



## Is This the Year Minnesota Legalizes Sports Betting?

*As the legislature paused for its spring recess, two bills, HF 778 and SF 574, were making their way through committees on the House and Senate sides, respectively. The two bills embraced different approaches.*

**HF 778, authored by Rep. Zack Stephenson,** would create two master mobile sport betting licenses. One would be held by a tribal entity comprised of members of the Ojibwe Indian tribe or an entity owned by the tribe. The second would be held by a tribal entity comprised of Dakota Indian tribes or an entity wholly owned by the Indian tribe, and include up to eleven mobile sports betting operator licenses. The proposed tax rate is 10% on sports betting wagers placed online through a website or mobile application. Any wagers made on Indian lands are not subject to taxation. As sovereign nations, they do not fall under the same regulatory obligations as state and commercial entities.

As the bill stands today, mobile sports betting would only be allowed for those 21 years old and older. Legalized activities would include athletic events, esports events, college sports events or other events approved by the commissioner. Events prohibited or not covered by this legislation include: horseracing (legal under separate legislation), esports or athletic competitions organized by elementary, middle schools and high schools, or any youth activity sport league or fantasy sports contests.

The types of betting allowed would include:

- single game bets
- futures bets
- teaser bets
- parlay bets
- over-under bets

- moneyline bets
- in-game betting
- proposition bets
- straight bets
- exchange wagering
- futures bets placed on end-of-the-season standings, awards or statistics
- any other bets approved by the commissioner

Tax revenue collected would be distributed to the following:

1. Ten percent to the Public Safety Commission Division of Alcohol and Gambling Enforcement to oversee regulatory actions
2. Forty percent towards the problem gambling programming — 20% to the Department of Human Services and 20% to the state affiliate of National Council on Problem Gambling (MNAPG)
3. Fifty percent to amateur sports grants to promote integrity and participation of amateur sports.

MNAPG successfully added comprehensive problem gambling prevention education as a part of a young athletes' education. Currently, no prevention material on problem gambling is offered in the schools. This would at least open the door to reaching this impressionable group. Providing an early foundational understanding to the potential harms of gambling may help in preventing future problems.

MNAPG was also successful in adding esports and being named recipient of 20% of the tax revenue generated by sports betting. We were also able to add a provision to study all gambling behavior and experiences of those aged 18 to 35. This will shed some new

light on how, why and where this vulnerable age group gambles and help shape future prevention materials.

Currently, under the future rulemaking process, there would be standards to address and prevent compulsive and problem gambling. MNAPG doesn't find this statement satisfactory and contributed more language for responsible gambling best practices, advertising and consumer disclosures for further consideration.

**SF 574, authored by Senator Roger Chamberlain,** resembles earlier bills submitted in past sessions with minimal language about responsible gambling programs, any mention of esports or fantasy sports, and providing just 1% of tax revenue generated toward problem gambling programs, of which the state affiliate of NCPG would receive ½%. This is the current arrangement we have with charitable gambling tax revenue.

The proposed tax rate is 6.75%. In this bill, a sports pool operator license could be provided to a federally recognized Indian tribe or a group of tribes located in Minnesota for wagering that takes place on tribal land, to a class A racetrack, or to an entity that provides an electronic sports wagering platform through a website or mobile application. There are no limitations to licenses provided.

This bill would also provide some tax relief to charitable gambling.

There appears to be more favorable aspects to the House bill than to the Senate's. There are still many hurdles to jump and, in all likelihood, once the bills are combined it's anyone's guess as to which items will remain. We'll certainly know more by the time the summer issue of *Northern Light* goes to press.



Susan Sheridan Tucker  
Executive Director  
MNAPG

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FROM THE EXECUTIVE DIRECTOR

## Strengthened Resolve

As I write, we're wrapping up the nineteenth year of Problem Gambling Awareness Month, a time when state affiliates and other stakeholders step up their efforts to increase public awareness, destigmatize gambling disorder, encourage addiction and mental health care providers to screen for problem gambling, and learn from experts in the field about current trends. MNAPG has the added challenge of tracking and responding to proposed sport betting legislation, which may have the momentum to pass this year.

