

Omni Institute Report

The Current State of Young Adult Gaming & Gambling

City of Medford, MA



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Submitted to:

Medford Health Department

Office of Prevention and Outreach

For More Information

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Acknowledgements

Thank you to the Massachusetts Gaming Commission for funding this work, as well as to the young adult community of Medford and the partners of the City of Medford Health Department for their contributions to the creation of this report. Special thanks to Isabelle Jenkins and Ben Ulysse for their efforts to recruit survey participants among their peers.

Suggested Citation

Omni Institute 2025. The Current State of Young Adult Gaming & Gambling: Medford, MA. Submitted to City of Medford Health Department, Medford, MA.



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Introduction

In early 2025, the City of Medford contracted with Omni Institute, a nonprofit social science consultancy, to conduct a research project designed to understand the impact of gambling on young adults in Medford. Funded by the Massachusetts Gaming Commission's Community Mitigation Fund, the project included the following components: a comprehensive literature review on gaming and gambling; analysis of relevant secondary data from local and national sources; designing and administering a community survey, young adult interviews, and key informant interviews; and conducting qualitative and quantitative analysis to comprehensively understand the social, economic, mental, and behavioral health impacts to inform future public health education campaigns, initiatives, prevention programming, and policy in gambling harm reduction.

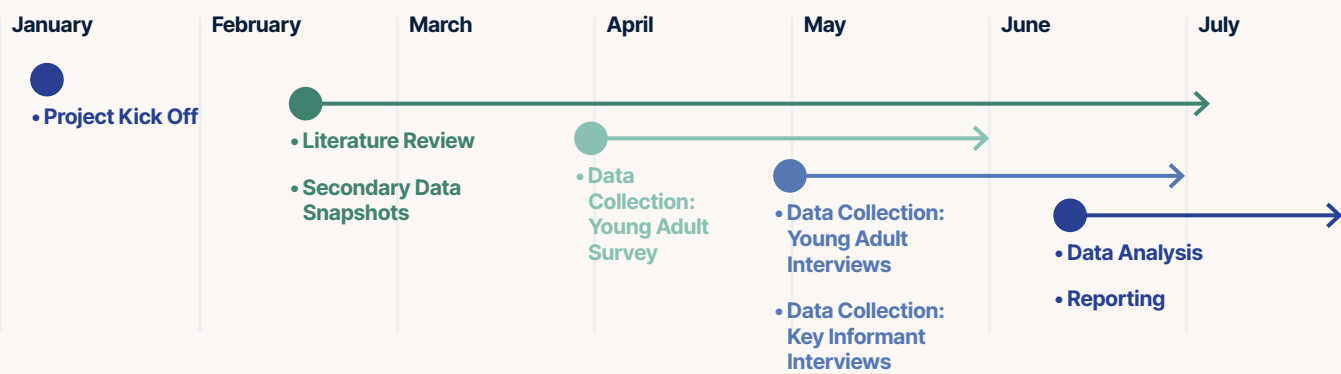


This report aims to:

- 1 Define gaming and gambling, problem gambling, problem gambling disorder, and problem gaming disorder.
- 2 Identify the risk and protective factors that underlie problem gaming and gambling behaviors and disorders.
- 3 Examine the prevalence and demographic patterns of gambling behavior and its impacts, both at a national level and locally in Massachusetts and the City of Medford.
- 4 Identify co-occurring behavioral health issues, including mental health and substance use disorders.
- 5 Review best practices for prevention, treatment, and recovery.
- 6 Present findings from qualitative and quantitative data collection efforts exploring attitudes and behaviors related to gambling among young adults in Medford.
- 7 Surface considerations and best practices to inform Medford's future strategic planning efforts and development of prevention programs, policies, and practices targeted towards the young adult population of Medford.

Project Overview

Project Timeline





Literature Review

An extensive literature review was conducted to understand the prevalence, risks, and impacts of problem gambling on individuals and communities. The literature included represents a wide range of sources, including peer-reviewed research, state resources, organizational reports and briefs, and news reports. Where available and relevant, research on young adult populations was included.

Secondary Data Snapshots

A search of existing secondary data was conducted to understand the current landscape of gambling behaviors in Massachusetts. Where available, national or comparison-state statistics were included for added contextualization.

Data Collection

The Medford Young Adult Survey was administered to young adults between the ages of 18 and 24 who currently live in or go to school in Medford, Massachusetts. The 32-question survey took about 15-20 minutes to complete and covered gambling-related topics such as risk, accessibility, engagement, spending, attitudes, substance use, mental health, and financial habits. Many questions reflected established measures used to assess problem gambling. The survey was developed by Omni Institute and approved by the City of Medford Health Department staff.

In addition to the survey, eight interviews were conducted with young adults in May and June 2025, along with three key informant interviews (KIIs) with community members who work with this population.

The young adult interviews explored nine questions about personal and peer gambling experiences, including when and how gambling began, current engagement, and its impacts. Participants also discussed gambling opportunities in Medford and ease of access to gambling facilities. Each 30-minute interview concluded with participants' perspectives on how communities could best support their peers who are struggling with gambling.

KIIs addressed similar themes, focusing on gambling accessibility, treatment, and recovery options for young adults. These conversations provided additional context on local prevention, treatment, and recovery efforts. The information from these interviews was used to provide additional depth and context, examining young adult perspectives and experiences related to gambling.





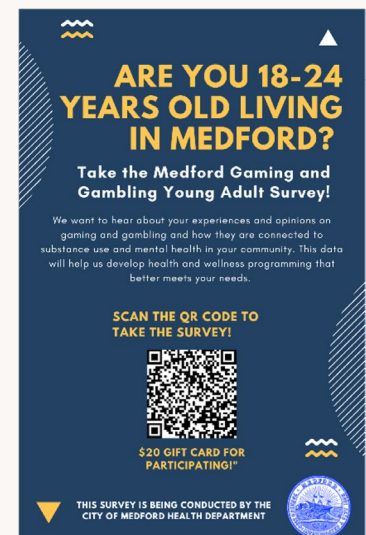
Recruitment

The survey was conducted from April to early June 2025. Recruitment was led by City of Medford Health Department staff and interns, who are also young adults. They engaged their peers during community events or places in community where young adults frequented, such as coffee shops, restaurants, gyms, parks, transit stations, and community events. Respondents who completed the survey received a \$20 gift card for their time.

Online recruitment methods were also employed. Posts were shared on social media with the survey link. To help prevent spam, an individual link for social media/online was created to prevent someone from taking the survey multiple times.

Respondents were also invited to participate in an interview to further share their perceptions of gaming and gambling in their communities. Interview participants received a \$50 gift card.

Additionally, City of Medford Health Department staff partnered with local organizations, who shared recruitment materials and survey links via email with young adults in their networks.



Data Analysis

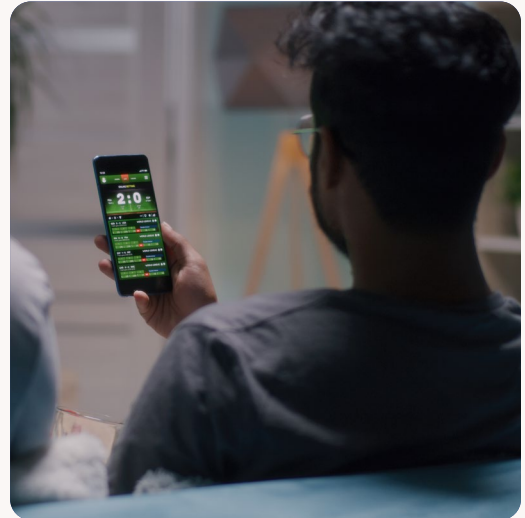
Analyses were conducted in R, a language for statistical computing. After basic data cleaning and recoding, including screening out likely spam responses, Omni calculated descriptive statistics (e.g., percentages and means) and 95% confidence intervals. A confidence interval shows a likely range for the true value in the broader population. Confidence intervals are shown in all figures and referenced in the text when reporting means. Descriptive statistics were also produced for “community spotlights,” which compare mutually exclusive groups defined by respondent identity.



What is Gaming & Gambling?

Gambling constitutes staking or risking something of value on the outcome of a contest, a sporting event, or a game subject to chance, with the agreement or understanding that something of value will be received in the event of a certain outcome. Betting, slot machines, casino games, lotteries, and bingo are all forms of gambling.

“Gaming” and “gambling” are often used interchangeably, especially by the gambling industry.¹ For this report, gaming means playing games, including video games, that share features with gambling, such as skill and chance, but may or may not involve money bets.² The lines between gaming and gambling are becoming increasingly blurred, especially online.³ Many modern games include gambling-like features, such as loot boxes and microtransactions, where players spend real money on random rewards, raising concerns about their similarity to gambling.



Common gambling opportunities include:

Casino

Offers slot machines, video poker, and electronic table games as well as live table games (e.g., poker, blackjack, roulette)

Racino

A hybrid race track and casino that offers horse racing in combination with slot machines, video poker, and/or electronic table games

Sports Betting

Wagering on the outcome of sports events, including online and in-person betting

Lotteries, Keno, & Scratch Cards

Regulated forms of gambling with randomized chances of winning based on a drawing or selection of numbers

iGaming or Online Gambling

Includes virtual casino games, poker, and esports betting, often accessible via mobile devices

Social & Informal Gambling

Private bets, office pools, or other unregulated gambling activities

Fantasy Sports

Fantasy sports let players build teams of real-life athletes, with wagers based on their performance over time. Daily fantasy sports are a faster version, with outcomes decided in a much shorter period than traditional leagues

Social & Sweepstakes Casinos

Simulated casino-style games (e.g., poker or slots) that are free to play but allow for in-app purchases of virtual currency that can be used to place bets⁴

Gambling activities exist on a spectrum between pure games of chance and those that incorporate elements of skill. Traditional games of chance, such as slot machines, roulette, and lotteries, are entirely dependent on random outcomes. Players have no control over the outcome, making these forms of gambling unpredictable by design.



In contrast, some types of gambling involve a certain level of player decision-making or skill—yet the core element of chance still exists, often leading to misconceptions and a false sense of control among individuals. For example, poker requires strategic thinking and an understanding of probabilities, but players cannot control which cards are dealt. Similarly, daily fantasy sports involve analyzing player performance statistics, yet the outcome is affected by factors outside the bettor’s control, such as injuries or unexpected game developments. Even in forms of gambling that include skill, chance remains the key factor, ensuring the house (i.e., the gambling operator or establishment) maintains an advantage over time. Recent discussions have also focused on trading cryptocurrencies and high-risk stocks as forms of gambling, considering the market volatility and the interplay of chance and skill in determining results.⁵

In the digital space, social casinos, social sportsbooks, and daily fantasy apps mimic traditional gambling but operate under a “freemium” model, where individuals can play for free while also having the option to buy in-game currency used for wagers using real money. On some platforms, winnings can be cashed out for real money, while others offer options to convert earnings into gift cards, merchandise, or other tangible rewards.⁶ These platforms operate as “fantasy games” or “legal sweepstakes contests,” which allows them to bypass state regulations, thus avoiding taxes on gambling revenue and increasing access to gambling opportunities among younger audiences. Since their first launch in 2016, social casinos—which are now operational in most states, including Massachusetts—have generated an estimated \$8 billion in annual revenue. States with legal online casinos, such as Michigan, are actively seeking to close the sweepstakes loophole as a means of minimizing lost tax revenue – shutting down social casinos would ensure that those placing bets on online casinos do so on platforms subject to taxation.

Similarly to gambling, gaming exists on a spectrum from pure video gaming to gaming that includes gambling or gambling-like features:



Video Gaming

Playing digital games for entertainment, competition, or social interaction



Loot Boxes & Microtransactions

In-game purchases that involve randomized rewards⁷

While traditional video gaming does not involve financial risk, specific mechanics in modern games resemble gambling. Loot boxes and microtransactions act as chance-based reward systems, encouraging players to spend repeatedly in hopes of obtaining rare or valuable in-game items. It is estimated that monetized loot boxes can now be found in the majority (over 70%) of desktop gaming sessions, and it has been suggested that they are “psychologically akin” to gambling as individuals wager money on the uncertain outcome of a future event in the hope of receiving something of greater value.^{8, 9} A 2023 study found that loot box purchases predicted gambling initiation on follow-up, were a stronger predictor of gambling than non-randomized microtransactions, and that gamblers spent more on loot boxes and other microtransactions than non-gamblers.¹⁰ The rise of esports—competitive gaming with professional or amateur players—has introduced traditional gambling into the gaming world, creating a unique intersection between conventional video gaming, skill-based play, and wagering.¹¹



Spotlight: Understanding Sports Betting¹²

Sports betting comes with a lot of additional “jargon” defining various types of bets that can be placed. Knowing common bet types can support clearer and more direct conversations about sports betting behaviors and their associated risks.



Parlay Bets

A single bet that combines two or more wagers. To win, all conditions of the bet must be met. Parlay bets offer a risk/reward opportunity, where players can earn a higher payoff if they win — but losing even one component of the bet causes all potential winnings to be forfeited.



Straight Bets

A single bet on a game or other sporting event that is based on the money line (which team or athlete in individual sports will win the game, match, or event) or the point spread (the margin of victory).



Prop Bet

A wager placed on a specific event within a game. Prop bets can take many forms. They can be based on an individual player's performance, such as whether they will score a touchdown or how many strikeouts a pitcher may throw. Prop bets can also be placed on a team's performance, such as whether they score the first goal or how many goals they score. Game prop bets involve wagering on specific events that happen during the game, like whether a game will go into overtime or how many red cards are awarded. Prop bets are common in-game betting options and are unique because the outcome of the game (such as whether a team wins or loses) does not matter.



Futures Betting

A long-game wager on a future event, such as a championship game or tournament.



Teaser Bet

Teaser bets are a slightly more complex form of sports betting, often seen in football or basketball, where the point spread (i.e., how many points a team needs to win or lose by for you to win) can be adjusted by buying points to make each bet easier to win. Teaser bets must be placed on two or more teams, and the number of points you can adjust varies by operator and sport. For example, a 6-point teaser on a football game with a -7 point spread would reduce the spread to -1, meaning your team would only need to win by more than one point instead of more than 7. While this increases your chances of winning, the payout is lower with teaser bets.



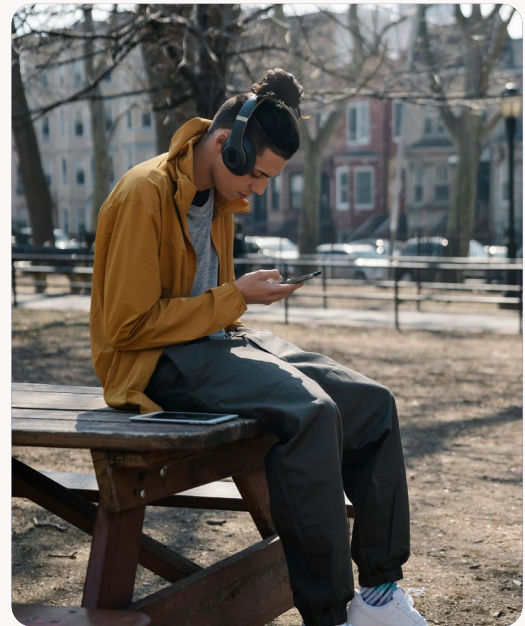
What is Problem Gambling?

Problem gambling is gambling behavior that interferes with daily life, relationships, and career stability, causing harm to an individual, their family, and their broader community. Gambling behaviors exist on a spectrum, from no gambling to problem gambling.¹³

- **No Gambling:** No engagement or participation in any form of gambling.
- **Recreational Gambling:** Gambling for fun and/or recreation without significant negative consequences.
- **At-Risk Gambling:** Gambling behaviors that may pose a risk of physical, emotional, or financial harm, including increased frequency, higher wagers, or emotional distress related to gambling outcomes.
- **Problem Gambling:** Gambling that results in a negative impact on the person's life or the lives of their family, friends, and/or co-workers.

Recognizing the continuum of gambling behavior is essential for creating effective prevention and intervention strategies. Problem gambling can vary from occasional negative consequences to severe and persistent gambling disorder.

Gambling disorder is a recognized mental health diagnosis classified by the American Psychiatric Association in the Diagnostic and Statistical Manual of Mental Disorders (DSM-5) and the World Health Organization in the International Statistical Classification of Diseases and Related Health Problems (ICD).^{14,15} The development of problem gambling disorder is complex, involving an interplay of psychological, social, and environmental factors.¹⁶ Additionally, problem gambling disorder has a high co-morbidity with substance use disorders and mental health conditions and is associated with poor health outcomes, financial instability, and increased suicide risk.¹⁷



Gambling behaviors have become an increasing public health concern due to the expansion of legal gambling markets, the rise of online and mobile gambling, and increased advertising exposure. As technology has advanced, people can now participate in gaming and gambling activities in new and more accessible ways. For many, gaming and gambling are forms of entertainment, but for some individuals, they can develop into addictive behaviors.

The accessibility and convenience of gambling opportunities have increased the rate of problem gambling behaviors, particularly among vulnerable populations such as adolescents, lower-income individuals, and those with pre-existing mental health conditions. Additionally, the economic and societal impacts of problem gambling and gambling, including increased cost and burden on treatment and recovery systems, debt accumulation, job loss, criminal behavior, and family dysfunction, highlight the need for targeted prevention, intervention, and policy measures.





Problem Gambling Disorder

Problem gambling disorder is a condition diagnosed by a mental health professional based on criteria from the American Psychiatric Association's Diagnostic and Statistical Manual (DSM-5).¹⁸ A diagnosis involves four or more of the following symptoms and is rated as mild (4-5 criteria met), moderate (6-7 criteria met), or severe (8-9 criteria met):

1 Preoccupation with gambling

2 Inability to reduce or manage gambling

3 Irritability or restlessness when trying to reduce or stop gambling

4 A need to bet more money to achieve the desired level of excitement

5 Gambling when distressed (e.g., feeling helpless, guilty, anxious, or depressed)

6 "Chasing" losses (i.e., trying to recover money after losing it while gambling)

7 Dishonesty with family and others regarding gambling behaviors

8 Jeopardizing or losing relationships, jobs, school, or other opportunities due to gambling

9 Relying on others for financial assistance to ease gambling-related financial stress



The International Classification of Diseases, eleventh revision (ICD-11), on the other hand, describes only three diagnostic requirements:¹⁹



Impaired control
over gambling



Increasing priority
given to gambling,
taking precedence
over other life interests
and daily activities



Continuation
of gambling
despite negative
consequences¹⁵

To be diagnosed, the behavior must be severe enough to cause significant impairment in personal, social, occupational, or educational areas for at least 12 months, except in extreme cases where symptoms are severe enough to warrant immediate diagnosis.

Youth and young adults are especially vulnerable to developing problem gambling behaviors due to their brain development stage and higher tendencies toward impulsivity and risky decision-making.²⁰ A systematic review reported that 0.2% to 12.3% of youth worldwide met the criteria for problem gambling in the past year, with an estimated lifetime prevalence rate of 1.6% to 5.6%.²¹ In the United States, a 2008 study of 2,274 U.S. residents aged 14 to 21 estimated that 2.1% of this group experienced problem gambling, as measured by the South Oaks Gambling Screen for Adolescents (SOGS-RA).²² The study revealed clear gender differences, with males significantly more at risk for or meeting criteria for problem gambling. 14.3% of male participants ages 18–19 were at risk of problem gambling and 4.3% met the screening criteria for problem gambling.

Among females in the same age group, 2.9% were considered at risk, and 0.9% met the screening criteria. However, due to substantial changes in the legal gambling environment since this study was conducted, these data likely do not reflect the current state of problem gambling among young adults. Modern technology, such as online gaming apps and gambling sites, has dramatically increased their exposure to gambling opportunities, and with it, increased the risk of problem gambling.²³





Social Consequences of Problem Gambling

Problem gambling disorder has significant negative social consequences, affecting individuals, families, and communities. These consequences include financial struggles, mental health concerns, relationship strain, and legal problems:



Financial Distress

Individuals with gambling disorder often face significant financial challenges, such as debt, bankruptcy, and job loss. Financial strain can extend to families, lead to housing instability, and increase reliance on social welfare programs.^{24, 25}



Academic & Work Problems

Individuals with gambling disorder report higher rates of absenteeism, reduced work performance, and job loss, leading to broader economic consequences for employers and society.^{26, 27, 28}



Family and Relationship Strain

Gambling disorders can strain relationships, spark domestic conflict, and lead to family breakdowns. Children of problem gamblers are more likely to face neglect, financial insecurity, and psychological distress.^{28, 29, 30}



Legal Concerns

Problem gamblers are more likely to report engaging in illegal activities such as theft, fraud, and embezzlement to fund their gambling, which may lead to legal consequences and jail time.^{31, 32} A recent study published in the Illinois Law Review estimates that problem gambling increases an individual's likelihood of committing a crime by 4.3% to 7.6%.³³



Intersections with Substance Use

Problem gambling and Substance Use Disorders (SUDs) have significant links, including shared risk factors, comorbidities, and neurobiological mechanisms. Many studies show that individuals with problem gambling face a much higher risk of developing substance use disorders, and the reverse is also true.³⁴ A 2011 systematic review and meta-analysis of population surveys found that up to 58% of problem gamblers have a co-occurring substance use disorder.³⁵ Additionally, a 2005 National Epidemiological Survey on Alcohol and Related Conditions that examined comorbidity among problem gamblers reported that those with a gambling disorder were four times more likely to have an alcohol use disorder and seven times more likely to have a drug use disorder than those without gambling problems.³⁵

58%

of problem gamblers were estimated to have a co-occurring substance use disorder in a 2011 systematic review.

Problem gambling disorder and SUDs are associated with high levels of impulsivity, which contributes to risky decision-making, difficulty delaying gratification, and an increased likelihood of engaging in high-risk behaviors. Both gambling disorder and SUDs involve dysfunction in the brain's reward system, particularly related to dopamine signaling in the mesolimbic pathway. A 2012 study exploring impulsivity and compulsivity among problem gamblers and those with substance use disorders found that gambling and substance use activate the same neural circuits related to reward processing and craving.³⁶ Similarly, a 2017 study exploring dopamine activity between a small group of problem gamblers and those who did not meet any problem gambling criteria found that dopamine dysregulation may serve as a facilitator for compulsive behavior and loss of control.³⁷ Impulsivity was identified as a strong predictor of both gambling problems and substance dependence across several studies.^{38, 39} These drivers are what make adolescents and young adults especially vulnerable to both substance use and problem gambling given their biological predisposition to impulsivity and risky decision-making based on their stages of brain development.



Finally, individuals recovering from SUDs may develop gambling problems as a substitute addiction, particularly in environments like casinos, where alcohol and gambling are often co-occurring. People with a history of problem gambling may engage in addiction substitution, wherein they replace one unhealthy coping mechanism with another in the absence of healthier alternatives and supports.⁴⁰ This relationship has also been demonstrated on the other end of the spectrum, with problem gambling frequently observed in people recovering from a substance use disorder.⁴¹ Problem gambling and substance use disorders share significant neurobiological, psychological, and social risk factors. The high rates of comorbidity suggest that it is essential for gambling to be recognized as part of the broader spectrum of addictive disorders, requiring integrated prevention and treatment strategies.



Intersections with Mental Health Outcomes

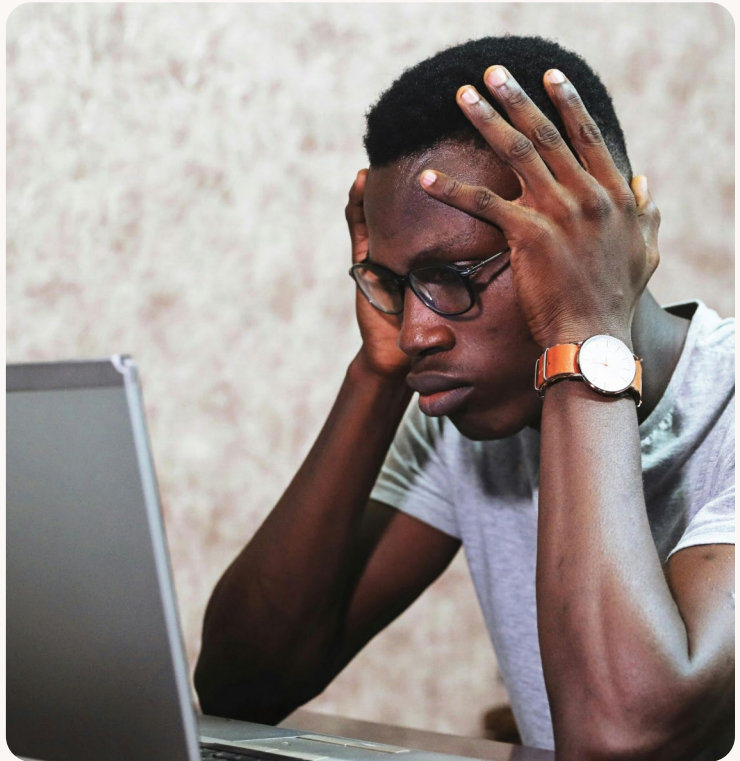
Problem gambling is associated with high rates of anxiety, depression, and suicidal ideation. Individuals with gambling disorder are significantly more likely to experience co-occurring mental health disorders.^{42, 43}

The relationship between problem gambling and mental health disorders is considered bidirectional. The stress, financial strain, and relationship problems caused by problem gambling can worsen mental health issues and increase the risk of mental health concerns. A 2008 nationally representative U.S. household survey found that, although none of the respondents who reported problem gambling behaviors had ever received problem gambling treatment services, nearly half (49%) had received treatment for another mental health disorder in their lifetime.⁴⁴ A 2015 systematic review of 36 studies focusing on treatment-seeking problem gamblers found that approximately three in four individuals had a current or prior mental health disorder.⁴⁵ Nearly one in four (23.1%; [14.9, 34.0]) treatment-seeking problem gamblers had a current mood disorder, while 17.6% [10.8, 27.3] had an anxiety disorder. More than one in four (29.9%; [20.5, 41.3]) treatment-seeking problem gamblers reported major depressive disorder.

However, excessive gambling can worsen anxiety symptoms, especially when financial losses add up, increasing mental distress. Permissive attitudes may be a significant risk factor for problem gambling among people with depression. A recent study found that accepting gambling as a coping method raised the risk of problem gambling in individuals with symptoms of depression.⁴⁶

Gambling disorder is a significant risk factor for suicidal ideation, attempts, and completed suicide. Financial losses, guilt, shame, and social isolation contribute to feelings of hopelessness and suicidal thoughts. A study of nationwide inpatient data from 2006 to 2017 found that suicidal ideation and attempts were more common among individuals with a major depressive disorder and Gambling Disorder compared to those with a depressive disorder without Gambling Disorder.⁴⁷ A nationwide study in Sweden found that people with severe gambling problems were 15 times more likely to attempt suicide than those without gambling problems.⁴⁸ A 2007 study of over 7,000 households in England found that past-year suicidality was 5.3 times higher among problem gamblers.⁴⁹ When adjusting for factors such as mental health disorders and substance use, higher odds persisted, with 2.9 times higher odds of suicidality among problem gamblers.

Problem gambling is closely linked to mental health issues and suicide risk. The widespread occurrence of depression, anxiety, and suicide attempts among problem gamblers emphasizes the need for integrated treatment strategies that address and prevent both gambling behaviors and mental health conditions, no matter the reason for seeking help.



Problem Gaming Disorder

Although it is not included in the DSM-5, Internet Gaming Disorder (IGD) has been recommended for further research.⁵⁰ The World Health Organization (WHO) does include Gaming Disorder in the International Classification of Diseases (ICD-11) as a recognized mental health condition. In the ICD-11, IGD is defined as a pattern of gaming behavior (digital or video gaming) characterized by:



Impaired control over gaming (e.g., frequency, intensity, duration)



Increasing priority given to gaming over other life interests and activities



Continuation or escalation of gaming despite negative consequences

To be diagnosed, the behavior must be severe enough to result in significant impairment in personal, social, occupational, or educational areas for at least 12 months (except in extreme cases where symptoms are severe enough to warrant immediate diagnosis).

The prevalence of IGD globally among adolescents and young adults is estimated to be 9.9%.⁵¹ IGD is less common in adolescents (8.8%) compared to young adults (10.4%), with adolescents and young males (15.4%) experiencing IGD at higher rates than females (6.4%).

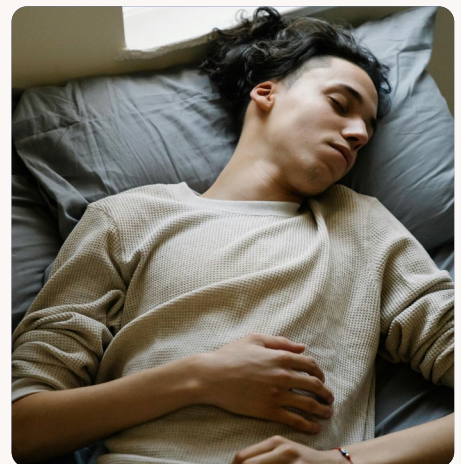
9.9%

of adolescents and young adults globally are estimated meet the criteria for an Internet Gaming Disorder⁵¹

Social Consequences of Problem Gaming

When approached responsibly, gaming can provide meaningful benefits to individuals and communities alike. Research shows that gaming can promote cognitive, social, and professional development in multiple ways, including community building, improved communication skills, and increased problem-solving skills derived through online gaming communities and co-op game dynamics.^{52, 53}

While responsible gaming can be a positive and enriching experience, excessive or problematic gaming can lead to negative social consequences. When gaming takes precedence over other aspects of life, it can harm relationships, academic or work performance, and overall well-being. Research highlights several key concerns. Whereas online gambling communities are often found to encourage moderation in gambling behavior and provide access to supports for individuals recovering from or otherwise navigating a problem gambling disorder, online gaming communities have been found to motivate gaming behavior and in-game purchases.⁵⁴ Similar to problem gambling, excessive and problematic gaming behaviors can negatively impact families and relationships, increasing the prevalence of conflict due to neglected responsibilities and decreased quality time spent together.^{55, 56, 57, 58} Gaming disorder has also been associated with poor academic performance, missed deadlines, and work-related issues caused by lack of sleep or gaming during work hours.^{59, 60, 61, 62}



Intersections with Substance Use and Mental Health Outcomes

Much like with problem gambling disorder, the co-occurrence of gaming disorder and substance use disorders may be linked to shared underlying mechanisms, such as impulsivity and dysregulation of the reward system. Gaming disorder shares symptoms with substance use disorders, including loss of control, functional impairment, distress, and interference with daily activities.⁶³ Understanding these connections is essential for developing comprehensive treatment strategies that simultaneously address gaming and substance use disorders, but research in this area is less robust given its relative newness as an area of concern. Depression and anxiety may heighten the pleasure derived from gaming, potentially worsening problematic gaming behaviors; however, some of the existing research is conflicting or lacking in strength of evidence.⁶⁴ A 2020 meta-analysis noted that existing systematic reviews on the links between gaming disorder and depression or anxiety showed evidence of selective outcome reporting, and only one review included any null findings from the studies it examined.⁶³ Another systematic review and meta-analysis indicated that individuals with notable IGD symptoms may experience greater depressive symptoms, though prevalence rates varied considerably.⁶⁵

Intersection with Problem Gambling



Given the increased gamblificaiton of gaming via loot boxes and other types of in-game microtransactions, attention has been placed on the intersection between problem gaming and gambling. While research in this space is limited, findings suggest that the co-occurrence of problem gaming and gambling is present, though modest, and that problem gaming increases the likelihood of subsequent problem gambling. A longitudinal study conducted over two years in Norwegian men found that problematic gaming increases the likelihood of future problem gambling and that this relationship is not bidirectional.⁶⁶ Similarly, a longitudinal study in Ireland found “that online gaming at 17 was associated with a 1.4 higher odds of more frequent online gambling at 20 years, while online gaming at 20 was associated with a 1.7 higher odds.”⁶⁷ A cross-sectional study of 3,942 regular gamers and gamblers in Canada found that 10.4% of

problem gamblers displayed problem gaming signs.⁶⁸ At the same time, 24.1% of problem gamers also reported problem gambling behaviors. The one-directional nature of progression from problem gaming to problem gambling may explain these trends. As the distinctions (or lack thereof) of online gaming and gambling continue to evolve, additional research in this area is warranted.



Risk & Protective Factors for Problem Gambling

A person's likelihood of developing a gambling-related problem is the result of the interaction of multiple levels of influence: institutional (such as structures, regulations, and policies), intrapersonal, interpersonal, and public policy.¹⁶ Together, social and environmental factors can either increase an individual's chances of experiencing negative gambling-related outcomes (risk factors) or decrease them (protective factors). For young adults, influences from childhood, relationships, and environments are key factors that shape gambling-related outcomes.

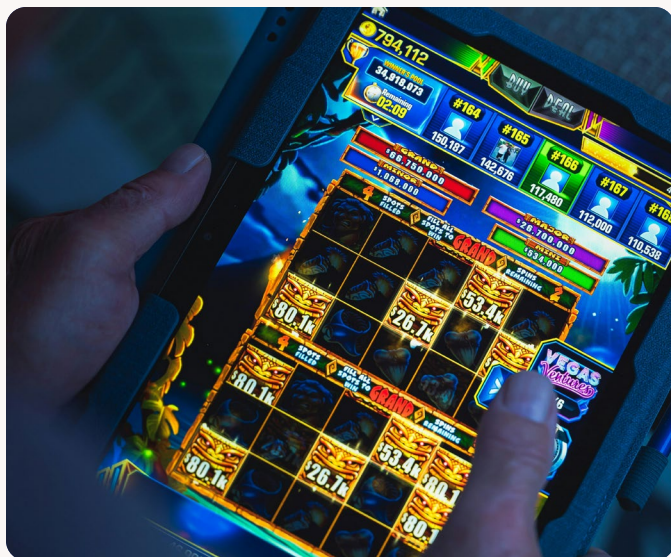
Societal & Community Level Factors

Various structures, policies, and cultural norms influence gambling behaviors. Regulatory environments determine how, where, and to whom gambling is promoted and made accessible. When policies are lenient or enforcement is inconsistent, individuals—especially youth, young adults, and other vulnerable groups—are granted greater access to gambling opportunities and face a higher risk for experiencing related harms.^{69, 70}

Educational institutions can play a meaningful role in shaping early attitudes – including those toward gambling. School-based fundraising activities such as raffles, lottery draws, and casino-themed nights—common across many schools and campuses across America—and school policies that permit card and dice games on school grounds may unintentionally normalize gambling. These early exposures can act as gateways to more frequent and problematic gambling during adolescence and into young adulthood.¹⁶ Implementing clear school policies that ban gambling-related activities on school grounds and college campuses or as part of school-sponsored events can help reduce the normalization of gambling in environments that influence early development.

Key Factors

- Community Norms
- Ease of Access
- Advertising Exposure



Access to gambling opportunities contributes to the development and persistence of problem gambling and further promotes the normalization of gambling activities. The expansion of both in-person and online gambling has created an environment of near-constant availability, which is enhanced by targeted advertising efforts by operators. Research shows that marketing campaigns by gambling operators often lack transparency and are deliberately designed to engage vulnerable populations, particularly young people.^{16, 71} Aggressive advertising and promotional strategies, such as bonus offers, loyalty programs, endorsements by social media influencers, and strategic product placement in stores and the media, can influence gambling

initiation and appeal among adolescents and young adults. Exposure to gambling content through online games, social media, and televised sports among youth and young adults is significant, undermining any existing efforts to protect them from gambling harms.⁷²



Regulations that restrict the accessibility, visibility, and appeal of gambling advertising and opportunities are vital public health measures in preventing problem gambling.⁷³ Banning product placement at points of sale for lottery and scratch cards, educating merchants on enforcing age restrictions, conducting compliance checks, setting limits on retailer and operator density, and providing tools such as self-exclusion programs and deposit limits can support prevention efforts at the environmental level by influencing how and where people can gamble. Restrictions on advertising frequency, placement, and design, as well as limits on, or bans of, in-game betting during sporting events, and requiring clear, visible responsible gambling messages in advertising or at operator locations can further enhance these efforts.⁷⁴

Governments regulate gambling while also benefiting financially from its growth, relying on gambling revenue to support economic development. This creates a challenging societal and community landscape, as reduced opportunities to gamble lead to lost revenue potential. This economic reliance can hinder the implementation of progressive public health policies that restrict access to gambling.

Individual & Interpersonal Factors

Interpersonal

Numerous studies highlight family, parental, and peer influences as factors that impact gambling behaviors in childhood and adulthood. Normalization of gambling during childhood within family settings—demonstrated by the overall prevalence of gambling behaviors and problem gambling among household members, gambling in the presence of a child, and gambling activities where children are active participants—is an established risk factor tied to permissive attitudes about gambling and increased gambling behaviors and problem gambling later in life.^{75, 76, 77} Several studies have discussed lottery and scratch cards given as gifts by family members as early catalysts for problem gambling behaviors—a key example of what permissive family norms around gambling can look like.^{78, 79, 83}

Key Factors

- Family Norms & History of Problem Gambling
- Early Onset
- Peer Norms
- Adverse Childhood Experiences

Similar to research examining the influence of adverse childhood experiences (ACEs) on substance use and mental health outcomes, recent research has identified ACEs as a risk factor for problem gambling. Research in this area is emerging and complex, with some identifying a significant correlation between individual ACEs and self-reported gambling harms, while others have noted no specific correlation between individual ACEs or categories of ACEs, but rather a positive association between overall frequency/number of ACEs and gambling frequency.^{80, 81}

Recent research shows that social influences also serve as drivers of gambling behavior. Individuals at higher risk for problem gambling tend to report stronger connections with peers who gamble and experience gambling-related harms.⁸² Overall, findings suggest that both gambling behavior and related harms are normalized through social networks. Peer pressure and the perception of peers engaging in gambling have also been linked to an increased likelihood of gambling initiation among adolescents.⁸³

Echoing research in the substance use space, early initiation of gambling behaviors has been linked to increased problem gambling severity in later adolescence.⁸⁴



Individual

Many studies highlight the role of individual traits alongside parental, peer, and family influences in the development of gambling behaviors and perceptions.⁸⁵ Along with substance use and mental health, emotional dysregulation, impulsivity, and sensation-seeking personality traits are key risk factors for problem gambling, especially among young adults whose stage of brain development impairs cognitive processing related to these areas of control.^{23, 86, 87}

The reasons for gambling can vary—but understanding these motivators is necessary to develop effective interventions. Among young adults, attitudes around money—and the potential of gambling as a source of income—are important motivators. In a study of 2,534 U.S. college students, young adults who viewed money as a sign of success and those who viewed money as a “source of or protector from emotional distress” were more likely to gamble and experience gambling-related harms compared to those with differing attitudes towards money.⁸⁸ For some young adults, gambling provides an opportunity to escape from stress, highlighting a need for healthier coping strategies.⁸⁹ In contrast, for others, gambling provides a social activity that they can engage in with peers, indicating a need for alternative social outlets. Antisocial behaviors, especially early in life, have been linked with “increased later risk for gambling participation and problem gambling” while social connectedness is a strong protective factor shown to reduce gambling behavior.^{23, 90}

Key Factors

- Substance Use
- Poor Mental Health
- Social Supports & Social Connectedness
- Lack of Healthy Coping Skills
- Poor Academic Performance
- Gender
- Race/Ethnicity
- Socioeconomic Status
- Antisocial Behavior



Existing research has shown that identity also influences an individual's risk of problem gambling. Men are more consistently likely to engage in gambling behavior and report problem gambling than women.⁹¹ People from racial and ethnic minority groups, particularly Black, African, and African American, Native and Indigenous populations, as well as Asian and Asian American individuals, may be at greater risk of problem gambling and related harms compared to White individuals, although research in this area is conflicted.^{92, 93} Socioeconomic status has also been identified as a factor, with individuals from low socioeconomic backgrounds more likely to report gambling and experience gambling-related harms. Conversely, high socioeconomic status appears to be a significant protective factor. Among adolescents, those with poor academic performance are significantly more likely to report problem gambling behaviors.⁹¹



Spotlight: Gambling Among College & University Athletes – Findings from an NCAA Study

The expansion of sports betting and esports have led to conditions that create unique gambling environments and related risks for young adults in college and university settings, giving rise to a wave of efforts to campus-based efforts to mitigate the impact of expanded gambling among this group. One in five Agility Grants funded by the National Council on Problem Gambling (as of July 2025) were provided to colleges, universities, or their partners for the development and/or implementation of programs targeted towards the student population.⁹⁴



College athletes are often a point of conversation in campus-based conversations about problem gambling. The NCAA has conducted a survey since 2008 to assess gambling behaviors among DI, DII, and DIII college athletes, highlighting the prevalence and attitudes toward gambling within this group of young adults.⁹⁵ In 2024, 52% of men and 36% of women athletes reported gambling for money in the past year. These rates have steadily decreased among men (down from 66% in 2008) and remained relatively stable among women (down from 39% in 2008). Besides differences in how common gambling is, there were also variations in the types of gambling across genders. Gambling behavior did not vary by age, with 18- to 20-year-olds gambling at similar rates to those 21 and older, suggesting that legal age restrictions may not be a significant barrier to access.

