



## Consolidating Gambler Data May Help Identify Problem Gambling Behavior

**As states and gambling operators grapple with how to best identify gamblers exhibiting possible problem gambling behavior, the need to gather comprehensive, consolidated and anonymous gambler data is becoming increasingly apparent.** This is particularly important because an individual's gambling activity may be spread across a number of platforms and operators (see page 3), making it essentially impossible for an individual operator to obtain a snapshot of a gambler's total spending.

ID Pair, a New Jersey-based organization whose mission is to create responsible gambling solutions for operators, state regulators and others, is developing tools to analyze the entirety of a gambler's activity, providing a better opportunity for intervention.

"The task of a sports book is to make sure customers are behaving in sustainable ways," says Jonathan Aiwasian, CEO and founder of ID Pair. "But how can they do that if they only see a fraction of the data?"

ID Pair performs two fundamental tasks. First, it anonymizes gambler data as it amasses it across gambling operators. Secondly, it runs an analysis on the "single view" of a gambler to identify high-risk behavior, thus allowing operators to send appropriate cautionary communications and reminders to the player.

"Ultimately, it's a customer's decision whether to embrace or ignore messages about high-

risk behavior, but at least the operator can step in with actions that emphasize long-term health and sustainability," says Jonathan, who previously worked for several operators and observed that they were limited in what they could see — hence the need for a system to bridge the gap in data from one operator to another.

Jonathan notes that operators have historically been protective of customer data and apprehensive about sharing it. However, he thinks that attitude is thawing in light of the need to cultivate a sustainable customer base. "I think that operators are seeing that it's actually good for the industry and gives them a way to work together," says Jonathan.

Europe, which traditionally has been years ahead of the U.S. when it comes to building tools to identify problem gamblers, has imposed regulations to ensure that operators work together. It may be that U.S. gambling operators can avoid the need for heavy regulation if they begin working together.

ID Pair works directly with regulators or operators, depending on the state and where the interest in strengthening consumer protections comes from. "It's most beneficial when there's legislative support so that regulators can create rules rather than start from scratch," says Jonathan. "In states where there's more backing, there's more opportunity to do more with advancing responsible gambling."

As Minnesota continues to consider legalizing

sports gambling — along with casino gambling already in place — it's an opportunity to establish a structure early on. "States just beginning to legalize more aspects of gambling have an early opportunity to create data that will help them understand how legalization is changing behavior, and ultimately inform future policy," says Jonathan. "Without data, there is no visibility. If states create incentives for operators to share information, it's better for everyone in the end."

*For its efforts to promote responsible gambling, ID Pair received the Play Well Award from the Responsible Gambling Council and Flutter Entertainment, FanDuel's parent company.*



### Gamblers Anonymous Meetings

Visit [minnesotaga.com](http://minnesotaga.com) to find meetings for those with compulsive gambling problems as well as meetings for family and friends.



Susan Sheridan Tucker  
Executive Director  
MNAPG

## WE NEED YOUR SUPPORT!

We thank all our members,  
donors, volunteers  
and affiliates who have  
contributed to our mission.

Become a member today.  
Visit [www.MNAPG.org](http://www.MNAPG.org) to  
join us.



FROM THE EXECUTIVE DIRECTOR

# What Will Minnesota Do?

Happy 2024! This year promises to be an active one as we keep an eye on Minnesota's *fourth* year of proposed sports betting legislation as well as potential changes in charitable gambling.

Minnesota is one of twelve states that has not yet legalized sports betting. It's anyone's guess if this is the year it passes. There are lots of interest groups seeking a slice of the revenue pie, including MNAPG. The latest bill, drafted by Sen. Jeremy Miller, proposes that half the revenue be given to Allied Charities to distribute throughout the state. This is meant to fix the high taxation and changes passed last session that will alter the way an electronic pull-tab looks and plays. The racetracks are included as well, as part of a new agency whose purpose is to attract sporting events to Minnesota. The state's Department of Human Services would receive a small portion that would go toward problem gambling with the same portion distributed to youth groups to promote sports. Naturally, MNAPG would like a greater percentage of funds allocated toward problem gambling and, as with the charitable gambling fund, be named as a direct funding recipient. This would allow us to be more agile in responding to the numerous community needs.