It's also a time for self-reflection. I've been leading MNAPG since 2018 and, frankly, when I started, I didn't know much about this addiction or its public health implications. I am not a gambler and, like many others, I didn't feel much empathy for individuals who seemed at fault for getting themselves into debt. But as I dove into the literature, learned more about the gaming industry, listened to people with lived experience and the counselors who treat them, I've become a fierce advocate for the quarter million Minnesota adults, thousands of Minnesota teens and the hundreds of thousands of concerned loved ones harmed by problem gambling.

It wouldn't be until I started this position that I was reminded of one particular person who suffered the ultimate harm from his gambling and drinking: Cameron. He was a friend of my brother and, in 1992, we gathered at his home to watch a regional final NCAA tournament game between Kentucky and Duke. This was the game in which Christian Laettner made a shot just as the clock wound down in overtime to win the game for Duke. While it's been 30 years, I have vivid memories of Cameron's rapid rise of elation to the final dive into deep despair as we watched the game. It was my first exposure to someone who had placed a huge amount of money on a game and lost. Cameron was a young man, born into great privilege, yet somewhere along in his teen years, he chose to salve his pain through drinking and gambling. Unfortunately, I would learn that his addictions were too much to bear, and he ended his life at the age of 25, a few months after the game.

I do this work for Cameron and so many others who I have met along the way and the thousands I will likely never meet. It's a privilege to be trusted within this community and to approach each day determined to make the smallest bit of progress in reducing stigma, giving voice to those who feel marginalized by their own or a loved one's addiction, and widening our educational efforts across the state.

I'm grateful for this opportunity.

Susan Sheridan Tucker

Minnesota Alliance on Problem Gambling is a nonprofit agency whose mission is to help those affected by problem gambling in Minnesota. We do this by promoting awareness and understanding of the issue via our website, newsletter, community education programs, sponsorship of the Minnesota State Conference of Problem Gambling, and training of professionals in preventing and treating problem gambling.

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# Louie Anderson and Celebrity Gambling Behavior

**In January, Minnesota's Louie Anderson, a nationally beloved comedian, died.** His death was felt in comedy circles as well as among Minnesotans who took pride in a local boy making it big.

As with all of us, however, he had his human frailties. He also made an impact on the recovery and addiction community, where he was known for his candid stories about growing up with an abusive, alcoholic father; but he also had a gambling problem.

In a 2016 interview, [www.youtube.com/watch?v=hTMWvugFklMo](https://www.youtube.com/watch?v=hTMWvugFklMo) when Louie was in

the thick of his gambling addiction, he shared the story of a night when he lost \$80,000 in Los Angeles, then drove to Las Vegas and won \$100,000 in the middle of the night, making it back to Los Angeles in time to film a television commercial the very next morning. The interviewers seem more entertained by the story than interested in exploring his gambling addiction.

Depending on the news outlet, Louie was either a big-time, revered gambler — or he had a gambling problem. Indeed, the perceptions of gambling based on celebrity behavior can be deceiving.

Stories of celebrity gambling can normalize, if not trivialize, how destructive the activity can be. While the wealth amassed by many celebrities can appear to minimize the magnitude of their gambling, it's clear that gambling can — and has — become a problem for some. Indeed, we know that gambling addiction is an equal opportunity employer and can affect virtually anyone — men or women, young or old, and those from every religion, race and socio-economic background. Sadly, that includes celebrities.



## International News — Could Denmark's Practices Work Here?

**In Denmark, the Ministry of Taxation will require mandatory players' cards beginning July 1, 2022.** This will eliminate the ability for a player to bet anonymously. Danish authorities hope it will reveal gaming patterns as a means of detecting signs of money laundering or match fixing. It will also prohibit players under the age of 18 from placing a bet, notify whether a player has voluntarily self-excluded from gambling, or if they have exceeded their self-set spending

limit before a wager is made. While the impetus behind this regulation is to reduce crime, tools such as these show promise in identifying players who can't keep to their spending limits before they're betting gets out of hand.

