



State of the Nation

Keith Whyte, Executive Director

May 2, 2024

About Me

Keith S. Whyte is Executive Director of the National Council on Problem Gambling (NCPG) in Washington, D.C. He has almost thirty years of national experience in gambling issues. Recognized widely for his work to promote responsible gambling and prevent gambling addiction, Mr. Whyte has given invited presentations at conferences and events in 43 US states and 26 countries. He has testified before the United States Congress four times and appeared before numerous legislative and regulatory bodies. Keith is frequently quoted in the national and international media.

About Us

STATEMENT OF PURPOSE

THE NATIONAL COUNCIL ON PROBLEM GAMBLING IS THE NATIONAL ADVOCATE TO MITIGATE GAMBLING-RELATED HARM.

STATEMENT OF PRINCIPLES

NCPG REAFFIRMS THE CORE PRINCIPLES OF NEUTRALITY, COLLABORATION AND RESPECT.

Respect includes efforts to be antiracist, to fight racism, harassment, and discrimination, and to promote diversity, equity and inclusion.

These core principles are reflected in all NCPG operations. NCPG is neutral on legalized gambling and does not take a position for or against legalized gambling but advocates strongly for those harmed by gambling. The mission is best served by the collaborative action of a broad range of people and organizations. NCPG will treat all those harmed by gambling and all stakeholders with respect.



NCPG

National Council on Problem Gambling



ResponsiblePlay.org



Members

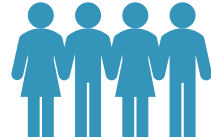
- State affiliate chapters
- Counselors & healthcare providers
- Treatment facilities
- Nonprofit sister organizations
- Government & Regulators
- Individuals
- Pro sports teams & leagues
- Gambling industry
 - Lotteries
 - Casinos (Commercial & Tribal)
 - Vendors
 - Sportsbooks



NCPG Principles



Informed Decision Making



Full Continuum of Behaviors and Services



Problem Gambling is a Public Health Issue



Comprehensive Programming



Affordability and Accessibility



Governmental Responsibility



Industry Responsibility



Collaboration



Strategic Goals

- ✓ NCPG is the national advocate for mitigating gambling-related harm.
- ✓ A strong national infrastructure supports services for problem gambling prevention, treatment, and recovery.
- ✓ Problem gambling is fully integrated into the public health system.
- ✓ NCPG is the leading provider of tools and information about problem gambling and responsible gambling.

Programs Include

National Council on Problem Gambling

Agility Grants





National Problem Gambling Helpline

Network of contact centers specially trained to support individuals, families and communities facing the negative consequences of problem gambling

- ✓ 24/7/365 Support
- ✓ 27 Contact Centers covering all US States and Territories
- ✓ 250+ languages supported
- ✓ 570+ trained staff
- ✓ 358,000 contacts in 2023

**NO
JUDGMENT.
JUST
RESOURCES.**

1-800-GAMBLER
HELP FOR PROBLEM GAMBLING

I. History

2008 Key Questions

1. What is the appropriate partnership between advocates, industry & state?
2. Who will translate research and develop strategic plans for comprehensive systems of care?
3. How does the PG field stay abreast of technological developments and work with industry and government to maximize positive and minimize negative aspects?
4. Who will define *problem gambling* and *responsible gaming* and how do we need to change our thinking?



I. Partnerships

- Past decade has been a **mostly** positive revolution in SSA participation
- All primary stake holders coming together (leadership of the council)
- Hollow state model (NGO/private sector can do it better, faster, cheaper)
- As advocates, able to press for funding and attention to this issue that state agencies cannot.



Important Role of Councils

- ONLY advocates for problem gamblers & their families.
- Independent perspective, unaffected by money or morality.
- Provide innovative services better, faster & cheaper.
- Work across the many boundaries, including:
 - State (MSA's, gambling on borders)
 - Tribal
 - Types of gambling (different regulatory agencies)
 - With illegal or gray market operators (truckstops & internet)



2. Leadership

- As advocate NCPG responsible for leadership.
- Limited and ad-hoc Federal role:
 - National Gambling Impact Study Commission
 - Center for Mental Health Services contract
 - Center for Substance Abuse Treatment
 - Sponsor Midwest Conference, designate lead ATTC
 - Problem Gambling Toolkit (BKD 535)
 - Ongoing NIH research
- **Will not change without advocacy!**



3. Impact of Technology

- Technology drives & is driven by gambling.
- Technology will change every aspect of gambling, particularly the most traditional forms perceived (and regulated) as “least dangerous”
- New tech may provide more information.
- 2010 projected global internet gaming revenue: \$24.5 billion, half from mobile phones.