MNAPG will continue to advocate for strong consumer protections as well as strict restrictions on gambling advertising to people younger than age 21. What's missing, unfortunately, is the state's willingness to start a conversation about gambling addiction. All the public hears about is sports betting, the revenue it will bring to the state, and that people want it. While that's all true, for those of us on the front lines of gambling addiction, the state's unwillingness to acknowledge and discuss the impacts of problem gambling seems, at least in my mind, negligence. The state has failed to keep up with the fast changes in the gambling industry, not acknowledged that gambling addiction is a public health issue and not provided equitable services for those with this addiction. Minnesota is not prepared for the inevitable rise of problem gambling resulting from the expansion of gambling – whether it's legal or not. We need to pay close attention to young adults who are showing a rapid increase in problem gambling behavior. We need prevention materials in the schools to stem the flow downstream. But by continuing to pretend that this issue isn't serious or that those who are addicted don't deserve compassion and understanding, we are setting ourselves up for much larger social costs down the line.

We ask that you reach out to your state legislative leaders and let them know what you've experienced either as a person in recovery, a treatment provider or a concerned loved one. Please also emphasize the need for increased funding for problem gambling on any bill that's considered.

Stay tuned...

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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# Why Gamblers Use Multiple Operators

## MONEYLINE

		Sportsbooks						
		Sign up offers						
		\$150	\$150	\$1,000	\$150	\$1,000	\$100	\$500
		FANDUEL	DRAFTKINGS SPORTSBOOK	BETMGM	bet365	CAESARS SPORTSBOOK	Bojangles	BETRIVERS
Philadelphia Eagles		-156	-148	-150	-160	-160	-150	-152
Tampa Bay Buccaneers		+132	+124	+125	+135	+135	+125	+125

**The key reason data collection is necessary is because many gamblers use multiple operators. Here's a look at why.**

Sports gamblers use multiple operators to get the best odds or to take advantage of frequent bonuses that are multiplied by the number of accounts they have. The graphic above from Oddschecker.com for a first-round NFL playoff game between Philadelphia and Tampa Bay is instructive.

A gambler shopping around will notice several gaps in the odds and promotional opportunities:

- If you are a Caesars customer and you want to bet on the Eagles to win, you would have to risk \$160 to win \$100 based on the -160 odds. However, by just taking a minute to open a DraftKings account, you would only have to risk \$148 to win the same \$100 due to the better odds of -148, a potential loss savings of \$12 on a single bet.
- A DraftKings customer who wants to bet on the Buccaneers would win only \$124 on a \$100 wager, compared to winning \$135 if they wager on Caesars.

- Finally, by signing up for the seven sportsbooks listed in the graphic (some states have 20 or more operators) there are over \$3,000 in bonuses available to the gambler (see sign-up offers as noted at top of the image).

These differences in odds add up to a lot over time, and for someone struggling with their gambling, they may make much larger bets spread out over a dozen or more accounts, with each operator thinking they are only dealing with a recreational customer due to the lack of data visibility of the volume and frequency of their bets.

## MNPGA Adds New Project Manager



**Adina Black joined MNPGA in December as program manager.** In her role, Adina will work to mobilize communities to become more educated about gambling addiction and to understand how to help people access resources. Adina is excited about this opportunity and plans to draw from her creativity and skill in strategizing. "I look to develop a vision for the community about how we can meet the needs of

problem gamblers," says Adina.

Adina has considerable experience in community engagement. She previously worked at the North Carolina Translational and Clinical Sciences Institute, where she worked with community organizations to help them focus on their priorities and to advance the well-being

of communities. Her efforts involved developing networks and coalitions around community issues, with an emphasis on developing collaborative partnerships.