Would U.S. players welcome the opportunity to have easy access to their own records, which might include the amount of money they've spent, won and lost, and the time they've

spent gambling? Would they be willing to set limits, and how often they adhered to the limits? MNAPG would like to think so, and thus have added these components to MNAPG's regulatory recommendations for online sports betting. Until we know more about when the sports betting legislation passes and the form that it takes, it's hard to say how much influence MNAPG can have in shaping these important responsible gambling regulations.

## ORGANIZATIONAL MEMBERS

### Why belong to the Alliance?

You can make MNAPG's voice stronger and affirm the value of our work. Gambling disorder is a real and destructive addiction. Our work is not about prohibition, but to ensure those negatively impacted have available resources for recovery and to minimize the risks for all. Better informed consumers make better choices. More members equal greater credibility with decision makers. Visit our membership page at [MNAPG.org/membership](https://www.MNAPG.org/membership).

## PLATINUM

## SILVER



Draft Kings



Treasure Island Casino

## GOLD



Minnesota Indian Gaming Association



Shakopee Mdewakanton Sioux Community



Running Aces



Canterbury Park



Minnesota State Lottery



Mille Lacs Band of Ojibwe





# In Their Own Words

## Megan's Story

If anyone reading this wonders if they have a problem and are on the fence about what to do, here is what I would say. Go online and learn about gambling addiction. Take the 20-question screening to see how many questions you answer "Yes" to.

**At a very young age, I remember people telling me, "You're lucky. You're just like your grandma."**

Well, my grandmother was a compulsive gambler. But gambling didn't have devastating consequences to her life because she could only gamble the set amount of money my grandfather gave her. Her gambling never caused her to go without food or to miss rent.

I was raised in a very dysfunctional family. My mother used drugs and would let drug dealers and users sexually abuse her for drugs. As a result, I grew up with no boundaries and would do everything I could to not feel anything.

Until my mid 30s, I went to casinos every now and then, maybe once a year. It was fun. But then two things happened. First, I got divorced, and I started going to the casino more. And second, I got a big win.

When I first won big, I remember thinking this should be my job, that I could never make money this fast. My bets got higher to get the same dopamine rush.

It didn't take long before I knew I had a gambling problem, but I didn't know how to label it. I called myself a "gamblaholic" because I didn't know of any other term. Nobody told me to get help.

I spent a six-figure court settlement in the span of three months and lived in seven places in less than a year. I dated men and essentially had sex for money so that I could continue to gamble.

It got to the point where every time I was driving back to the casino, I'd think about ways I could hurt myself. The wanting to die consumed me. I thought, "If I win, I'll live. If I don't, then I can always commit suicide." I tried to commit suicide three times.

I needed and wanted help, so I googled gambling help in Minnesota. I called and had an intake meeting with an outpatient counselor. She highly recommended that I go for inpatient help at Vanguard Center for Gambling Recovery. However, I had joint custody and after a tumultuous divorce my ex would not take my son beyond the schedule. I wanted so badly to get help but felt stuck.

A week after I tried to hang myself, my final suicide attempt, my 18-year-old son finally said to me, "Mom, please go get help." He said he would take care of the house and his brother so that I could go. I can honestly say that he saved my life. I had no more excuses to not get help.

My gambling often went hand-in-hand with using meth. Thankfully, Vanguard was able to help with both issues. There is no question in my mind that getting over gambling is much harder than getting over drugs, even though gambling doesn't involve ingesting anything into your body.

Indeed, there is so much that people don't understand about gambling addiction, even in health care. I work in nursing, and when I talk to the providers about gambling disorder, most say they never received training on the topic. I tell them about the high suicide rate, that you can't wake up and be sober as you can from alcohol, and that when you look at

your checking account, it's still negative. These providers may see people with gambling problems but have no idea where to send them for help.