	Past Year		Monthly+	
Gender	Men	Women	Men	Women
Card Games	29.2% ↑	6.8% ↑	10.7% ↑	0.5% ↑
Games of Personal Skill (e.g. Pool, Golf, Bowling, etc.)	22.2% ↓	4.9% ↑	9.4% ↓	0.7% ↑
Lottery	21.3% ↓	24.9%	4.5% ↓	2.7% ↓
Sports Betting	21.5% ↓	5.1% ↑	10.7% ↑	0.8% ↑
Retail Casino	17.3% ↓	7.6%	3.0% ↓	0.4%
Commercial Bingo	5.1% ↑	7.0% ↑	1.2% ↓	0.8% ↑
Stock Market Trading	19.4% ↑	4.4% ↑	10.4% ↑	1.5% ↑
Slots	10.6% ↓	7.1%	1.9% ↓	0.4% ↑

↑ ↓ Indicate whether rates have increased or decreased since 2016



Among those who have ever gambled, more than half first gambled for money in high school or earlier. Men were more likely than women to report starting to gamble for money at an earlier age. Playing cards for money was the initial gambling activity for 46% of men, while 19% reported that their first gambling experience was betting on sports. Among women, playing cards for money was the second most common first gambling activity (21%), with the lottery and scratch cards being the most common (23%).

Student athletes who bet on sports in the past year **were more likely to report permissive or positive perceptions** related to gambling.

The social aspects of gambling also played a role among the student athlete group. Men who have ever gambled were most likely to gamble with friends outside of sports (38%) or teammates and friends in other sports (35%). A smaller portion was most likely to gamble alone (15%) or with family or a romantic partner. Among women, social motivations markedly different, with 62% saying they were most likely to gamble with family or a romantic partner. Only around one in three women preferred to gamble with friends. The higher rate of gambling among men may explain a tendency to gamble with family or a romantic partner among heterosexual women.

In addition to rising gambling participation among student athletes, issues of harassment and threats have emerged related to sports betting on college sports. Certain types of bets, such as prop bets placed on an individual player's performance, expose student athletes to harassment by those who bet on them. Across sports and genders, tennis players were the most likely to report receiving negative or threatening messages from sports bettors, with 21% of men and 14% of women reporting such messages. Basketball players were the second most targeted group. 17% of men and 4% of women DI basketball players reported threats from bettors. Threats among football players were lower, with only 2% reporting negative or threatening messages from those who bet on their games. Some states and the NCAA itself have taken steps in recent years to prohibit prop betting on college athletes.



Despite high levels of gambling participation and impacts among student athletes, awareness of available resources and support was low. About one in ten athletes said they knew where to go on campus if they needed help with problem gambling—and those competing on Division I teams were the least likely to know where to seek assistance. Athletes suggested that the most effective way to influence their peers regarding sports betting was through messaging from coaches, NCAA penalties, or through teammates. Among those who had bet on sports in the past year, most (75% of men and 62% of women) believed their teammates were generally aware of their gambling behaviors, while a smaller percentage (31% of men and 33% of women) thought coaches were aware. Providing coaching staff with education and resources to help identify and address gambling issues among their

athletes, implementing peer-led educational programs, and creating a policy focused on college athletes may be effective prevention strategies for this group.



Understanding the National Gaming and Gambling Landscape

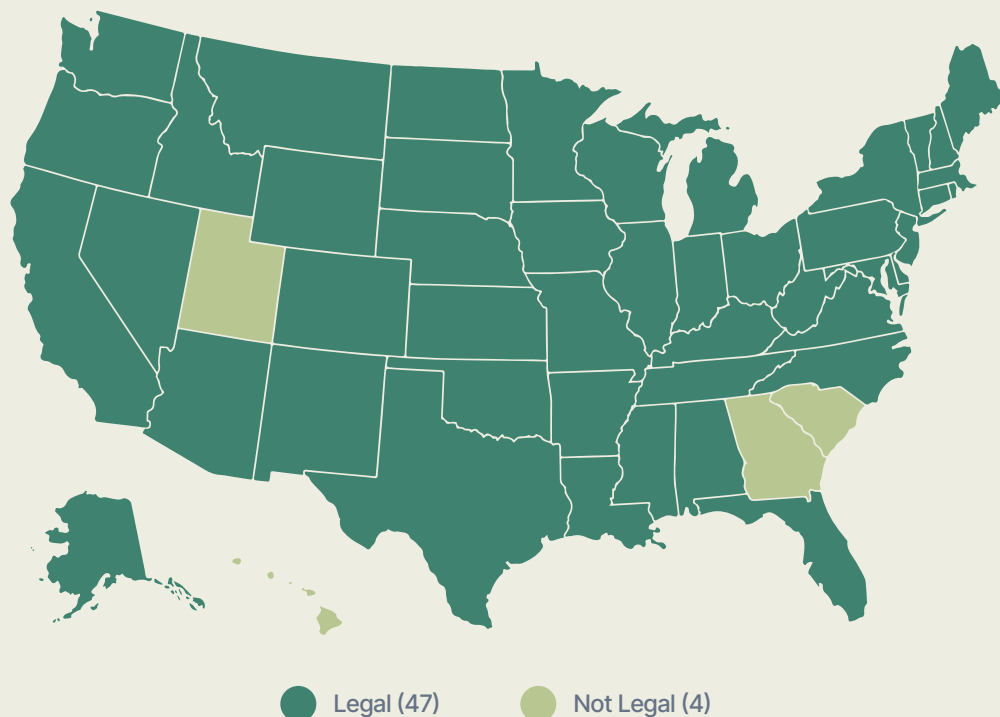
Currently, 46 states, along with Washington, D.C., and Puerto Rico, offer some form of legal casinos, sports betting, or iGaming. The legal landscape of sports betting in the United States experienced a major change after the 2018 Supreme Court decision in *Murphy v. National Collegiate Athletic Association*, which overturned the Professional and Amateur Sports Protection Act (PASPA) of 1992. This historic ruling gave individual states the power to legalize and regulate sports betting within their jurisdictions.⁹⁷

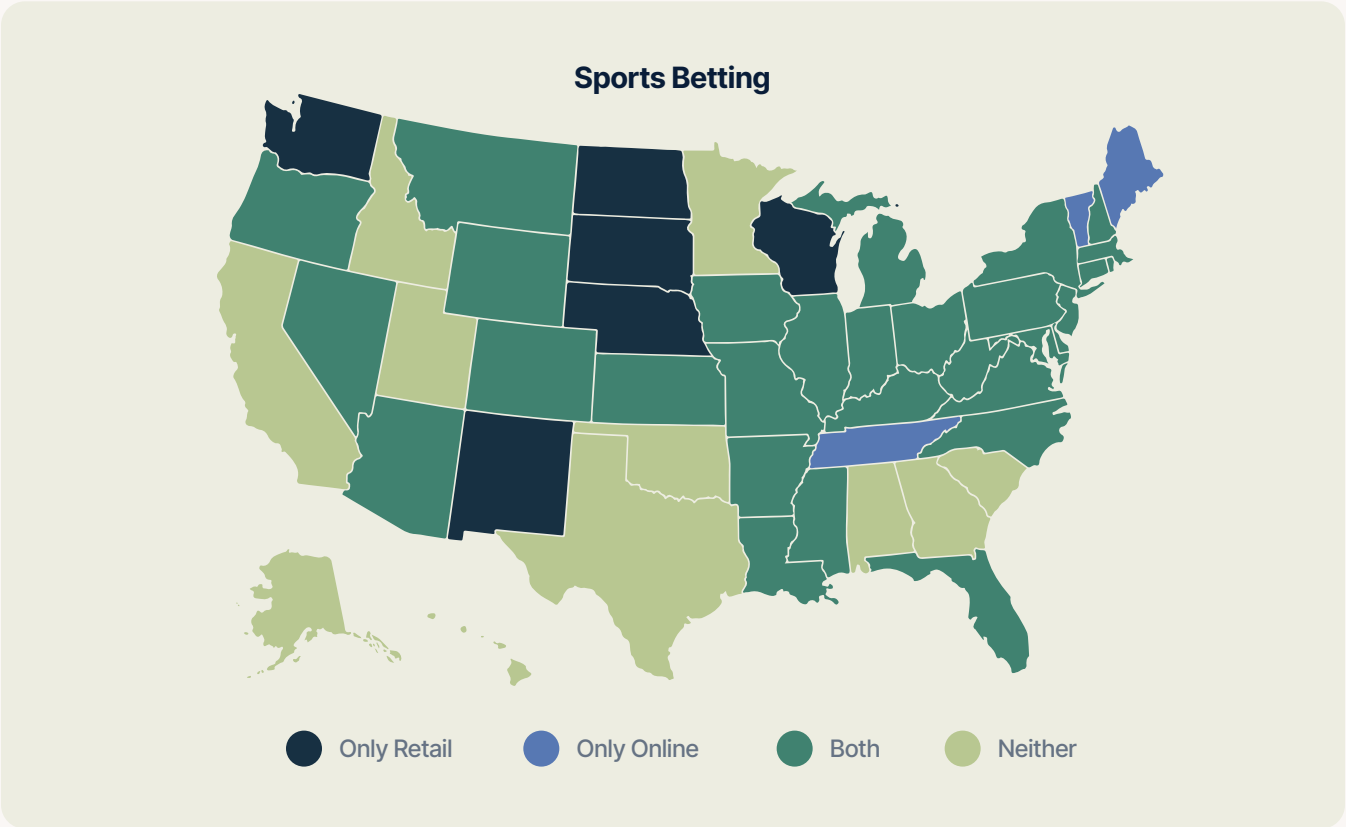
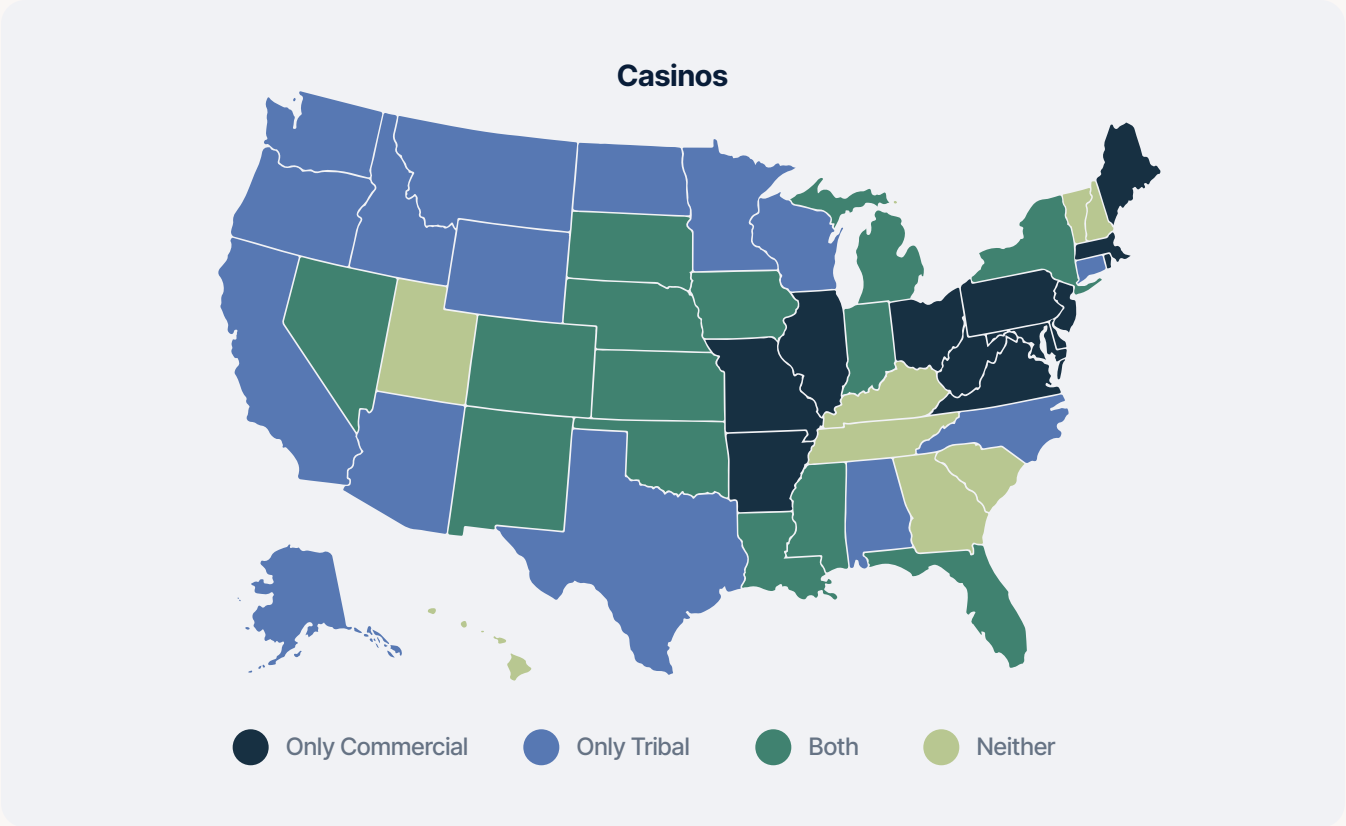
Following PASPA's repeal, many states moved to legalize sports betting. By February 2025, 39 states, along with Washington, D.C., and Puerto Rico, had established legal sports betting markets.⁹⁶ 33 of these states, as well as Washington, D.C. and Puerto Rico, have legalized online sports betting, reflecting a broader trend toward digital wagering platforms.

The rapid expansion of legal sports betting has led to a substantial increase in wagering activity nationwide. In 2023 alone, Americans legally bet a total of \$121.06 billion on sports, a significant jump from previous years; from 2022 to 2023, the national annual revenue from the legal sports betting market increased 46%.⁹⁸ The state-level fiscal impact from legalized sports betting varies and is primarily influenced by each state's respective tax structure. New York, with a tax rate of 51% on sports betting revenue, generated approximately \$2 billion in tax revenue in 2023, underscoring the significant financial stakes associated with regulatory decisions.⁹⁸

Despite widespread legalization, some states still struggle with the challenges of introducing sports betting. Efforts in states like Georgia have encountered legislative obstacles, reflecting ongoing debates over the economic and social impacts of expanded gambling.^{99, 100}

Legal Casinos, Sports Betting, or iGaming





The Economics of Gambling

The socioeconomic impact of the gambling industry is complex, including benefits like job creation, tax revenue, tourism, and regional development, along with social issues such as higher risks of problem gambling, crime, and public safety concerns.

The U.S. gambling industry plays a significant role in the national economy. According to the American Gaming Association, the casino, sports betting, and internet gambling sectors, which support 1.8 million jobs nationwide, saw over \$72 billion in revenue in 2024—with a demonstrated year-over-year increase.¹⁰¹ This generated over \$15 billion in tax revenue for states and local governments. The economic benefits of gambling are recognized by many: 76% of U.S. adults believe the gambling industry positively impacts the American economy.¹⁰²

76%

of U.S. adults believe the gambling industry positively impacts the economy¹⁰²

The American Gaming Association – American Attitudes Towards Gaming¹⁰²

Conducted annually, the American Gaming Association conducts a survey of registered voters ages 21+ on attitudes towards the gambling industry. 2024 survey data suggests that overall attitudes towards the economic impact of the industry were positive.

85%

of surveyed adults believe casinos bring entertainment and dining options to areas and regions that might not otherwise be able to attract them

84%

of surveyed adults believe casinos increase tourism and brings conventions and meetings to local communities

83%

of surveyed adults believe the industry produces permanent jobs and investments in the U.S.

80%

of surveyed adults believe the industry creates well-paying jobs

While overall sentiments about the economic impact were positive, there was clear room for improvement in perceptions of the industry's commitment to promoting responsible gambling and addressing problem gambling. Over a third of surveyed adults (35%) did not believe that the industry is dedicated to these efforts, although sentiments have improved since 2018, when 60% shared the same view.



The Costs of Problem Gambling

Public Health and Social Costs

One of the most considerable costs of problem gambling is its effect on public health and social infrastructure. According to the National Council on Problem Gambling, the social cost of problem gambling in the U.S. was estimated at \$14 billion annually.¹⁰³ These costs include gambling-related criminal justice and healthcare expenses, as well as job loss, bankruptcy, and other consequences. A 2025 scoping review examining the overall social costs of gambling estimated that the average per-person social cost of gambling is \$3,980 and that the total social cost of gambling is significantly higher than the cost for alcohol.¹⁰⁴

The estimated social cost of problem gambling in the U.S. is
\$14 Billion¹⁰³

The rise in problem gambling often coincides with an increase in related issues, such as mental health conditions (e.g., depression, anxiety) and substance use disorders, which demand additional public healthcare resources. The greater availability of gambling increases the risks of problem gambling-related harms, leading to higher demands on psychiatric care facilities, addiction treatment centers, and community health programs.

Crime and Law Enforcement Costs

A common negative side effect of increased gambling is a rise in certain types of crime, including illegal gambling, theft, and fraud. Problem gamblers are more likely to engage in criminal behaviors, especially non-violent crimes, "to accumulate further funds to gamble, recoup financial shortfalls, or conceal the individual's gambling from others."¹⁰⁵ The prevalence of crime related to problem gambling is difficult to measure and likely underreported, "given the likelihood that many offences fail to be considered as illegal (such as unauthorized withdrawal of funds from joint accounts), remain undetected, are committed against family members reluctant to instigate charges, or against employees electing not to proceed with charges following restitution of losses." Despite assumed underreporting, studies consistently show increased crime rates among treatment-seeking problem gamblers as well as increased problem gambling among incarcerated populations. It is estimated that problem gambling rates among prison inmates are up to 20 times higher than in the general population. However, the causal link may not be direct, and gambling behavior might have begun after incarceration or be unrelated to the crimes for which individuals were imprisoned. Recent studies have also suggested the potential of elevated violent crime rates among problem gamblers compared to the general population.

The prevalence of problem gambling among prison inmates is approximately **20x higher** than within the general population¹⁰⁵

The increased prevalence of crime among problem gamblers subsequently increases the burden on already overtaxed law enforcement and the judicial systems. Policing gambling-related crimes, arrests, investigating fraudulent activities, and enforcing gambling regulations place an additional burden on local and state law enforcement and judicial systems. Regardless of the crime, the costs of incarceration are significant. In 2021, state governments spent a combined \$64 billion on housing incarcerated individuals, with Massachusetts spending more than twice as much per person (\$307,468) as any other state (though it also had the lowest incarceration rate of any state).¹⁰⁶





In 2022, Americans are estimated to have spent over

\$510 Billion

gambling via illegal or unregulated operators¹⁰⁷

Despite the growth of legal and regulated gambling markets, illegal and unregulated operations continue to exist. A 2022 study by the American Gaming Industry estimates that Americans wager more than \$510 billion annually through unregulated and unlawful operators, often without their knowledge, as these operators claim to be licensed.¹⁰⁷ Online platforms represent a large share of the unregulated market. The AGA study estimates that about \$64 billion is spent each year on illegal online sports betting sites, while

up to \$338 billion is wagered annually through unlicensed online casinos. Gaming machines, sometimes called skill games or grey machines, are located in convenience stores, bars, and gas stations, and are a big part of the physical unregulated gambling scene. The AGA's findings estimated "that there are more than 580,000 unregulated gaming machines across the country and that Americans bet more than \$109 billion on those machines every year." Unregulated gaming machines are believed to account for roughly 40% of all gaming machines in the United States. The lack of regulation for these types of machines allows for easier access by underage players and those on Voluntary Exclusion lists, while increasing losses for players by allowing the operators to stack the odds in favor of the house.

Current State of Gaming and Gambling in Massachusetts and Medford

The state of Massachusetts defines gambling as the wagering of money or something of value on the outcome of a contest, game, gaming device, or event, including those involving an element of chance. Legalized gambling options in the state include:

Commercial Casinos
& Racinos

Daily Fantasy Sports

Charitable Gaming

Sports Betting

State Lottery

Pari-Mutuel Horse Betting/
Harness Horse Racing

Legal at 21

Legal at 18



The Mass Lottery has long been active in Massachusetts and was only the fourth state to offer lottery sales in the United States, with its first ticket sold in 1972. Between July 1, 2024, and June 30, 2025, the lottery generated over \$6 billion in net profit.¹⁰⁸ A significant source of lottery revenue is sourced from instant/scratch ticket sales, which originated in Massachusetts in 1974. A 2025 NPR report, which highlights Massachusetts as the “Lottery Capital of America,” estimated that the average Massachusetts resident spends approximately \$1,037 annually on lottery tickets, primarily in the form of scratch tickets—data which are collected by the U.S. Census Bureau.¹⁰⁹ When examining the average annual per-adult spending on lottery products across the United States, Massachusetts stands out—and not in a positive way. On the low end, in states like Wyoming and North Dakota, per adult spending averages around \$50. On the higher end—and still far below Massachusetts—adults in states such as New York, Michigan, and Georgia spend an average of \$500 to \$600 on lottery products each year.



In 2021, the Massachusetts Lottery expanded its digital footprint with a mobile cashing feature.¹⁰⁸ This feature allows players to cash out prizes between \$601 and \$5,000 through an app and electronically transfer funds to their bank accounts instead of having to visit a physical retailer location. Efforts are underway to further expand their digital foothold—the iLottery, anticipated to launch at the end 2025, will also allow individuals to purchase lottery tickets online.¹¹⁰

Lottery At-a-Glance¹¹¹

Lottery Retailers

7,500+

Online Lottery

Launch pending

Gross Revenue

\$6.1 billion

Taxes

\$1.16 Billion

The Massachusetts Expanded Gaming Act of 2011 allowed for significant changes to the gambling landscape across the Commonwealth, paving the way for the development of three commercial casinos and one slot parlor/racino.¹¹² Casinos offer both gaming machines and table games, while slot parlors/racinos are only licensed to operate gaming machines (limited to 1,250 machines per licensee). Online casinos are not currently legal in the state of Massachusetts.

Currently, Plainridge Park Casino (a racino) (PPC) and two casinos—MGM Springfield (MGM-S) and Encore Boston Harbor (EBH)—are operational.¹⁰¹ The remaining casino license has been assigned to the Mashpee Wampanoag Tribe, a federally recognized tribe in the eastern part of the Commonwealth. In early 2025, the tribe opened a 50-machine slot parlor on tribal lands, with plans to develop a larger resort-style casino. However, plans for the casino have faced numerous legal obstacles, including land-use challenges, that have halted its progress. The Massachusetts Gaming Commission has declined efforts to license an alternative commercial casino project in its stead.

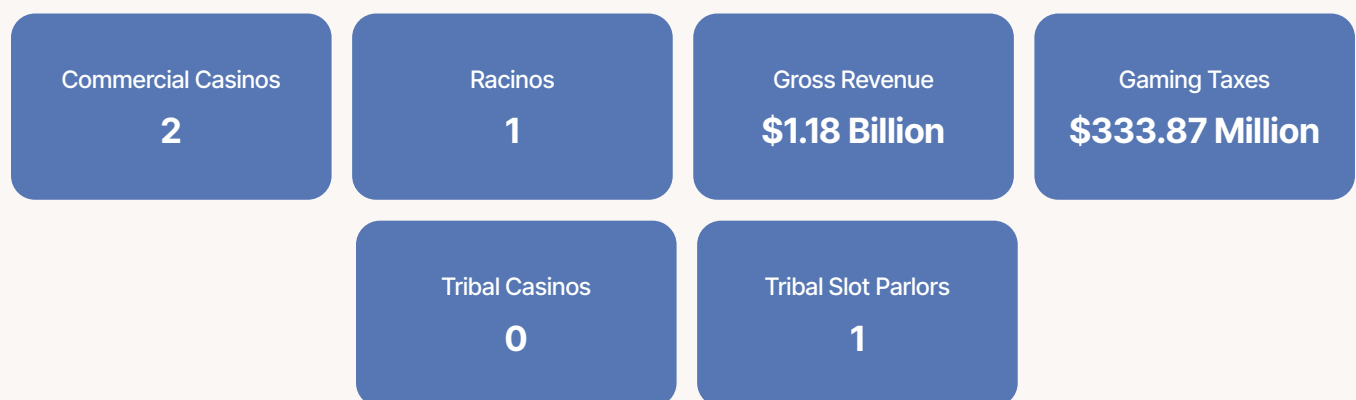




Located just 4.3 miles from Medford City Hall in the neighboring city of Evergreen, the EBH, one of the state's two fully operational casinos, provides easy access to casino and retail sports betting for Medford residents. EBH, along with MGM-S, both offer complimentary alcoholic and non-alcoholic beverages to all active players on the casino floor.

Casinos and racinos are a significant revenue stream for the state, with over \$1.18 billion in gross revenue and \$333.87 million in gaming tax revenues report in 2024.¹¹⁴ Gaming tax revenues have more than doubled since 2019.¹¹⁵

Casinos, Racinos, and Slot Parlors At-a-Glance¹¹⁴



Note: Revenue from the tribal-operated slot parlor is not included in any financial reports





Massachusetts legalized sports betting in 2022, with online and retail operators launching in 2023. Several restrictions dictate the types of sports bets that can be placed in Massachusetts via licensed operators, including:

1

No bets may be placed on in-state college teams unless related to a collegiate tournament

2

No prop bets may be placed on individual college players (live or otherwise)

3

No bets may be placed on the Heisman Trophy¹¹⁶

As of the close of 2024, seven online sports betting platforms were operational in the Commonwealth: Bally Bet, BetMGM, Caesars Sportsbook, DraftKings, Fanatics Betting & Gaming, FanDuel, and Penn Sports Interactive.¹ In addition to in-person casino gambling, EBH offers proximal in-person sports wagering for residents of the City of Medford via “The Sportsbook” which is advertised as Boston’s only sportsbook. The venue offers 70 televisions showing live sports, a full-service restaurant and bar, 10 sports betting windows staffed by live tellers seven days a week during select hours, and Sports Kiosks which allow wagering 24/7.¹¹⁷

Sports Betting Operators At-a-Glance^{1, 114}

Retail Sports
Betting Locations

3

Online Sports
Betting Operators

7

Gross Revenue

\$734 million

Gaming Taxes

\$146 million



Licensing & Taxation in Massachusetts

Taxation of gambling revenue varies by license type, with casinos and racinos/slot parlors taxed at higher rates compared to sports betting. Slot parlors/racinos are taxed at the highest rate compared to other licensees at 49% of gaming revenue, while retail (in-person) sports betting operators are taxed at the lowest comparable rate (15%).¹¹⁸ For each dollar in revenue collected by the Mass Lottery, 19 cents are returned to the Commonwealth. Initial capital investment requirements and licensing fees are also higher for casinos and slot parlors/racinos compared to sports betting operators. In addition to taxation of gaming revenue, Massachusetts withholds 5% of individual winnings greater than \$600.

	Licensing	Taxation
Lottery	N/A	19% of Lottery Revenue
Casinos	\$500m minimum capital investment \$85m initial license fee \$400,000 application fee Valid 15 years	25% of Gaming Revenue + \$600 Annual Fee
Slot Parlors/Racinos	\$125m minimum capital investment \$25m initial license fee \$400,000 application fee Limit of 1,250 machines in operation by licensee	49% of Gaming Revenue
Sports Betting	\$5 initial licensing fee \$5m renewal fee every 5 years	In-person retailers: 15% of Adjusted Gross Sports Wagering Receipts Online operators: 20% of Adjusted Gross Sports Wagering Receipts

Tax revenue from gaming revenue is distributed across a variety of funds to support local and state infrastructure, supports, and capacity building. Casinos and slot parlor/racino sourced tax revenue, the largest source of state gaming tax income, is distributed across nine funds, the primary of which is the Gaming Local Aid Fund. 13.2% of casino tax revenue is allocated to the Gaming Economic Development Fund "to support economic development and job growth." This includes funding for workforce training, tourism promotion, summer job creation, state marketing partnerships, higher education scholarships, regional economic development initiatives, small business supports, green jobs promotion, STEM career programs, and agricultural development programs.¹¹⁹





Sports betting is taxed at a lower rate than both casinos and slot parlors/racinos, with retail and online operators licensed in Massachusetts being taxed at different rates. Revenue from sports betting is primarily allocated to the Massachusetts General Fund, with additional investments made into local aid and workforce development funds. Tax allocations from slot parlor/racino sourced gaming tax revenue are much less diverse compared to casino and sports betting platforms. 82% of revenue is allocated towards local aid while 18% is allocated to the Race Horse Development Fund. The fund, overseen by the horse racing committee, disperses funds “between thoroughbred and standardbred racing facilities to support the thoroughbred and standardbred horse racing industries.”¹²⁰

Both casino and sports betting tax revenue streams support the Public Health Trust Fund (PHTF), which is the primary route through which tax revenue is invested in problem gambling-related efforts. The PHTF “was established [as part of the Expanded Gaming Act of 2011] to allocate significant resources to research, prevention, intervention, treatment, and recovery support services in order to mitigate the harmful effects of problem gambling and related issues.”¹²¹ 2.5% of casinos’ tax revenue and 9% of sports betting tax revenue are allocated to the PHTF. Sports betting sourced tax allocations represent the highest percentage investment in the PHTF. No investments are made in the PHTF from slot parlor/racino tax revenue. Allocation and utilization of PHTF dollars is overseen by the Massachusetts Department of Public Health Office of Problem Gambling Services (OPGS). The 2025 fiscal year for OPGS saw a 52% overall increase from the prior year, with a total operating budget of \$44.5 million. While the increased investment is noteworthy, it remains minimal in relation to the larger scope of revenue collected, with the OPGS overall budget, which is primarily but not solely sourced through the PHTF, representing less than 5% of gaming tax revenue reinvestment.

See Appendix A for more details on gaming tax revenue allocations by license type.

While allocations are diverse and vary based on license type, all gaming licenses, including Mass Lottery, support the Gaming Local Aid Fund. Gaming Local Aid Fund dollars are combined with other revenue streams and provide financial assistance to cities and towns to fund local services and initiatives, presenting a crucial funding stream for the funding of education, infrastructure, and public safety initiatives. In FY 2025, the City of Medford received a total of \$14.9 million dollars of unrestricted local aid funding.¹²²



Local Investments via the Office of Problem Gambling Services

In 2024, the OPGS announced its intention to invest \$3.1 million in youth-focused problem gambling prevention and treatment programs.¹²³ The DPH Office of Problem Gambling Services will oversee the distribution of \$1 million from this fund for workforce development initiatives under Project Build Up 2.0, a grant program administered via the Massachusetts Technical Assistance Center for Problem Gambling Treatment (M-TAC), which supports community-based organizations and providers in building capacity “to promote and provide problem gambling treatment services.” The most recent round of applications, which closed in June of 2025, offered funding of up to \$50,000 per grantee over two years to up to 20 Massachusetts-based organizations.

The remaining \$2.1 million will support the development of the “Youth Leaders in Problem Gambling Prevention” program, a peer-to-peer program that seeks to “educate young people [ages 12-21] on the dangers of gambling.” Three organizations will be funded as part of this initiative—the Boston Chinatown Neighborhood Center, the Public Health Institute of Western MA, and the Latino Education Institute at Worcester State University.

The Massachusetts Gaming Commission provides opportunities for competitive funding via the Community Mitigation Fund (CMF).¹²⁴ Available to municipalities or regions, the CMF provides funding to support efforts in:

- Community Planning
- Gambling Harm Reduction
- Public Safety
- Regional Planning
- Regional Public Safety
- Transportation
- Workforce Development
- “Specific Impacts” related to gambling operator activities



According to the National Association of Administrators for Disordered Gambling Services (NAADGS), Massachusetts ranks 2nd across states in their per capita investment in problem gambling services, with \$1.46 spent per capita. Despite this high investment, Massachusetts also ranks high in per capita gambling losses at number 8, with \$979 spent on gambling per capita. While these efforts demonstrate a recognition of the need to invest in prevention and treatment services, the overall investment in problem gambling related efforts is minimal in relation to the scope of revenue collected.

Regulation of Gambling in Massachusetts

The Massachusetts gaming and gambling industry is primarily overseen by the Massachusetts Gaming Commission (MGC). The MGC was established following the enactment of the Expanded Gaming Act, signed into law by Governor Deval Patrick on November 22, 2011. It serves as the regulatory body for legal casino, horse racing, and sports wagering operations in the Commonwealth.¹²⁵ The Investigations and Enforcement Bureau, MGC's largest department, manages both investigatory and enforcement efforts on behalf of the commission. On the Investigation side, the department is staffed by members of the State Police Gaming Enforcement Unit as well as Financial Investigators, establishing it as "a law enforcement agency, with subpoena power and broad investigatory authority to make sure that the people and business entities involved with gaming meet established standards of integrity, honesty and good character." The enforcement side of the department is staffed with Gaming Agents, who provide on-site presence and oversight of day-to-day casino operations and conduct routine financial audits. Gaming Agents work in coordination with the state police, attorney general, and the Alcoholic Beverage Control Commission.



Regulation of the state lottery system and charitable gaming is separate from the regulatory activities of the Massachusetts Gaming Commission. The Massachusetts State Lottery Commission was established in 1971 to "define and regulate the operation and administration of the Massachusetts State Lottery" and serve as the regulatory body for charitable gaming and gambling activities such as raffles, casino nights, or poker tournaments.¹²⁷ By Massachusetts law, charitable gaming or gambling activities may "only be conducted by a non-profit organization...that has been organized and actively functioning in Massachusetts for at least two years."¹²⁸ In addition, non-profit organizations must be one of the following in order to qualify:

Veteran's organization charted by Congress	Church or religious organization	Fraternal or fraternal benefit society (e.g., Elks Club or union)
Educational or charitable organization	Civic or service club	Other clubs or organizations operated exclusively for nonprofit purposes



Municipal or other governmental entities, including public schools, are not authorized to sponsor charitable gaming or gambling events. All qualifying nonprofits must hold a valid permit issued by their local municipality to hold a gaming event.

While online casinos are currently not authorized in Massachusetts, social casinos, sportsbooks, and sweepstakes platforms are accessible in Massachusetts and create a complicated landscape of online access to gambling opportunities, including for those under the age of 21.¹²⁹ These operators are not subject to the gaming tax levies or regulations placed upon licensed gambling operators.

The Code of Massachusetts Regulations and Massachusetts General Law set forth a series of regulations and requirements for gambling operators operating in the Commonwealth. Massachusetts Regulations offer specific protections for both minors and individuals on the Voluntary Self-Exclusion List. Regulations prohibit operators with a gaming license from authorizing or conducting any “marketing, advertising, and/or promotional communications or activity relative to gaming that specifically targets persons younger than 21 years old.”¹³⁰ It further prohibits any marketing to individuals on the Voluntary Self-Exclusion List.¹³¹ In outlining requirements for applicants seeking a gaming license, Massachusetts General Law identifies that all applicants must work to mitigate the negative impacts of gambling, including:

- 1 Maintain a smoke-free environment within the gaming establishment**
- 2 Providing no-cost, on-site space for independent substance use and mental health counseling services (to be selected by the commission)**
- 3 Prominently display information on the warning signs of problem gambling and how to access support services**
- 4 Describe the process by which individuals can be added to the Voluntary Self-Exclusion List**

In addition, licensed operators are expected to institute other strategies in service of mitigating negative public health consequences as determined by the commission. This includes providing no-cost, on-site space for independent substance use, problem gambling and mental health counseling services, and establishing a program “to train gaming employees in the identification of and intervention with customers exhibiting problem gaming behavior.” Further, operators are required to post notices containing the name and phone number for problem gambling assistance services, with the commission retaining the agency to require provision of said information in more than one language. Licensed operators must also provide a process for voluntary exclusion that excludes the individual’s name and information from accessing gambling services.



Recent Developments in the Massachusetts Policy & Regulatory Space¹³⁰

In 2024, there were a series of developments in sports betting and internet gambling regulation and policy: The Massachusetts Gaming Commission provides opportunities for competitive funding via the Community Mitigation Fund (CMF). Available to municipalities or regions, the CMF provides funding to support efforts in:

1

An independent consultant report, ordered by the Massachusetts Gaming Commission, made the recommendation not to authorize expansion of the sports betting market through additional wagering kiosks at retail locations, citing “lack of economic upside to offset societal and regulatory risks.”

2

Several amendments were made to sports wagering regulations, including provisions establishing data privacy requirements for online operators, and the facilitation of a series of public hearing to explore operator limits on play among experienced bettors or those displaying signs of problem gambling.

3

The Massachusetts Lottery saw success in their years long effort to authorize online lottery play in order to “appeal to a younger audience” and a desire to compete with “increased digital competition in the form of mobile sports betting.”

4

The Attorney General took action to address illegal sports betting operations, sending cease-and-desist orders to the foreign parent company of the offshore gaming site Bovada, as well as to ten fantasy sports contest sites who were operating in ways that lie outside of the state’s regulations.

The Economic Impact of Casinos in Massachusetts

In Massachusetts, the introduction of casinos has led to a significant increase in economic activity and employment, particularly in areas near the casinos. While the economic gains, especially in the form of gross gaming tax revenues, outweigh losses, some socioeconomic harm has been recognized. The Massachusetts Gaming Commission has partnered with the University of Massachusetts Amherst School of Public Health & Social Sciences on the SEIGMA (Social and Economic Impacts of Gambling in Massachusetts) project, to assess social and economic impacts from the introduction of casinos in the Commonwealth. This effort has been underway since 2013. In a follow-up survey conducted in 2021/2022, approximately two years after the facility opened, 69.4% [65.4, 73.1] of individuals in the host and surrounding communities of Encore Boston Harbor (EBH) felt that the harm of gambling outweighs the benefits, an increase from baseline data (59.3%; [55.2, 63.3] collected prior to its opening in 2013/14.¹³³





Many survey respondents in the area also felt that gambling is too widely available in Massachusetts, with sentiments increasing significantly (from 15.5% at baseline to 65.8% at follow-up) after the opening of the casino location in Everett. While data on gambling participation and problem gambling in host and surrounding communities was collected in both surveys, reliability of data was impacted by the COVID-19 pandemic and changes in behavior during that period.

While overall economic gains from the development and operation of casinos are evidenced, those related to EBH are notable. The construction of EBH was a significant undertaking, requiring more than 5,200 union jobs and 10 million labor hours—the development marks the largest private, single-phase development in the history of the Commonwealth.¹³⁴ The development also resulted in several infrastructure improvements in the area, such as the \$68 million remediation and restoration of a portion of the nearby Mystic River. According to the 2024 SEIGMA report, EBH generated \$1.3 billion in value, added economic activity, and supported more than 9,900 jobs. Much of this additional economic activity derives from the expenditure of at-risk and problem gamblers. In 2021/22, 90% of casino revenue was derived from at-risk and problem gamblers, up from 74% in 2013–2014. While gaming taxes may benefit local Massachusetts communities, casino owners and operators are based outside of the Commonwealth and, as such, most of the net profits from casinos and gambling operations conducted across the three casino properties leave the state.

