three years to pass a bill authorizing the Maryland Board of Education to prepare a problem gambling curriculum that local school districts could use, if they choose, in high schools.

His first bill in 2020 would have required curriculum use, but after pushback from teachers' groups, he made the teaching optional. His bill passed the Senate before COVID-19 upended the session. For the following two years, though, his bills have failed to get out of committee.

"The education community lobbied for casinos, to have money for education, and legislators pushed for gambling as a way to help education," Simonaire said in an interview. "The point I made is, you got all this money, and now you have a moral obligation to inform and to teach kids to see the warning signs."

He is also personally passionate about the issue: "My father ended up penniless because of gambling."

His father was a millionaire who moved to Arizona and would fly to Las Vegas to gamble for fun, Simonaire said, but when a casino opened 5 miles from his home, "that's when he had the problem. He was a wonderful person, but we all have issues in life."

In West Virginia, Democratic state Del. Sean Hornbuckle, a professional financial adviser, tried this year to create a three-year pilot program in five public high schools to teach about problem gambling in a financial literacy class. The bill quietly died in the Republican-controlled education committee. He plans to try again, potentially with a GOP co-sponsor.

How much information youth get about gambling varies greatly, in part depending on where they live.

"We were starting to hear and see that the risk for teens with gambling disorder was high," said Rose Blozinski, executive director of the Wisconsin Council on Problem Gambling, a nonprofit affiliated with the national council. "We thought it was better to give the information to them sooner rather than later."

So, in 2015, the Wisconsin council developed a free, 45-minute gambling prevention class for high schools. Last year, the council created a similar video presentation for virtual schooling. About 16,500 students have seen one or both presentations.

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SEPTEMBER 14, 2022

P in

As more states legalize the practice, 19% of U.S. adults say they have bet money on sports in the past year

BY JOHN GRAMLICH



Black and Hispanic Americans are among the groups most likely to report betting on sports

% of U.S. adults who say they have personally bet money on sports in the last 12 months with friends or family, in person at a casino, racetrack, or betting kiosk, or online

U.S. adults	1.19
Men	24
Women	15
Ages 18-49	22
50+	17
White	1.8
Black	27
Hispanic	24
	and the second se
Asian*	30
Asian* College grad	18
	18 20
College grad	18 216 222
College grad Non-college grad	1.5 25 22
College grad Non-college grad Upper income	1.5 20 22 1.9
College grad Non-college grad Upper income Middle income	1.0 1.8 200 222 1.0 1.9 2.1

*Estimates for Asian adults are representative of English speakers only. Note: Family income tiers are based on adjusted 2020

earnings. White, Black and Asian adults include those who report being only one race and are not Hispanic. Hispanic adults are of any race. Source: Survey of U.S. adults conducted July 5-17, 2022. PEW RESEARCH CENTER

Men are more likely than women (24% vs. 15%) to say they have bet on sports in some form in the past year, as are adults under the age of 50 when compared with those 50 and older (22% vs. 17%). There are also differences by race and ethnicity: Black (27%) and Hispanic adults (24%) are more likely than White (18%) and Asian American adults (10%) to report doing so.

There are no significant differences in self-reported sports betting by educational attainment or household income level. For example, 18% of college graduates say they have bet on sports in some way in the past year, as have 20% of non-college graduates. Similar shares of adults in upper-income (22%), middle-income (19%) and lower-income households (19%) say they have bet on sports in the past year.

1/9/23, 7:54 AM

Few Americans see the widespread legalization of sports betting as a good thing for society or for sports

% of U.S. adults who say the fact that betting on sports is now legal in much of the country is ...

F.	bad thing	A good thing	Relther good not bad
For society	ુકોટલ	8	57
For sports	33	116	49
Note: Those wi	no did not give a	n answer are not show	n.
Source: Survey	of U.S. adults of	onducted July 5-17, 20	022.
PEW RESEARC	CH CENTER		

The public is slightly more divided on a separate question about whether the widespread legalization of sports betting is a good or bad thing for *sports*. Around half of Americans (49%) say the fact that sports betting is now legal in much of the country is neither a good nor bad thing for sports, while a third say it is a bad thing for sports and 16% say it is a good thing.

On these questions, too, there are some demographic differences. Americans 50 and older are more likely than adults under 50 to say that legalized sports betting is a bad thing for both society (41% vs. 27%) and sports (38% vs. 29%). College graduates and those in upper-income households are also more likely to see the widespread legalization of sports betting as a bad thing for both society and sports.

While there are no significant partisan differences on most of the Center's questions related to sports betting, one such divide does appear on the question of whether legalized sports betting is a good or bad thing for society. <u>Republicans are slightly more likely than</u> Democrats to say this is a bad thing for society (38% vs. 31%). Still, more than half in both groups (54% of Republicans and 59% of Democrats) see it as neither a good nor bad thing for society.

Note: Here are <u>the questions used</u> for this analysis, along with responses, and <u>its</u> <u>methodology</u>.