4. Change Thinking

- Who will define PG & RG?
- Industry, clinicians, recovery, researchers?
- Who is responsible for responsible gambling? Industry, individual?
- Does NCPG set a national standard?
- If not careful, perception will be like FAVOR, recovery means still struggling.



Additional Big Questions

- When will gaming participation and revenues peak? Is there a saturation point?
- Has poker peaked for youth?
- What will prevalence be in 2018? Trending up, down or plateau?
- Are we doing enough to develop the workforce?
- Will there be an effective pharmacological intervention?



NCPG (And/Through Evergreen) Will Lead The Way

- The single national point of access for problem gambling information and help
- Advocates for programs and services to assist problem gamblers and their families
- Policy, planning, accountability, standards
- Services delivered at the local level within a nationwide network, strong grassroots



How?

- Get involved in advocacy at the local, state and national level: Demand a seat at the table, contribute as an equal partner, lead politely but persistently!
- Learn lessons from MH/SA
 - Focus on the solution, not the problem
 - Evaluation & cost benefit is critical
 - Public/private may be better, cheaper, faster
 - Push the envelope, especially with technology



To Shape the Future Will You...?

- Join your State Council?
- Join the National Council?
- Participate in National Problem Gambling Awareness Week?
- Send a letter to your Congressional representative?



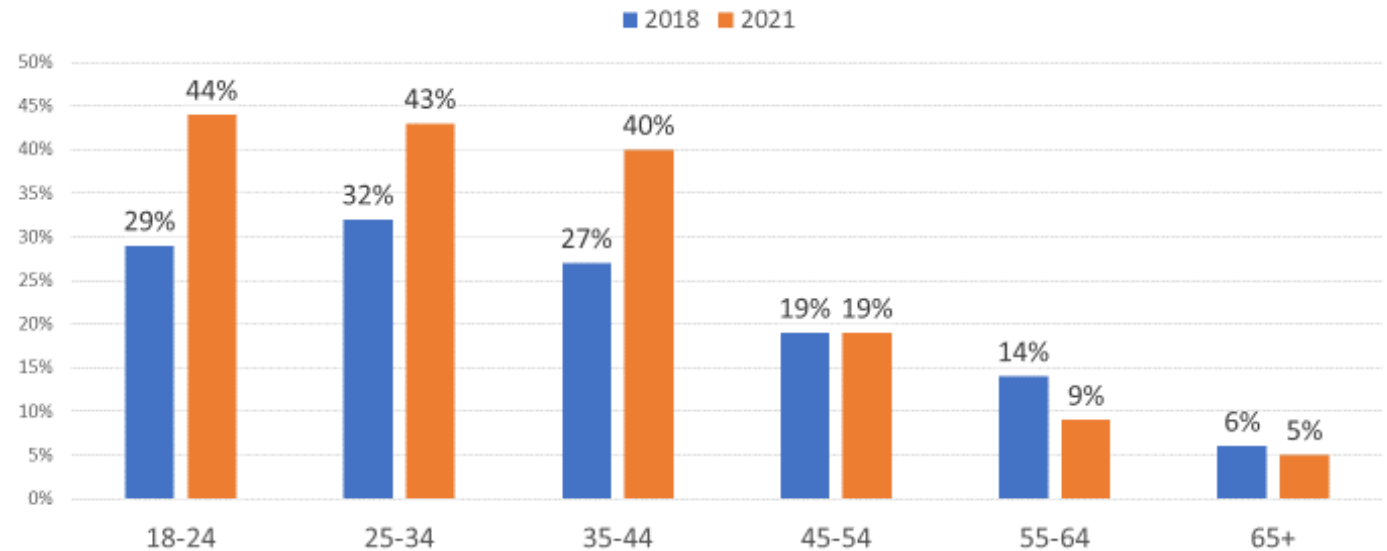
National Council
on Problem Gambling

2. Current Risk Factors/Populations

Sports Betting Is Dominated by Younger Males

- 37% of men bet on sports in 2021, compared to 16 percent of women.
- Adults under 45 made up 67 percent of all sports bettors in 2021.