I've talked to my pastor often and try to share my story at church, where they most often talk about drug and alcohol addiction. I am willing to share my story to anyone if it can help somebody.

If anyone reading this wonders if they have a problem and are on the fence about what to do, here is what I would say. Go online and learn about gambling addiction. Take the 20-question screening to see how many questions you answer "Yes" to. Then, if it's appropriate, seek help, whether it's searching for "Minnesota gambling help," looking into Gambler's Anonymous or calling the state's helpline (1-800-333-HOPE). People who are struggling should also know that there are programs to help them financially so they can get treatment.

My story is not very pretty, but I am truly grateful for my addiction because it has turned my life around. My relationships are better, I'm honest and open, and am able to share things that bother me. I'm happy and working hard to earn a paycheck. I appreciate this so much more than if I didn't have a gambling addiction and hadn't gotten help. I have serenity.



# MNAPG Participated in 19th Problem Gambling Awareness Month

## **This March marked the nineteenth observance of the National Council on Problem Gambling's (NCPG) Problem Gambling Awareness Month.**

Along with the 35 state affiliates, NCPG focuses extra efforts throughout the month to raise awareness that gambling addiction is a public health issue, to reduce its stigma and to emphasize that gambling disorder is a treatable and chronic condition.

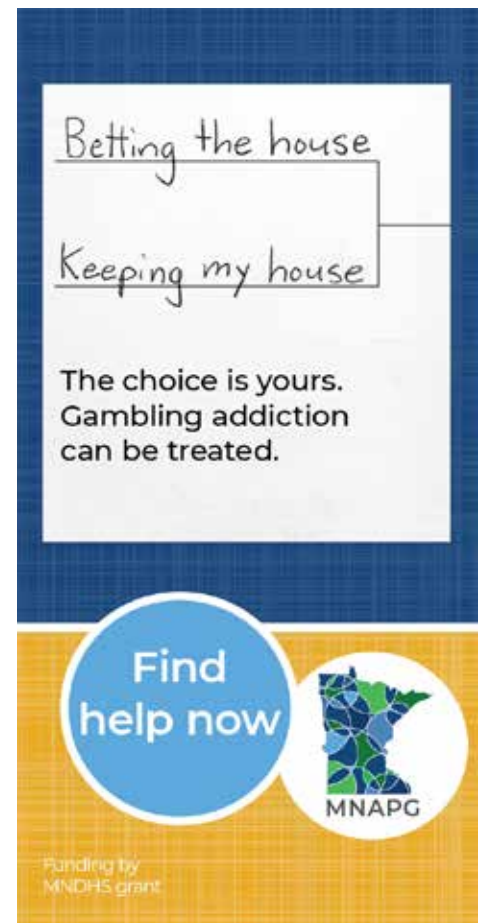
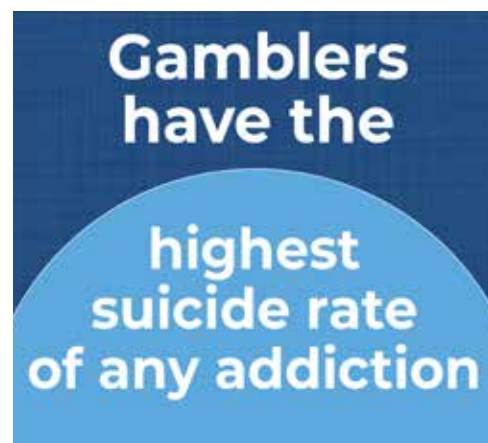
For MNAPG's part, we increased our public awareness campaigns through paid social media and the *Star Tribune*. NCPG provided a daily message which we coupled with an appropriate graphic and shared on our Facebook, Instagram, Twitter and LinkedIn pages.