90%

of casinos gambling revenue in Massachusetts is derived from at-risk and problem gamblers.¹³³

No significant change in statewide crime has been seen following the introduction of casinos, with the exception of increased offenses related to illegal gambling operations. While overall crime rates have not increased in casino host and surrounding communities, rates of certain crimes that can be tied to gambling have seen increases. The 2024 SEIGMA report noted increases in the following types of crime in casino host and surrounding communities:

- | | | |
|--------------------------------------|----------------------|----------------------------|
| 1 Illegal gambling operations | 2 Theft | 3 Domestic violence |
| 4 Larceny/robbery | 5 Shoplifting | 6 Fraud |
| 7 Extortion | 8 Burglary | 9 Prostitution |





Communities in proximity to EBH have seen increased rates of burglary, theft from vehicles, and prostitution. When focusing specifically on casino host communities (disregarding surrounding communities), rates of violent crime were unchanged, and property crime rates decreased. Across all three operational sites, casinos have become one of the highest locations for crime and crime-related service calls. Illegal gambling activities, including unlicensed sports betting, underground poker rooms, and unregulated gaming machines, remain significant legal concerns locally as well as nationally. There has been increasing attention on the impact of illegal gambling operators operating in the digital space. In 2025, The Massachusetts Attorney General co-led a multistate, bipartisan effort urging the U.S. Department of Justice for assistance in addressing illegal offshore gaming.¹³⁵ The letter, submitted to the U.S. Attorney General, cited the specific harms created by illegal online sports betting and gambling operators, noting that the operators are often “foreign-based companies that routinely operate without proper licensure, offer limited or non-existent consumer protections, fail to verify the age of users effectively, ignore state boundaries, and evade tax obligations.”

60.9%

of Massachusetts casino employees earn below the living wage for their county of residence.¹³³

While casino profits are significant, profits do not trickle down to those employed by the casino—75% of whom left other full-time employment, indicating potential impact on local area businesses.¹³³ Most (60.9%) casino employees in Massachusetts are paid below the living wage for their county of residence. At EBH, the average hourly wage among the 3,735 hourly employees in 2022 was \$29.35. Service workers (n=1,258) and junior staff (n=2,133) make up Encore

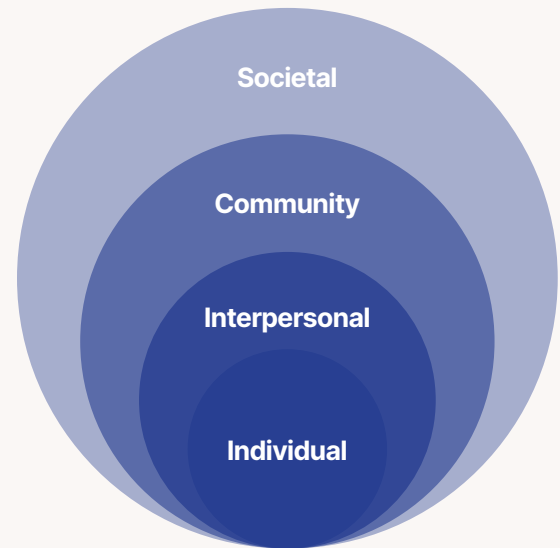
Boston Harbor's staff, earning a median hourly staff of \$27.39 and \$35.70, respectively. The estimated living wage in Middlesex in 2022 was estimated at \$33.36. Individuals from racial and ethnic minority populations reported lower average wages compared to those who are White, with the exception of those who identified as Asian, who earned slightly above the average hourly wage of their White counterparts at EBH (\$37.31/hour compared to \$36.53/hour) and significantly higher wages when looking across all casinos (\$37.13/hour compared to \$28.64/hour). Black and African American casino staff at EBH were the lowest paid across race and ethnicity, earning an average hourly wage of \$28.03 per hour. 76% of employees at EBH are considered workers from minority populations.



Best Practices for Young Adult Problem Gambling Prevention, Treatment, and Recovery

Prevention

A variety of strategies have been proposed and/or implemented in order to prevent gaming and gambling behaviors from progressing into problem gaming and/or gambling. However, the evidence supporting problem gambling prevention strategies is lacking in comparison with substance use and suicide prevention strategies. Prevention strategies typically revolve around a few themes: gambling supply reduction, demand reduction, education, and harm reduction. While there is awareness of the need for multi-angle and comprehensive approaches that address problem gambling prevention across the individual, interpersonal, community, and systems levels, efforts, particularly in the United States, tend to focus primarily on the individual domain. Individual-level efforts in the problem gambling space often focus on education and promotion of responsible gambling habits, centering individual responsibility in determining outcomes rather than acknowledging and addressing the systems that influence individual behavior. Prevention strategies are presented within this section organized by domain of influence and also offer insights on example strategies organized by the six strategies established by the Substance Use and Mental Health Services Administrations Center for Substance Abuse Prevention (CSAP): Information Dissemination, Education, Alternatives, Environmental, Community-Based Processes, and Problem Identification & Referral.



Societal strategies address the policy and regulatory environments that dictate how and where individuals encounter gambling related advertising/messaging or opportunities gamble.

Community strategies address the cultures and norms within a community (e.g., schools, workplaces, etc.) that influence social norms and opportunities for gambling.

Interpersonal strategies address the influence of relationships, such as with family, friends, or significant others, on individual attitudes and behavior.

Individual strategies address a person's perceptions and attitudes around gambling, motivations for gambling, and other factors/behaviors that may increase an individual's risk of experiencing gambling related harms.



Societal & Community Level Strategies

The American Gaming Association provides and regularly updates a key resource outlining policy and regulatory efforts that can minimize gambling related harms. The Responsible Gaming Regulations and Statutes Guides, most recently updated in July 2025, compiles statutes and regulations across states with commercial casinos, sports betting, and internet gambling markets that lie in compliance with their Code of Conduct for Responsible Gaming and Responsible Marketing Code for Sports Wagering.¹³⁶ As environmental efforts, these strategies impact problem gambling outcomes across all populations, including young adults. Most states and jurisdictions implement one or more of the following strategies:

Environmental CSAP Strategies:

- Merchant/Retailer Education
- Self-Exclusion Programs
- Advertising & Sales Restrictions
- Consumer Protection Initiatives
- Alcohol Sale Restrictions
- Operator Density Limits
- Social Marketing Campaigns
- School- and Campus-Based Gambling Policies

Responsible Gaming Plans

Mandates that retail and online operators prepare and submit a comprehensive plan for addressing gambling related harms.

Self-Exclusion Programs

Operators are required to adopt self-exclusion programs that allow patrons to voluntarily exclude themselves from accessing the retailer's location or online platforms. Self-exclusion programs allow operators to expel patrons who are found to be gambling via their systems. Time limits and the process of reversing self-exclusions are clearly defined in program guidelines. Self-exclusion programs may be centralized to allow for self-exclusion across all licensed operators within the state. Self-exclusion programs may be expanded to prohibit direct promotional outreach or advertising, deny access to comps, and deny access to credits for those on the self-exclusion list.

Signage and Disclosures

Policies that require messaging and/or disclosures related to responsible gambling on premises and/or at the point-of-play. This may include disseminating brochures and education materials, posting toll-free helpline numbers, and resources for counseling and support services.

Advertising Restrictions

Requirements for the inclusion of helpline information and responsible gambling messaging on advertisements by gambling operators. Policies that dictate the types of gambling that can be advertising as well as the prohibition of deceptive advertising or advertising that targets those who are underage.



Point-of-Play Limits

Systems in account-based gambling via retail or online that allow patrons to set limits on time or money spent gambling. Financial limits may include setting limits on the amount of money spent, total losses, or the maximum allowable individual wager.

House Credit Extension Limits

Limitations or blocks on the use of operator-based lines of credit or credit advances offered to patrons.

Financial Instrument Restrictions

Policies that limit the use of certain forms of payment accepted by operators, such as credit cards, government-issued checks, or stored value cards.

Problem Gambling Research Funding

Codified commitments that direct a portion of gambling-related revenue to support prevention, treatment, and recovery services or other research related to problem gambling.

Employee Training

Responsible gambling training requirements for staff employed by operators, particularly customer-facing employees. Training may include specific guidance or instruction on identifying and addressing problem gambling or otherwise risky behaviors on the gaming floor.

Alcoholic Beverage Restrictions

Limitations or restrictions on the sales or provision of alcohol to patrons.

Some states have been leading the way in recent years by implementing innovative strategies to address problem gambling. Massachusetts, among several other states, has implemented restrictions on gambling advertising via certain media outlets or channels that appeal to those who are underage or where underage individuals can reasonably be expected to comprise a certain percentage of the audience. Several states have recently begun strategically leveraging tech platforms to promote responsible gambling and identify and support individuals engaged in problematic play by implementing “rules that require use of data and automatic algorithmic triggers for responsible and problem gambling intervention.”

Current research has also identified the impact of reducing supply via restrictions on the number of gambling venues and criteria for licenses. Reduction in access has demonstrated a decrease in participation, number of frequent gamblers, demand for treatment, and number of problem gamblers.^{137, 138}



The Task Force on College Gambling Policies, established in 2008, has also developed nine recommendations for addressing problem gambling among student populations.¹³⁹ While focused on colleges and universities, these recommendations may be relevant and adaptable for K-12 schools and districts.

- 1 Establishment of a campus-wide committee for the development and monitoring of comprehensive gambling policies.
- 2 Assessment and compliance with local, state, and federal problem gambling laws, supported by communication of findings to students and coordination with community law enforcement on addressing illegal gambling.
- 3 Ensuring consistency and universal application of policies related to gambling and alcohol use, including setting limitations or restrictions on use of gambling-related themes at special events.
- 4 Partnership with community organizations and gambling operators to reduce advertising and ensure compliance with and enforcement of local laws and policies on underage gambling.
- 5 Adjusting disciplinary policies that mitigate actions taken when individuals who violate gambling policies seek assistance from health or counseling services.
- 6 Implementing policies that allow for reasonable accommodations, such as leaves of absence, attendance policy adjustments, or withdrawal deadlines, for individuals in treatment or recovery from problem gambling or alcohol misuse.
- 7 Continuous collection of data to assess the gambling attitudes, behaviors, and prevalence of problem gambling among the student population.
- 8 Dissemination of awareness and messaging campaigns that serve to reduce stigma associated with problem gambling, educate about the intersections between problem gambling, substance use, and mental health, and promote responsible gambling practices.
- 9 Building capacity for campus-based health and counseling services staff on the identification and treatment of gambling disorders, establishing referral protocols to certified off-campus specialists, and communicating available support to the campus community.

Given the rapidly expanding online market, it is important that policies and statutes are considered not just for land-based but also for online gambling operators. States and jurisdictions should seek to implement an annual review and revision process to ensure that efforts remain reflective of the rapidly evolving landscape.

Problem Identification & Referral CSAP Strategies:

- Integrated Problem Gambling Screening Services
- Student & Employee Assistance Programs
- Early Intervention Initiatives
- Recovery-Oriented School & Workforce Gambling Policies

Community Based Process CSAP Strategies:

- Coalition and Partnership Development & Technical Assistance
- Systematic & Strategic Planning & Needs Assessments
- Trainings & Workforce Development



Interpersonal & Individual Strategies

Prevention strategies in the interpersonal and individual domains primarily focus on educational programs and awareness messaging. Educational interventions usually intend to change knowledge, attitudes, beliefs, and skills, which are seen as critical factors that influence both the decision to gamble and the progression to problem gambling. Gambling-focused educational and awareness messaging that increases understanding about what gambling is, the nature of skill versus chance in determining outcomes, gambling risks, problem gambling warning signs, and how to gamble responsibly can support individuals in developing clear and accurate perceptions, knowledge, and skills related to gambling. Given the influence of peers and social networks, especially among young adult populations, programs that foster peer-to-peer connection may be especially impactful. Stacked Deck is a widely utilized, evidence-based problem gambling prevention curriculum targeted towards teens and young adults. Comprised of five to six sessions, the curriculum aims to educate participants about gambling and the related risks, encourage responsible decision-making, and reduce their likelihood of developing problem gambling behaviors.¹⁴⁰ The length of commitment, however, may pose challenges given competition for classroom time. Programs across several states have leveraged the National Council on Problem Gambling's Agility Grants funding opportunities to develop educational campaigns and curricula focused on youth and young adult populations.¹⁴¹

Education CSAP Strategies:

- Parent & Family Management Programs
- Healthy Coping Skills & Emotional Regulation Workshops
- Alternative Programs
- Financial Literacy Programs
- Peer-to-Peer Education Programs

Interventions that strengthen support healthy family dynamics, including communication and parental oversight, are evidenced to reduce adolescent problem behaviors and reduce problems at later ages.^{91, 142} Parent and family management strategies also offer opportunities to embed problem gambling prevention priorities within existing prevention programs across behavioral health and children & families departments by integrating content related to problem gambling into existing program curricula.



Given the importance of emotional regulation as a risk factor for problem gambling and the use of gambling to cope with stress, educational efforts that help young adults develop healthy coping skills and learn to control emotions, including gambling-related urges, are also relevant to prevention programs. Several studies examining self-management strategies among problem gamblers found that mindfulness and imaginal desensitization reduced individuals' urge to gamble and gambling severity, while maladaptive strategies, such as avoidance, withdrawal, self-criticism, and increased problem gambling indicators.¹⁴³ Findings from a study examining the relation between stress, gambling behavior, and impulsivity among college students suggest the need for prevention programs to consider how the use of gambling as a coping mechanism and impulsivity factors relate to problematic gambling and associated consequences during times of stress.¹⁴⁴





In light of the role of social connection as a motivator for gambling among young adults, the use of alternative strategies may also be impactful. Alternative strategies offer opportunities for healthy connections through organized social events and programs free of substances or gambling opportunities. Colleges and universities are uniquely positioned to provide alternative programs to students. Implementing alternatives that can capture young adults who are not enrolled in educational settings is, however, more challenging.

The evidence supporting financial literacy education in problem gambling prevention is complex. However, a recent scoping review indicates that such programs do impact gambling behavior to varying degrees, dependent on cultural context and accessibility of gambling opportunities.¹⁴⁵ Financial education programs may incorporate a range of topics, such as credit use, debt management and mitigation, personal finance management and budgeting, and long-term financial planning. Studies have identified the need for strategic timing of financial education initiatives. College students who took personal finance courses in high school were more likely to have healthy financial habits, such as paying off credit debts and having a decreased likelihood of maxing out credit lines, than those who took courses outside of school.¹⁴⁶ College-based financial education programs did not impact short-term behavior.¹⁴⁷ Still, they were associated with longer-term behavior such as the development of emergency savings, overall savings, investments, and retirement planning. As such, financial education focused on high school audiences would be best situated in the prevention of problem gambling among young adult populations.

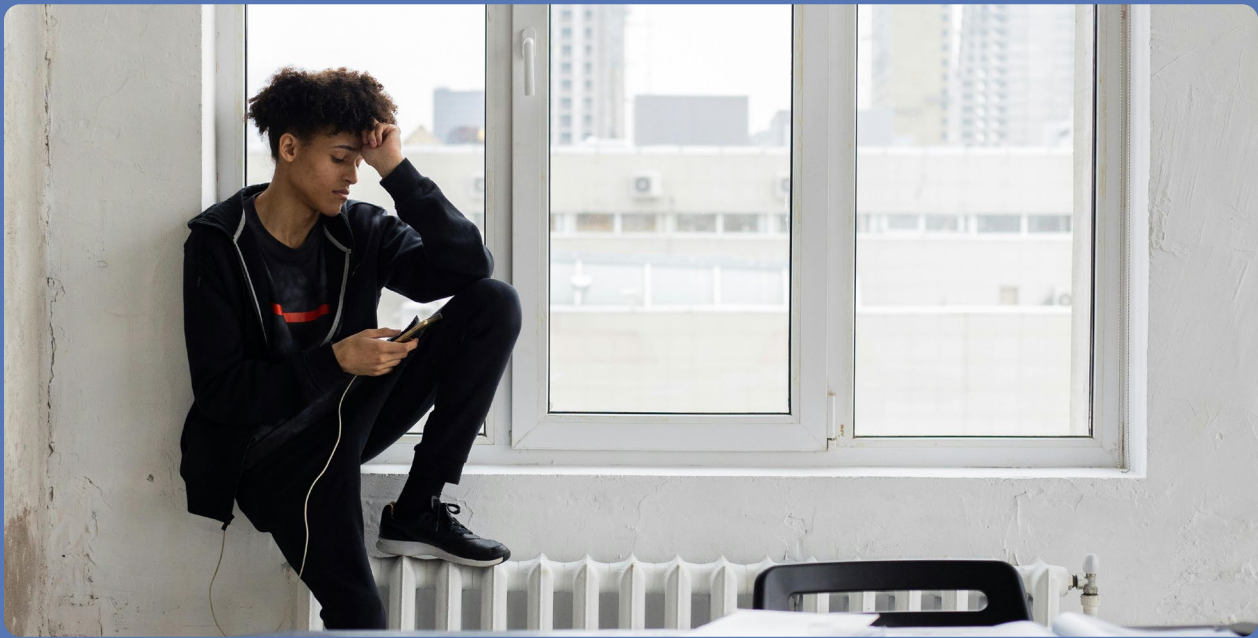
Alternative CSAP Strategies:

- Substance- and Gambling-Free Social Events and Programming

Information Dissemination CSAP Strategies:

- Media Campaigns
- Flyers, Brochures and other Educational Resources
- Community Presentations
- Resource Guides





The Positive Play Scale (PPS), a set of measures developed to assess gambling-related beliefs and behaviors, can offer direction in developing education and awareness messaging, especially those targeted towards individuals who gamble. The Positive Play Scale, divided into four scales (personal responsibility, honesty and control, pre-commitment, and gambling literacy) was utilized in a 2022 survey by the Massachusetts Gaming Commission.¹⁴⁸ The survey found the lowest scores within the gambling literacy subscale compared to other subscales, with those reporting low gambling literacy scores and individuals who are problem gamblers reporting higher exposure to gambling-related advertisements than their peers. Younger respondents were less likely to hold positive play beliefs and behaviors compared to those who are older, indicating a need for focused messaging among youth and young adults. Most respondents expressed that “they would be more likely to consume responsible gaming information and use a responsible gaming tool if they were rewarded for doing so.”

Recommendations from the Commission:

- Increase efforts to educate gamblers on the nature of gambling
- Address erroneous perceptions of winning
- Develop innovative, targeted, and attractive/appealing initiatives targeted towards individuals 19-34
- Conduct longitudinal studies assessing PPS scores over time among a cohort of gamblers
- Institute incentive systems that reward gamblers for positive play beliefs and responsible gambling behaviors
- Discourage frequent, multi-game betting

The survey report noted the association between low gambling literacy and high exposure to gambling-related advertising and suggested that advertising, which may disguise an individual's true chance of winning, may negatively influence literacy scores. No specific recommendation was made in relation to this finding.



Certifications for Prevention Professions

The International Problem Gambling and Gaming Certification Organization (IPGGC) currently offers one prevention-related certification targeted towards Clergy and Lay Ministers.¹⁴⁹ The 12-hour training supports individuals working in faith-based settings in:

Understanding gambling issues and educating parishioners about problem gambling

Developing skills to recognize gambling-related harms and provide referrals to certified treatment programs and support services

Providing guidance and support to individuals and their loved ones navigating recovery from problem gambling disorders

The only approved training program for this certification is offered by the Indiana Problem Gambling Awareness Program, a partnership between the Indiana University School of Public Health and the Indiana Division of Mental Health and Addiction, Indiana Gamblers' Assistance Fund.

IPGGC is currently developing a broader Prevention Specialist certification that aims to support prevention staff in educating and raising awareness about problem gaming and gambling risks and consequences, developing and implementing effective prevention programs, and increasing collaboration with community partners to promote responsible gaming and gambling practices.¹⁵⁰

To further support the integration of gaming and gambling operators in prevention efforts, IPGGC is concurrently developing a certification for industry professionals that will focus on promoting responsible gambling through prevention, education, awareness, and regulatory compliance.



Treatment

A wide range of treatment services is relevant for young adult populations. The need for increased problem gambling screening among primary care providers and within substance use and mental health treatment programs can allow for increased referral to and engagement in treatment services. Among young adults, considerations related to cost and confidentiality are critical, given the propensity of many within this demographic to remain as dependents on the insurance policies of their parents or caregivers. Associated stigma and the fear of loved ones finding out about their gambling behaviors may influence the likelihood of young adults seeking services. Integrating problem gambling services within no- and low-cost community- and school-based counseling and treatment programs can serve to reduce access barriers. Among young adults resistant to engaging in treatment, research indicates the potential of targeted prevention efforts as a cost-effective means of diminishing the risk of problem gambling over time.¹⁵¹ For individuals engaging in treatment programs, a variety of therapeutic approaches may be supportive, though the effectiveness of therapeutic modalities may vary by individual.

Screening and Assessment¹⁵²

A wide range of screening and assessment tools exist and are described within this section. The Screening Standards Manual, developed by the National Council on Problem Gambling, provides resources and overviews of key evidence-based screening and assessment tools, separated into Brief and Diagnostic Screening Tools. Brief screens tend to assess the risk or indication of problem gambling, while diagnostic screening tools can support individual diagnosis of a problem gambling disorder. The Massachusetts Office of Problem Gambling Services does not currently provide specific recommendations or standards related to the use of particular screening or assessment tools, though it does provide an overview of common tools.

Brief Screening Tools

A number of brief screening tools are available that are typically limited to 2-4 items and are best used to assess the potential presence of, or risk of, problem gambling. Given their brief nature, these tools offer a low-barrier, first step in the identification of problem gambling. Individuals who screen positive for follow-up are recommended for additional screening/assessment using a more comprehensive tool. Brief screening tools are ideal for use in low-time or low-capacity settings, including within medical or clinical settings as part of standard intake/screening processes. The Brief Biosocial Gambling Screen (BBGS), NODS-CLIP, and Lie/Bet Tool are commonly used.

Recent efforts have been undertaken by the Eastern Carolina University's Gambling Research & Policy Initiative to develop a screening tool specifically focused on young adult populations ages 18-24. The tool was presented at the 2025 National Conference on Gambling Addiction & Responsible Gambling, with testing and evaluation efforts showing strong validity.¹⁵³ The screening tool assess individual gambling behavior and frequency, followed by a set of four questions assessing dishonestly, external interventions (i.e., someone having asked the person to stop betting/gambling), betting with funds intended for other purposes (e.g., rent, tuition, books, gas, etc.), and the occupation of gambling in dominating social activity and/or conversations.¹⁵⁴

An overview of various brief screening tools is provided in Appendix B.

Assessment Tools

Assessments are more comprehensive than diagnostic tools and are often utilized as a follow-up to a brief screening. The South Oaks Gambling Screen (SOGS), developed in 1987, is the most widely used by clinicians and is available in both English and Spanish. An adapted, shorter version of the tool has been developed for specific use with adolescent populations. There are currently no specific assessments tailored to young adult populations.



South Oaks Gambling Screen (SOGS)

A 20-item self-rated screening assessment, the SOGS is the most widely used screening tool in clinical settings. The SOGS has faced criticism for a lack of basis in DSM diagnostic criteria, overrepresentation of items pertaining to finances, and high prevalence of false positive results. In addition to the 20 items, the SOGS includes an introductory section that assesses the frequency of specific gambling activities. The SOGS is available in both English and Spanish.

South Oaks Gambling Screen-Revised for Adolescents (SOGS-RA)

A 12-item self-rated screening assessment, the SOGS-RA is widely used as a screening tool in adolescent populations. It provides specific guidance, based on responses, that helps to clarify where the individual's gambling behavior resides on a continuum of no past year to daily gambling.

NODS – National Opinion Research Center (NORC) Diagnostic Screen for Gambling Disorders

The yes/no response-based tool incorporates skip logic to present specific questions (among 17 total) based on an item's response. The combined number of "yes" responses presents an individual score between 1 and 10 that is divided across three tiers, ranging from at-risk to probable problem gambling disorder.

Therapeutic Approaches in the Treatment of Problem Gambling Disorders

Cognitive Behavior Therapy (CBT), which tries to modify negative or self-defeating thoughts and behaviors, is the most common therapeutic modality that has been evidenced to support individuals experiencing problem gambling. A systematic review conducted in 2017 found that CBTs were generally effective in the treatment of problem gambling.¹⁵⁵ The review noted that outcomes for self-directed CBTs may be improved with the addition of motivational intervention. There is little evidence supporting the use of motivational interviewing as stand-alone intervention.

CBT to treat gambling disorders usually involves identifying and changing cognitive distortions about gambling, reinforcing nongambling behaviors, and recognizing positive and negative consequences.¹⁵⁶ CBT helps people recognize that short-term experiences and sensations are not worth the long-term negative consequences of debt, legal problems, and harm to one's family.¹⁵⁷ CBT usually incorporates some relapse prevention techniques.



Relapse prevention consists of learning to identify and avoid risky situations that can trigger or cue the urge to gamble. Risk situations include not only places (e.g., casinos, lottery outlets), but also feelings (e.g., anger, depression, boredom, stress) and other stressors (e.g., finances, problems with work or family) that may increase gambling urges.

For individuals not seeking specific treatment for problem gambling, the provision of brief and personalized feedback and advice about their gambling behaviors has resulted in some benefits. This type of approach may be well-suited for college students and young adult populations due to the less formal nature in which they are delivered, making it more accessible to those who do not recognize their behavior as problematic or who are hesitant or unwilling to engage in more formal treatment programs due to stigma or other constraints (e.g., time, money, etc.).

The Massachusetts Office of Problem Gambling Services offers a comprehensive resource, “Practice Guidelines for Treating Gambling-Related Problem,” that outlines evidence-based treatment practices and resources for clinicians, including linkages to relevant research studies and training opportunities.



Spotlight: Gambling Cessation among College & University Students

In a study conducted at a large southern U.S. university in 2023, 38% of the 1,474 surveyed students had gambled in the past month, with 4.3% reporting problem gambling.¹⁵⁸ The study applied a Multi-Theory Model of Health Behavior Change to assess motivators for quitting gambling and factors that support sustained cessation of gambling activities. The likelihood of quitting was significantly influenced by:

- Participatory dialogue where students were able to weigh the pros and cons
- Confidence and self-efficacy
- Reduced access and exposure to gambling

In assessing the likelihood of quitting gambling longer term, the strongest predictors of success were the development of healthy coping skills and alternative behaviors (i.e., the ability to channel gambling urges into healthy activities), emotional regulation (i.e., the ability to turn feelings into goals and overcome triggers), having contingency plans in place in case of relapse, and overall development of health habits.



Certifications for clinicians

The most common licensing body for the clinical providers related to the treatment of problem gambling disorder is the International Problem Gambling and Gaming Certification Organization (IPGGC). Some states, including Massachusetts, also offer state-level certifications.

Within the clinical track, IPGGC offers four certifications:

International Certified Gambling Counselor-I and II (ICGC-I and II)

These certifications are targeted towards licensed professionals providing treatment to individuals who “identify gambling as a significant feature of their presenting treatment issue.” The Level II certification allows for the identification of clinicians with extensive (2,000 or more hours) experience in supporting individuals affected by problem gaming and gambling.

Collegiate Counselor Gambling Certificate (CCGC)

This certification supports college counselors in better serving student populations struggling with gambling-related issues.

The International Gaming Disorder Certificate (IGDC)

This certificate is geared towards clinicians and supports the development of knowledge and skills to address video game-related issues in their outreach, prevention, and clinical practice.

Board Approved Clinical Consultant (BACC)

This certification is for ICGC-II counselors who “have acquired sufficient training, clinical experience, and supervision skills and are approved to provide supervision to ICGC applicants.”

Funded by OPGS, M-TAC provides free capacity building and technical assistance to treatment and recovery programs and providers within the Commonwealth, including the Massachusetts Problem Gambling Specialist (MA PGS) Certificate. The three-track certification provides support to providers in the identification, screening, and treatment of gambling disorders. All courses and trainings offered through M-TAC can be counted towards certifications—many courses and trainings offered are also approved by various credentialing entities such as the National Association of Social Workers, American Psychological Association, and the Association for Addiction Professionals. The Massachusetts Problem Gambling Hotline provides referrals to MA PGS licensed outpatient treatment providers offering treatment services for problem gambling who receive funding through the Massachusetts Bureau of Substance Addiction Services (BSAS).



Recovery

The recovery journey from problem gambling, as well as substance use and mental health challenges, is complex, particularly in a world where access and exposure to triggers are ever-evolving. A variety of indicators influence an individual's recovery journey.

Peer Support Programs

Peer recovery programs uplift individuals who have experienced similar challenges in providing assistance, guidance, and understanding to those currently dealing with gambling-related issues. Peer support programs can be valuable in the recovery process by providing a sense of connection, empathy, and shared experience, reducing feelings of isolation among those in recovery. Evidence on the efficacy of peer recovery support services overall is limited. A 2019 systematic review examining evidence on the impact of peer programs in the recovery from Substance Use Disorders found evidence that pointed towards improved outcomes across various treatment settings, including reduced substance and relapse rates, improved relationships with providers and social support networks, increased retention in treatment programs, and improved satisfaction with treatment programs.¹⁵⁹ However, the review also noted many studies with null findings or significant methodological limitations, indicating a need to continue research in this area.

Gamblers Anonymous

Gamblers Anonymous (GA) is a fellowship of individuals who have come together to help themselves and others recover from a gambling problem. GA meetings provide a safe and confidential space for individuals to share their experiences, strengths, and hope. Members support each other in their efforts to quit gambling and stay abstinent.

A 2024 article by The Guardian reported that Veterans of GA programs have seen a sharp increase in interest and attendance among young people.¹⁵⁸

Gam-Anon is a support group program designed to help family members, friends, and loved ones of individuals who are struggling with gambling addiction or problem gambling. Gam-Anon can be a valuable resource for those seeking guidance, understanding, and a sense of community as they navigate the challenges associated with a loved one's gambling problem.

SMART Recovery

SMART Recovery is a science-based, self-help organization and support group program designed to assist individuals in overcoming addiction and addictive behaviors. The acronym "SMART" stands for "Self-Management and Recovery Training," reflecting an emphasis on empowering individuals to take control of their recovery journey. SMART Recovery is popular among those who may not resonate with the spiritual or more rigid 12-step aspects of traditional recovery programs.

Gamtalk

Gamtalk is an online support forum for individuals dealing with problem gambling or gambling addiction. It provides a platform for people to share their experiences, offer support to one another, and seek advice on how to overcome gambling-related challenges.





GamFin

GamFin is a financial counseling and support services provider focused on helping individuals navigate gambling-related financial difficulties. The program currently partners with 17 states and several community partners and provides services at no cost to individuals. GamFin provides direct one-on-one and group-based counseling and services. It also works directly with providers and clinicians to help them integrate financial counseling into individual treatment plans.

Debtors Anonymous (DA)

DA is a 12-step fellowship and support group program designed to help individuals who are struggling with significant debt, overspending, and financial issues. DA follows a structure similar to other 12-step programs but focuses on addressing the emotional, behavioral, and practical aspects of debt and financial problems.

Peer Recovery Specialist Certifications

IPGGC offers a peer recovery track with a certification designed for individuals with lived experience with gambling disorder who provide support and guidance to others in recovery as peer recovery specialists, emphasizing peer support principles and ethical considerations. The International Gambling Recovery Specialist (IGRS) certification aims to increase the number of peers to help meet the need for support in problem gambling recovery, ensuring that peers are equipped with the knowledge and skills to guide others through the recovery process, are equipped to offer meaningful support, provide understanding, and offer encouragement based on shared experiences.

The Board Approved Recovery Advisor (BARA) identifies IGRS-certified peers who have acquired the necessary training, experience, and supervision skills needed to provide supervision to IGRS applicants.



Massachusetts Department of Public Health

The [Massachusetts Department of Public Health Clearinghouse](#) offers various downloadable, and no-cost print resources including problem gambling media campaign materials, a pocket-sized version of the BBS screening tool, a resource and toolkit for parents and their children on discussing gambling, educational brochures, and more. Most materials are available in multiple languages including English, Spanish, Chinese, Haitian Creole, Portuguese, Korean, and Vietnamese.



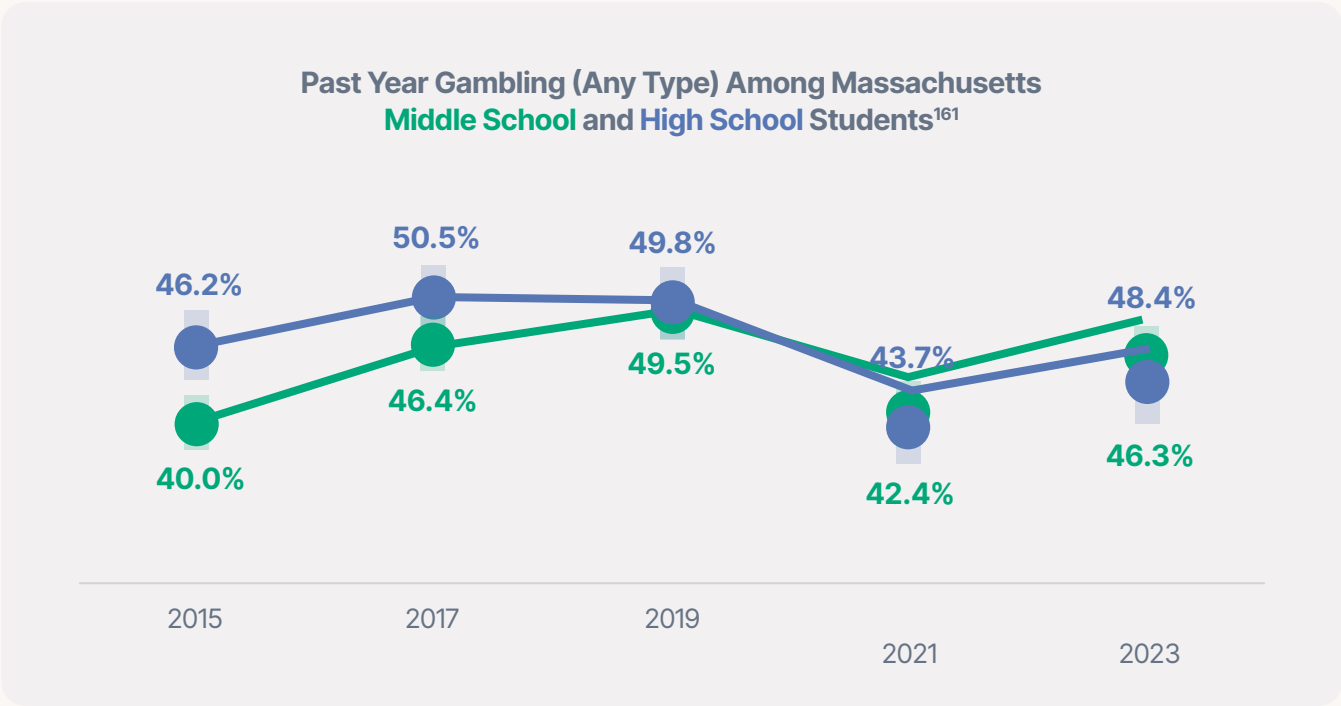
Secondary Data on Gambling in Massachusetts

Gambling Behaviors

Youth

Youth Risk Behavior Survey Findings

The Massachusetts Youth Risk Behavior Survey (YRBS) has included gambling-related measures in its biennial survey since 2015 and is the primary tool for assessing how common gambling behaviors are among middle and high school students in the Commonwealth.¹⁶¹ The survey defines gambling as playing the lottery or buying scratch tickets, gambling at a casino, participating in fantasy sports, and other forms such as sports betting, betting on games of personal skill, dice games, horse racing, video poker, or skill machines. Gambling is quite prevalent among Massachusetts youth, with over 45% of students reporting gambling in some form in the past year in 2023. The gap in past-year gambling between middle school and high school students has decreased since 2015, with no significant differences in recent survey years. Since gambling questions are a state-level addition to the YRBS, national comparisons are not available. Although several states have added gambling-related questions to their YRBS, differences in the structure of survey items make direct comparisons challenging. In 2023, 23.6% of high school students in Connecticut and 19.8% of high school students in Virginia reported some type of past-year gambling.^{162, 163}



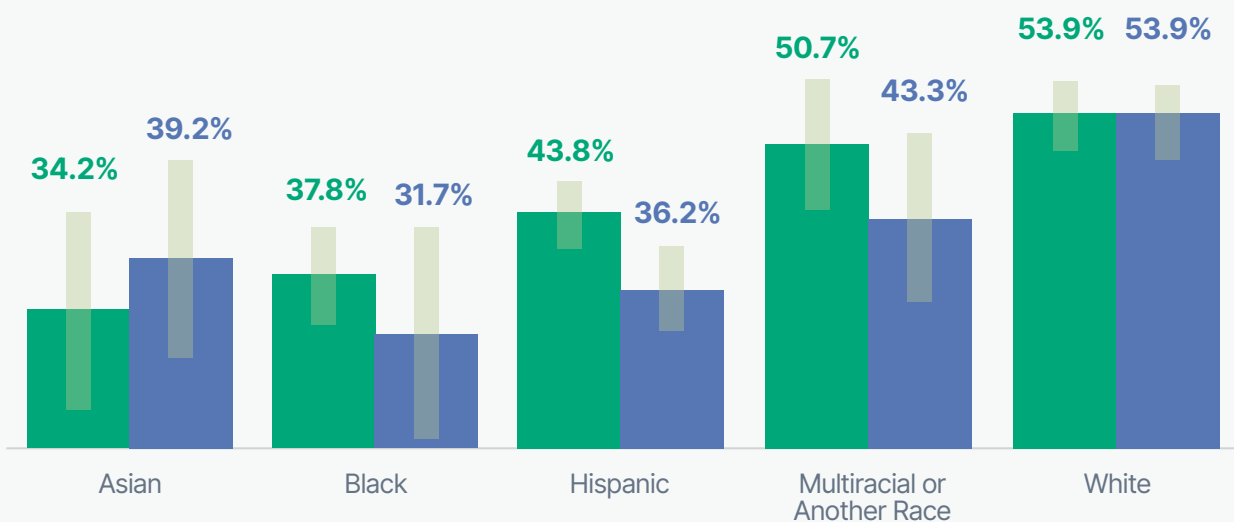
Although engaging in any type of sports betting is illegal for anyone under the age of 21, 17.2% [14.8, 19.6] of high school students and 14.6% [12.6, 16.6] of middle school students who participated in the 2023 survey reported participating in fantasy sports at least once in the past year.¹⁶¹ Lottery and scratch tickets, which should also be off-limits to these groups, were frequently accessed as well, with over a third of middle school (36.5%; [33.7, 39.2]) and high school students (34.0%; [30.5, 37.5]) having played the lottery at least once in the past year.





Trends varied by race and ethnicity. High school students who are White or identify as multiracial or another race reported the highest rates of overall gambling in the past year and across different gambling activities. Among middle school students, overall gambling trends across race and ethnicity were similar, although trends across specific types of gambling were less consistent.