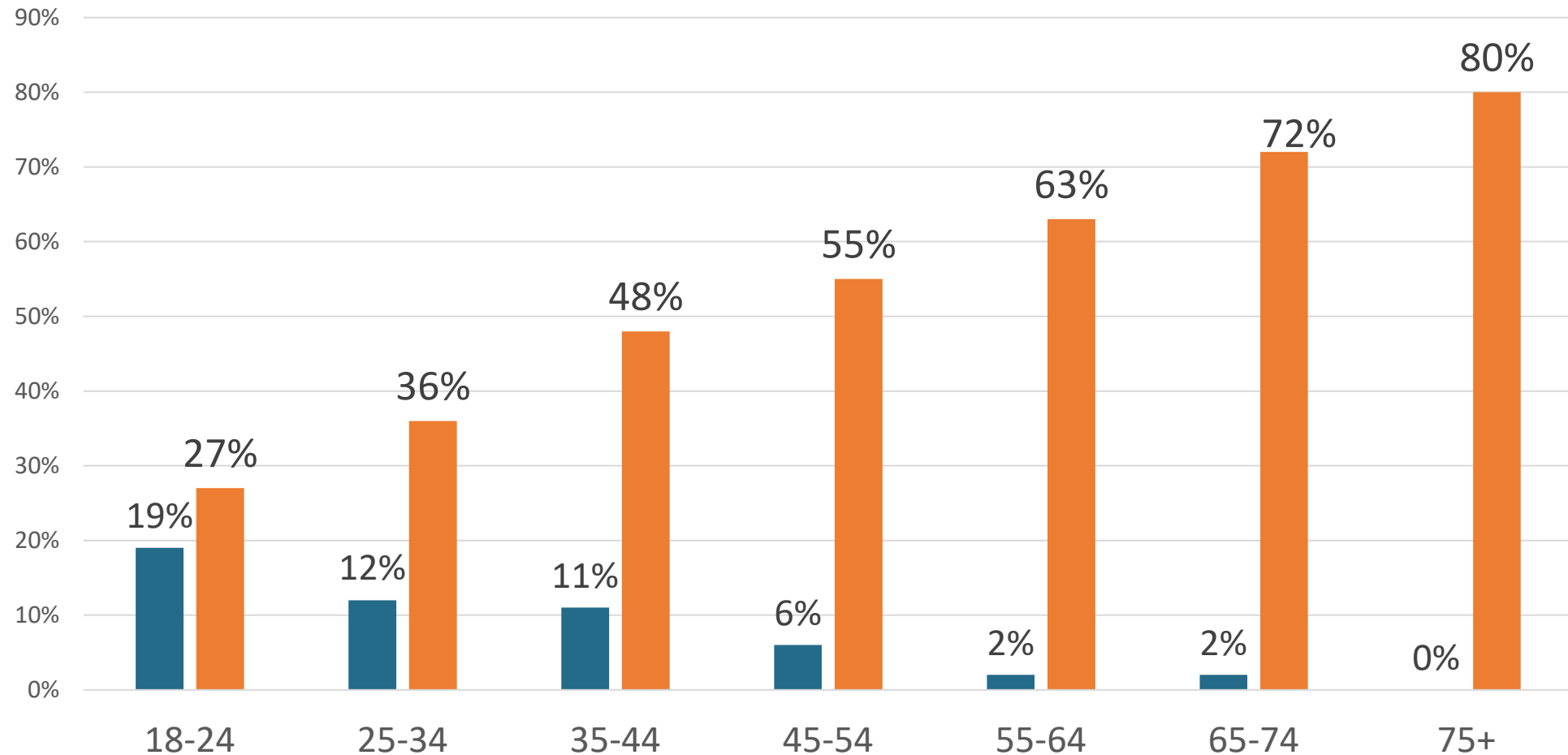
Past year sports betting by age



Concentration of Risk for College-Age

BLUE = Gamblers answering “many times” to at least 1 problematic play indicator

ORANGE = Agree that “Gambling is not a good way to make money”



NCAA

Survey of 3,500 18-24 year-olds, not just students or student-athletes

Participation

- 58% placed at least one sports bet in past year

Frequency

- Most bettors are infrequent, with 22% betting once a year or less and 36% betting a few times a year
- 14% bet a few times a week or more
- 33% of men bet a few times a month or more frequently compared to 20% of women
- Frequency increases with educational level, just as NGAGE found

Loss

- The most prevalent amount lost in a single day is between \$10 and \$50, and 71% of bettors report a highest daily loss of between \$1 and \$100
- Black or African American respondents are notable outlier, with 10% reporting they have a highest daily loss of more than \$500 compared to 6% of the general population.