Topics Personal Finances, Lifestyle, Leisure

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athletes

AN EXCERPT FROM THE SPORT SCIENCE INSTITUTE'S GUIDE TO UNDERSTANDING AND SUPPORTING STUDENT-ATHLETE MENTAL WELLNESS

By Jeffrey L. Derevensky and Tom Paskus

Gambling remains one of the fastest-growing industries in the world, with multinational corporations ting billions of dollars to attract customers. While age restrictions exist in most jurisdictions age often is dependent upon the type of gambling), it is an activity in which many colleges 1. students participate.

Most individuals gamble legally, occasionally and in a generally responsible manner (that is, setting and maintaining time and money limits). However, for a small but identifiable subset of youth, gambling can quickly escalate out of control and affect both psychological and physical well-being.

Excessive, problematic or pathological gambling has been repeatedly shown to result in consequences that can include deviant anti-social behaviors, decreased academic performance, impaired athletics performance, and criminal and legal problems.

Generally, the social and problem gambling experiences of college student-athletes are similar to those of other youth gamblers. Results of a 2012 study that the NCAA commissioned found that 57 percent of male student-athletes and 39 percent of female student-athletes reported gambling in some form during the past year, with those student-athletes in Division I reporting the lowest incidence of gambling (50 percent for males; 30 percent for females).

Multile pathological gambling is a problem that affects relatively few student-athletes, it is

theless a persistent health concern for some individuals: 1.9 percent of males and 0.2 percent of female student-athletes are exhibiting some clinical signs of problem gambling, placing them at extremely high risk for mental health issues.

2



SPORT SCIENCE INSTITUTE

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Slots	19.8%	3.6%	15.1%	2.0%	11.9%	1.8%
Lottery tickets	36.2%	11.1%	31.4%	9.1%	35.2%	11.1%
Played stock market	10.2%	4.7%	9.2%	4.5%	7.4%	3.6%
Commercial bingo	6.5%	0.9%	6.9%	1.1%	5.3%	1.2%
Gambled in casino	-	-	22.9%	3.8%	18.7%	3.3%
Bet on sports	23.5%	9.6%	29.5%	9.6%	25.7%	8.3%
Casino games on Internet for money	6.8%	2.8%	12.3%	4.7%	7.5%	1.9%

entages displayed are cumulative rather than independent. A student-athlete reporting having wagered "once/month or more" is also included in the "past year" figure.

Gambling behaviors among female student-athletes

	2004 STUDY		2008 STUDY		2012 STUDY	
	PAST	1/MONTH	PAST	1/MONTH	PAST	1/MONTH
	YEAR	+	YEAR	+	YEAR	+
Played cards for money	19.0%	4.4%	10.7%	1.3%	5.3%	0.6%
Bet horses, dogs	4.8%	0.4%	3.2%	0.1%	2.8%	0.2%
Games of personal skill	14.1%	3.2%	7.2%	1.2%	4.0%	0.7%
Dice, craps	3.5%	0.7%	2.2%	0.3%	2.0%	0.3%
ts	14.3%	1.3%	9.9%	0.5%	8.4%	0.6%
Lottery tickets	29.7%	5.4%	24.0%	3.5%	30.5%	5.1%
Played stock market	3.5%	1.3%	2.1%	0.6%	1.1%	0.4%



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JD: The landscape has changed dramatically. There are more states with casinos than ever before. When the NCAA initiated its first gambling task force in 2003, only Nevada and New Jersey had casinos. Now there are plenty of casinos in Florida, Oklahoma, Pennsylvania, Maryland, Virginia, Louisiana and many other states. Also, electronic forms of gambling are becoming increasingly popular. In 2003, very few people even thought of gambling online. Now you can wager virtually on anything online. There were odds on what Prince William and Kate Middleton were going to name their baby. You can gamble on who's going to be the next pope, or the next president. There were odds on where Angelina Jolie would adopt her next child from. In that vein, there is now live in-game betting – odds generated in real time for participants to bet on various aspects of a game as it unfolds. About 10 percent of male student-athletes in the 2012 study who wager on sports have engaged in live in-game betting. "Spot fixing" is another one. Spot fixing is just a single midgame event or portion of a contest needing to be fixed for a bet to pay off. It's generally seen as easier to do and harder to detect than manipulating a final outcome.

Nhat about the technology? Has gambling through social media become pervasive?

JD: Simulated forms of gambling – often referred to as "practice sites" – that's the new phenomenon. We currently don't know if there's a causal relationship between simulated forms of gambling (for virtual currency) and actual gambling. We do know, however, that as simulated gambling goes up, so does actual gambling and gambling-related problems.

Percentage of student-athletes reporting that they played simulated gambling activities in the past year

1ALES F	EMALES
8.2% 4	1.8%
2.0% 4	1.2%
0.3% 2	2.4%
4.5% 5	5.4%
1.7% 2	2.2%

Q: What do you mean by simulated forms of gambling?



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a oablo, afor problemado gambing might be at the root of these behaviors.

Q: Are there approaches on campus that are known to work?