We had several small campaigns using the *Star Tribune*'s digital reach and targeted emails. We ran a campaign focused on the problem gambler for the first half of the month, and then switched to a focus on sports betting to coincide with the heightened attention of the NCAA basketball tournament. These are examples of those ads:

Another annual campaign associated with PGAM is National Problem Gambling Screening Day, the second Tuesday in March, when we reach out to healthcare professionals in the substance disorder and mental health arenas to raise awareness that gambling addiction is often co-occurring. Knowing to offer even minimal screening can go a long way in helping those who may be at risk of a gambling problem. Unfortunately, most LADCs and social workers lack training in treating problem gambling and may not even be aware that it's an issue to discuss with clients. We encourage them to ask the three brief bio gambling screening questions. If their client answers yes to any of the three questions, it's recommended that the individual seek a more thorough assessment to determine if they are at increased risk for developing a problem with gambling.

We also tried something new this year. We geofenced the capitol complex, meaning that anyone with a cell phone who entered the capitol, senate or house buildings would likely see one of our ads directed to legislators offering some basic statistical information. We

know that many state legislators know little about problem gambling, and as the body considers legalizing sports betting, we wanted to remind them of the issue. We're not sure of the success of this campaign. We haven't received the analytics yet. It may prove to be a more direct method to push out important messages to legislators as they consider sports betting and other legislation relating to the delivery of problem gambling services.





# The Season of Sports Gambling

**The Super Bowl and March Madness, which take place in February and (primarily) March, respectively, are the most popular sports betting events in the U.S.** With the legalization of sports gambling in many states, both events experienced record wagers. Here's a snapshot of each event.

## Super Bowl LVI

Information about betting activity for the Super Bowl is not yet complete, but it's clear that wagering beat out the previous record from 2021. According to [legalsportsreport.com](#), as of April 4, 14 states reported a combined \$588.1 million in handle (amount of money wagered) and \$45.9 million in revenue. This compares to \$486.5 million in handle and \$43 million in revenue from 17 legal jurisdictions in 2021. Notably, even states with neighboring states that legalized sports gambling since last year saw a considerable year-to-year increase.

## NCAA Basketball Tournament

The NCAA Men's Basketball Tournament received more betting action than ever before. According to [SportsHandle.com](#), prior to the Final Four games, 31 percent of Americans aged 21 to 64 placed bets on tournament games, with about two in three saying they bet more this year than on any previous tournaments.

Other notable findings detailed by [SportsHandle.com](#), which were based on data from an online study conducted by National Research Group, included the following:

- Thirty-nine percent of bettors reported that they wagered a total of at least \$250. (Sixty-three percent reported betting at least \$100.)
- Sixty percent of people who bet on this year's NCAA tournament did not fill out the traditional bracket.
- Fifty-four percent of bettors said that legalized online sports betting has made them less interested in brackets.

- Sixty-five percent said that the amount they wagered this year has been the most they've ever bet on an NCAA tournament.
- Six percent of bettors wagered more than \$1,000 while sixteen percent wagered between \$500 and \$999.
- The majority of bettors (63 percent) bet on between three and 10 games.
- Fifty-four percent placed a wager on the first round, with declining percentages betting on succeeding rounds.
- Thirty-nine percent made moneyline bets (straight bets on winners and losers) while twenty-five percent wagered on same-game parlays (multiple bets or "legs" of a game).

While the [SportsHandle.com](#) article was published prior to the Final Four weekend, betting on the last three games was expected to be quite heavy, as the four teams comprising the Final Four were among the most heavily bet in the tournament.



## Lower-Risk Gambling Guidelines

A low-risk approach to gambling means choosing to gamble on a limited basis and because it's a fun recreational activity. By following these three guidelines, you can ensure you gamble responsibly (all guidelines should be observed to maximize safety).

1

### HOW MUCH

Gamble no more than **1%** of household income before tax per month

and

4

### HOW OFTEN

Gamble no more than **4 days** per month

and

2

### HOW MANY

Avoid regularly gambling at more than **2 types** of games

**Note:** these limits may not be suitable for those experiencing problems from alcohol, cannabis or other drug use, problems with anxiety or depression, or have a family history of addiction or problem gambling.