NCAA High Risk Cluster

High risk cluster: Betting either a few times a week or daily, Betting \$50 or more in a typical wager, and/or Losing more than \$500 betting on sports in a single day

- 16% of all 18–22-year-olds had engaged in at least one of these risky behaviors
- Majorities of these higher risk gamblers are engaging in **three or more betting activities**, and more than half are **using mobile apps** to bet as well as **playing daily fantasy sports**
- 70% of these bettors strongly or somewhat agree that they could win a lot of money if they consistently gambled (**Gambler's Fallacy**)
- These higher risk gamblers report **higher ad recall** than their lower risk peers, and about 80% of higher risk gamblers say the ads they have seen make them **more likely to gamble**

3. Current Technology: Risk & Protective Factors

The Future of Sports Gambling...

...Is Data



Bet on every action by every player on every play in every game in every sport...

	MONEYLINE	TOTAL
WAS	-120	192.5

FIELD GOAL PCT.	
WAS	.250
ATL	.500

	PTS	STL	BLK	TO
	0	0	0	0
	2	0	0	2
	0	0	0	0
	5	1	0	0
	5	1	0	0

WSH	16
ATL	23
1st	2:33 :18

	PTS	STL	BLK	TO
Dedman	4	0	0	2
Bazemore	5	0	0	0
Huerter	0	0	0	1
Young	4	0	0	0
Collins	5	0	0	0

Will Trevor Ariza score 10+ in the first half?

YES

NO

Play for Free! Go to [NBCSportswashington.com/predict](https://www.nbcsportswashington.com/predict) for your chance to win \$500



Data

- Traditionally casinos had little information on players—manual play tracking, applicants for casino credit.
- Loyalty cards (Total Rewards-1997)
- Now operators collect gigabytes of 1st party data on every aspect of play, plus 3rd party vendors



Artificial Intelligence (AI) Impacts

- One online marketing firm reported an AI-driven campaign during Euro 2021 that resulted in: +152% in Total Deposit Amount, + 76% in Activity Days, +66% in Sport Net Revenue

WSJ

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

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

Katherine Sayre / Photographs by Stephanie Strasburg for The Wall Street Journal |

February 18, 2024

Potential Protective Factors

- Monitor gambling and user activity, identify risk indicators, and enable well-timed interventions, including personalized, normative feedback, and encouragement to moderate play through pre-commitment devices
- Dynamic messages can create a break in play and encourage self-appraisal.
- Digital wallets can limit gambling expenditure and provide personal feedback on gambling spend.
- Design options may include minimizing color and graphics, increasing friction by requiring users to click through different pages to access different betting/game options, creating pauses to slow the betting speed, reducing default bets, and requiring users to confirm bets and manually entering the amount, using default automated withdrawals of winnings, and default opt-out of notifications and marketing. (from Gainsbury, et al)

1st Generation RG Tools

- Limit setting, cooling off, self-exclusion, budget calculator
- Feedback loop to players—new DraftKings MyStatSheet provides players with realtime information on time and money spent
- Usage < 5%



Incentives

- Incentivize players to use RG tools, and industry to go beyond compliance-based RG
- Incentives for setting limits & staying within them?
- Customers who use of RG tools are more loyal, likely more sustainable



Interventions

- Without players knowledge: nudges, reduce marketing, offers, bonuses, alter types and amounts of ads
- With players knowledge: emails, calls, referrals to tools
- NJ AG reported 94,000 “interventions” in the past FY