In her first weeks at MNPGA, Adina has quickly gained an appreciation for the issue of problem gambling. "Learning how much it's associated with substance use and other addictions but not receiving a proportionate amount of funding represents a challenge," says Adina. "It seems like problem gambling has taken a back seat and not received the recognition it deserves."

Adina has also learned about the way problem gambling has been viewed in different communities. "From my perspective as a Black woman, I think about the different kinds of behaviors that have been normalized in the Black community that I now recognize as people struggling with gambling issues. It's been an eye-opener."

We look forward to the impact Adina will make. Welcome to MNAPG, Adina!

# Elevating Competencies Among Gambling Treatment Providers



**By the time a person suffering from a gambling addiction seeks professional help, they are often in dire straits.** In addition to the emotional turmoil that causes some to feel suicidal and the path of destruction in personal relationships that often follows in their wake, there is also a very practical matter: most gambling addicts have spent their last penny.

While gambling counselors are equipped to help individuals manage their addiction, seek

more healing ways and eventually start on the road to recovery, few have an in-depth knowledge of how the gambler can clean up from financial ruin. At best, counselors may have a few worksheets on basic budgeting that they can give to their clients, but they don't have the range of tools that financial professionals can provide.

Recognizing that the lack of financial counseling represents a significant gap in treatment for many clients, MNAPG has dedicated resources for GamFin, an online financial education community for professionals in problem gambling, so that financial counselors can meet with individuals on an as-needed basis. The service is a boon to counselors — it represents an added and important service they can offer to their clients — and can provide an important anchor leg for those in recovery.

"When I heard that we could bring in a financial specialist to talk to our clients in a group session, I was thrilled," says Amy Dady, a problem gambling counselor with Fairview Health Services. "It gives people a chance to ask about anything, such as budgeting, current financing, FICO scores, paying down debt,

bankruptcy and future planning."

Clients who want to ask specific questions can meet privately with the financial specialist — at no cost. "When clients know they can talk to the specialists for free, they open up and realize what an issue it is for them," says Amy.

Access to financial counseling has received positive feedback. "I'm so delighted that my clients can go to them for counseling," says Amy. "So much of the struggle and stress patients have is around the financial part. It's great that we can provide these added benefits and that they don't have to pay for them."

"The dedication of these financial resources speaks to our larger effort to wanting to provide the best services to our stakeholders, in this case our counselors," says Susan Sheridan Tucker, executive director of MNAPG. "Counselors lack financial training, but we feel it's essential that gamblers have access to financial literacy services that can help them in their recovery. When counselors work in concert with the financial advisor, it's a more comprehensive approach to a person's overall recovery."

## Covering All the Bases



**The need to ensure there's an adequate number of gambling treatment counselors in Minnesota is one thing.** Ensuring that these counselors have the opportunity to collaborate and learn best practices to be successful is another

To ensure a level of quality control among counselors, MNAPG subsidizes a state-wide supervisory process whereby a certified gambling treatment counselor in one corner of the state can learn from a colleague in another part. Each month, providers have two opportunities to virtually meet one another

and learn. "It's a chance to network, connect, encourage and be a mentor for new people in the field," says Lisa Vig Johnson, gambling addiction counselor at Lutheran Social Services of North Dakota who oversees the process.

"Newer providers need role models who can let them know about resources and tools to help them, such as videos, books, lectures or PowerPoint presentations," says Lisa. Seasoned providers can also help less experienced counselors with specific strategies and approaches when they encounter situations with clients that are challenging to treat effectively.

The provider convening also provides an opportunity to discuss ethical dilemmas that may arise during the course of treatment. "For example, there may be a situation where someone is coming to a provider but it's not appropriate for them to provide services for legal or other reasons," says Lisa. "In that case, we help direct them to the appropriate venue."