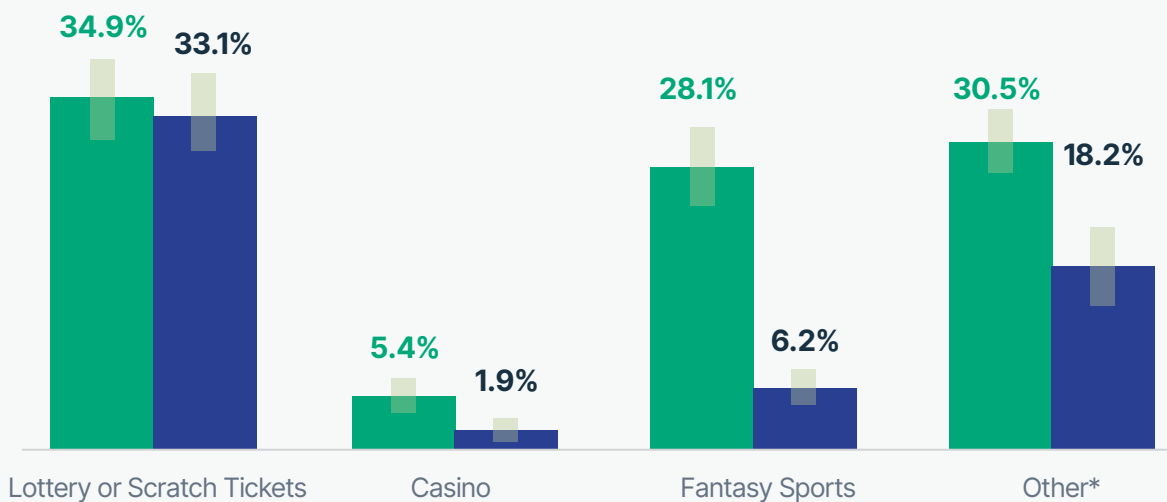
**Past Year Gambling (Any Type) Among Massachusetts
Middle School and High School Students in 2023, By Race/Ethnicity**



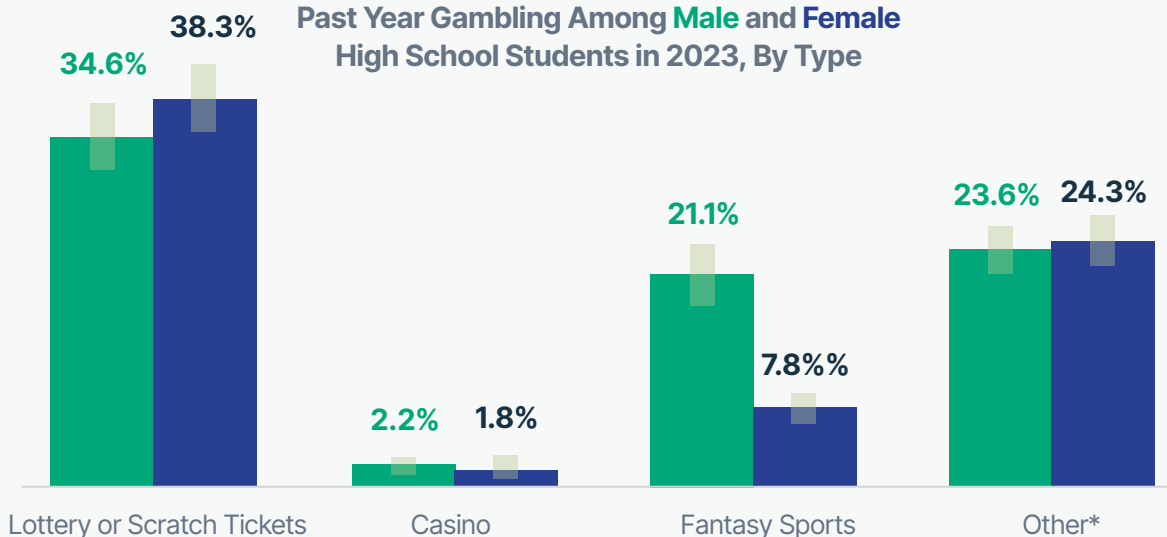
Notable differences in overall gambling and the types of gambling activities exist between the male and female high school students. Over half (52.5%; [48.3, 56.6]) of high school males reported engaging in some form of gambling in the past year in 2023, compared to 40.1% [35.5, 44.6] of female students. There were significant differences in past-year casino, fantasy sports, and other gambling forms. Differences among middle school students were less noticeable, with significant differences only seen in past-year fantasy sports participation. No significant difference in overall past-year gambling was found between male and female middle school students.



Past Year Gambling Among **Male** and **Female** High School Students in 2023, By Type



Past Year Gambling Among **Male** and **Female** High School Students in 2023, By Type



Young Adults

SEIGMA Findings

In a 2021/22 population survey conducted as part of the Social and Economic Impacts of Gambling in Massachusetts (SEIGMA) study, gambling behaviors were described and stratified by age, providing some insights into young adult gambling behavior.¹⁶⁴ 23.9% [13.5, 38.7] of young adults ages 18 to 20 had gambled at least once in the past year. Among those between the ages of 21 and 24, 29.1% [21.0, 38.8] had gambled at least once, indicating that gambling behavior does not vary significantly between young adults over the age of 21 compared to those who are underage. Reporting of additional findings specific to young adult populations was limited due to sample size, with most findings being suppressed as a result.





2024/25 NORC Qualitative Study Findings

Between 2024 and 2025, NORC, a research organization based at the University of Chicago, conducted a qualitative study to better understand sports betting among young adults in Massachusetts.¹⁶⁵ Of the 39 participants, aged 18 to 25, over two-thirds (69%) had previously bet on sports, with no significant difference between those under 21 and those over 21. Most young adults interviewed were casual bettors, betting up to a few times a year in amounts less than \$10, while some were betting frequently (at least once a week) with standard bets ranging between \$50 and \$100. Betting frequency, they noted, varied depending on what sports were in season and whether there were any larger events, such as March Madness, occurring. Most young adults interviewed who bet on sports did so via online platforms such as DraftKings, FanDuel, BetMGM, and other select apps “based on promotions and usability.”

Participants held varied perspectives on sports betting, sharing that, in moderation, sports betting can increase social connection, boost engagement with sporting events, and generate income. When sports betting becomes excessive, they noted, it can lead to addiction, mental health concerns, and negative financial impacts. They felt that sports betting is most attractive to:

- Men
- College students
- Young adults
- College athletes

Awareness of supports or other efforts to address the negative impacts of sports betting was limited and primarily revolved around the Massachusetts Problem Gambling Helpline and disclaimers found in advertising.

GamRes Massachusetts Positive Play Survey Findings

In October 2022, a survey was conducted to understand the extent to which individuals who had gambled at least once in the past year “held positive play beliefs and engaged in positive play behaviors.” The respondents were equally stratified by sex, and the sample was representative by age group. Some findings were reported by age, allowing for comparisons between young adults aged 21-24 and other age groups. The survey utilized the Positive Play Scale, which offers two subscales to assess behaviors and beliefs.





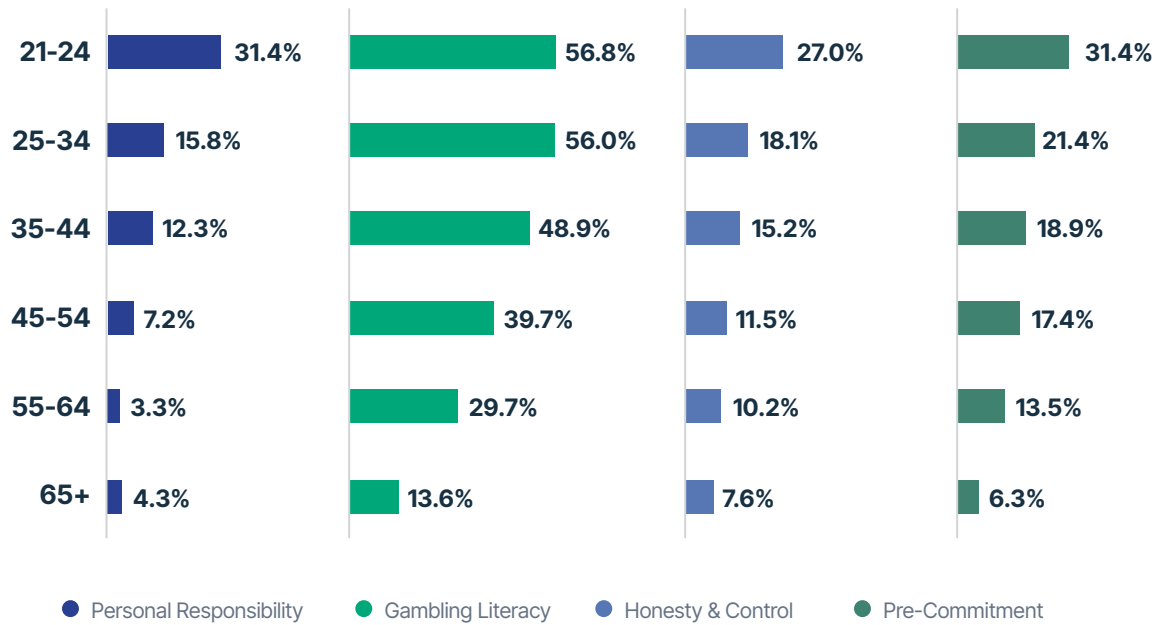
Beliefs		
Personal Responsibility	Beliefs about individual ownership of gambling behavior	"I should be aware of how much money I spend when I gamble."
		"I should be able to walk away from gambling at any time."
		"I should only gamble when I have enough money to cover all my bills first."
		"It's my responsibility to spend only money that I can afford to lose."
Gambling Literacy	Knowledge about the nature of gambling	"Gambling is not a good way to make money."
		"My chances of winning get better after I have lost."
		"If I gamble more often, it will help me to win more than I lose."

Behaviors		
Honesty & Control	Honesty and feelings of control related to gambling behavior	"I felt in control of my gambling behavior."
		"I was honest with my family and/or friends about the amount of money I spent gambling."
		"I was honest with my family and/or friends about the amount of time I spent gambling."
Gambling Literacy	Knowledge about the nature of gambling	"I only gambled with money that I could afford to lose."
		"I only spent time gambling that I could afford to lose."
		"I considered the amount of money I was willing to lose before I gambled."
		"I considered the amount of time I was willing to lose before I gambled."



The survey found that younger respondents – those between the ages of 21 and 44 – scored consistently lower across all scales. The most notable differences were found in the gambling literacy and pre-commitment scores and pointed to the need for targeted efforts towards younger age groups. Gambling literacy was noted as the area of most need. Positive play beliefs and behaviors decreased from 2020 to 2022 across nearly all age groups. Only in the 55+ age groups were similar rates found between the two survey years. Positive play scores increased consistently as age increased.

Percent of Individuals Who Gambled at Least Once in the Past Year Who Reported a Low Positive Play Scale Score, by Subscale and Age Group



In 2022, over half (56.8%) of young adults ages 21-24 reported low positive play scores on the gambling literacy scale, indicating a need for education about the nature of gambling among this age group. Low personal responsibility and pre-commitment scores were reported by nearly one-third of respondents. Across all subscales, the percentage of young adults reporting low scores increased significantly between 2020 and 2022.

Low Positive Play Scale Scores Among 21-24 Year Olds Who Gambled in the Past Year, by Subscale, in 2020 and 2022

	2020	2022
Personal Responsibility	15.2%	31.4%
Gambling Literacy	38.1%	56.8%
Honesty & Control	17.1%	27.0%
Pre-Commitment	21.9%	31.4%



Adults

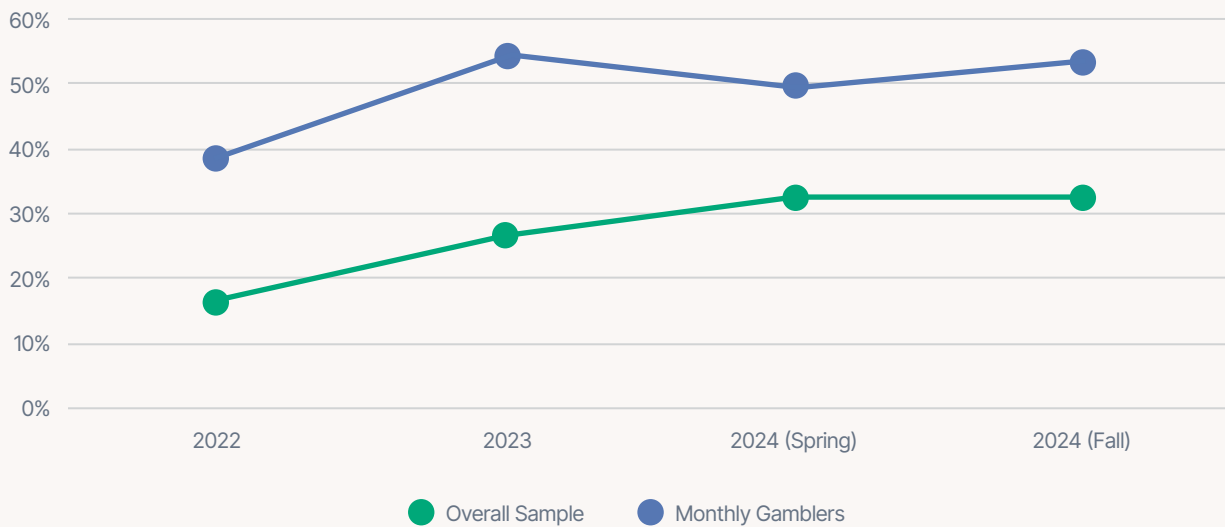
SEIGMA Findings

In SEIGMA's 2021/22 population survey, more than half (60.2%) of adults reported gambling in some form over the past year (n = 6,293, [58.3, 62.2]).¹⁶⁶ While this is technically a decrease from 73.1% in the 2013 baseline survey, the data were collected during the COVID-19 pandemic, making comparisons difficult.

Between 2022 and 2024, SEIGMA conducted several online panel surveys focused on individuals in Massachusetts who gamble at least monthly.¹⁶⁷ While these cannot be used to estimate prevalence rates for the larger population, they do offer insights into the behaviors of heavy gamblers. Findings indicated a significant increase between 2022 and 2024 in the past year participation among monthly gamblers for nine of the twelve gambling activities. A steady increase was observed in past-year sports betting among panel respondents between 2022 and 2024, highlighting the impact of increased access on behavior.



Past-Year Sports Betting Among the Overall Sample of Panel Respondents Compared to Those Who Gambled in any Form at Least Once a Month in the Past Year



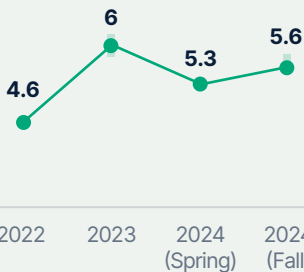
Increases were also seen in the number of gambling formats panel participants engaged in, the highest frequency of days per year gambled, and the median gambling expenditure between the 2022 and 2024 panels.



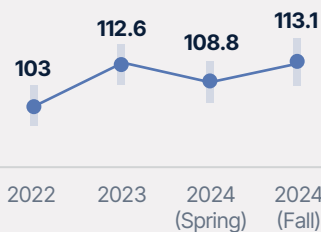


Among Respondents Who Gambled at Least Monthly...

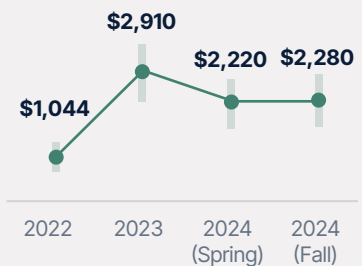
Highest Number of Days Respondents Gambled



Average Highest Number of Days Gambled



Median Annual Gambling Expenditure



In 2024, SEIGMA released findings from an effort to understand the impacts of increased advertising on gambling behaviors among survey panelists. The overall reach of gambling advertising and media coverage was high. Over half of panelists (58.7%; [55.7, 61.9]) recalled seeing “a fair amount” to “a lot” of gambling advertising in the past year via TV, radio, online, social media, billboards, or the mail, while 39.3% [36.8, 42.1] recalled encountering “a fair amount” to “a lot” of news story coverage. While the percent of individuals who felt that “gambling advertising or news coverage caused them to gamble more” was low (7.1%; [6.3, 8.0]), “online panelists at risk of or experiencing gambling problems were more likely than recreational gamblers to recall substantial amounts of advertising and news coverage and more likely to believe that this exposure led them to gamble more.” Promotional advertising from the casino, lottery, or other gambling operators was the most influential type of coverage. 64.3% [58.1, 70.1] of those who said advertising or media coverage caused them to gamble more said that gambling operator advertising via billboards, TV, or radio advertising had led them to gamble more. The report also cited findings from the Massachusetts Gambling Impact Cohort (MAGIC) study, which concluded that increased publicity and media attention following the openings of casinos in Massachusetts contributed to increased relapse rates among problem gamblers. The report cited the need for advertising restrictions as a means of prevention by ensuring that the culture of advertising does not contribute to permissive attitudes about gambling (thus understating associated risks). Advertising restrictions were also noted as a way to mitigate harm for those in recovery.

30.8%

of panelists saw “a lot” of gambling advertising in the past year.

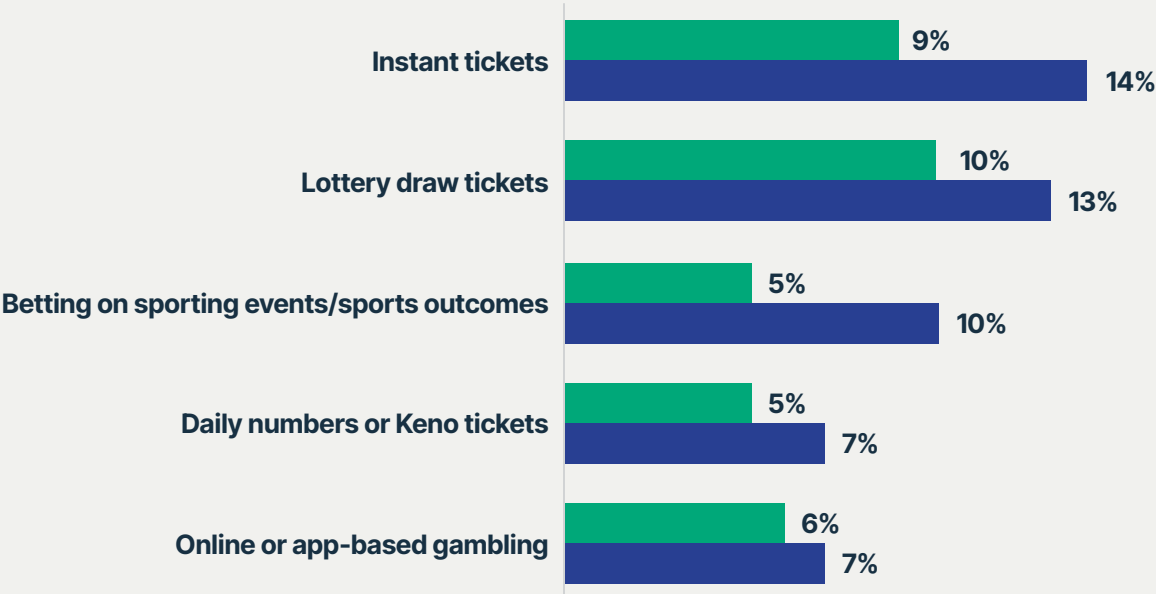


NGAGE Findings

The National Council on Problem Gambling's National Survey on Gambling Attitudes and Gambling Experiences identified lottery products, casino-style gambling, and sports betting as the most common gambling activities among Massachusetts survey respondents in 2024.¹⁶⁹ While these data do not constitute a study of the prevalence of gambling addiction, they help illustrate behaviors and attitudes at both the national and state levels. Findings reveal a complex picture of how gambling activities have changed in Massachusetts since 2018, with notable increases in past-year betting on sporting events (29% increase), online and app-based gambling (27% increase), and betting on Big Six/Wheel of Fortune Games (17% increase). Although there was no significant change in past-year spending at casinos, there was an increase in the percentage of individuals reporting weekly or more frequent casino visits (2% in 2024 compared to 1% in 2018). Significant increases were also observed in weekly or more frequent sports betting (from 4% in 2018 to 10% in 2024) and Big Six/Wheel of Fortune games (from 0% in 2018 to 2% in 2024). The only gambling activity showing a significant decrease in past-year participation was the purchase of raffle tickets, which declined by 47% from 2018. These trends are largely attributable to the changes in Massachusetts's legal gambling market that occurred between these surveys.

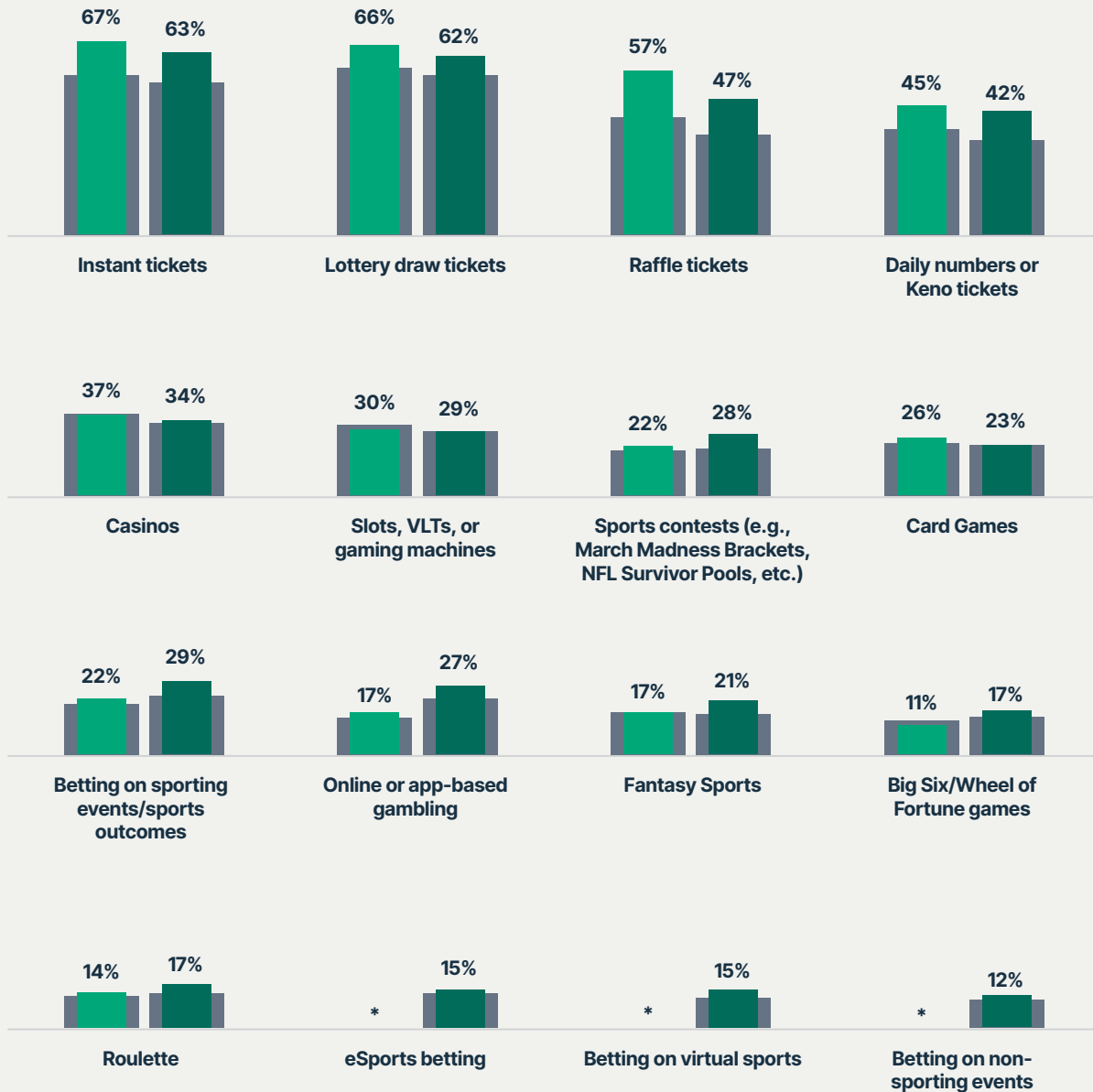
Differences can be observed in rates between Massachusetts and national trends; however, confidence intervals are not provided, and statistical significance of these differences cannot be established using available data. Observational differences were most prominent in lottery-related gambling and sports betting.

Top 5 Weekly or More Frequent Gambling Activities in Massachusetts compared to National Trends in 2024



Past Year Gambling in **Massachusetts** compared to National Trends by Year and Type of Activity

● 2018 ● 2024



* Data not collected in 2018

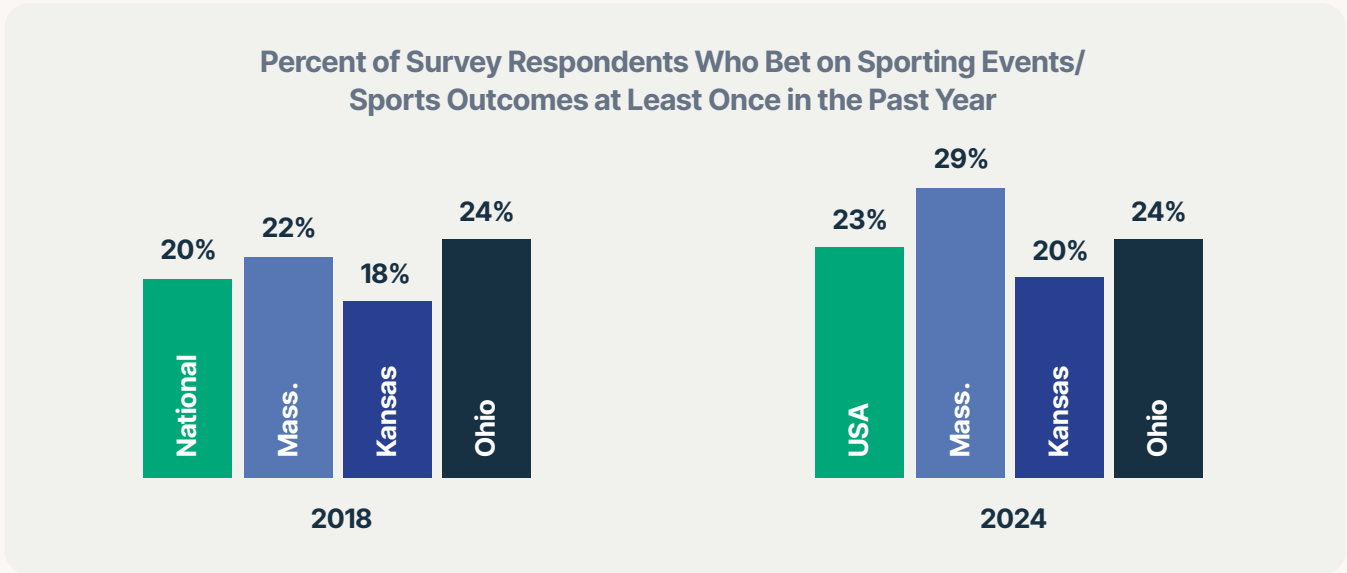
(MA: 2018 n=500, 2024 n=302; U.S.: 2018 n=3,000, 2024 n=3,013)



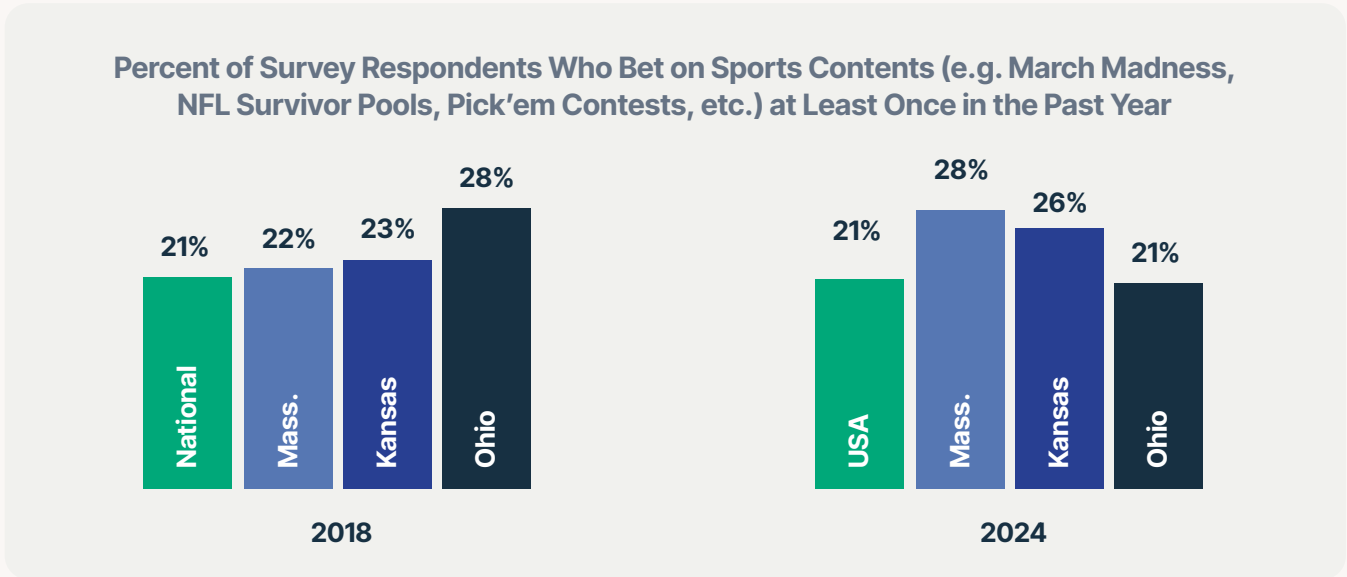
Sports Betting Trajectory Comparisons

Several states legalized sports betting on similar timelines as Massachusetts. The following section offers comparisons of 2024 NGAGE with states that launched both retail and online sports betting within six months of the respective launches in the Commonwealth. This includes Kansas, who launched both retail and online sports betting on September 1st, 2022 and Ohio, who launched both markets on January 1st, 2023.¹⁷⁰ National trend data are also included.

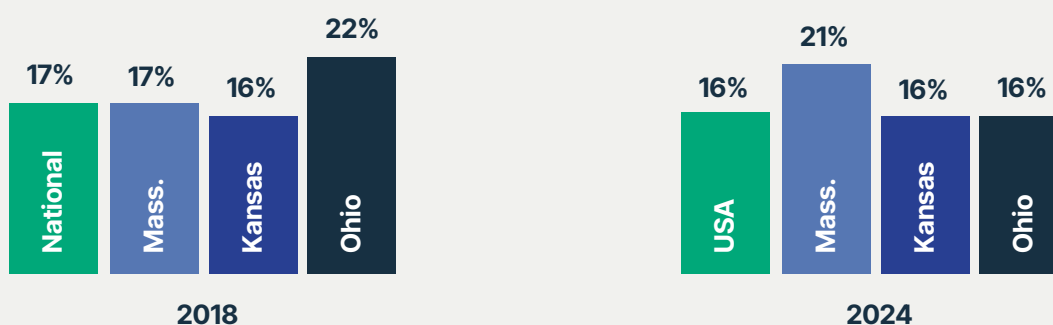
In 2018, respondents from both Massachusetts and Ohio reported higher rates of sports betting in the past year compared to Kansas and the national average.¹⁶⁹ While rates in Ohio remained steady between survey years, they increased nationally as well as in Massachusetts and Kansas, with Massachusetts now reporting a higher rate of past-year sports betting compared to the others examined here.



These trends persist when looking at other types of sports betting, such as betting on sports contests, including March Madness Brackets and NFL Survivor Pools, as well as Fantasy Sports. For both types of sports betting, the trajectory of change has been greater in Massachusetts, with the Commonwealth outperforming national averages and comparison states to report the highest rates in 2024.



Percent of Survey Respondents Who Bet on Fantasy Sports at Least Once in the Past Year



Among those who bet on sports in the past year, the most common types of wagers were single bets on game outcomes, followed by single bets on specific events within a game, and parlay bets. Although not statistically significant, there were noticeable increases in in-game and parlay betting rates since 2018.

Types of Sports Bets Among Past Year Sports Bettors, 2024

	National	Kansas	Ohio	Mass.
Single bets on the outcome of a game (78%)	80%	88%	81%	78%
Single bets on events within a game (52%)	42%	57%	44%	52%
Parlay bets (44%)	30%	61%	41%	44%

Both in-game bets on events occurring within a game and parlay bets were more common among past-year sports bettors in Massachusetts compared to the national sample, though Kansas consistently had the highest rates across all types of sports bets included. Massachusetts had the second-highest rates of placing single bets on within-game events and parlay bets compared to national trends and comparison states. Survey reporting did not allow for establishing statistical significance when comparing data between states or between states and national data.

Overall, data from comparison states indicate the unique trajectories and impacts that legalized sports betting markets are having in these states in the initial years post-legalization and launch. Findings may indicate a need for increased responses specific to sports betting in Massachusetts, considering the changes in sports betting behavior in the recent survey year and comparative trends nationally and in similarly aged markets.





Impact of the Encore Boston Harbor on Local Communities

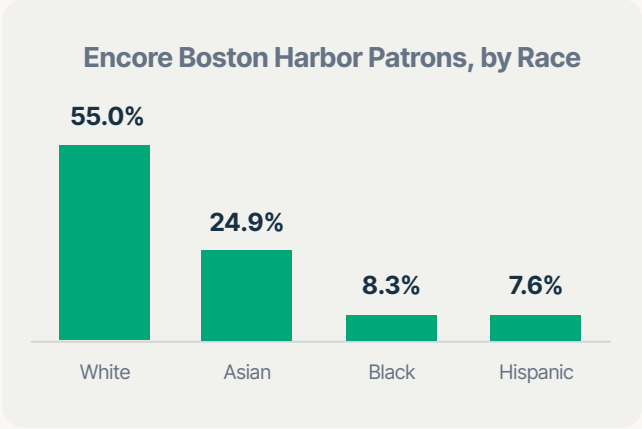
In 2022, as part of SEIGMA study, a team of researchers also surveyed 440 Encore Boston Harbor patrons over two weeks to better understand the characteristics of those visiting the casino.¹⁷¹ The survey found that the majority of respondents were residents of the Commonwealth. 41.8% were from the local community (Everett, Boston, Cambridge, Chelsea, Saugus, Lynn, Malden, Medford, Melrose, and Somerville). Men, individuals between the ages of 35 and 54, and people whose household income was between \$50,000 and \$100,000 per year were overrepresented compared to the general population’s demographic distribution. However, those from the local community were less likely to report an annual income of over \$100,000 compared to patrons coming from other parts of the state or those from out of state.

Patrons were largely regulars. 57.2% reported visiting 2-3 times a month or more often, while 43.4% said they visited the casino at least once a week. Those from the local community were more likely to be frequent patrons, with 58.1% of local respondents visiting at least once a week. Those from the local community were also most likely to have gambled during the casino visit during which they were surveyed. Only 6.7% of local patrons reported not gambling during this visit, compared to 13.6% of individuals from other municipalities and 13.8% of out-of-state visitors.

While local community members represented a large portion of overall and more frequent visitors, they also reported a greater impact of using strategies to keep gambling within their budget. 72% of local respondents, compared to 64.8% of the overall sample, reported a strong or modest impact of strategies, including 1) avoiding the on-site ATM, 2) gambling for entertainment and not to make money, and 3) staying within self-set limits on how much they feel they can lose during the visit.

Key informant interviews were also conducted by SEIGMA in 2022 to understand the perceptions and attitudes of local communities in the areas surrounding the casino developments.¹⁶⁶ Interview participants felt that the opening of the EBH casino has contributed to permissive attitudes about gambling along with increased gambling behavior. Certain communities, they noted, appear to be more targeted than others by the Casinos, with buses going to certain areas, such as Chinatown, to bring in patrons.

41.8%
of survey respondents were from the area surround the casino, including Medford.



Key Informant perspectives on the impacts of the Encore Boston Harbor Casino on local communities¹⁶⁶:

Various interviewees mentioned that the casino gives people the option for glamorous, leisurely entertainment during the week, from which locals can particularly benefit. Some families benefit from the free public transportation.

One interviewee pointed out that people in the surrounding communities would previously wait until the weekend to gamble at casinos in neighboring states, but can now go during the week, because the casino is more accessible. - Liliana Patino, Director, (Eliot) Family Resource Center, March 29, 2022

"The folks I see [at the casino] who are of Asian descent - for a lot of them, English is a second language. You get a lot of restaurant workers, you get a lot of folks who work in the grocery stores, or some business that caters to an Asian clientele... From the White audience you see blue collar type workers... Not necessarily managerial types... The folks who get on the buses." - Diana Jeong, Vice President, Greater Malden Asian American Community Coalition, February 25, 2022

"I feel that the opening of Encore has made the public view gambling as something that's more accepted... an activity that people engage in recreationally or for leisure." - Kira Landauer, Community Health Educator, Division on Addiction, Cambridge Health Alliance, April 22, 2022

"When the casino opened they had buses going to the Chinatown area. They had buses going to Malden, which has one of the biggest Asian communities in the state. So, we definitely have seen a huge impact, which has been very targeted to those communities where they know that they can definitely bring more people in." - Liliana Patino, Director, (Eliot) Family Resource Center, March 29, 2022





Problem Gambling Behaviors

Youth & Young Adults

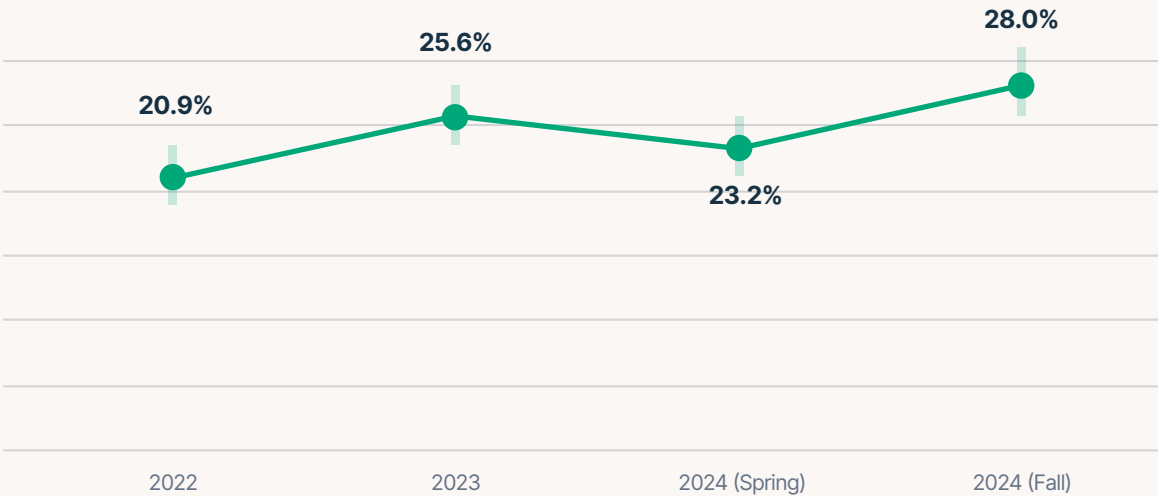
A wide range of screening and assessment tools exist and are described within this section. There is currently no data available on problem gambling among youth or young adults in Massachusetts. Data pertaining to the Massachusetts Problem Gambling Helpline (see page 70) provides a breakdown, by age, of callers where a referral to services was made.