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2nd Generation RG Tools

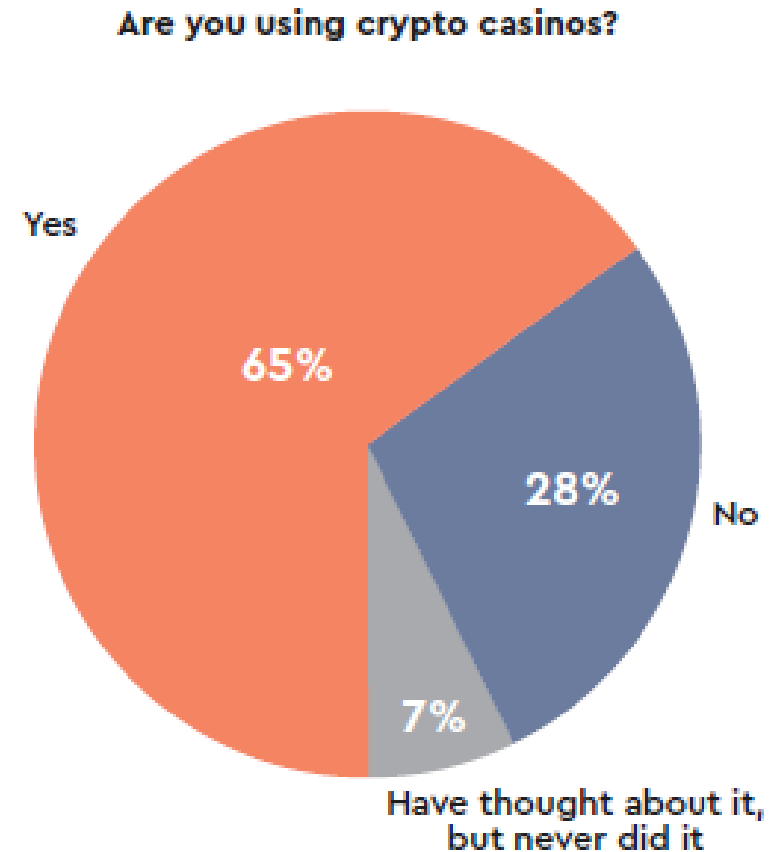
- If a player is chasing losses an AI RG program can suggest setting limits on deposits, taking a break after playing for a long time, or simply asking the player if they are still enjoying gambling, which one company reports is up to 20x more effective in eliciting a positive response from players
- Only NJ & CO have requirements for operators to screen for markers of harm in data they collect

EGBA Markers of Harm

1. Level/Volume of stakes
2. Speed of play
3. Depositing behavior
4. Cancelled withdrawals
5. Customer initiated contact
6. Time of play
7. Changes in gambling products use
8. Changes in use of player management tools
9. Chasing
10. Losses

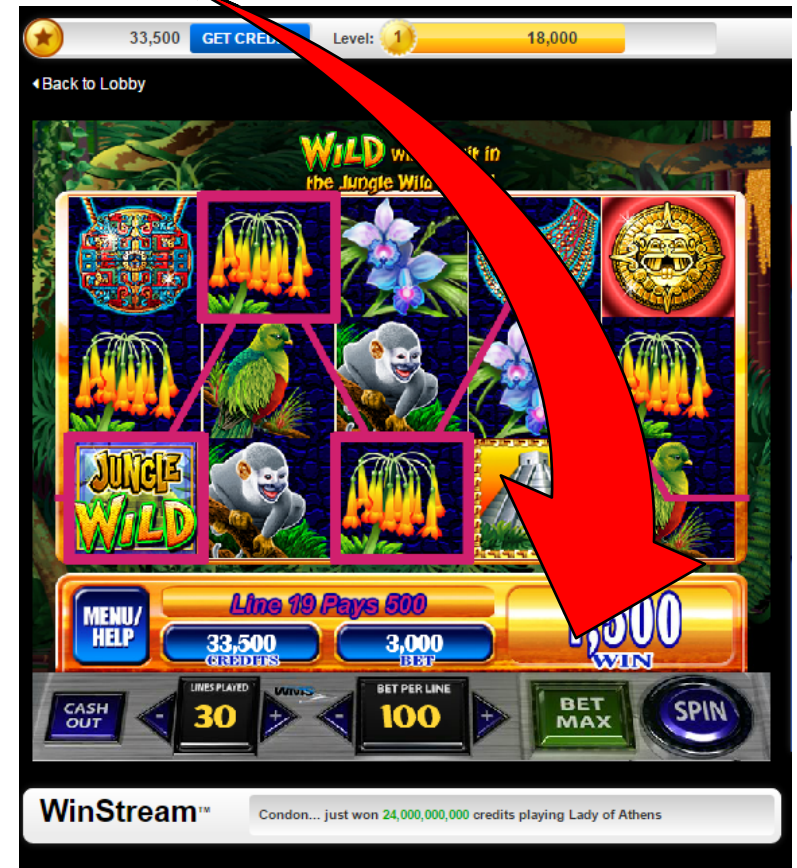
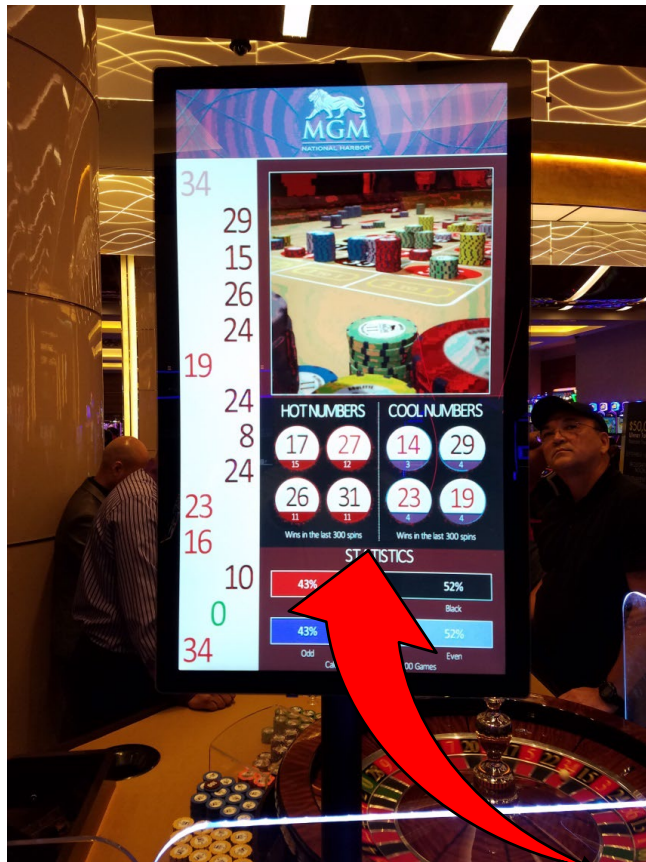
Payments Technology