# Speaking the Language

*With sports betting consuming our airwaves, it may be helpful for treatment providers to be familiar with sports betting jargon. Here are some common terms used in sports gambling.*

**Action** – A bet or wager.

**Against the spread** – The result of a game including the point spread.

**Bad beat** – A bet that looks like the bettor is going to win but doesn't.

**Book (Sportsbook)** – A place where someone can bet on the outcome of sporting events.

**Buck** – A \$100 bet.

**Chalk** – The favorite in a game.

**Consensus** – Percentage of the betting public on each side of a game. Some bettors will bet against the "public money" (whichever team more bettors have placed their bets on).

**Cover** – The betting outcome on a point spread bet. For a favorite to cover, it must win by a number higher than the spread. An underdog can cover by losing by a number less than the spread or by winning the game outright.

**Dime** – A \$1,000 bet.

**Dollar** – A \$100 bet.

**Edge** – The advantage a bettor has before a bet is placed.

**Even (even money)** – A \$100 bet to win \$100.

**Favorite** – A team favored to win a game.

**Future bets** – A bet on events that will happen further in the future, like who will win a division or who will win a championship well in advance.

**Handle** – The total amount of money wagered on a game.

**Handicapping** – Researching sports statistics to pick winners.

**Hedging** – Betting opposite of a previous bet to guarantee winning at least a small amount of money.

**Hook** – A half-point in the spread.

**In-game wagers** – Bets made after a game has started.

**Juice** – A commission books win on each bet.

**Limit** – The maximum allowed wager on a single bet.

**Lock** – A large favorite.

**Long shot** – A large underdog.

**Moneyline bet** – A bet made if a team will win or lose outright with no point spread.

**Nickel** – A \$500 bet.

**No action** – A game that is no longer taking bets and all wagers are refunded.

**Oddsbroker (linemaker)** – Someone who sets the opening line on a game.

**Off the board** – A game bettors cannot wager on.

**Over** – The combined score of two teams is more than what the sportsbook set.

**Parlay** – A bet that combines multiple games for a higher payout. The more games, the higher the risk but the greater the payout. In order for the parlay to win, each game must win or push (tie). If any of the games lose, the entire wager loses.

**Pick'em** – A game with no favorite or underdog.

**Point spread** – Margin of victory set by oddsmakers to attract bets action on both the favorite and the underdog. A favorite must win

by a number higher than the point spread to cover the spread. An underdog can cover by losing by a number less than the spread or by winning the game outright.

**Puckline** – Hockey has a point spread of -1.5 for the favorite and +1.5 for the underdog.

**Proposition bets (prop)** – A bet on anything that is not directly tied to the outcome of the game. For example, it can be the first team or the first player to score in a game.

**Push** – When neither team covers the spread (the actual margin of victory lands exactly on the spread), no one wins the bet and all wagers are refunded.

**Runline** – Baseball has a point spread of -1.5 for the favorite and +1.5 for the underdog.

**Sharp (wise guy)** – A professional sports bettor.

**Steam** – A quick change on a line due to heavy wagering.

**Taking the points** – Betting an underdog against the spread.

**Teaser** – Similar to spreads, teasers are favored towards the bettor but have a lower payout.

**Total bet (over/under)** – A bet on the combined number of points scored by both teams in a game, including overtime/extra innings.

**Under** – The combined score of two teams is less than what the sportsbook set.

**Underdog (dog)** – A team not favored to win a game.

**Wager** – A bet placed at a sportsbook.



Minnesota Alliance  
on Problem Gambling

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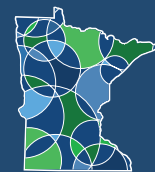


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Minnesota Alliance  
on Problem Gambling

# Northern Light



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Understand Problem Gambling through:  
**AWARENESS • EDUCATION • RESEARCH • ADVOCACY**