Adults

SEIGMA Findings

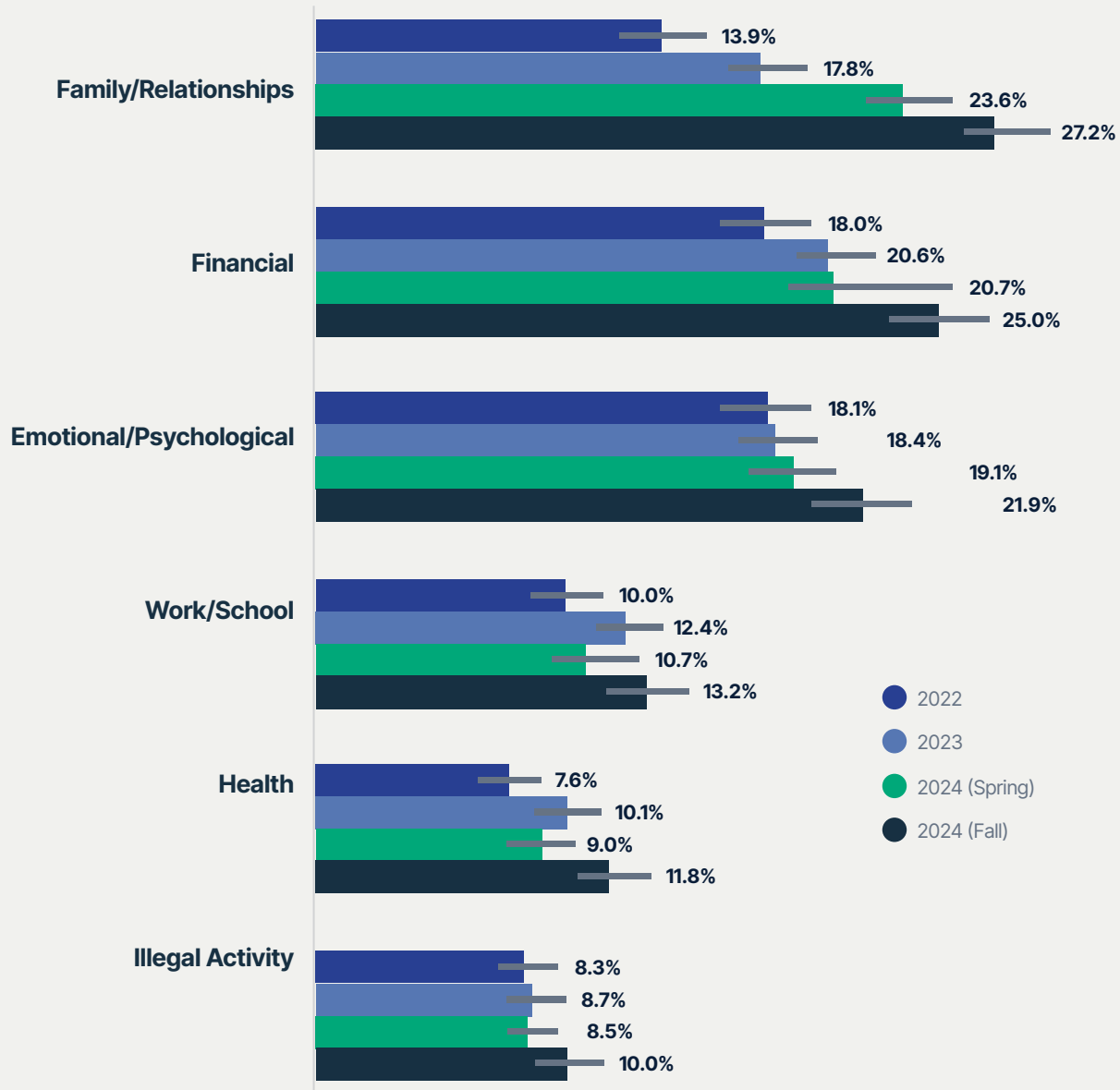
The SEIGMA panel surveys utilize the Problem and Pathological Gambling Measure tool to assess problem gambling severity among respondents. Findings illustrate only prevalence among the panelists and cannot be generalized to the larger population. The findings showed a significant increase in the prevalence of problem gambling among those who gambled at least once a month from 2022 to 2024.¹⁶⁷ The survey changed how recreational and at-risk gambling was measured, making comparisons of data across other risk levels difficult.

Percent of Monthly Gamblers Classified as Problem or Pathological Gamblers



Types of harm experienced by monthly gamblers varied, with family and relationship, financial, and emotional and psychological harms being most frequent. Data show statistically significant increases in financial, health, family/relationship, and work/school harms between the initial panel conducted in 2022 and the most recent panel, conducted in Fall 2024.

Types of Harms Reported by Monthly Gamblers



NGAGE Findings

The NGAGE survey identified significant increases from 2018 to 2024 in the percentage of past-year gamblers reporting feelings of restlessness or irritability when trying to cut down or stop gambling, having lied to hide their gambling, needing to wager larger amounts of money or bigger bets to achieve the same feeling of excitement, and relying on others to pay gambling debts or bills due to financial hardships caused by gambling.¹⁶⁹ These trends occurred both at the state and national levels. Generally, respondents from Massachusetts reported lower rates of problematic gambling indicators than the national sample, with feelings of restlessness or irritability when trying to cut down or stop gambling being the only exception, where rates in 2024 were higher among respondents from the Commonwealth.

Percent of Past Year Gamblers Who Reported Experiencing Problematic Gambling Behaviors at Least Once in the Past 12 Months, in **Massachusetts, Compared to National Trends**



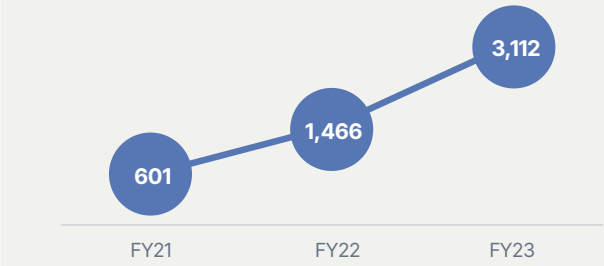
(MA: 2018 n = 416, 2024 n = 245; U.S.: 2018 n = 2,193, 2024 n = 2,154)

The Massachusetts Problem Gambling Helpline

The Massachusetts Problem Gambling Helpline, funded by the Department of Public Health, serves as a key resource for individuals seeking help with problem gambling and navigating related harms.

From July 2022 to June 2023, the Problem Gambling Helpline experienced an increase in overall call volume and referrals compared to the previous year.¹⁷² In 2023, there were a total of 3,050 calls made to the Problem Gambling Helpline, as well as 62 calls made to the Substance Use Disorder Helpline for gambling-related concerns. This represents a 121% increase in call volume from the previous year, though it is important to note that one-third of calls were from individuals looking for technical assistance for their sports wagering mobile platforms, rather than those who needed support services related to problem gambling. The driving force behind the increase in call volume and referrals may be the result of increased need or increased visibility, with no conclusive evidence suggesting either as the root cause. Over the past several years, there have been active efforts to increase the visibility of the helpline through advertising, awareness campaigns, and community programs.

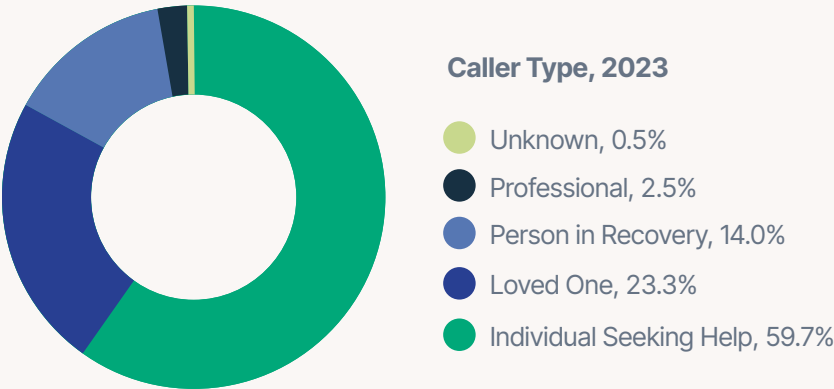
Total Gambling Related Helpline Calls



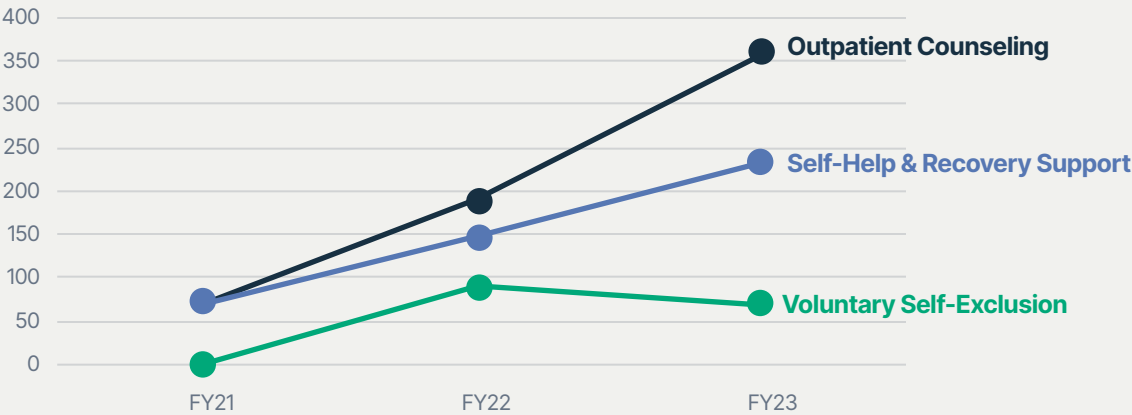
A notable increase was seen in the total number of calls made to the helpline following the launch of legal sports betting markets in the Commonwealth on January 31st, 2023. In FY23, the average number of calls made to the helpline in the months following the launch of sports betting was 413—compared to just 140 in the months prior.

The majority of calls came from individuals seeking help personally, followed by those seeking help for a loved one. Between FY22 and FY23, there was a 26% increase in calls from individuals seeking support services personally and a 40% increase in calls from individuals seeking support services for a loved one. The greatest increase was observed in calls from individuals in recovery, who may require more support due to increased access to and visibility of gambling opportunities in Massachusetts—the number of calls from individuals in recovery increased by 230% between FY22 and FY23.

The helpline is a key facilitator in connecting individuals with treatment and support services, such as self-help and recovery supports, counseling, and the voluntary self-exclusion program. A total of 636 referral calls were made in FY23. Calls that resulted in referral to treatment services increased by 41 from FY22. The greatest increase in calls was seen from individuals gambling at casinos, with calls increasing from 45 to 170 from FY22 to FY23, a 278% increase.



Referral Provided to Helpline Callers Over Time, by Type of Referral

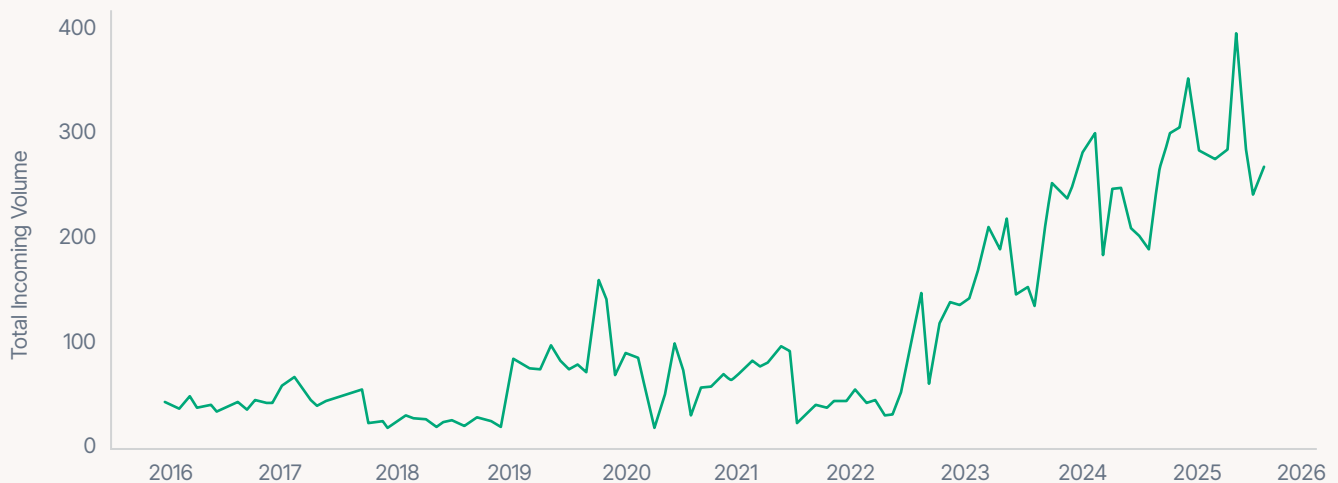


Demographic information is reported for callers who are referred to services. In 2023, 22.7% of referrals were made for individuals under the age of 30. The most significant increase was seen among callers aged 30-39 (a 293% increase from FY22). 108 (16.7%) calls that resulted in a referral to services originated from Region 6 (Boston), the second-highest regional call source after Region 3 (Northeast), which received 123 calls in FY23 (19% of total referral calls). 78.5% of callers who received a referral were men (excluding transgender men). Limited data were reported on the race and ethnicity of callers who received a referral.

**Percent of Callers by Age Group and Year, Across Calls
Where a Referral to Services was Made**

	0-19	20-29	30-39	40-49	50-59	60-69	70+
FY21	4.1%	16.7%	27.5%	18.9%	20.3%	8.1%	4.5%
FY22	4.6%	24.9%	11.0%	21.5%	21.3%	10.3%	6.4%
FY23	3.0%	19.7%	26.4%	21.4%	15.0%	10.2%	4.2%

Massachusetts is unique in its offering of a state-level helpline number specific to problem gambling, with most opting to promote a national helpline managed by the National Council on Problem Gambling. The National Problem Gambling Helpline, commonly known as 1-800-Gambler, is a national access point that provides local resources and referrals via phone, chat, or text to support individuals seeking help for a gambling problem.¹⁷³ The helpline provides resources and referrals for all U.S. states and territories. Between June 1, 2023, and May 30, 2025, the national helpline received a total of 5,141 calls (lasting 60 seconds or longer), 266 chats, and 259 texts originating from the Commonwealth.



Understanding Gambling Among Young Adults in Medford

The following sections present findings from the survey efforts and interviews conducted with young adults and key informants in Medford in the spring of 2025.

Survey Findings

Demographics

A total of 195 valid survey responses were collected. This section provides a brief overview of respondent demographics.

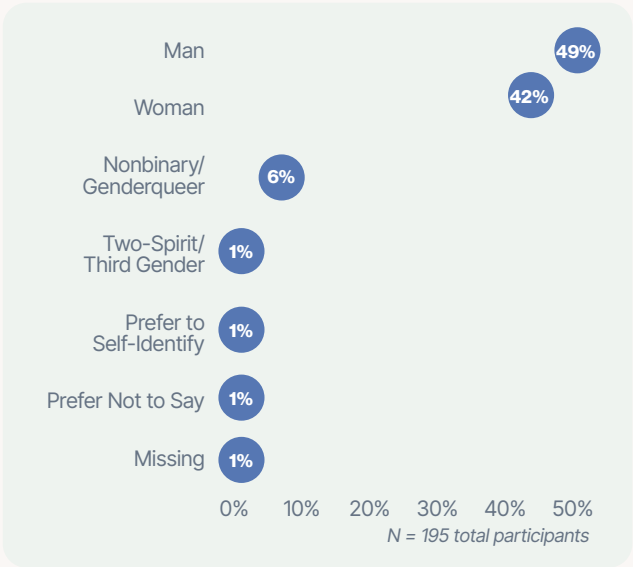
Age

The sample was almost evenly distributed across age groups. A balanced distribution across age groups is key in assessing gambling behavior and impacts, as many gambling activities are restricted for those under 21.



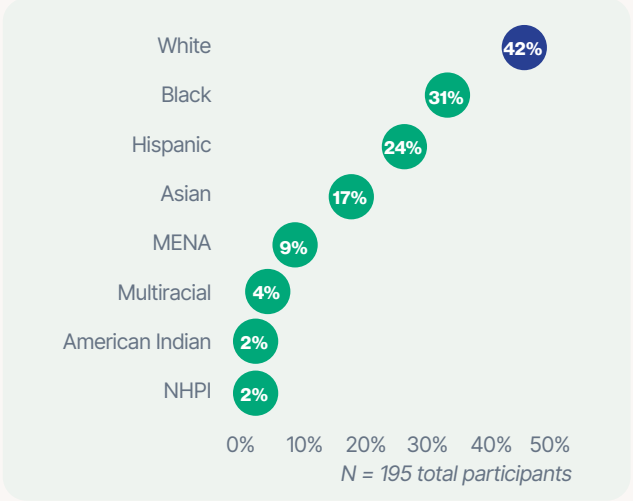
Gender

A select-all that apply measure was provided for respondents to identify their gender. Half (49%) of the sample identified as men and 42% identified as women. Six percent of the sample identified as nonbinary/genderqueer. A small number of survey respondents self-identified using a write-in response or did not provide a response.



Race and Ethnicity

The racial and ethnic diversity of the survey sample population was high. Nearly three-quarters (74%) of the sample identified as **BIPOC**, meaning they identified with at least one race or ethnicity that was not White. Respondents were able to select all racial categories they identified with; as such, the combined percentages displayed in the provided visual exceed 100%.



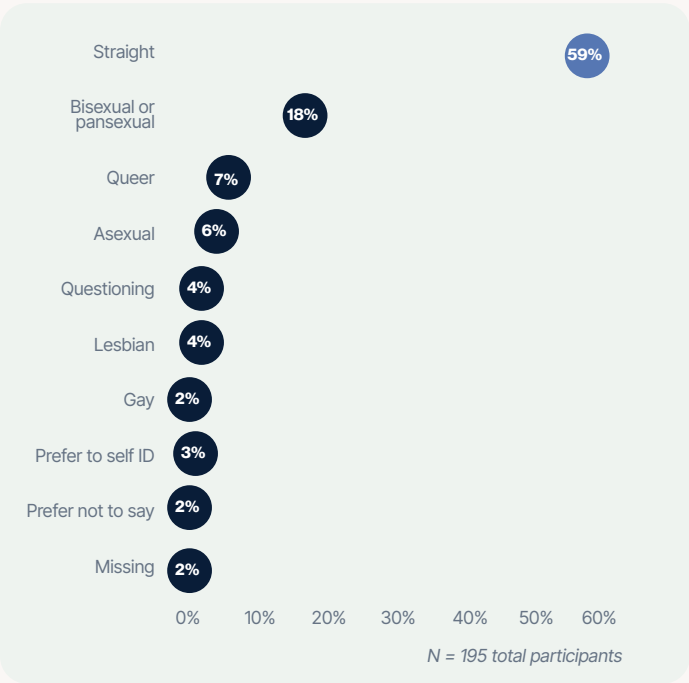


Sexual Orientation

Sexual orientation diversity of the survey sample population was also high. 40% of respondents identified as **LGBQ+**, meaning a sexual orientation that is not straight. Within the LGBQ+ sample, most identified as bisexual or pansexual. Respondents were able to select all that apply, meaning the percentages displayed total to greater than 100%.

47%

of participants identified as LGBQ+ (selected any one of: Gay, Lesbian, Questioning, Queer, Bisexual, or Pansexual)

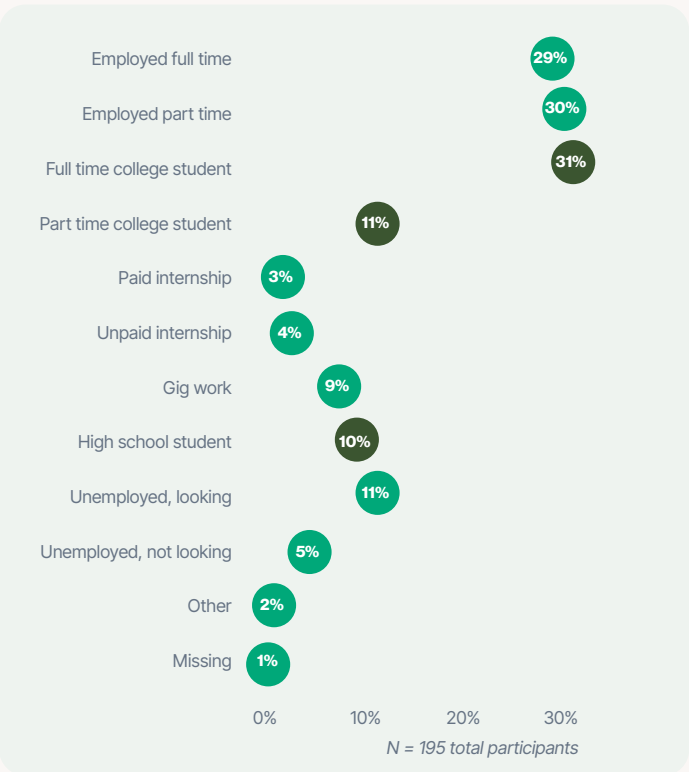


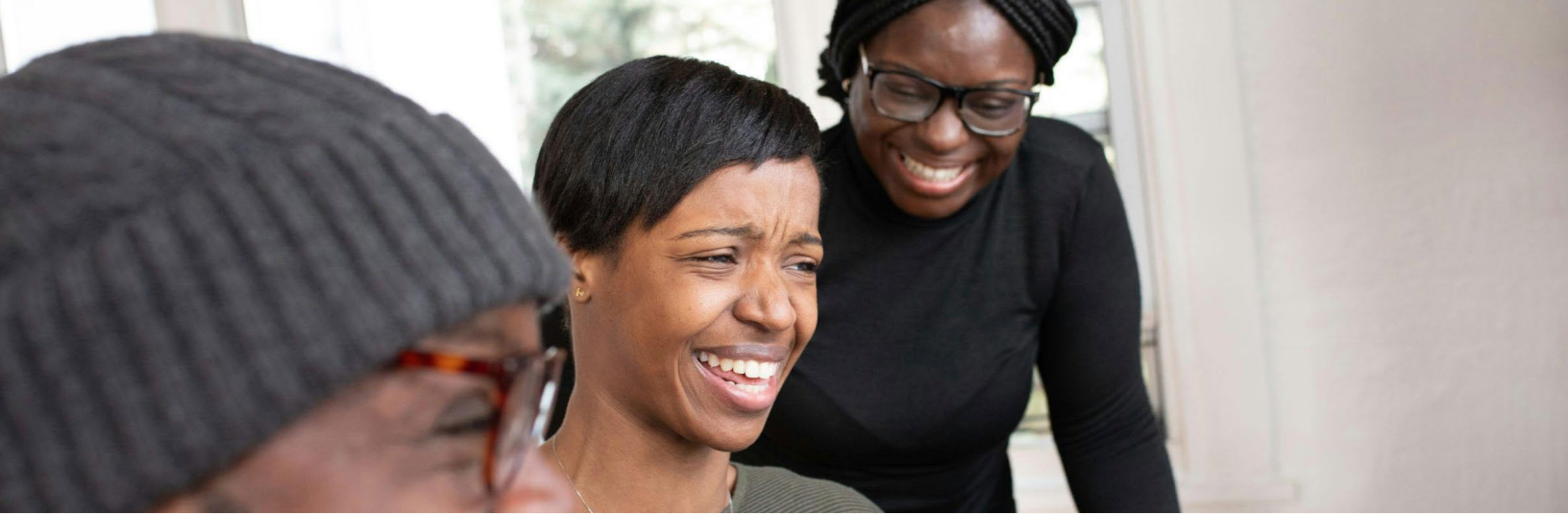
Employment and Student Status

Nearly half (48%) of the sample were **students**, which may explain why many respondents had less than full-time work or were not employed at the time of the survey. Many young adults were also employed either full-time (29%) or part-time (30%).

48%

of participants were students

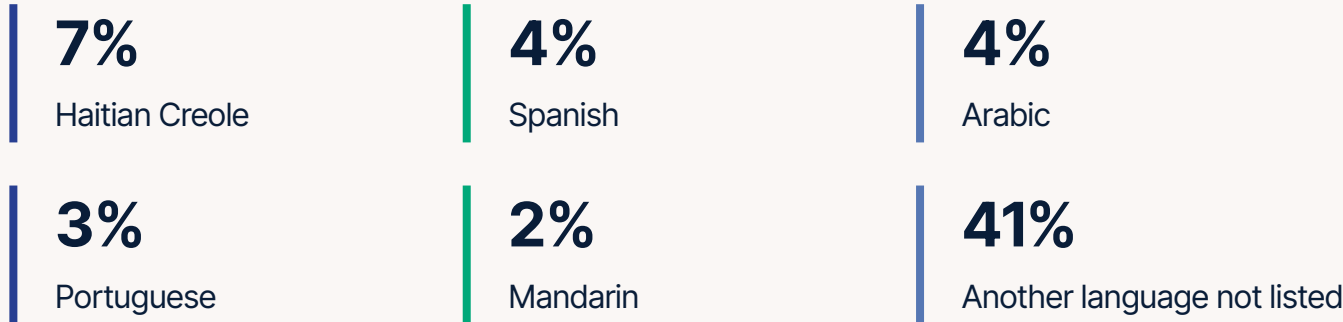




Language

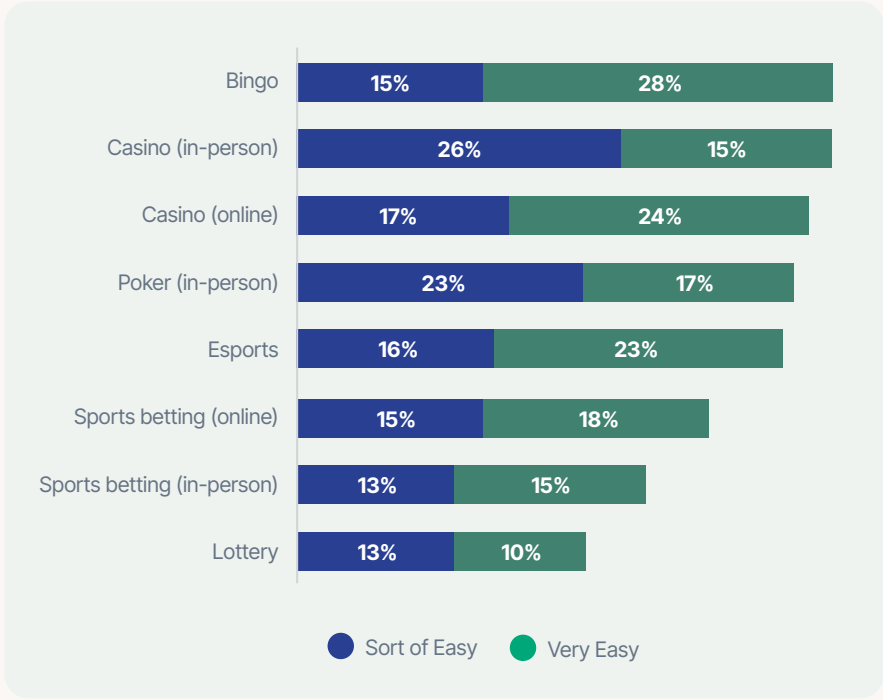
Although the survey was only distributed in English, many respondents speak other languages at home. Nearly two-thirds of survey respondents (62%) spoke at least one non-English language at home. Commonly spoken languages included Haitian Creole, Arabic, and Spanish.

Language spoken besides English at home



Ease of Access

Many gambling opportunities felt easy to access among survey participants. Interestingly, the perceived accessibility of in-person and online platforms did not differ significantly, except in the case of sports betting. In-person sports betting was perceived as less accessible than online sports betting, which likely reflects the increased accessibility of mobile sports betting platforms.





Gambling Behavior

Lifetime

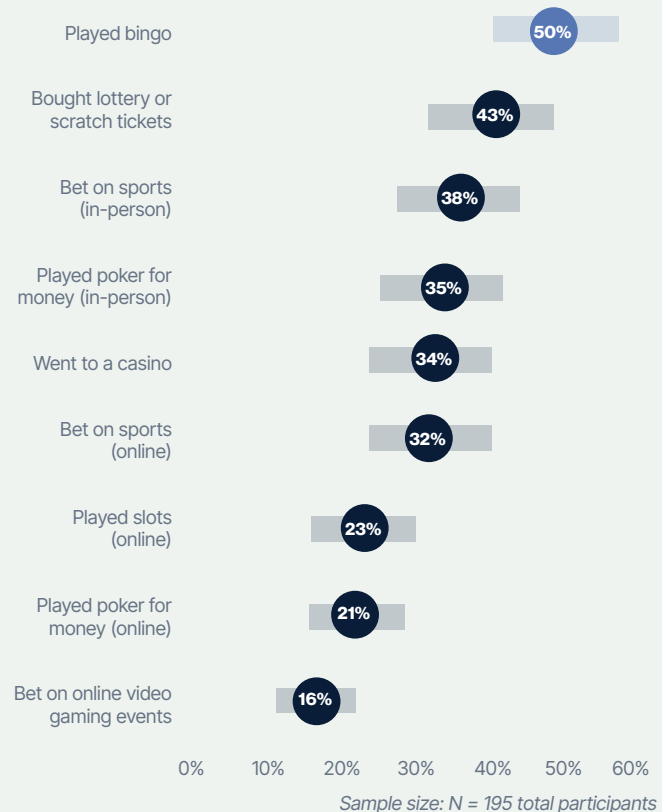
Gambling

Overall, nearly three in four (73%; [67, 79]) young adults surveyed had gambled at least once in their lifetime across the gambling types examined. Among participants, the most common activities they had participated in at least once were playing bingo, buying a lottery ticket or scratch ticket, and betting on sports. Despite the recent launch of online sports betting markets in Massachusetts, nearly a third (32%; [26, 39]) of young adults surveyed had placed a sports bet online in their lifetime—an even larger percent (38%; [31, 45]) had placed a sports bet in-person at least once.

73%

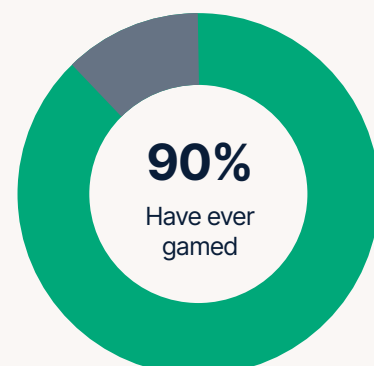
Young adults have gambled at least once in their lifetime

Lifetime Gambling Behavior, By Type



Gaming

Nine in ten (90%; [86, 94]) survey respondents reported lifetime gaming. Among lifetime gamers, 89% [84, 93] played games on their phones or apps, and 83% [78, 88] reported having played video games on a computer. The accessibility and normalization of mobile and computer games, especially during youth and young adulthood, may explain why gaming is nearly universal among respondents.



Past 30 Days

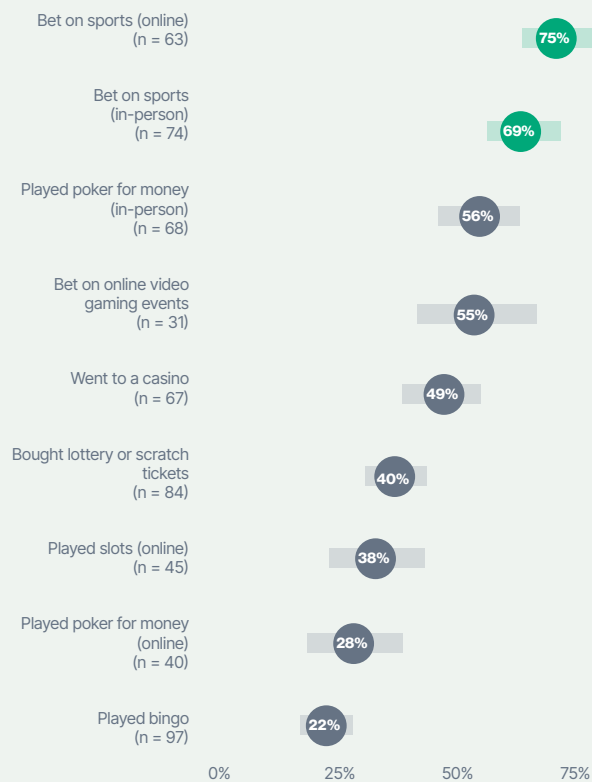
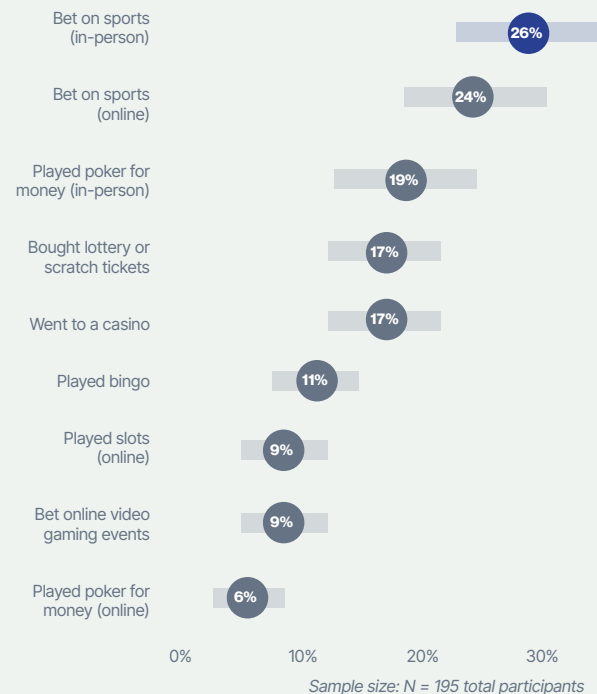
Gambling

One in four survey participants had placed an in-person bet in the past month.

Within the overall sample, recent sports betting was common, as were poker games and lottery play. One in four (26%; [20, 32]) young adults had placed a sports bet in-person in the past month. 24% [18, 30] had placed a sports bet online. Notably, 17% [12, 22] of all young adults who participated in the survey had visited a casino or played a slot machine in-person in the last month, highlighting the appeal of the nearby casino.

1 in 4

Young adults had placed a sports bet in-person in the past month



Sample sizes refer to the number of people reporting to ever have ever engaged in that behavior.

Young adults who have ever bet on sports were highly likely to have placed a bet in the last 30 days.

Among those who have ever participated in a specific type of gambling, many continued to do so in the past 30 days, highlighting the ongoing appeal of gambling activities. Sports betting appears to hold continued appeal among this group. Among those who had ever placed a sports bet online, three in four (75%; [64, 85]) had done so at least once in the past thirty days. 69% [58, 79] who had ever placed a sports bet in-person had done so at least once in the past 30 days. Playing poker for money was also common—56% of those who had ever played poker for money had played at least once in the past 30 days.

75%

Had placed a sports bet online in the past month

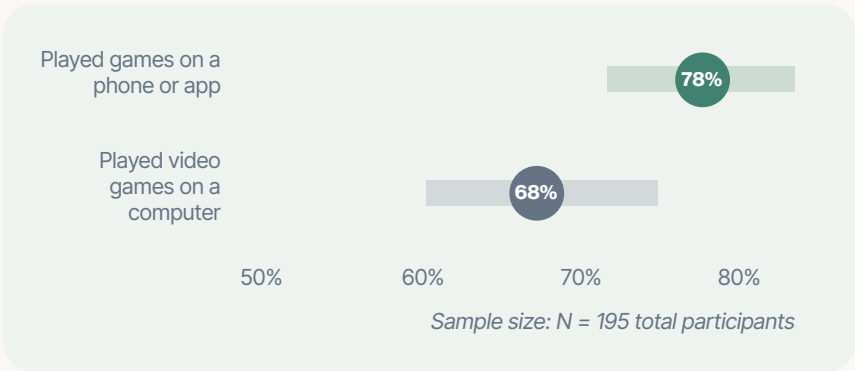




Gaming

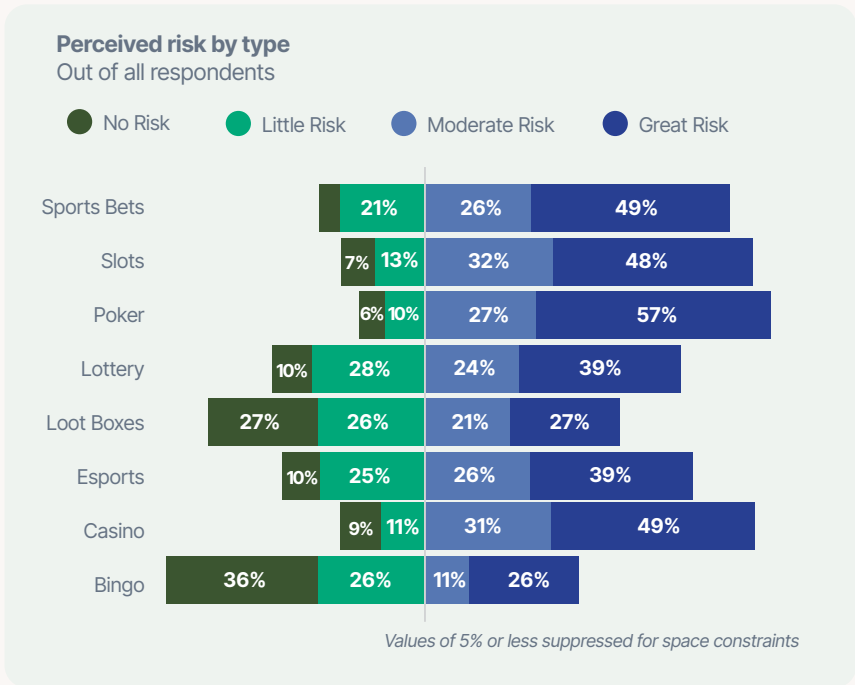
More than three-quarters of survey participants had played a game on a phone or app in the past month.

Recent gaming was common among survey respondents. Within the past 30 days, 78% [73, 84] of all respondents played games on a phone or app, and 68% [62, 75] had played on a computer. Among those who had ever gamed in each format, more than 4 in 5 had played recently. 82% [76, 88] of those who ever played a computer game and 88% [83, 93] of those who ever played a phone or app-based game had done so at least once in the past month. Among those who had gamed in the past month, 38% [31, 46] had purchased at least one loot box, with most (58%; [38, 77]) having spent under \$25.



Risk Perception

Perceptions of risk varied by gaming or gambling activity and increased perception of risk of harm does not always translate to abstinence in play. Most forms of gambling were seen as carrying moderate to high risk. Poker was seen as the riskiest activity, followed by online slots and casino gambling.





Age of First Play

While most respondents who had ever gambled reported first doing so after reaching the legal age for regulated activities, a significant number reported having first gambled while underage. Among lottery players, 24% [10, 39] reported purchasing or obtaining their first ticket before the age of 18. 46% [21, 72] of those who had been to a casino reported their first visit before turning 21. Patterns of sports betting initiation were notable, with a majority of young adults reporting that they had first placed a sports bet before reaching the legal age of 21.

Most young adults who have bet on sports at least once first did so before the age of 21.

	Under 18	Under 21	21 or Older
Bought lottery tickets or scratch tickets (n=84)	24% [9, 39]	81% [56, 106]	19% [11, 27]
Played Bingo (n=97)	79% [54, 105]	92% [60, 124]	8% [3, 14]
Went to a casino or played slot machines in-person (n=67)	14% [-1, 28]	46% [21, 72]	54% [42, 66]
Played poker for money online (n=40)	8% [-7, 22]	45% [16, 75]	55% [40, 70]
Played poker for money in-person (n=68)	25% [10, 40]	59% [32, 85]	41% [30, 53]
Bet on sports (fantasy football, sporting events, racetrack, etc.) online (n=63)	24% [6, 42]	59% [29, 89]	41% [29, 54]
Bet on sports (fantasy football, sporting events, racetrack, etc.) in-person (n=74)	27% [12, 42]	65% [39, 91]	35% [24, 46]
Bet on online video gaming tournaments or events (esports) (n=31)	42% [14, 70]	77% [33, 122]	23% [8, 37]



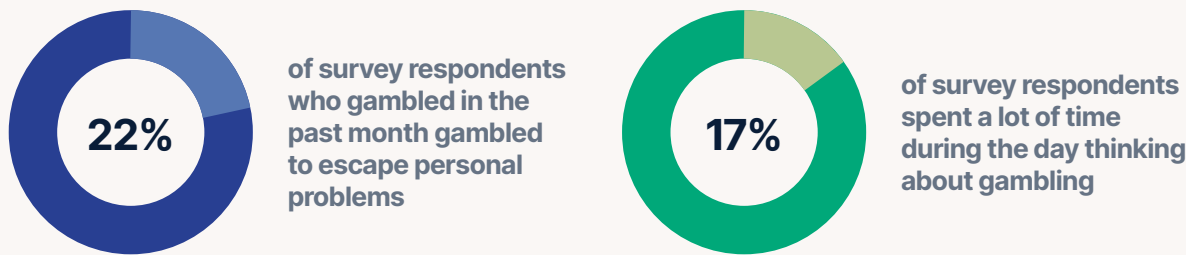
Problem Gambling Warning Signs

The survey included brief screening measures to assess for problem gambling risk and the impacts of gambling behavior on finances, relationships, school, and work among those who have gambled recently (i.e., at least once in the past 30 days). When sample sizes are sufficient, data are broken down by gambling type.

Motivation & Preoccupation

Gambling as a means of escaping personal problems can be a clear warning sign of problem gambling and indicate a lack of healthy coping skills during times of stress or trauma. 22% [13, 31] of young adult participants who gambled recently said they gambled to escape personal problems. Gambling as a form of escape was most common among recent lottery players (39%; [15, 64]) and casino-goers (39%; [15, 64]).