JD: Student-athletes report that coaches and teammates are their primary influences, so programs targeting those people – particularly coaches – are helpful. I like the idea of involving student services groups as well. The more campus-wide involvement, the better. This is a more general student issue, and not one that affects only student-athletes. It's important to understand that what starts off as a fun, harmless activity can lead to other serious problems. One or two out of 100 college students having a problem isn't likely to set the world on fire, but if you approach the gambling issue as being among a number of things that can negatively impact student health and well-being, then your odds of resonating, so to speak, are much greater. It's important to remember that every problem gambler tends to seriously impact a dozen other people: boyfriends, girlfriends, peers, teammates, coaches, parents and employers. And for student-athletes, it can jeopardize their eligibility.

t effective ways to influence student-athletes not to wager on sports (as reported by student-athletes who have wagered on sports in the past year)

RANK	MALES	FEMALES
1	Coach	Teammates
2	Teammates	NCAA penalties
3	NCAA penalties	Coach
4	Pro athlete presentation	Pro athlete presentation
5	Parents	Law enforcement presentation
6	Athletics department info	Athletics department info

Jeff Derevensky is the director of the International Center for Youth Gambling Problems and High-Risk Behaviors at McGill University in Montreal. The National Center for Responsible Gaming recently ored Derevensky with its coveted Scientific Achievement Award, one of dozens of accolades he has ned from his research over time. He and NCAA Principal Scientist Tom Paskus co-authored the 2008 and 2012 NCAA studies on student-athlete wagering behaviors.

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concerns for student-athletes. How schools are responding

Victoria Moorwood and David Wysong Cincinnati Enquirer

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Just weeks after sports betting became legal in Ohio, the state's lead gambling regulator had to address the issue of gamblers harassing college athletes.

"It was something I wasn't planning on talking about today," said Matt Schuler, executive director of the Ohio Casino Control Commission. "But I thought that it was important enough to bring up to make sure that anyone who's listening understands that this type of behavior is not OK for anybody in any venue at all."

Schuler spoke during the group's first meeting of the year on Jan. 18, per PlayOhio, a gambling news organization. Sports betting became legal in Ohio on Jan. 1.

Ohio schools and athletic departments were against sports gambling years ago before it became legal. Now, those same universities must juggle obstacles that come with legalized betting, including any potential harassment of student-athletes.

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College athletes faced online harassment well before sports betting

Schuler's statement came a day after the men's basketball coach at the University of Dayton raised concerns about player harassment from gamblers upset about losing bets.

In a postgame press conference Jan. 17, Dayton Flyers head coach Anthony Grant said his players had received hateful messages from disgruntled gamblers on social media. The team lost to Virginia Commonwealth University on Jan. 13, which Grant suggested spurred the harassment.

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have families. They don't deserve that. Mental health is real. So if you're a Flyer fan, I ask you just to understand what you're dealing with, with young people. All right? Take a step back, and reevaluate your priorities. And if you can't, we don't need you."

Social media harassment against college athletes was an issue even before sports betting came into the picture.

E.J. Liddell, a former Ohio State University basketball player, posted messages from social media users wishing death and threatening to kill him after his team's loss to Oral Roberts University in the 2021 NCAA Men's Basketball Tournament.

Ohio State quarterback C.J. Stroud received death threats after the Buckeyes lost to Michigan on Nov. 26, his mother told Sports Illustrated.

Meanwhile, student-athletes continue to report elevated mental health concerns. A 2021 NCAA survey administered to Division I, II and III schools showed mental exhaustion, anxiety and depression among collegiate athletes were about as prevalent as they were in 2020, and 1.5 to 2 times higher than pre-pandemic numbers.

Ohio's DI universities were against collegiate sports betting

Ohio schools and athletic departments knew legalized sports betting was coming to the state, and tried to fight it.

Thirteen DI athletic directors sent a letter to Larry Obhof, former president of the Ohio Senate, and Larry Householder, former Ohio House speaker, in 2019 opposing collegiate sports gambling. Among those to sign the letter included Greg Christopher of Xavier University, Ohio State's Gene Smith, David Sayler of Miami University and former University of Cincinnati athletic director Mike Bohn.

"Permitting gambling on college sports in Ohio poses risks of increased incidents of problem gambling, threats to the mental and financial well-being of our student populations and the integrity of university athletic programs," the letter, which The Enquirer obtained from Christopher, read.

Another concern with college sports betting, voiced by Christopher, is proposition bets. Also _rcalled prop bets, these allow gamblers to place wagers on specific players or occurrences that _r

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The University of Cincinnati athletic department declined to comment for this article.

Athletic departments regularly prepare student-athletes for potential challenges they could face during their time as college athletes. Sports gambling is another obstacle schools must address.

"There's a handful of what I would call third-rail-type issues that our student-athletes can find themselves facing, and there's no doubt that gambling is one of those," Christopher said. "So, it's a regular topic that we make sure we talk with our student-athletes (about), and especially the sports like basketball where there is active betting on the games, we make sure that they're educated and aware."