In addition to being a place where gambling counselors can share their struggles and

successes, the meetings provided a place for good old-fashioned bonding. "In the same way that people participating in treatment want to feel a sense of belonging and a place to share similar experiences, the same is true from a counseling perspective," says Lisa. "It helps with morale and to keep each other engaged and dedicated even in the face of setbacks."

Although the process is referred to as "provider supervision," "supervision" is somewhat of a misnomer. "It has nothing to do with being "supervised" as an employee in the traditional context," says Lisa. "It's all about honing skills to be as effective a gambling counselor as possible."

Currently, Minnesota does not mandate provider supervision. MNAPG believes this is an important component to the quality of care and therefore subsidizes this program. Provider supervision is voluntary and there is no cost for counselors or their organization to become involved. It's a great opportunity for counselors to elevate their competencies, and ultimately provide Minnesotans struggling with gambling addiction the best possible outcome.



## MNAPG Launches Community Leader Training

*Wanted: community leaders interested in helping to educate and advocate for those in their community experiencing problem gambling.*

MNAPG is in the process of organizing problem gambling awareness training sessions for community leaders to whom others turn for advice. The training is free and assists community leaders in helping others find the resources they need if they have a gambling problem.

The goal is to help those who need treatment get it as soon as possible. Research shows that it often takes seven to ten years before someone with a gambling problem seeks help. The earlier someone gets treatment, the lower the likelihood they will endure financial ruin, lose jobs and relationships, or experience a despair that ends in suicide.

In addition to helping people get help, community leaders are also in a position to reduce the stigma associated with gambling addiction. The goal of community leader training is to increase empathy and build knowledge about available resources rather than to provide professional treatment.

MNAPG will be offering the free, six-hour online training in partnership with Jody Bechtold from The Better Institute. Jody is a professional coach, gambling addiction expert, international speaker and trainer; and a Myers-Briggs Type Indicator ® certified facilitator.

Those taking the training will learn:

- Who is at risk for gambling disorder.
- The impacts on the family from gambling disorders.
- The often-overlapping occurrence of mental health problems, substance abuse and suicide.

- The need to understand finances in gambling disorders.
- Why it's important to understand gambling-motivated crime.
- Choices for recovery and healing.

Following completion of the six-hour training, trainees will meet with MNAPG and other trainees for a two-hour in-person session to address questions or concerns. MNAPG's goal is to build a network of trained leaders around the state to inform what additional resources and training may be needed to build greater awareness about gambling addiction.

Those interested in this training or desiring to learn more should contact Adina Black at [asblack@mnapg.org](mailto:asblack@mnapg.org). Remember, this training is offered at no cost.

## New Book Offers Updated Recovery Approach

**Kurt Dahl, a Minnesotan who resides primarily in Washington state, has self-published a new book called "The New Millennium 5 Step Program: A powerful guide to living a gambling-free life."** The book re-examines the traditional 12-step Gamblers Anonymous (GA) program and offers an alternative. He continues to support individual's participation in GA meetings, but believes the 12-step program, originally designed in the 1930s, needs a more updated approach.

Some of you may have read Kurt's first book, "Gambling Addiction," in which he writes about the prevalence of suicide among gamblers. Kurt is in long-term recovery and is an alumnus of the Vanguard Center for Gambling Recovery, which he credits for saving his life.

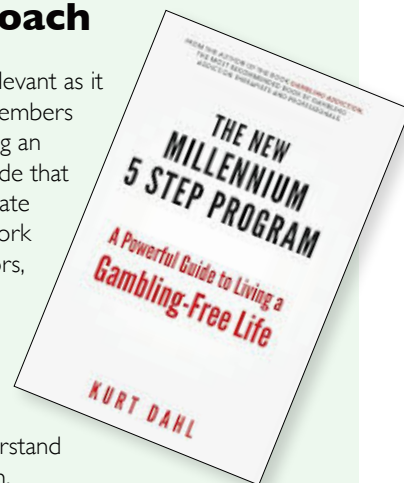
**Kurt advocates these five steps:**

- 1. Get ready, get set**
- 2. Go all in**
- 3. Take care of yourself**
- 4. Recovery is forever**
- 5. Pay it forward**

As times change, it's important that approaches to helping those with gambling addiction be evaluated to make sure they are current and applicable. Our last edition of *Northern Light* (Fall 2023) noted that the GA Blue Book underwent a significant revision, acknowledging that the book

wasn't as relevant as it could be. Members were seeking an updated guide that would facilitate meetings, work with sponsors, provide clarity on the process and help any reader better understand the program.