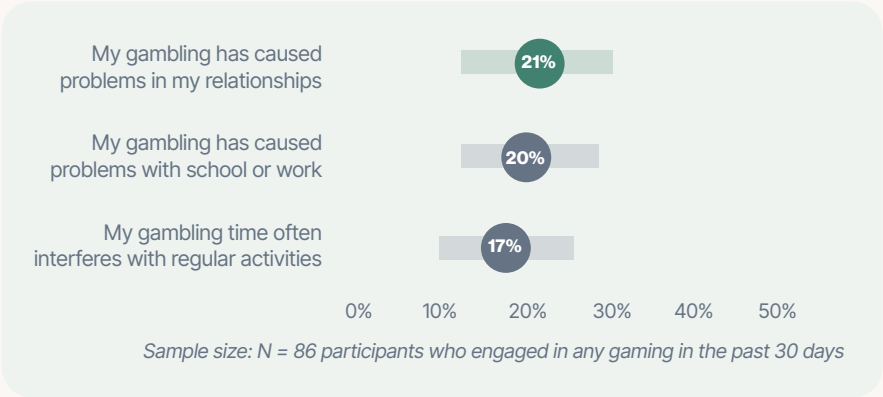
Regardless of motivation, 17% [9, 25] of recent gamblers surveyed found themselves preoccupied with thoughts of gambling. 34% [14, 54] of in-person poker players and 26% [10, 41] of in-person sports bettors reported spending considerable time thinking about gambling in the past month.



Social Impacts

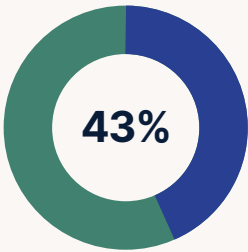
Increased time spent gambling—whatever the motivating factor may be—can also negatively impact relationships and work and school performance. Overall, 17% [9, 25] of recent gamblers said their gambling time often interferes with regular activities, which can impact their focus on friends, family, work, and academics. Approximately one in five indicated gambling caused problems with their relationships

(21%; [12, 30]) or with school/work (20%; [11, 28]). Those who recently played poker in-person were most likely to report that their gambling had impacted their relationships (37%, [15, 59]), followed by in-person sports bettors (33%; [17, 50]) and casino-goers (33%; [12, 55]). Work and school performance impacts were most common among casino-goers (36%; [14, 58]) and lottery players (33%; [10, 57]).



Financial Impacts

Gambling behavior has worsened the financial situation of many young adult gamblers surveyed. 43% [33, 53] of survey participants who gambled in the past 30 days somewhat or strongly agreed that gambling had negatively interfered with their finances. Impacts were especially high among recent sports bettors and poker players. Nearly two in three (62.8%; [38, 88]) recent in-person sports bettors and just over half of online sports bettors (51%; [27, 75]) reported negative financial impacts. 57.9% [30, 86] of young adults who played poker for money in-person in the last month reported negative financial impacts. Negative financial impacts were also common among those who had visited a casino or played slot machines in-person (55%; [24, 85]). Among those who gambled in the past month, one in four (25%; [18, 44]) had spent over \$100 on gambling activities in the month before taking the survey—16% [12, 28] had spent over \$200. The financial impact of gambling can vary by individual; for some, a \$5 bet may represent a significant risk due to unemployment or underemployment, while for others, wagers exceeding \$100 may have little effect on their overall financial situation. Young adults, often students or early in their careers, may be particularly vulnerable to the consequences of gambling losses.



of survey respondents who gambled in the past month said their gambling has negatively affected their finances

Financial Impacts of Gambling Activities Among Those Who Gambled in the Past Month



Despite losses, 35% [25, 45] of recent gamblers said they had returned another day to win back their losses—also known as chasing losses. Many recent sports bettors and in-person poker players were part of this group, which could contribute to the increased negative financial impacts reported within these groups. 55% [41, 69] of in-person and 45% [31, 59] of online sports bettors reported chasing losses. Among recent in-person poker players, 42% [26, 58] reported chasing losses. Rates were also higher among recent casino-goers (36%; [20, 53]) and lottery players (35%; [19, 51]).

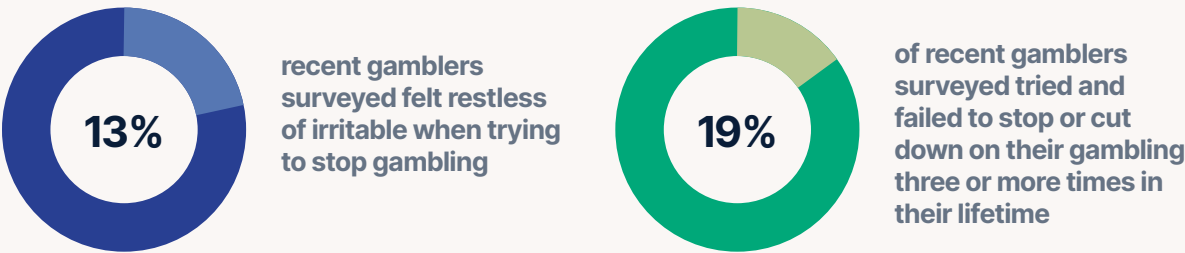
For some, the excitement and thrill of gambling can fade over time, leading to the need to bet more money to achieve the same feeling. Among young adult survey respondents who had gambled in the past month, 31% [22, 41] had experienced this.

When facing financial losses, young adults without sufficient resources may find themselves needing to find money to cover their costs, whether to repay gambling debts or cover regular expenses they can no longer afford. 23% [14, 32] of participants who had gambled in the last month reported turning to friends, family, or lenders for help with a gambling-related money problem. One in five (20%; [11, 28]) had taken money that didn't belong to them to pay for their gambling activities from friends, family, or acquaintances to pay for their gambling activities.



Reducing or Quitting Gambling

Among recent gamblers who were surveyed, 13% [6, 20] reported difficulty quitting down on their gambling activities, feeling restless or irritable when trying to cut back. Nearly one in five recent bettors (19%; [10, 27]) said they had attempted and failed to stop or reduce their gambling three or more times in their lives.

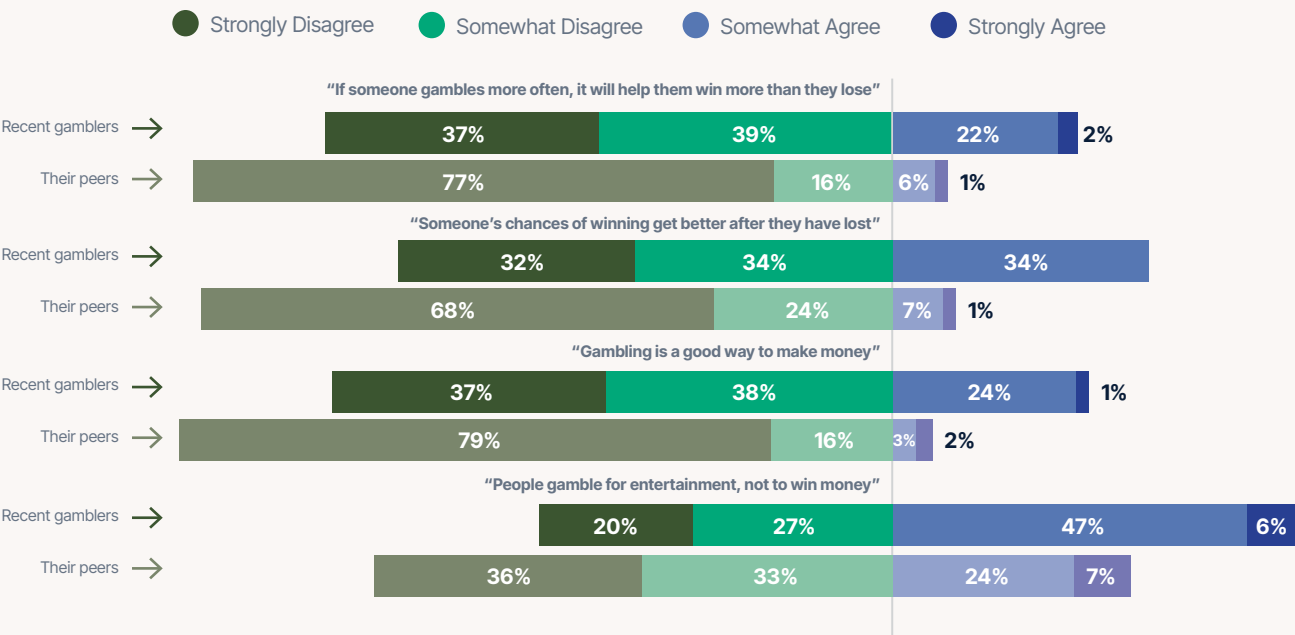


Positive Play

Gambling Literacy

Having an informed and realistic understanding of how gambling works can help players develop responsible gambling habits. Among young adult survey participants, recent gamblers held distinct and concerning views that could lead to cycles of wagering and mounting debt. Over a third (34%; [24, 44]) of recent gamblers believed a person's chances of winning increase after a loss compared to just 8% [1, 15] of their peers—an idea that can encourage someone to chase losses. One in four (24%; [12, 37]) recent gamblers surveyed somewhat or strongly agreed that if someone gambles more often, they will win more than they lose, compared to 7% [0, 13] of respondents who either never gambled or haven't done so recently.

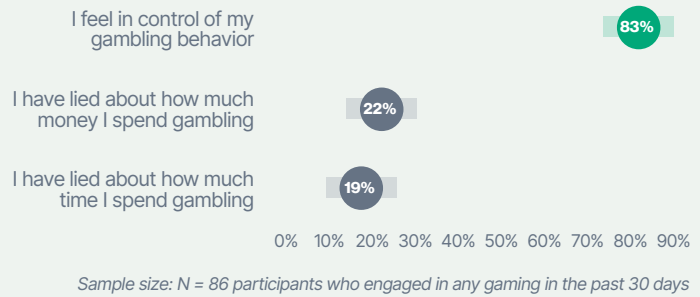
When done responsibly, gambling can be a form of entertainment. Most recent gamblers (53%; [37, 69]) believe that people gamble mainly for entertainment rather than to make money. While 95% [80, 110] of those who didn't gamble recently somewhat or strongly disagreed that gambling is a good way to make money, only 74% [54, 95] of recent gamblers felt the same.



Honesty and Control

Among recent gamblers who were surveyed, 13% [6, 20] reported difficulty quitting down on their gambling activities, feeling restless or irritable when trying to cut back. Nearly one in five recent bettors (19%; [10, 27]) said they had attempted and failed to stop or reduce their gambling three or more times in their lives.

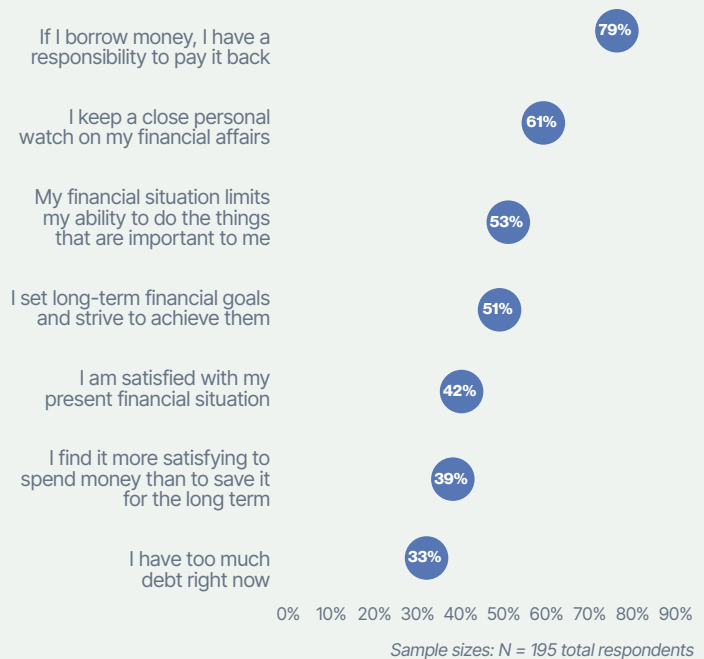
A large majority of recent gamblers felt that they were in control of their gambling behavior



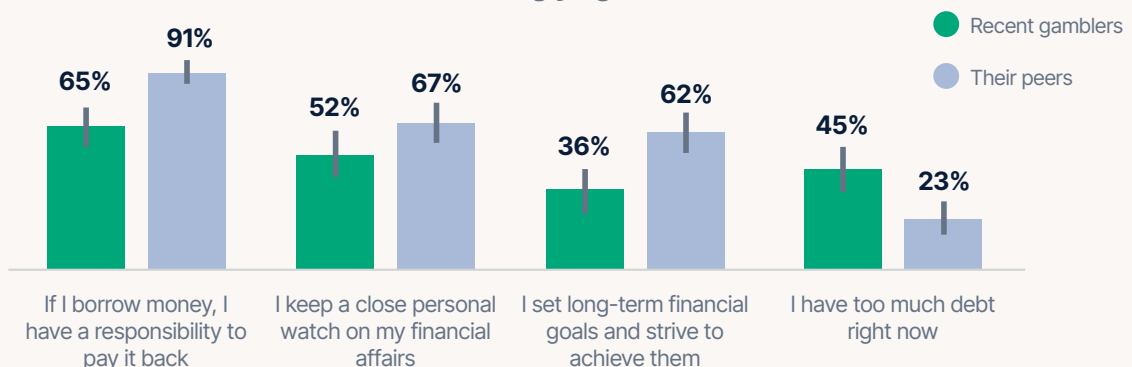
Financial Wellness

Young adulthood is a critical period for forming financial habits. Gambling can undermine financial health by encouraging impulsive spending and reducing the ability to plan for the long term. Most young adults surveyed (79%; [74, 85]) felt responsible for repaying money after borrowing from others; however, recent gamblers were significantly less likely to feel responsible for repaying debts. 65% [55, 75] of recent gamblers agreed they are responsible for repaying borrowed money, compared to 91% [85, 96] of their peers who have never gambled or haven't done so in the past month. Recent gamblers were also less likely to monitor their financial situation closely or set and work toward long-term financial goals. Feelings of having too much debt were also significantly higher among recent gamblers compared to their peers.

Financial wellness: most participants felt that they have a responsibility to pay back money they borrow



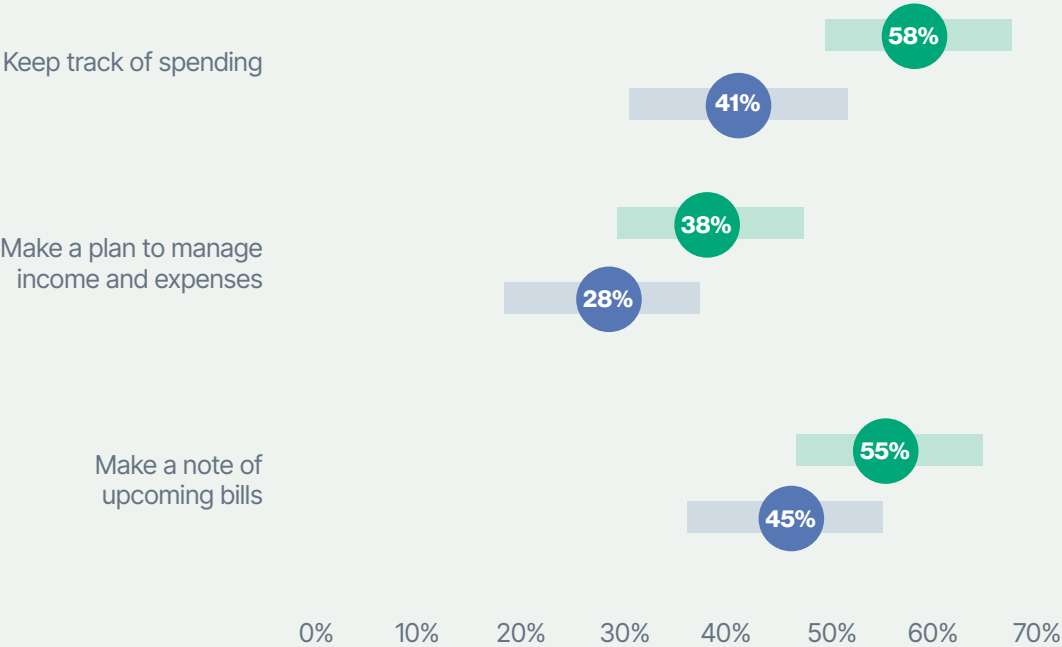
% of young adult survey participants who somewhat or strongly agreed that...





Those who gambled in the past month were significantly less likely to engage in ongoing budgeting activities. The most notable difference was seen in the frequency with which regular expenses were tracked. 41% [30, 51] of young adults who have gambled in some form in the past month said they most of the time or always keep track of their spending, compared to 58% [49, 67] of their peers

**Those who answered “most of the time” or “always” among
those who have never gambled compared to those who have
gambled in the past 30 days**



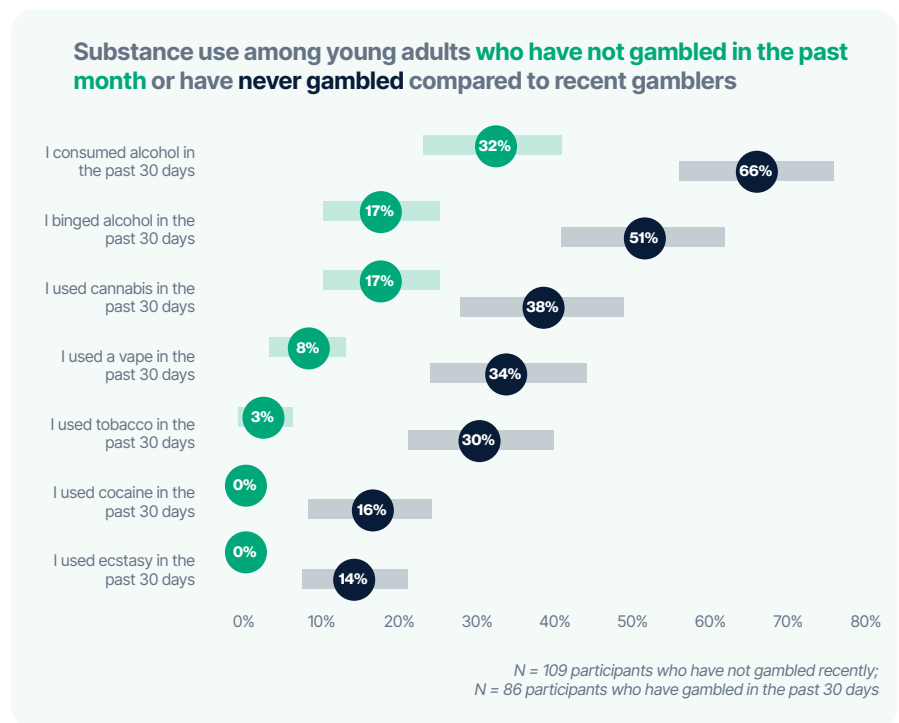
*N = 86 participants who have gambled in the past 30 days;
N = 109 participants who have never gambled*



Substance Use

Many environments where opportunities to gamble can be found—such as casinos and sporting events—also facilitate opportunities for substance use, especially alcohol. While the relationship between gambling and substance use cannot be assumed to be causal in nature, increased substance use can contribute to reckless behavior and increase an individual's likelihood of gambling irresponsibly.

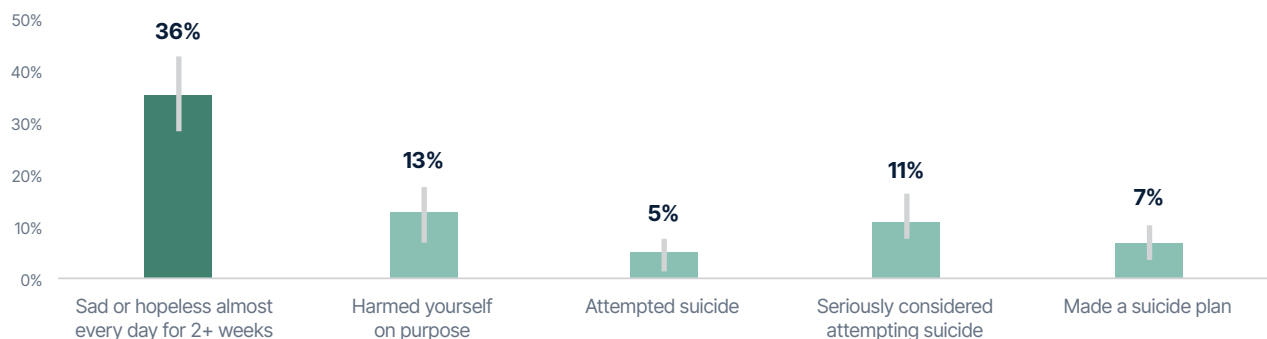
Among recent gamblers surveyed, substance use was notably higher than among their peers. Two in three recent gamblers (66%; [56, 76]) had consumed at least one alcoholic beverage in the past 30 days, compared to just 49% [36, 62] of their peers. More than half (51%; [41, 62]) of recent gamblers reported binge drinking—double the rate of non-gamblers (25%; [13, 36]). Tobacco and vaping also showed significant differences between recent gamblers and their peer.



Mental Health

Among all respondents, nearly one-third (36%; [29, 43]) reported feeling sad or hopeless in the past year. More than one in ten had engaged in self-harm at least once (13%; [8, 18]) or seriously considered attempting suicide (11%; [7, 16]). There was no significant difference in mental health concerns between those who have gambled and those who have never gambled.

Over a third of young adults surveyed felt so sad or hopeless almost every day for two or more weeks in the past year that they stopped doing their usual activities



Sample size: N = 195 respondents



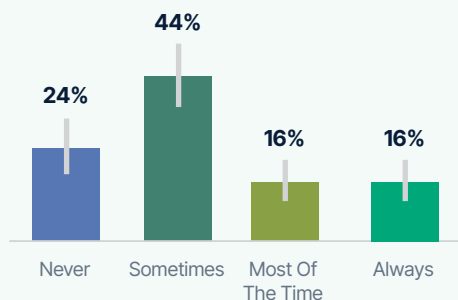


Helping Use and Awareness

Many young adults report finding themselves without the support they need during times where they feel sad, empty, hopeless, angry or anxious. Nearly one in four (24%, [18, 30]) said they never get the help they need when they are struggling.

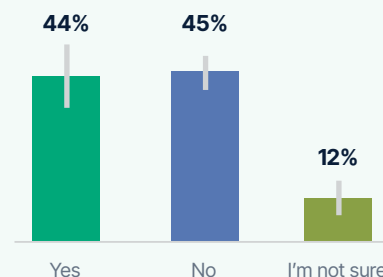
The Massachusetts Problem Gambling Helpline is always available to support individuals in need, whether for themselves or a loved one who is navigating a gambling problem. Over half (57%; [45, 68]) of all respondents had either never heard of the helpline or weren't sure if they had. 10% [14, 42] of survey respondents had used the helpline before.

Nearly one in four young adults surveyed said they never get the help they need when they feel sad, empty, hopeless, angry, or anxious



Sample size: N = 195 respondents

The majority of young adults surveyed hadn't or were unsure about whether they had heard about the Massachusetts Problem Gambling Helpline.



Sample size: N = 193 respondents



Understanding Gambling Among Young Adults in Medford

Qualitative Findings: Young Adults

Gathering the perspectives of young adults in the City of Medford helped to provide more in-depth context to the quantitative data collected through the surveys. Through eight 30-minute virtual interviews from May to June 2025, young adults aged 18-25 shared their experiences and perceptions related to gambling in their community. Six of the eight participants were students at Tufts University in Medford. These young adults discussed how early experiences shaped their perceptions of gambling, what gambling activities they are currently involved in, how their friends and peers are gambling, and what gambling opportunities exist in their community. Outside of gambling experiences, young adults also talked about the support available in their community for problem gambling.

"I think they [my parents] have a negative view [of gambling]. They would definitely be against playing slots or something like that. But they didn't have a problem with me playing like low stakes poker with like a friend or a few friends."

— Young adult participant

Early experiences of gambling among young adults are often through friends and family, who normalize placing bets on poker games and sports betting from a young age.

Many participants reported that they started gambling in late high school, around 17 or 18 years old. Common ways they began gambling included buying lottery tickets, scratch cards, playing video games with loot boxes, betting on informal poker games, and placing sports bets through apps or with friends and family.

While there were some participants whose parents and friends were indifferent to gambling or who promoted responsible gambling through limit-setting and messaging such as "the house always wins," many discussed how gambling was normalized at a young age—and how those experiences shaped their views of gambling. Participants observed their own families or their friends' families promote gambling by presenting it as fun, friendly competition. Several participants mentioned that their parents or friends had set up sports bets or taken other bets on their behalf, while others had family and friends gift them with lottery and scratch tickets.

Young adults saw men and those involved in athletics gambling most often.

The majority of participants shared that their current gambling experiences involved primarily poker or sports betting. They often placed bets both in-person and online during various sporting events throughout the year, especially major events like the Super Bowl. Common types of bets included over/under bets, parlay bets, and prop bets. Other common gambling activities included social casinos, poker games, going to casinos with friends, playing the lottery, and buying scratch tickets.

"There's a bunch of games on [Tufts] campus where kids are playing poker. In dorms and places. You get seven or eight of your friends together. I have gotten invited to a bunch of games."

— Young adult participant



When diving deeper and asking participants directly about less traditional and emerging forms of gambling, young adults also discussed trading in cryptocurrencies and the stock market. The frequency of betting varied among young adults based on activity but generally followed larger data trends—most purchased lottery or scratch tickets a few times a year, while some placed sports bets multiple times per week, often through apps. Participants shared that those involved in sports, especially men, seem to gamble more than others.

Young adults in Medford find that access to gambling opportunities is very easy and that their peers find ways to access gambling opportunities both legally and illegally.

How are young adults in Medford gambling?



Sports betting apps



Social Casinos



Sports betting in-person



Stock Market trading



Card Games



Fluff



Casinos



Lootbox Purchases in Video Games

Overall, participants felt that gambling opportunities are easy to find. Participants attending Tufts University mentioned that there are many poker games hosted on campus and that finding a game to join is not very difficult. The university and student organizations, they shared, sometimes sponsor official casino and poker nights that are widely advertised.

The nearby casino holds appeal to participants and their peers. Participants mentioned that students at Tufts are familiar with the casino and that group trips are common. Several participants felt that casinos are not out of reach for young adults, even when underage. The nearby states of Rhode Island and New Hampshire, as well as cruise lines operating in the region, are known to Medford young adults as having different gambling laws that allow gambling in-person at 18. Some focus group participants reported believing that individuals could enter a casino using a fake ID or that IDs are not always checked. In contrast, others mentioned thinking that casinos verify IDs and that it would be difficult for underage individuals to access the gaming floor.

Regarding online sports betting, participants shared that they use a VPN to change their location to another state where sports gambling is legal for those under 21 to bypass local age restrictions. Others borrow IDs from friends or others who are 21 or older to place bets, or they give money to others to place bets on their behalf. Participants felt that the facilitation of underage gambling is common in the community, especially when it comes to high school students.



One participant mentioned that their peers in high school were well-versed in gambling terminology and strategies and placed bets through someone they knew or using their parents' information on sports betting apps.

Although these methods were seen as common, some young adults believed that having to take an extra step—like getting a fake ID, setting up a VPN, or asking someone to place a bet for them—is enough to discourage underage betting on age-restricted platforms. For those who prefer not to go through the extra effort, alternatives such as Fliff or engaging in friendly social bets with friends still allow them to participate in gambling.

"Even when they're freshmen in high school they could just have their parents put in an ID or an older sibling or a friend, and then they can kind of gamble on their behalf."

— Young adult participant

"Fliff is so easy. You literally don't even have to get out of your room; you just click that button... Before you'd have to like call a bookie or that middleman [which] definitely weeds out a lot of people. But Fliff is just so, so easy." — Young adult participant



What is Fliff?

Fliff is a social sportsbook that operates under the sweepstakes loophole. On the Fliff app, anyone ages 18+ can bet using virtual currency. Users receive free Fliff Coins through daily bonuses, by completing challenges, or by referring friends, which can then be used to place sports bets on the app. Users can also buy Fliff Coins using real currency, which provides them with Fliff Cash bonuses. Also available as a free log-in bonus, via giveaways, and via mail-in requests, Fliff Cash can be used to enter sweepstakes-style contests and can be redeemed for cash once a player has a minimum balance of at least \$50.

The main motivation for gambling among Medford young adults is to connect with peers and have fun.

Gambling was seen by participants as a cure for boredom. Whether it is wagering on a game, placing bets with friends on games of skill, or making a bet online, gambling is viewed as a way to pass the time. If someone is bored, they can quickly get on an app and place a bet on a random sport, such as Lithuanian women's ping pong, or another "humorous" event to bring them some excitement. Going to casinos or gambling on sports provides a rush of adrenaline as you await the outcome. Young adult participants saw gambling as a way for themselves and their peers to get more invested in watching a sporting event. Placing bets, they shared, helps them be more present and invested in the game by making even the small moments exciting.

Participants primarily saw gambling as a social activity. Young adults saw playing poker and placing bets throughout a sporting event as a way to build community, especially on the Tufts campus. For others, going to casinos or using gambling as a means of friendly competition helps them connect with their friends.



Within friend groups (both online and in-person), they talk about who won the most money or bets, seeing it as good conversational fodder. Gambling with more frequency or with larger amounts of money, they shared, is social currency and a way of showing off to friends. Although most view it as a fun and social outlet, a few participants mentioned how these types of group dynamics lead to peer pressure or bullying, encouraging gambling among those looking for a sense of belonging who might not otherwise choose to gamble.

"I know most people who do it [in-person poker games] have like a running tally of how much people win and lose. Just so they are aware of it and make sure no one's losing too much money."

— Young adult participant

A sense of control and skill boosts confidence in their chances of winning.

Some participants discussed how perspectives on skill and control help their peers ease concerns about the risks of gambling. Researching the players before placing a bet, they said, is common, making them feel educated and confident about their wagers. If they are playing poker, they actively look to identify the odds of winning the game based on the skills and performance of others in the room. For some, gambling operators and sites like Fliff are acknowledged as potentially being predatory, but they feel they are smart enough not to fall victim to them.

While they feel like they can control their gambling and their chances of winning by making "educated" bets, they are not oblivious to the influence of strategic marketing. Participants mentioned that there are a lot of gambling advertisements that offer bonuses that they can take advantage of. If someone does not have any money, they can use that bonus to place their first bet and get them started. They think of it as "free money" that can lead to winning real money, and they do not think they have anything to lose by using those bonuses.

"It's a lot easier now with apps than it ever used to be...especially because a lot of apps will give you free tokens, like you get 50 free dollars just by downloading...I have a lot of friends that are like, oh, like they gave me \$50 for free when I signed up. Like, I'm still technically working on my \$50 that they gave me, and I've ramped it up to an X number of dollars. So, I haven't really put any of my money into it." — Young adult participant

Gambling was not a problem in the daily life of interview participants, but they had seen signs of problem gambling among their peers.

When discussing the risks of gambling, participants held many views. The immediate risks were deemed to be low, but participants recognized the possibility that gambling could become problematic down the line if it got out of control. Participants discussed how problem gambling can negatively impact finances, relationships, time, and emotional health. They identified that increasing the amount of time and money you are betting or finding that you are no longer enjoying the game you are watching or playing because you are too stressed out about the outcome of the bet you placed, could be signs of a problem.



The young adult participants who were currently gambling felt that they did not gamble enough for it to impact their daily lives. They perceived that placing low-dollar sports bets a couple of times per week, which was common, did not cause them any harm. During special events like the Super Bowl, there is a focus on sports betting, and participants saw a push from peers and advertisers to gamble more and in greater amounts both through apps and in-person, but they reported that they did not think much of the impact since these events are soon over.

Although participants did not identify themselves as having problems with gambling, they mentioned having peers and family members who have struggled with problem gambling behaviors. Some observations among peers include playing virtual slot machines in class, frequently going to casinos, wagering amounts at casinos that they cannot afford, and asking friends for money after losing.

"...know your limit...it should not be an overarching part of your day. It shouldn't be something you're doing too often. You have to be smart if you're going to risk something. It shouldn't be something that's actually impactful to you. If you're risking a significant portion [of your income] and it could impact your daily life. I wouldn't consider that responsible." — Young adult participant

Young adult participants felt that they were gambling responsibly and defined responsible gambling as putting limits on their money and time.

"I think people understand the risk of the money that they're putting in—like if I bet \$20, I might lose \$20 - but I don't think people process any other risks, like [that] there might be some like long-term impact on like your adrenaline and your psychological basis." — Young adult participant

Many participants were aware of gambling risks and acknowledged that they put limits on time spent and on how much money they spend. They treat gambling as an extracurricular activity, not unlike going to play golf or go-karts. They shared that the money they put into gambling is akin to the money they would use for those activities. They don't believe their peers feel like losing money 'here and there' on a lost bet is a big deal in the long run.

For their peers to take responsible gambling messaging seriously, participants shared, an abstinence approach is not the answer. Focusing on resources, such as accountability tools (i.e., setting app use limits or only taking out a set amount of cash for in-person gambling and leaving credit cards at home) and creating a budget, was seen as a better means of connecting with this age group. Respondents also identified the need for peer-to-peer connections and education, encouraging individuals to check in with those around them to see how gambling is affecting them and making sure they are gambling responsibly. Among friends, they said, identifying alternative things to bet on, such as snacks, rather than money, may help mitigate the financial impacts of gambling. Ensuring that their peers are placing bets in safe places, whether online or in-person, was also identified as a needed intervention.



Young adult participants did not have awareness of potential support options for when gambling becomes a problem, indicating that it may be difficult for peers to seek support.

Overall, participants were more aware of ways to gamble than they were of ways to seek support or what it means to gamble responsibly. Even though participants recognized that there is sometimes a helpline shown within ads, only one participant knew the 1-800-GAMBLER number. Most participants mentioned that the student health center or individual therapists were ways to seek support if needed, but could not identify whether there were any specific services for problem gambling.

Respondents believed that the best way to reach someone who might have a problem is through peer-to-peer support programs or anonymous helplines. Having direct connections, especially through supportive peers who you can relate to, was seen as preferable to group settings or programs that serve a wider range of age groups. Participants felt that their peers would be hesitant to engage with services due to a lack of recognition or acceptance that they have a gambling problem, and that there is a need for increased screening.

"Hotlines are tricky because people are either really wanting to use it or not really willing to use it at all, and it just depends on the person. I think a counselor—if they made it clear that gambling was a problem and that they would be willing to help you—I think that would go a long way. Both making sure people are aware of the issue, as well as offering them support [are important]." — Young adult participant

Qualitative Findings: Key Informants

To gather a more comprehensive view of young adults' experiences, the City of Medford staff interviewed three community members in May 2025. These community members held roles that involved serving or interacting with youth, young adults, or individuals with mental health concerns. During the KIs, community members were asked questions similar to the young adults, but from a community member's perspective, with a focus on partnerships and gaps in problem gambling prevention.

KIs and young adult interviews surfaced similar types of gambling behaviors among young adults in Medford.

KI participants have observed young adults gambling in a variety of ways, both in-person and online. Online sports betting and daily fantasy sports through Draft Kings Prize Picks, and FanDuel, along with online casino games, and cryptocurrency trading were common. KI participants reported that, for in-person gambling, they believed young adults go to casinos and play card games. KI participants similarly observed that those who are underage may have friends or bookies who are over 21 who support them in placing bets.

"Economic stress is also a factor. It seems like a shortcut for financial relief. Just having that obsession that they can win big. When it comes to addiction, which gambling can be a gateway for, it's all about that instant gratification. Having that compulsion—having that mental obsession and the behaviors—are still the same, like secrecy, compulsion, obsession, guilt, desperation."

— KI participant



They also acknowledged that it is easy for anyone underage to get a fake ID or bypass online regulations for betting. Poker and online gambling were seen as the easiest ways for young adults to begin and continue to gamble.

KII participants recognized problems with gambling among young adults but noted that young adults themselves don't often identify those concerns among themselves and their peers. Peers and social media, they said, help normalize gambling and contribute to that lack of awareness.

The community members interviewed have seen how the young adults they interact with are beginning to exhibit addictive behaviors from a young age. Youth and young adults regularly encounter gambling-related messaging from peers and through the media. Via social media platforms, they are exposed to ads, celebrities, and influencers who encourage them to place bets. Some, they shared, are gambling so that they can fit in with their peers. KII participants noticed that young adults may boast about their winnings on social media to show off to their peers, echoing what young adults themselves shared in interviews. They also acknowledged that young adults are unlikely to post their losses, only showing their social networks their success, which does not paint an accurate picture of their experiences.

"I see young people coming in for addiction services or recovery services, and they're still betting right there in the center. You know, they just have that compulsion."

— KII participant

KII participants discussed a variety of other motivators for gambling among this age group. They discussed how impulse control can be difficult among this group, prompting them to bet incrementally more every time. Individuals experiencing economic hardship, they noted, seem more motivated to gamble than those who are financially stable. Even if they are not betting to make money, the instant gratification of winning plays a big role in continuing to bet and increasing the money and time spent gambling.

KII participants acknowledged that prevention education is lacking for parents, youth, and young adults about gambling, as other substances and issues tend to take priority. Families and other adults normalize gambling by buying lottery tickets and scratch tickets for the young people in their lives at an early age. Some parents, participants said, knowingly allow their children to use their debit or credit cards to place bets on sports betting apps. In high schools and at Tufts University, there isn't any clear messaging that talks about what gambling is and when it could become a problem. Due to the lack of education and permissive family/community norms, young adults seem to be left to their own means to figure out what responsible gambling is and when it is considered a problem, contributing to a lack of self-recognition among young adults with a gambling problem.

"I think family culture has a lot to do with it. I think folks older than maybe 18 to 24 are maybe more likely to be doing Lotto or casino trips. It seems to be in line within a family culture. It's almost like how we think about cannabis, which is to use less and use it later [in life]. The earlier folks are exposed to gambling being normalized, the more likely they're going to bring that norm forward with them when they have some more independence." — KII participant



KII participants are seeking improved partnerships with schools and other community supports to help prevent problem gambling in Medford.

KII participants discussed that the City of Medford has limited support services for problem gambling. While some supports are available in the form of therapy and existing peer and mentor groups, specific and tailored services for problem gambling among young adults do not exist or are limited. They identified that there are some school- and campus-based programs that support students around other issues that could be tailored to help those with gambling problems. For individuals experiencing economic hardship, the student support team at Tufts, for instance, could assist students with finding and navigating resources. Although these services are not directly related to gambling, they could support young adults in navigating the driving factors or consequences of gambling.

"I think there's a lack of prevention education in the schools. Most young adults we meet haven't learned about gambling risks in school or at home. It's just not really talked about."

— KII participant

KII participants explored the potential of partnerships to prevent problem gambling and promote responsible gambling. KII participants acknowledged there was a lack of financial literacy education, but that through partnerships with schools, career services, the bursar's office, or other local organizations, there are opportunities to develop and expand financial literacy programs and problem gambling education. Partnerships with law enforcement were also identified as a pathway to hosting seminars about problem gambling and the legal consequences of gambling to ensure individuals understand the risks. Since many youth and young adults who are in sports (and thus may be more likely to gamble) turn to coaches as figures of trust, there is an opportunity to build partnerships with coaches and athletic directors to host presentations or encourage ongoing conversation between coaches and their athletes about gambling.

"Age-appropriate gambling education. I think the peer led initiatives are really good. There are also organizations... that work directly with that age group, where they can kind of speak the language of those generations as well as [provide] more culturally tailored outreach."

— KII participant

Effective problem gambling prevention for youth and young adults requires local support and collaboration in addition to system-level efforts.

Partnership opportunities with schools to provide problem gambling education to youth and parents were also raised. This can be achieved by integrating gambling education in schools, specifically with other health-related content, and sending resources and information to parents.