- Increasing use of digital payments methods to gamble
- Both risk and protective factors
- Cryptocurrency particularly risky, also highly associated with online gambling participation
- Payments data may also provide window into risk for harm, such as a high deposit-to-withdrawal ratio; high activity/high intensity; and high volume/high variability



Tech Design Don'ts

- Near miss
- Loss disguised as a win
- Stop buttons
- Avoid reinforcing myths like “hot” roulette numbers





Key Questions

- How much does tech tell the operator about a player's markers of harm?
- What actions are operators obligated, liable or required to take?
- How much does the regulator know about operator technology?
- How promising is PG tech (self-help apps, online counseling, clinical chatbots)?
- Is there ever enough operator data to diagnose a problem gambler?

4. Advocacy & Implications

Introducing GRIT

- The bill's sponsors are:
 - Senator Richard Blumenthal (D-CT)
 - Congresswoman Andrea Salinas (D-OR)
 - The bill was introduced as S.3579 and H.R.6982 on January 11th



GRIT Act: HR 6982/S 3579

Gambling Addiction Recovery, Investment, and Treatment Act

- This legislation would set aside 50% of the federal sports excise tax revenue for treatment and research.
 - 75% of that amount to SAMHSA to distribute to the states for prevention and treatment through the existing SAPT Block Grant program.
 - 25% will go to the National Institute of Drug Abuse to fund grants for research into gambling addiction.
- No new taxes; it simply sets aside a funding stream for problem gambling treatment and research that will continue to increase as online sports wagering becomes more prominent.

Why Support the GRIT Act?

- The GRIT Act would be the first ever federal funding for problem gambling treatment and research
- The federal government funds treatment and research for other addictions like alcohol and drugs
- This bill creates no additional bureaucracy or taxes
- Mobile sports gambling expanding quickly across the country, and we fear higher rates of gambling addiction will soon start to follow

What Can You Do?

- Sign on to our Organizational support petition at GritAct.org
- Next year we plan to send letters asking for hearings, there will be another sign-on opportunity then
- Go to GritAct.org to see more and be kept up to date
- Work with your council to help with local, grassroots advocacy
- Build relationships with your SSAs
- Attend Problem Gambling Advocacy Day in DC

Problem Gambling Advocacy Day is May 23, 2024

Problem Gambling Advocacy Day is a powerful and impactful event where individuals, organizations, and advocates come together in person to raise awareness and educate legislators about the critical issue of problem gambling.

Register for Problem Gambling Advocacy Day 2024 today!

[Register for Advocacy Day 2024](#)

[Event Schedule & FAQ's](#)





Conclusions

- Advances in gambling tech are increasing risk factors faster than protective factors
- Gambling problems are likely increasing in rate and severity, especially among young, male online sports bettors
- While all stakeholders have responsibility for addressing these issues, advocates have a critical role to play
- Critical discussion on how to tune tech to balance minimizing harm with maximizing revenue

NCPG Is Here To Help

- Non-profit & neutral on legalized gambling with 52 years experience
- Work with all stakeholders including councils, pro leagues, gambling industry, government agencies, state health agencies, treatment, research and recovery groups
- keithw@ncpgambling.org