Note that MNAPG does not endorse any particular path to recovery. Individuals need to find what works best for them and, if it keeps them out of harm's way, stick with it.







# In Their Own Words Dorothy's Story

*I crossed what Gamblers Anonymous (GA) literature refers to as “the invisible line” where recreational gambling becomes compulsive gambling.*

**Twenty-six years ago, I seemingly had it all.** I had three young children, a great husband and a job. I was always the responsible person. I was active in the community, serving on civic boards and advisory councils, and a volunteer coordinator for my kids' athletics. I was a natural leader, got things done and stepped up to help when needed, just as I was raised to do.

But this great life began to unravel after my father passed away from cancer not long after he was told he was five years cancer-free. I felt a great emptiness and wasn't sure how to fill it.

My parents loved to go to the casino. They'd go and come home, occasionally asking if I wanted to go. My father would give me a roll of quarters and I'd spend it at a slot machine. I remember thinking it was a pretty dumb way to pass time.

After my dad died, I thought I'd try going to the casino. I played Black Jack, thinking it at least involved skill vs. playing slots. I never played high-stakes games but gradually began to stay later and later at the casino.

Over the course of about three years, I crossed what Gamblers Anonymous (GA) literature refers to as “the invisible line” where recreational gambling becomes compulsive gambling. I became unrecognizable to myself, my coworkers and my family. I disappeared from their lives as well as my own.

When I was in the casino, I wasn't a “look at me” gambler. I gambled so that I could have enough money to keep gambling — so that I could continue the feeling of numbness. While gambling, I had no responsibilities to anyone. I felt very small, which meant nothing could hurt me.

Although I had a young family, I stayed out gambling later and later, getting home at 3

or 4 a.m. I came up with outrageous lies explaining why I was out so late.

As things worsened, I'd stay out the whole night, leaving my husband to figure out what to do with the kids come morning. Sometimes he'd take them to hourly childcare, other times they'd go to friends.

My husband encouraged me to get help, reminding me that we had a great life with good jobs, good friends and good kids. That sounded great to me, and I believed it when he said it, yet I couldn't do it, couldn't bring myself to quit for any extended amount of time. It baffled me that I could jeopardize this great life.

I went to see a special counselor for help. But that didn't click for me, and I left the session feeling exposed but not cared for. I walked to my car, put my head on the steering wheel and just cried.

I proceeded to make promises that I'd stop going to the casino, but there I'd be back and staying at the casino all night. Sometimes I'd miss my job. My friends were concerned about me but I had them so compartmentalized that they thought it was about them.

Then came a pivotal afternoon in the fall after I'd come home from the casino that morning. My husband was with the kids raking leaves. Then he said to me in a calm, considered manner, “We have to talk about you moving out given the chaos you're causing.”

That was when I realized that I could lose everything that was important to me. I subsequently called the Gamblers Anonymous hotline. It was the first time I'd spoken to anyone who seemed to understand what I was going through.

The person I spoke with recommended a particular meeting that she thought I'd be

comfortable with. I practically crawled up the steps going to the meeting, where everyone seemed to be pretty happy and laughing. I was so freaked out to be there that I probably took in a fraction of what was said. But I remember how they made me feel, and how glad they were that I was there.

I cried and cried for the first several meetings. Things were discussed that really resonated with me, including the words “pitiful and incomprehensible demoralization” that a person with a gambling problem suffers. With each meeting, I walked away feeling more helped and more hopeful. I kept going to the meetings and before long, I felt comfortable enough to start doing service work, such as greeting other newcomers, helping to set up the chairs and, eventually, chairing the meeting.