Although online gambling might be hard to regulate, they felt that encouraging lawmakers to put helpline information in a bigger font or requiring problem gambling prevention messages alongside ads was important, given the extent and reach of advertising by gambling operators.



Recommendations

The current state of problem gambling prevention, treatment, recovery, and support services in Medford provides many opportunities for action. To facilitate meaningful, sustainable impact, efforts should be made to identify and address priorities in partnership with local and state partners.

Key opportunities for action include:

Coordination & Planning

Development of a local problem gambling prevention, treatment, and recovery task force that brings together representatives from across sectors, such as:

- City of Medford Health Department
- Medford Public Schools
- The Massachusetts Council on Gaming and Health
- Massachusetts Gaming Commission
- Tufts University
- Local treatment & recovery providers
- Individuals with lived experience or in recovery from problem gambling
- Family and loved ones of individuals with a problem gambling disorder
- Gambling operators
Examples: Encore Boston Harbor, lottery retailers, Elks Lodges and other charitable gambling operators, etc.)
- Local athletics programs
Examples: Medford Recreation, Medford Recreational Hockey Association, Medford Youth Soccer, Medford Jr. Mustangs, etc.
- State athletics coaching associations
Examples: MA High School Football Coaches Association, MA State Track Coaches Association, MA Baseball Coaches Association, etc.)
- Law enforcement
- Youth-serving organizations
Examples: Medford Youth Center, after school and summer programs, scouting associations, etc.
- Local businesses
Examples: banks, credit unions, bookstores, coffee shops, breweries, etc.

Note: To achieve a broader local response to guide problem gambling prevention, treatment, recovery, and support efforts, convening of a larger advisory committee supported by population-focused subcommittees, including a subcommittee explicitly focused on youth and young adults, may be advised.

Continued and expanded data collection to monitor community needs and ensure responsive programming

- Implementation of a Community Readiness Assessment to gauge community knowledge and readiness related to problem gambling
- Implementation of a broader Needs Assessment to understand the prevalence of gambling and problem gambling across the lifespan, which would provide additional insights on how the experiences of young adults compare to the larger populations, while also identifying other key populations

Education & Awareness Efforts

- Media and social marketing campaigns on topics such as:
 - The risks of gambling
 - How to gamble responsibly
 - Why parents and community members should not facilitate underage gambling
 - Where to access treatment, recovery, and support services
- Development and implementation of peer-to-peer education programs on high school and college campuses



Integration of Problem Gambling into Existing Programs

- Integration of problem gambling content into high school course curriculum content pertaining to the Massachusetts High School Standards for Personal Financial Literacy
- Integration of problem gambling educational content into parenting programs

Enhancing Access to Support Services and Resources

- Development of local resource guides related to problem gambling
- Development and implementation of young adult peer recovery programs
- Increased screening efforts to identify individuals at risk of or experiencing problem gambling

Supportive Policies & Regulation

- Policy updates at local schools and universities, such as:
 - Policies to prohibit gambling-related events on campus or sponsored by students or employee groups
 - Policies to incorporate recovery-focused early intervention programs for students found to violate campus gambling policies or who encounter difficulties related to problem gambling (e.g., attendance, participation, homework completion, etc.)
 - Policies that standardize screening for problem gambling as part of regular intake at counseling or student health centers
- Merchant education to local gambling operators on the placement of advertisements, problem gambling warning signs, and the risks of underage sales
- Compliance checks at local gambling operators, such as lottery retailers, to monitor the rate of underage sales

Workforce Capacity Building

- Increased training and capacity building for individuals and staff who work in direct contact with young adults (e.g., counselors, teachers, librarians, youth center staff, scout leaders, coaches, etc.) on talking about problem gambling, recognizing warning signs, and creating linkages to support services
- Increased training for treatment and recovery services professionals on the screening and treatment of problem gambling disorders



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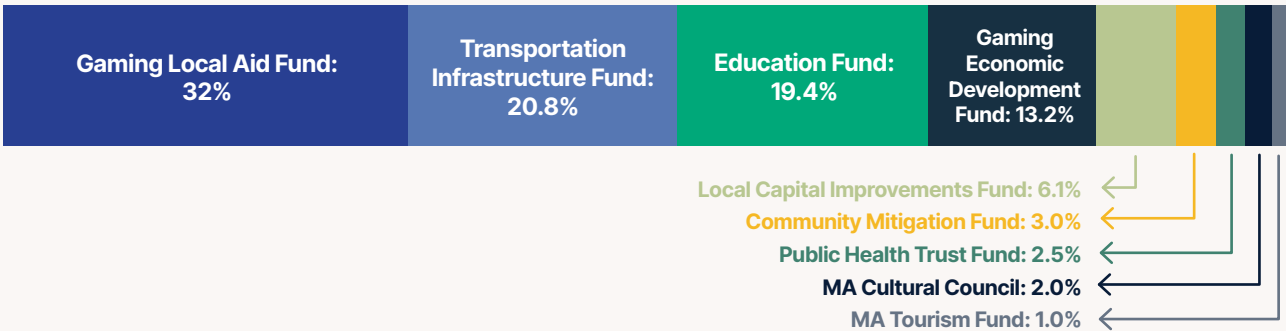


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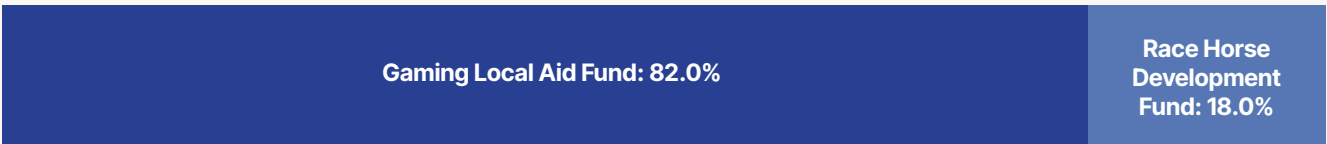


Appendix A: Gaming Tax Revenue Allocations^{174, 175, 108}

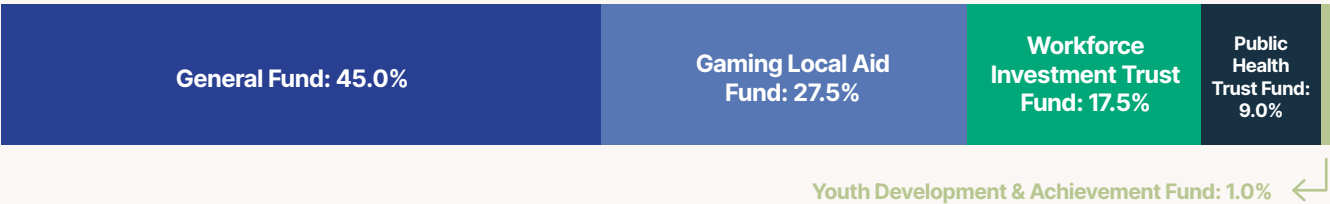
Casinos



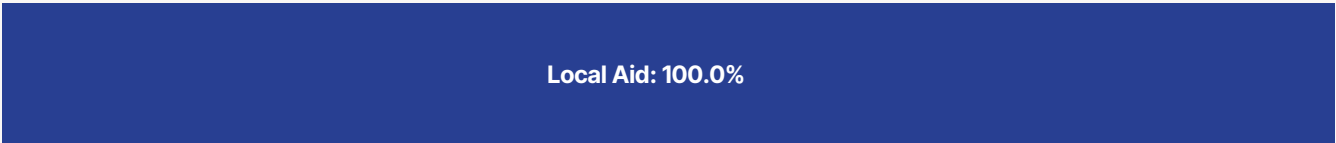
Slots Parlors



Sports Betting



Lottery



Appendix B: Overview of Brief Problem Gambling Screening Tools

Emerging Adults Gambling Screen (EAGS)

Best Use: Young adults ages 18 to 24	
Number of Questions	Areas of Focus
4	Financial Impacts Lying/Dishonestly Preoccupation Outsider Perceptions of Individual's Gambling Habits
Scoring: A response of “yes” to one or more questions indicates potential problem gambling and recommendation for further assessment.	

NODS CLip – National Opinion Research Center (NORC), Loss of Control, Lying, and Preoccupation Screen

Best Use: General Population	
Number of Questions	Areas of Focus
3	Loss of Control Lying/Dishonestly Preoccupation
Scoring: A response of “yes” to one or more questions indicates potential problem gambling and recommendation for further assessment.	

NODS-PERC – National Opinion Research Center (NORD), for Gambling Disorders, Preoccupation, Escape, Risked Relations, and Chasing Screen

Best Use: With individuals in substance use and medical treatment settings	
Number of Questions	Areas of Focus
4	Preoccupation Gambling as an Escape Chasing Losses Impact on Relationships
Scoring: A response of “yes” to one or more questions indicates potential problem gambling and recommendation for further assessment.	



Lie/Bet Tool

Best Use: During clinical intake processes with time and capacity constraints	
Number of Questions	Areas of Focus
2	Increased Wagering Lying/Dishonesty
Scoring: A response of “yes” to one or more questions indicates potential problem gambling and recommendation for further assessment.	

Brief Biosocial Gambling Screen (BBGS)

Best Use: General Population	
Number of Questions	Areas of Focus
3	Restless, Irritability, or Anxiousness When Trying to Quit/Reduce Gambling Lying/Dishonesty Financial Trouble
Scoring: A response of “yes” to one or more questions indicates potential problem gambling and recommendation for further assessment.	

Problem Gambling Severity Index

Best Use: Non-Clinical Settings	
Number of Questions	Areas of Focus
9	Betting More Than Could Be Afforded Increased Wagering Chasing Losses Financial Trouble Self-Recognition of Problem Health Impacts Outsider Perceptions of Individual's Gambling Habits Guilt/Shame
Scoring: Items are scored on a 4-point Likert scale. Total scores are divided across four tiers from non-problem gambling to severe problem gambling.	



Brief Adolescent Gambling Screen

Best Use: Adolescent Populations	
Number of Questions	Areas of Focus
3	Skipping Hanging Out with Friends Who Do Not Gamble Lying/Dishonesty Self-Recognition of Problem
Scoring: Items are scored on a 4-point Likert scale ranging from 0 (Never) to 4 (Almost Always). Combined scores of four or more indicate high likelihood of problem gambling.	

Appendix C: Population Spotlights

Problem gambling, like substance use and other mental health concerns, does not affect all populations equally. Certain groups may be at greater risk of developing symptoms or experiencing broader negative impacts in their daily lives due to societal factors such as environment, cultural norms, and access to gambling or support.

This section highlights subgroup-specific findings, comparing rates of gambling behaviors and impacts to dominant groups within their subgroups. The subgroups analyzed include:

Race and Ethnicity

BIPOC (Black, Indigenous, People of Color) and White (Non-Hispanic)

Sexual Orientation

LGBQ+ (Lesbian, Gay, Bisexual, and other Queer Identities) and Straight

Age

Ages 18-20 and 21-24

Student Status

Student and Non-Students

Gender

Men, Women, and Gender Diverse

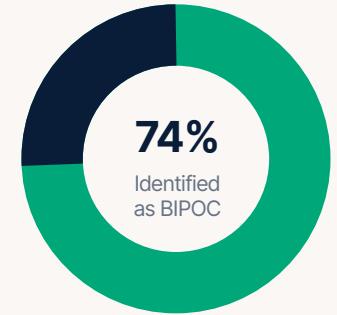
For each subgroup, the analysis examines:

- Gambling Behavior
- Problem Gambling Warning Signs
- Positive Play Scale Measures (Honesty & Control, Gambling Literacy)
- Financial Impacts & Spending
- Mental Health
- Massachusetts Problem Gambling Helpline Awareness & Use



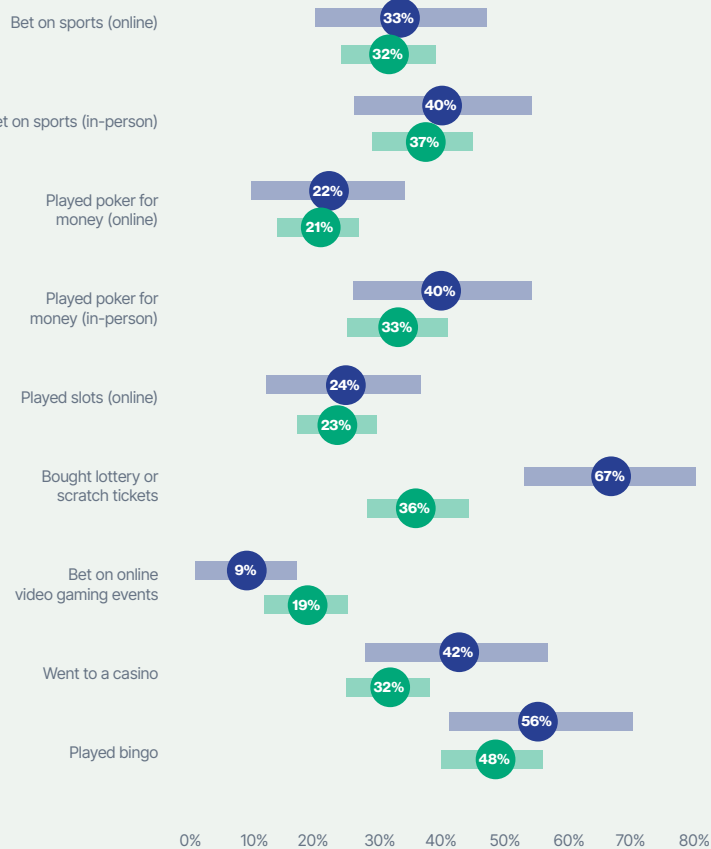
Race and Ethnicity

Individuals who identified as at least one non-White (non-Hispanic) race or ethnicity accounted for 74% of the sample. Black respondents accounted for the largest non-White group (31%) followed by Hispanic respondents (24%). Respondents could select multiple options that match their identity. For this spotlight, comparisons are made between those who identified as White only, non-Hispanic, and those who identified with at least one identity that was not White (BIPOC, meaning Black, Indigenous, and People of Color).



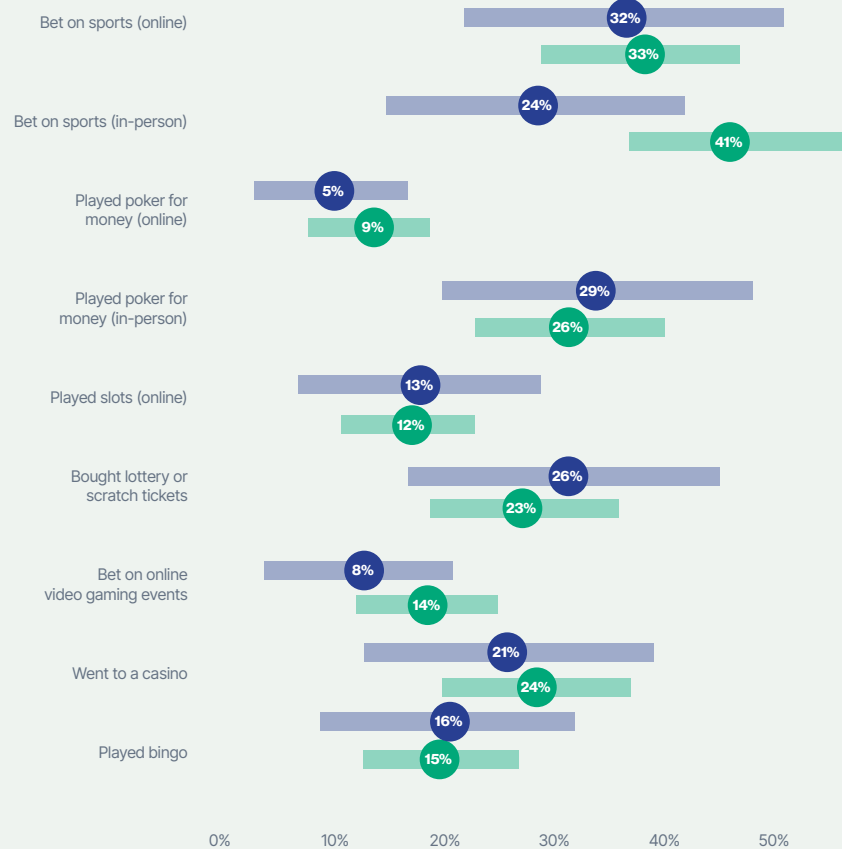
Gambling Behavior

Lifetime gambling: BIPOC vs White only



Sample sizes: BIPOC = 145; White only = 45

Recent (past 30 days) gambling: BIPOC vs White only



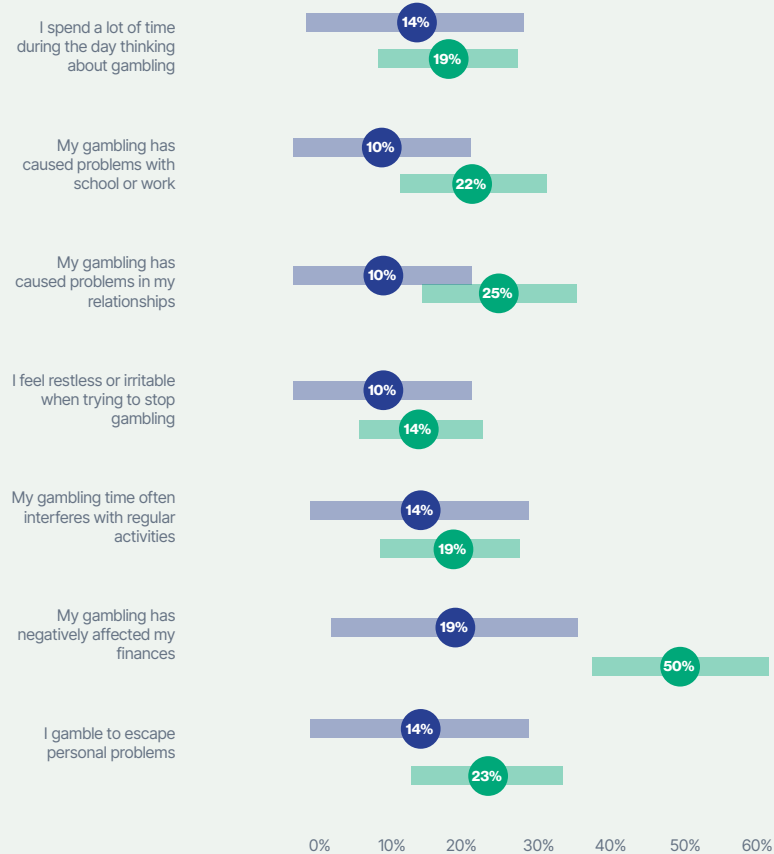
Sample sizes: BIPOC = 102; White only = 38



Problem Gambling Warning Signs

Warning signs: BIPOC vs White only

% who somewhat or strongly agreed with the provided statement

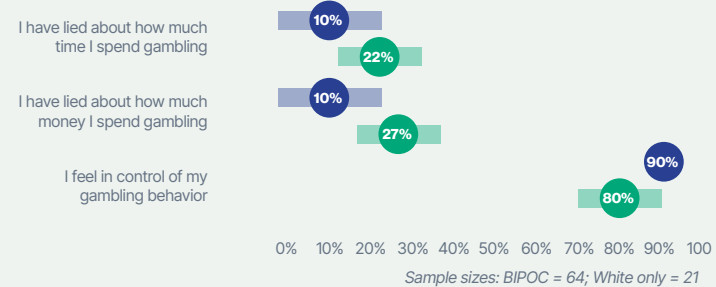


Sample sizes: BIPOC = 64; White only = 21

Honesty & Control

Positive play indicators: BIPOC vs White only

% who somewhat or strongly agreed with the provided statement

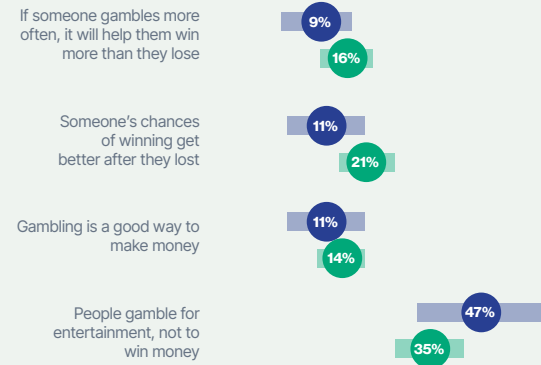


Sample sizes: BIPOC = 64; White only = 21

Gambling Literacy

Gambling beliefs: BIPOC vs White only

% who somewhat or strongly agreed with the provided statement



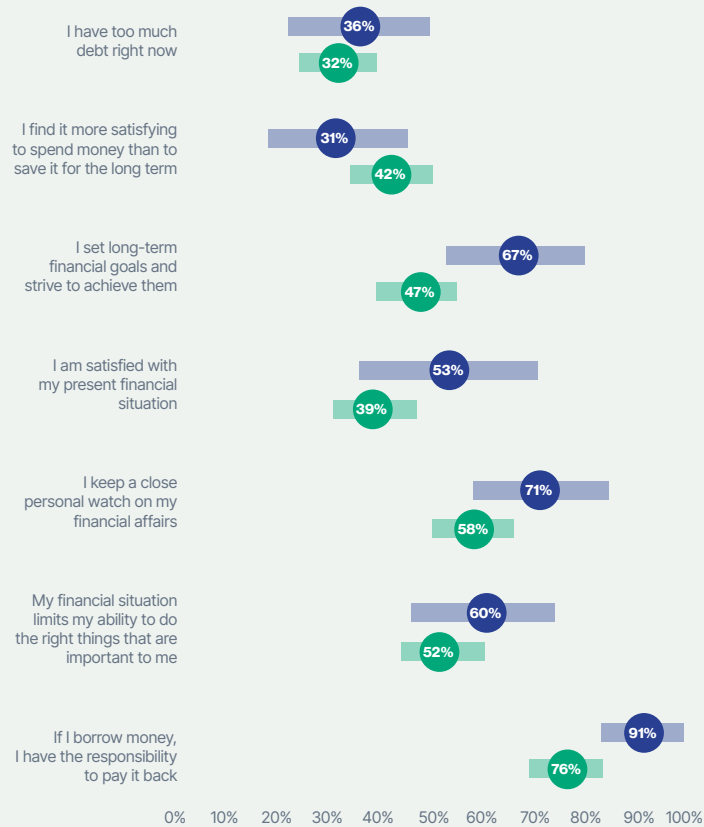
Sample sizes: BIPOC = 145; White only = 45



Financial Impacts

Financial wellness: BIPOC vs White only

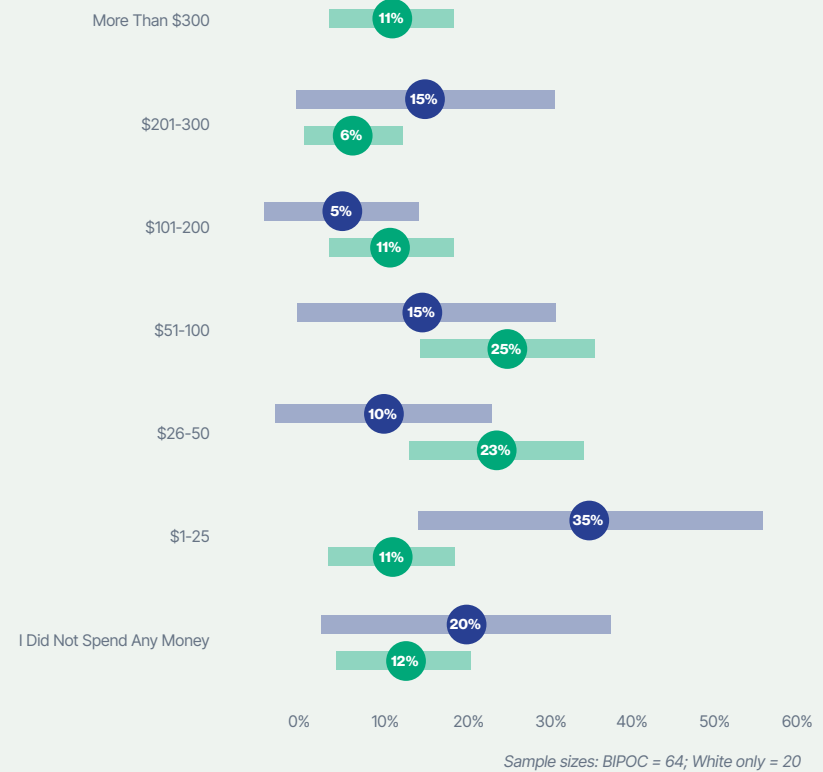
% who somewhat or strongly agreed with the provided statement



Sample sizes: BIPOC = 145; White only = 45

Honesty & Control

Past month spending on gambling activities: BIPOC vs White only



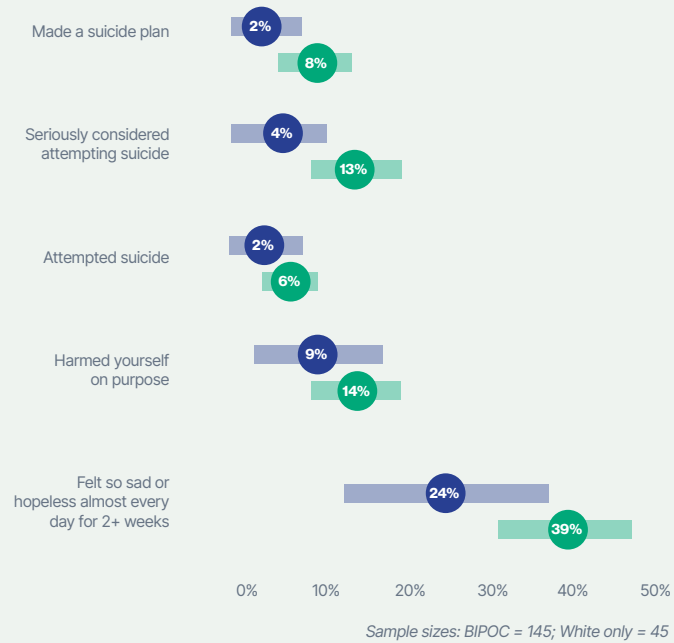
Sample sizes: BIPOC = 64; White only = 20



Mental Health

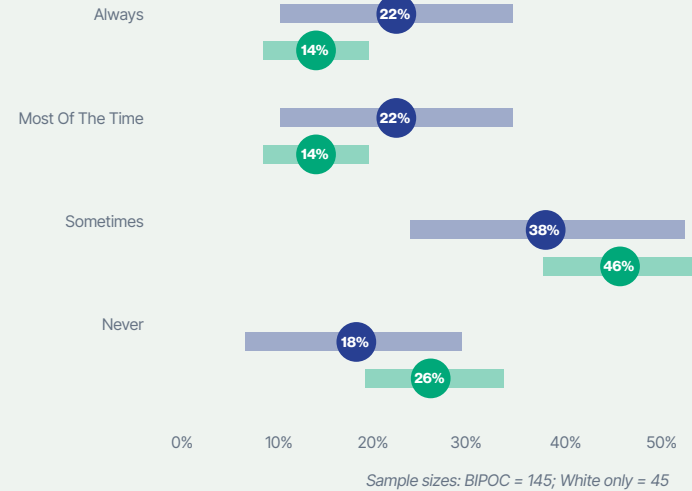
Mental health: BIPOC vs White only

% who said yes when reflecting on the past 12 months



Honesty & Control

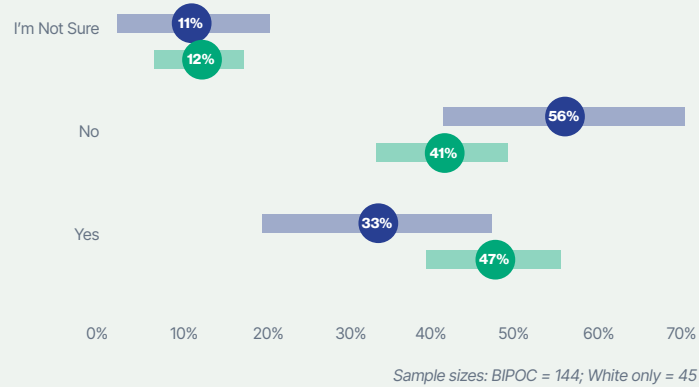
Get the help needed when feeling sad, empty, hopeless, angry, or anxious: BIPOC vs White only



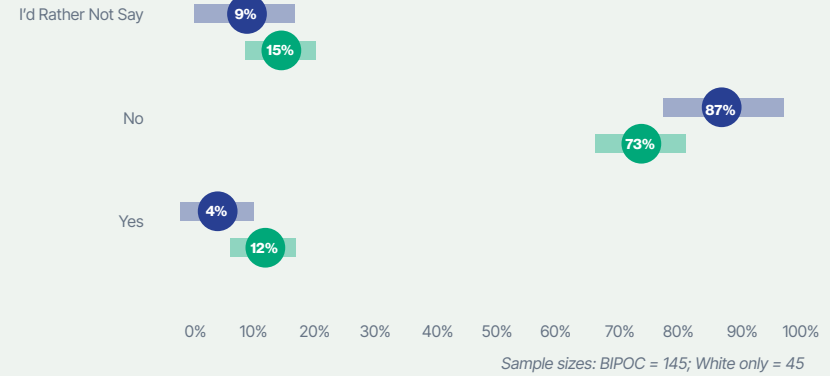
Massachusetts Problem Gambling Helpline

Helpline awareness: BIPOC vs White only

% who said yes when reflecting on the past 12 months

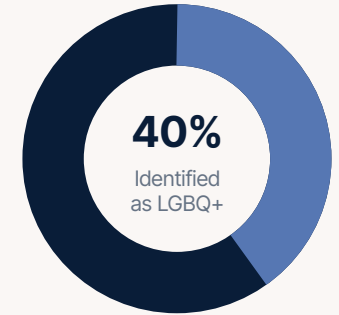


Helpline use: BIPOC vs White only



Sexual Orientation

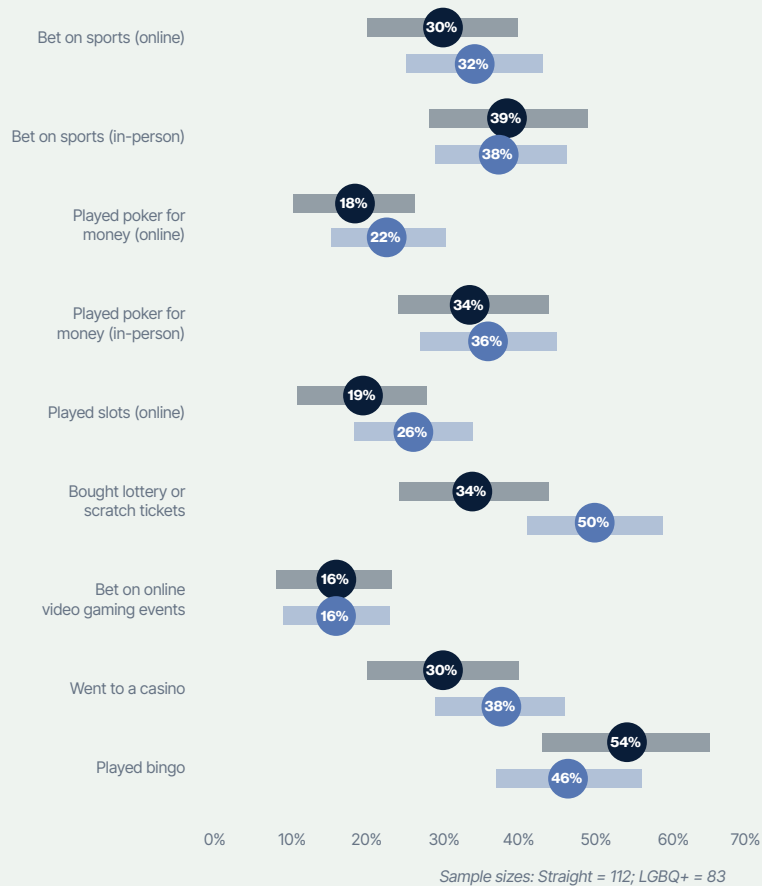
Lesbian, Gay, Bisexual, and other Queer identities were held by 40% of survey respondents. Bisexual or pansexual respondents were the largest among this subgroup, with 16% of respondents identifying as bi or pansexual. For this spotlight, comparisons are made between those who identified as straight/heterosexual only and those who identified with at least one identity that was not straight, including asexual, bisexual or pansexual, gay, lesbian, queer, or questioning (LGBQ+).



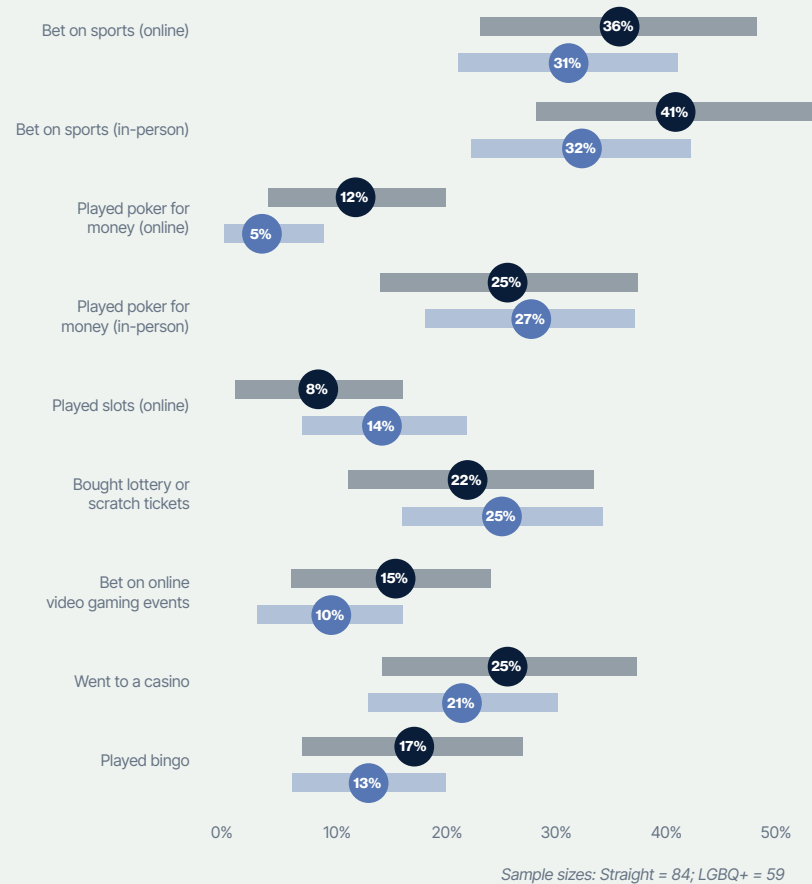
Out of N = 186 valid responses

Gambling Behavior

Lifetime gambling: Straight vs LGBQ+



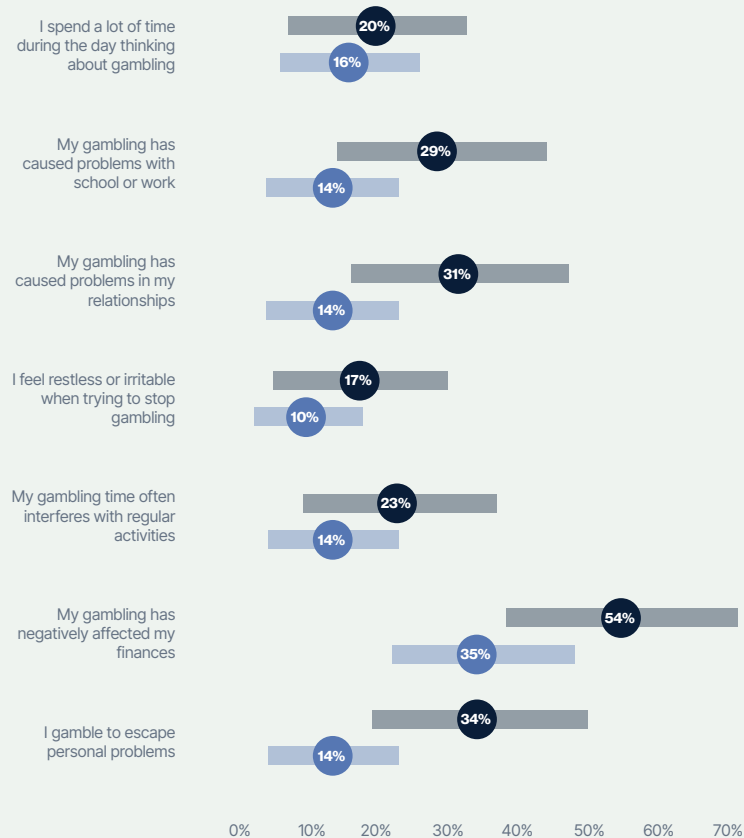
Recent (past 30 days) gambling: Straight vs LGBQ+



Problem Gambling Warning Signs

Warning signs: **Straight** vs **LGBQ+**

% who somewhat or strongly agreed with the provided statement

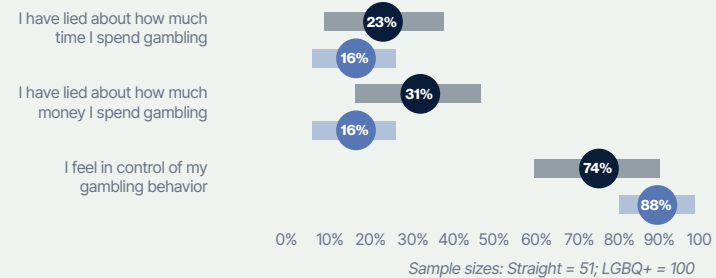


Sample sizes: Straight = 51; LGBQ+ = 35

Honesty & Control

Positive play indicators: **Straight** vs **LGBQ+**

% who somewhat or strongly agreed with the provided statement

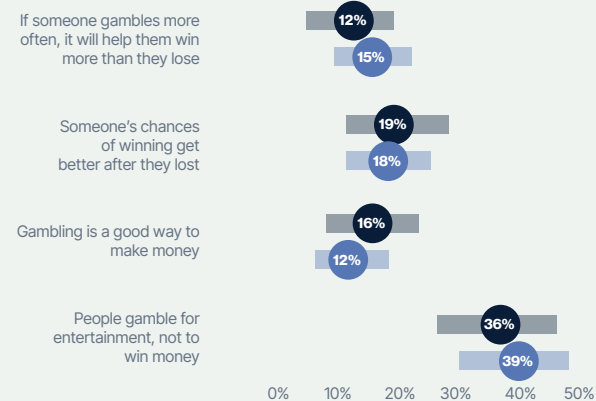


Sample sizes: Straight = 51; LGBQ+ = 100

Gambling Literacy

Gambling beliefs: **Straight** vs **LGBQ+**

% who somewhat or strongly agreed with the provided statement



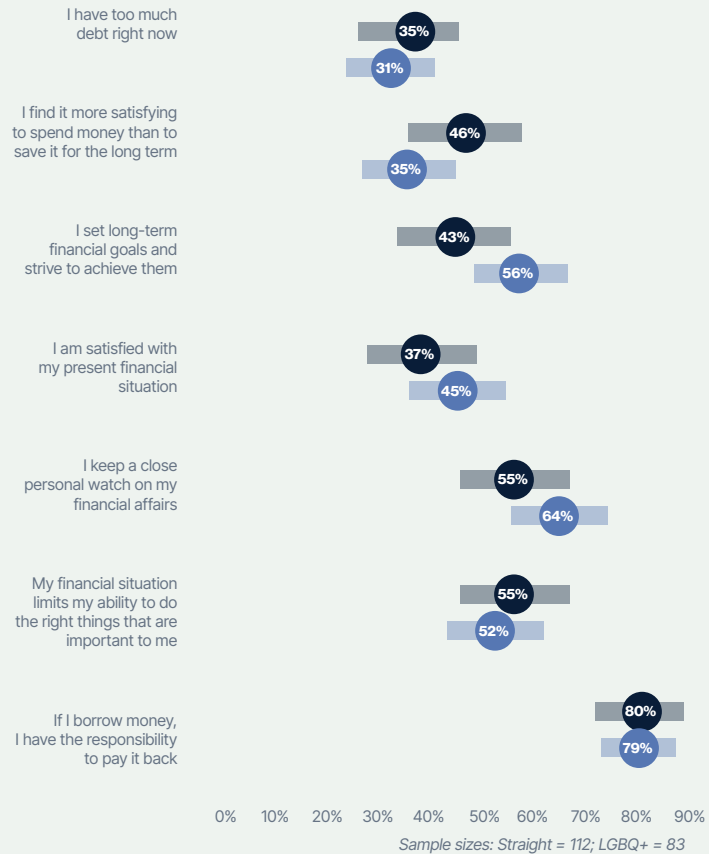
Sample sizes: Straight = 112; LGBQ+ = 83