I've since become very involved in GA, including the “business” side. The opportunities and accomplishments I've achieved with GA have greatly impacted my recovery, while at the same time helped other people in their recoveries.

For anyone thinking about getting help for compulsive gambling, I would suggest going to a meeting. You'll find people who understand what you're going through and the feelings you're having. It can turn your life around.

I can only imagine how different my life would be had I not found help. But I do know that my life is great today, a continuation of the one I had before gambling sucked the life out of me all those years ago.

# Gift Responsibly Campaign

**For more than a decade MNAPG and the Minnesota Lottery have partnered with the National Council on Problem Gambling (NCPG) on their Gift Responsibly campaign,**

a long-standing effort to discourage adults from buying lottery products for minors. The messaging has remained fairly consistent, reminding adults that the younger someone is exposed to gambling, the greater likelihood they will develop an issue as an adult. It's a campaign that traditionally ran between Thanksgiving and New Year's. More recently, however, lotteries and agencies like MNAPG thought it was a message that deserved to be repeated throughout the year. Therefore, MNAPG typically reruns the campaign in May/June.

As a participating organization, we committed to pushing out the message through a variety of venues, including our social media accounts and the *Star Tribune*. The graphics were updated by NCPG, allowing our graphic designers opportunity to add eye-catching animation.

With a limited budget, we try to get the biggest bang for our buck. Our social media

efforts yielded 61,163 impressions using 15 different posts. More than 1,800 individuals engaged with these posts, which is a significant return on our investment. In late 2023, we began to post on TikTok, where we hope to attract younger people. With just \$1,500, we reached over 138,000 with two different posts.

We continued our annual campaign through the *Star Tribune* using targeted email and display ads. This email campaign continues to be an extremely effective tool for us, reaching 133,500 people with an admirable open rate of 15.25%.

*print ad and marketing email*

**GIFT RESPONSIBLY**

**Lottery Tickets Aren't Child's Play**

Lottery scratch tickets present a possible gateway to other gambling activities. We suggest not buying lottery tickets for kids.

- Youth gambling poses an unusually high risk for developing an addiction later in life.
- The younger a person begins to gamble, the more likely they are to become addicted.
- Adult problem gamblers often start gambling from ages 10-19.

*Most Minnesotans can receive no-cost treatment in Minnesota if you or someone you know is struggling with a gambling problem. For a list of providers call 1-800-333-4673(HOPE)*

Visit [mnapg.org](http://mnapg.org)

Minnesota Alliance on Problem Gambling

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*digital and social advertising*

**GIFT RESPONSIBLY**

**Lottery Tickets Aren't Child's Play**

MINNESOTA LOTTERY

Minnesota Alliance on Problem Gambling

**GIFT RESPONSIBLY**

**Lottery Tickets Aren't Child's Play**

MINNESOTA LOTTERY

Minnesota Alliance on Problem Gambling

Youth gambling is a significant factor for gambling addiction later in life. Fortunately, there are signs and tips to alert parents if their child is gambling.

**Youth Problem Gambling Questions to Ask**

- Are you concerned about the amount of time your child spends on screens or devices or how often these activities distract from family activities and sleep?
- Has your child lost interest in activities he or she once enjoyed?

**Read More Signs of Youth Problem Gambling**

**Tips for Parents**

- Keep lines of communication open
- Strive for a balanced approach
- Know that teens experiment
- Don't be afraid to ask for help

**Learn More About Youth Problem Gambling**

**No-Cost Problem Gambling Treatment is Available for Most Minnesotans**

## 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](http://MNAPG.org/membership).

## PLATINUM



Draft Kings

## SILVER



CharitableMN

## GOLD



Minnesota Indian Gaming Association



Running Aces



Canterbury Park



Minnesota State Lottery



Mille Lacs Band of Ojibwe



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Minnesota Alliance  
on Problem Gambling

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