Financial Impacts

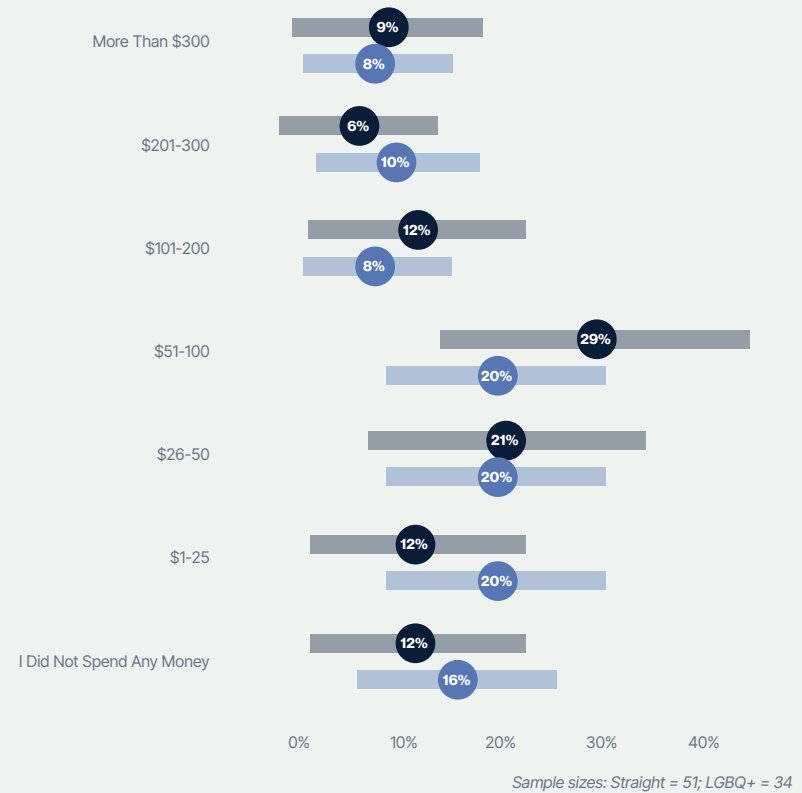
Financial wellness: **Straight vs LGBQ+**

% who somewhat or strongly agreed with the provided statement



Honesty & Control

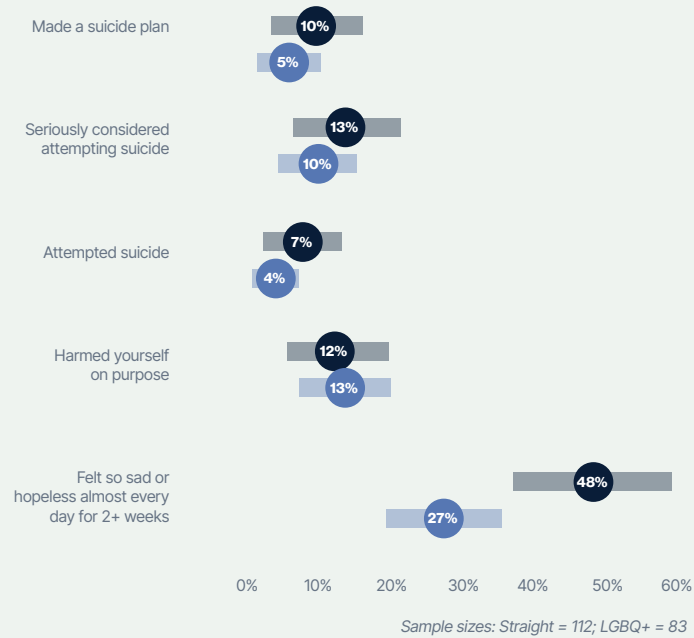
Past month spending on gambling activities: **Straight vs LGBQ+**



Mental Health

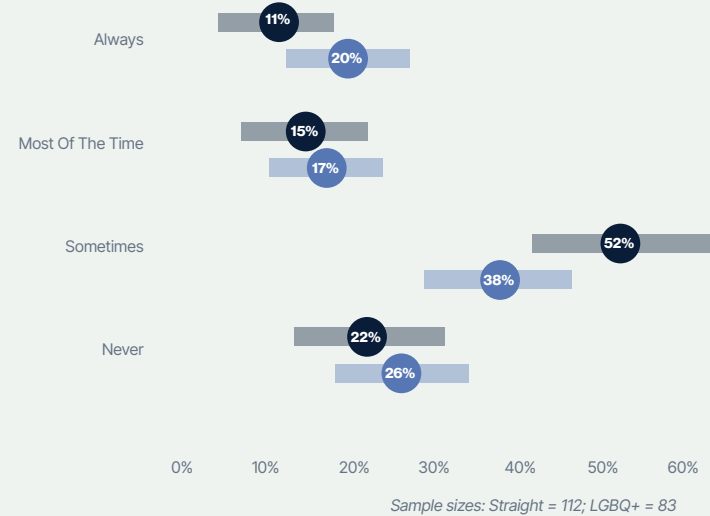
Mental health: **Straight vs LGBQ+**

% who said yes when reflecting on the past 12 months



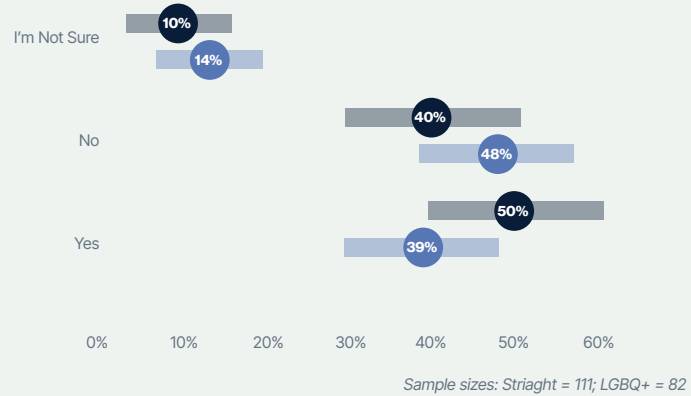
Honesty & Control

Get the help needed when feeling sad, empty, hopeless, angry, or anxious: **Straight vs LGBQ+**

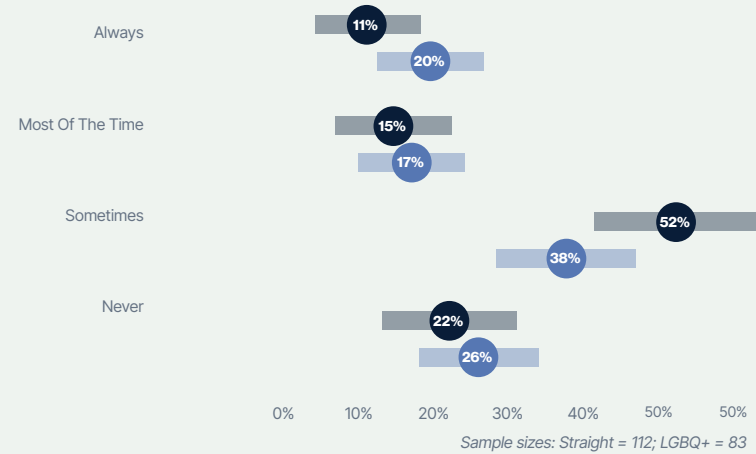


Massachusetts Problem Gambling Helpline

Helpline awareness: **Straight** vs **LGBQ+**

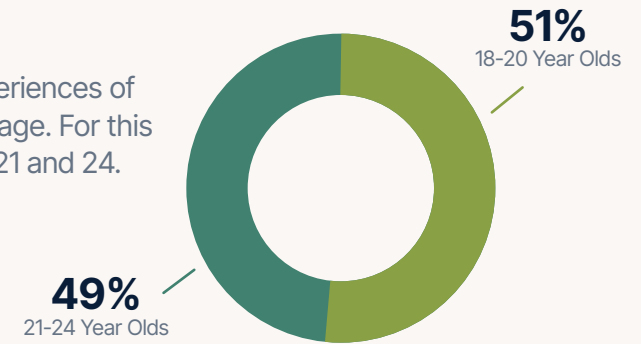


Helpline use: **Straight** vs **LGBQ+**



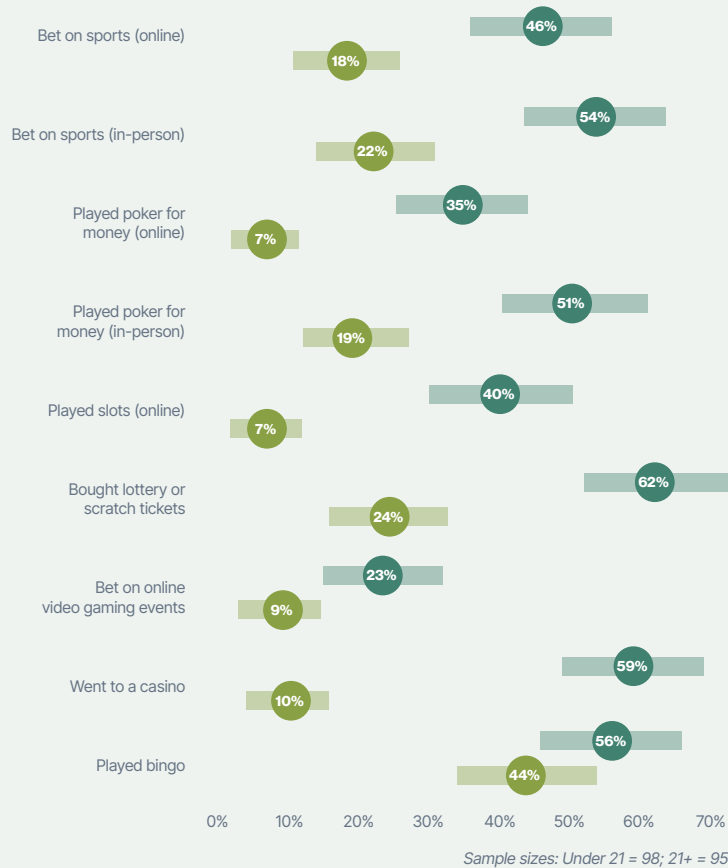
Age

Age differences played a key role in gambling experiences. Gathering the perspectives and experiences of those under the age of 21 is vital for prevention work as many activities are not legal during this age. For this spotlight, comparisons are made between those ages 18 to 20 and those between the ages of 21 and 24.

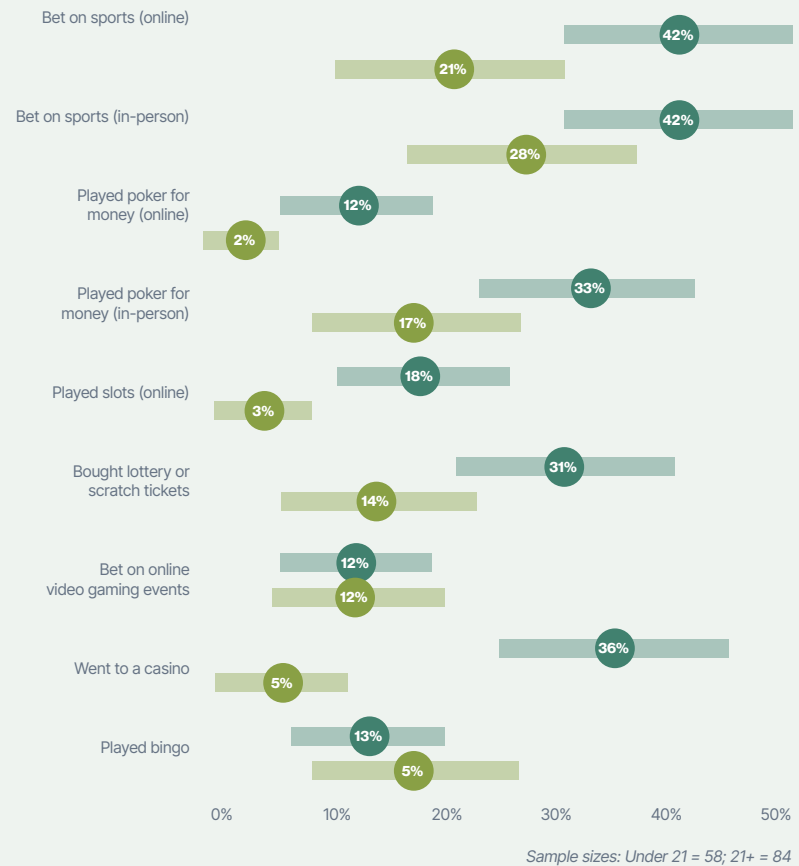


Gambling Behavior

Lifetime gambling: Under 21 vs 21+



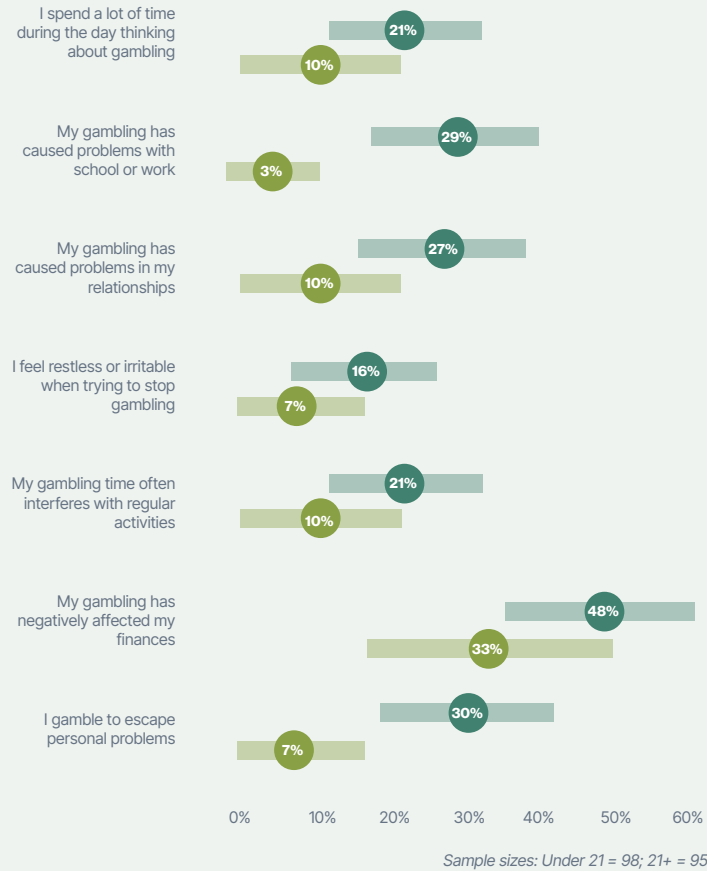
Recent (past 30 days) gambling: Under 21 vs 21+



Problem Gambling Warning Signs

Warning signs: Under 21 vs 21+

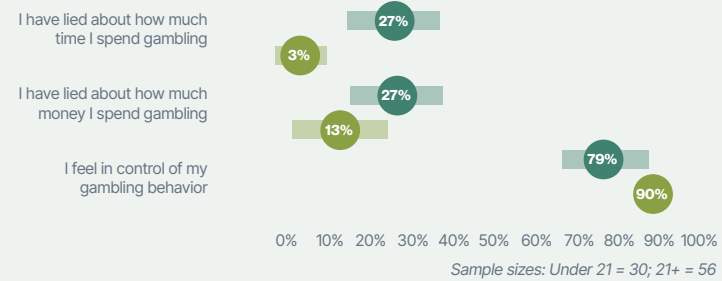
% who somewhat or strongly agreed with the provided statement



Honesty & Control

Positive play indicators: Under 21 vs 21+

% who somewhat or strongly agreed with the provided statement



Gambling Literacy

Gambling beliefs: Under 21 vs 21+

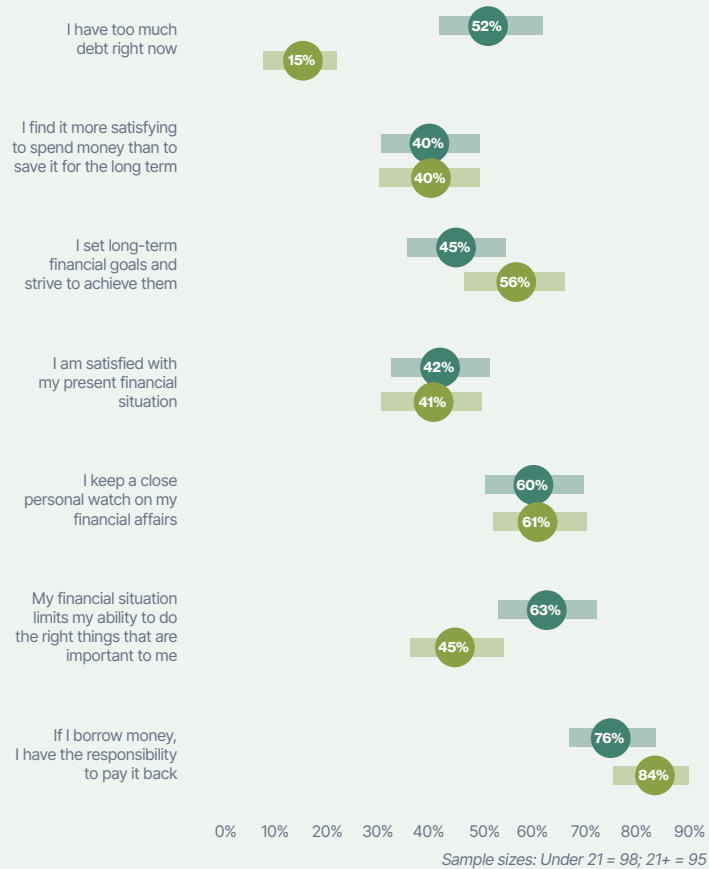
% who somewhat or strongly agreed with the provided statement



Financial Impacts

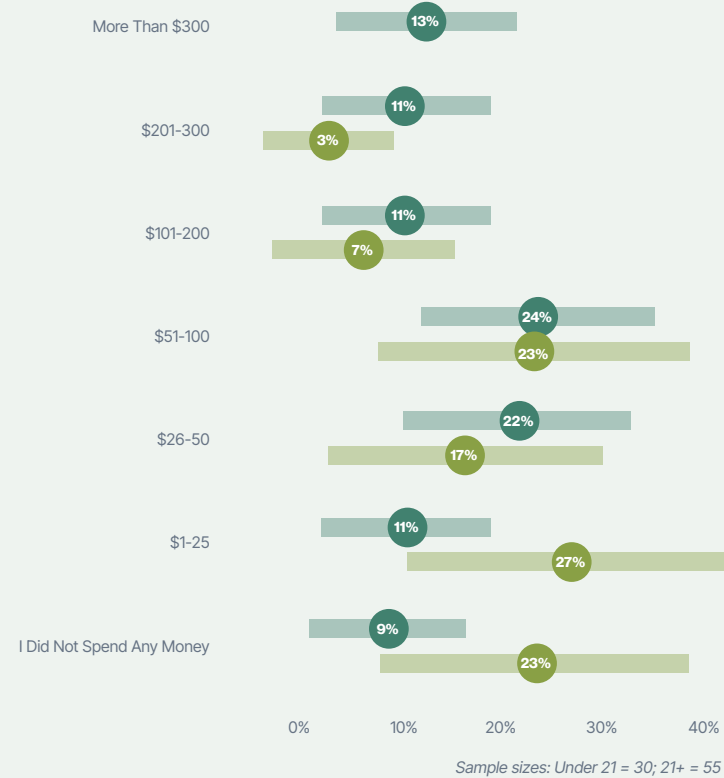
Financial wellness: Under 21 vs 21+

% who somewhat or strongly agreed with the provided statement



Honesty & Control

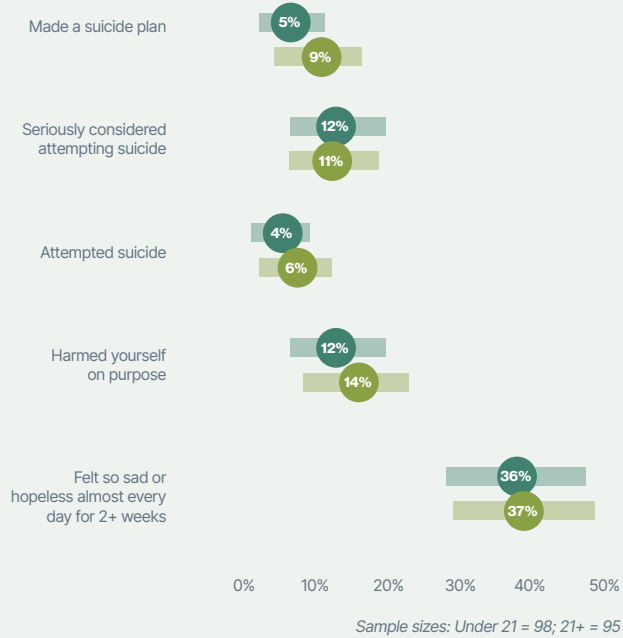
Past month spending on gambling activities: Under 21 vs 21+



Mental Health

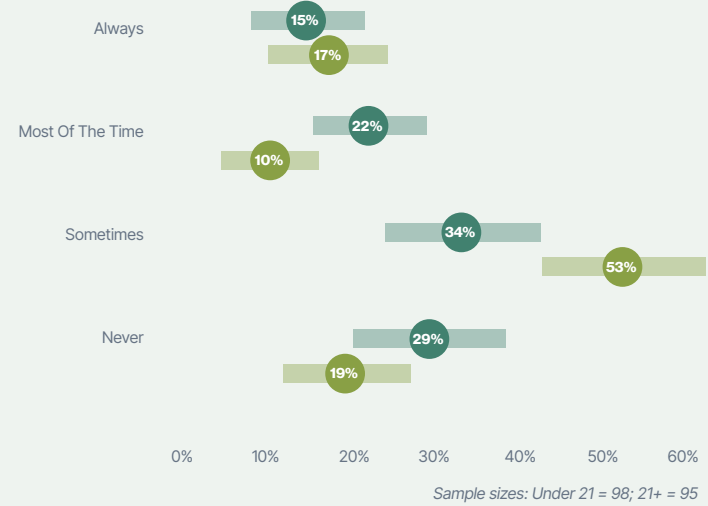
Mental health: Under 21 vs 21+

% who said yes when reflecting on the past 12 months



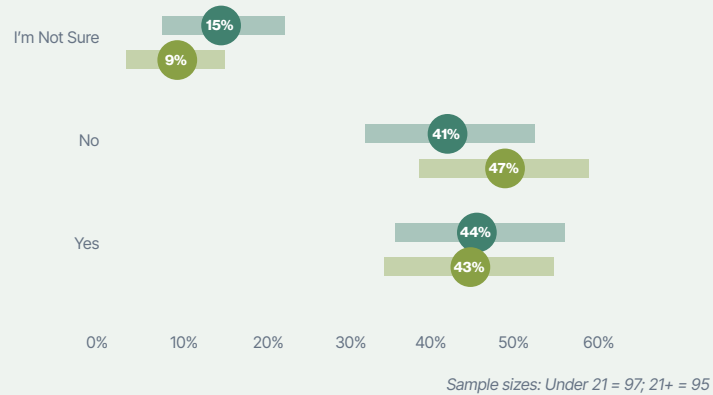
Honesty & Control

Get the help needed when feeling sad, empty, hopeless, angry, or anxious: Under 21 vs 21+

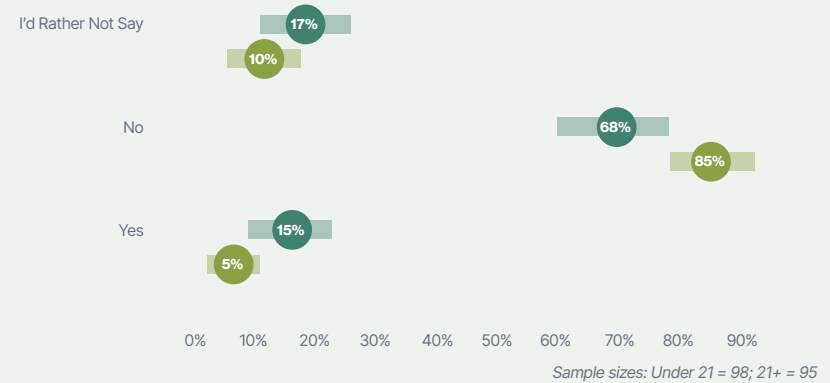


Massachusetts Problem Gambling Helpline

Helpline awareness: Under 21 vs 21+

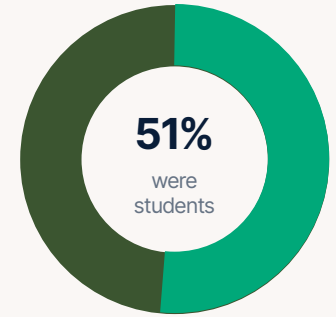


Helpline use: Under 21 vs 21+



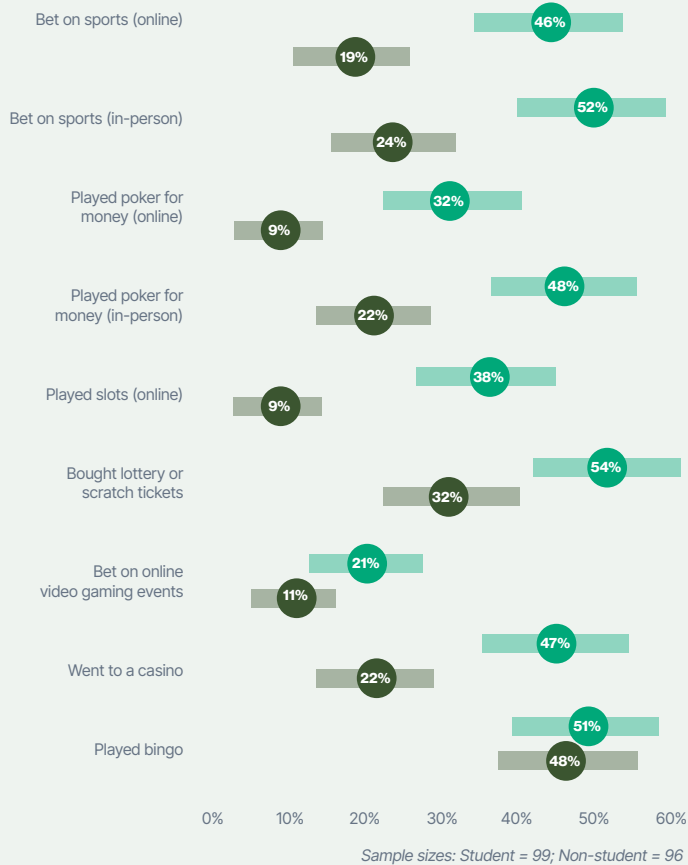
Students

Over half (51%) of the sample were students, providing a balanced view of this subgroup. Respondents who were students may also hold some form of employment. For this spotlight, comparisons are made between those who are students, including high school students, part-time college students, and full-time college students, and those who are not currently students.

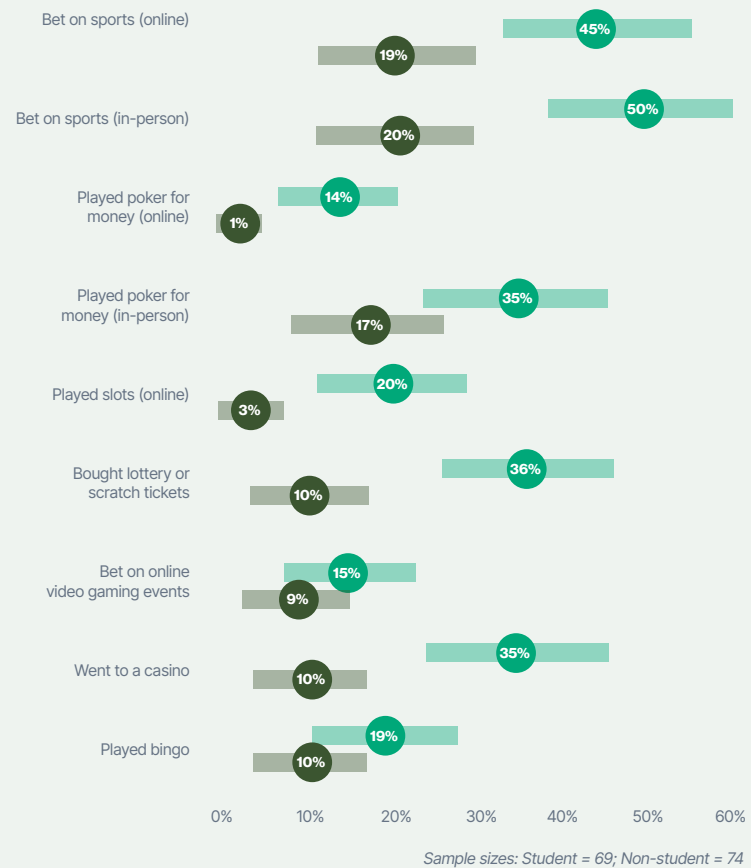


Gambling Behavior

Lifetime gambling: Student vs Non-student



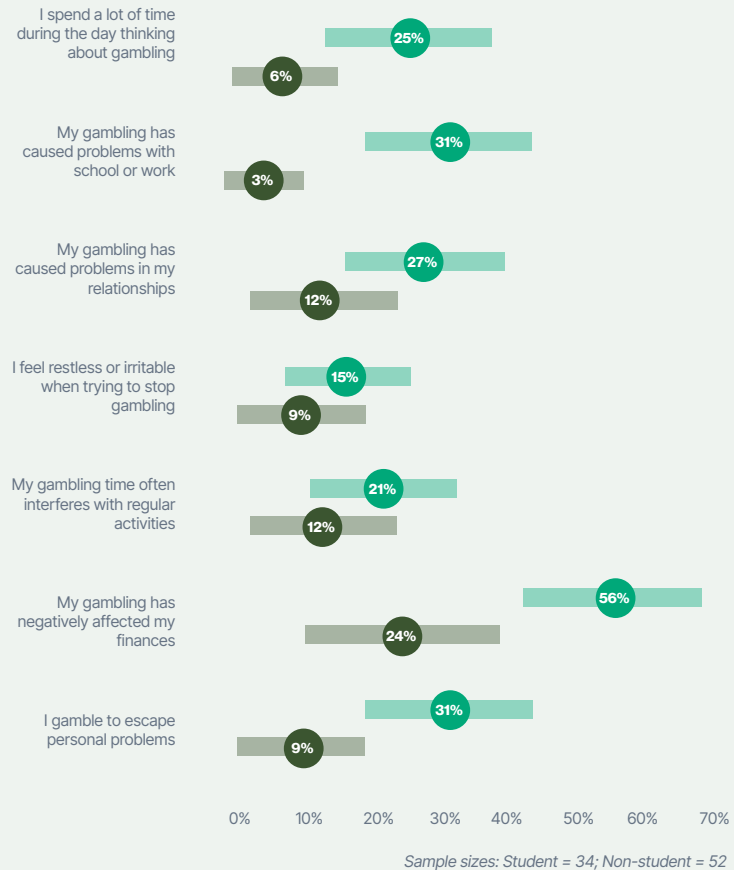
Recent (past 30 days) gambling: Student vs Non-student



Problem Gambling Warning Signs

Warning signs: Student vs Non-student

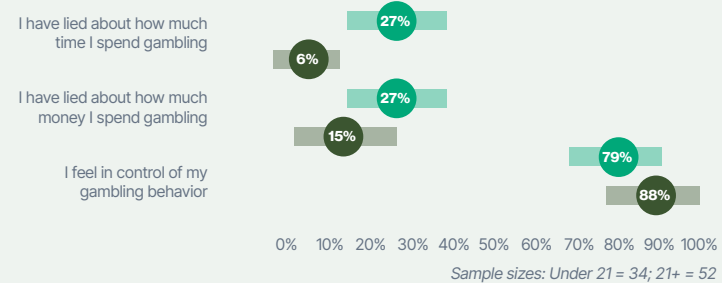
% who somewhat or strongly agreed with the provided statement



Honesty & Control

Positive play indicators: Student vs Non-student

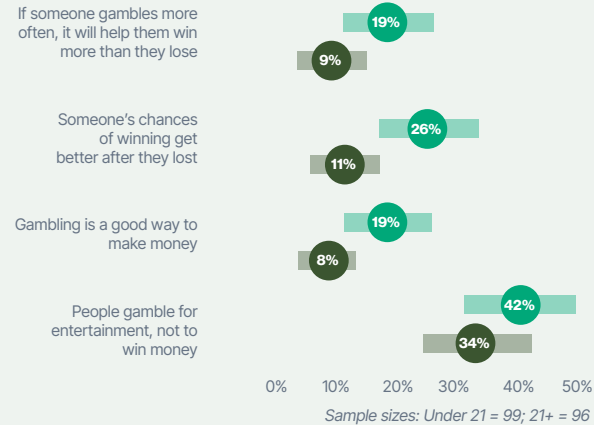
% who somewhat or strongly agreed with the provided statement



Gambling Literacy

Gambling beliefs: Student vs Non-student

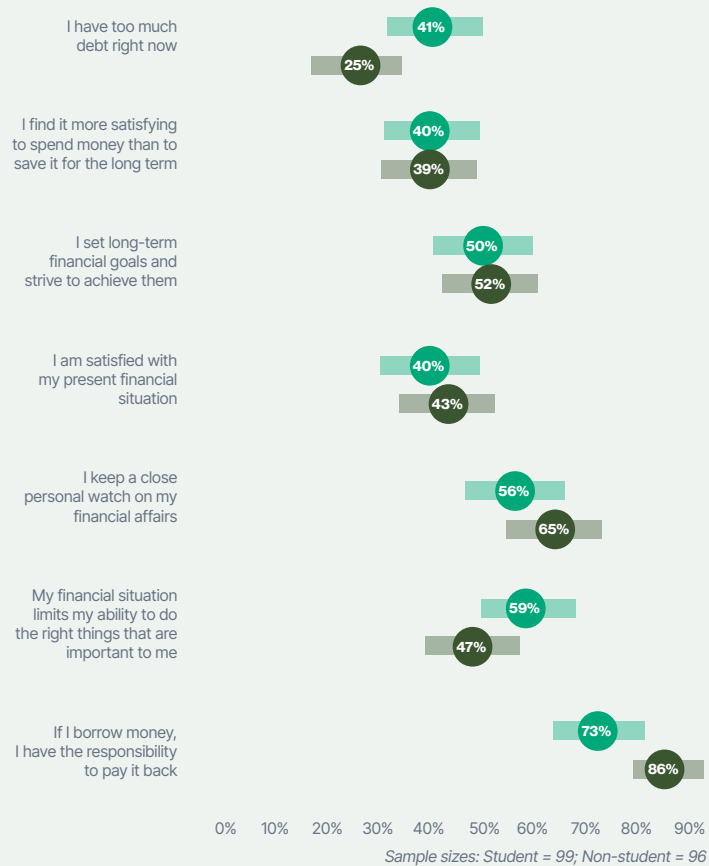
% who somewhat or strongly agreed with the provided statement



Financial Impacts

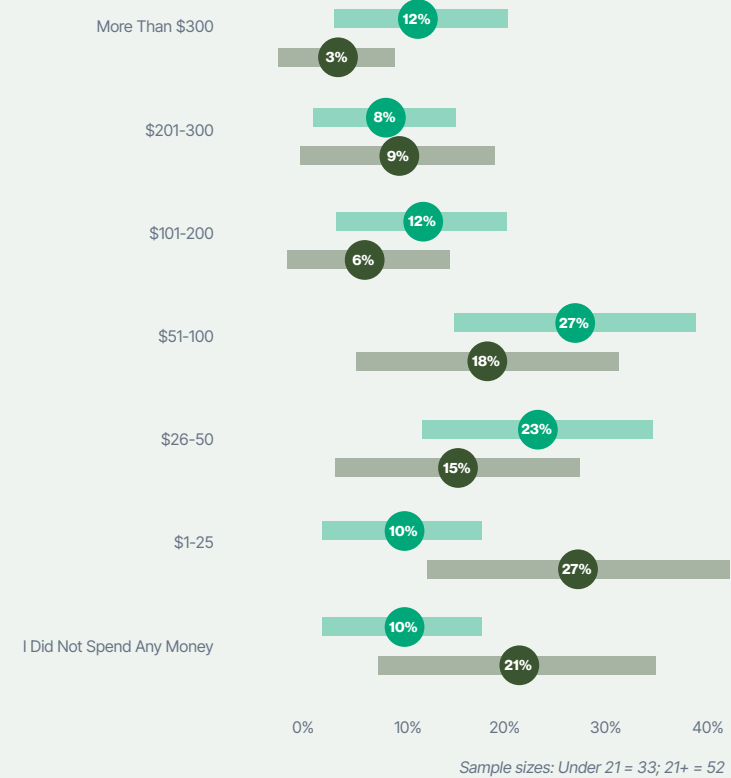
Financial wellness: Student vs Non-student

% who somewhat or strongly agreed with the provided statement



Honesty & Control

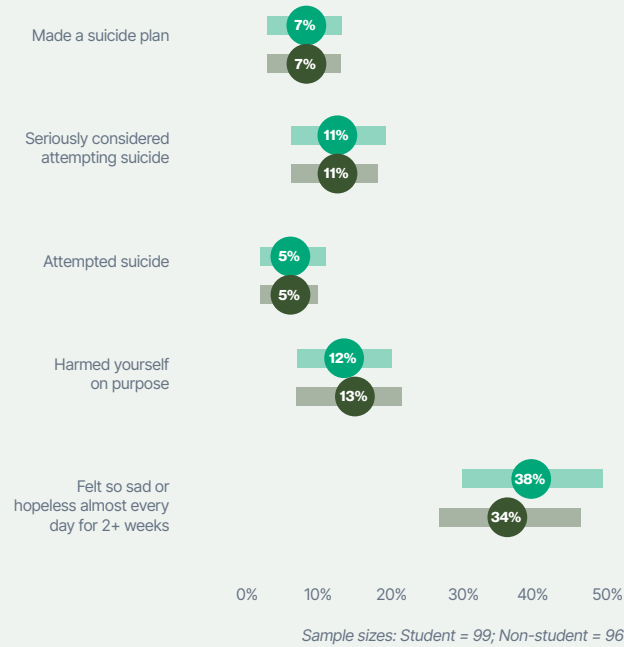
Past month spending on gambling activities: Student vs Non-student



Mental Health

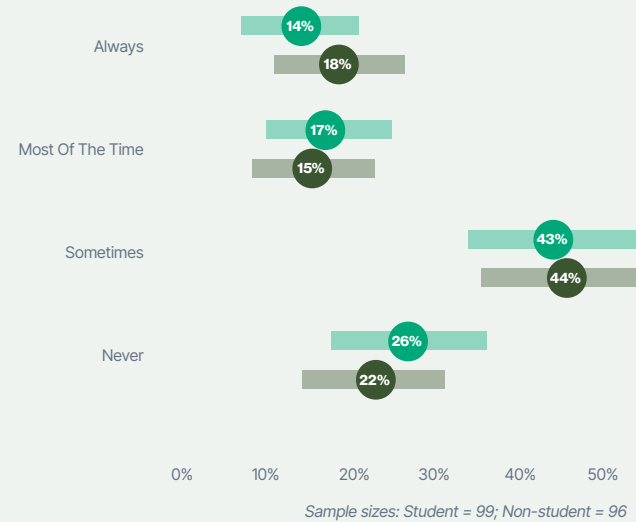
Mental health: Student vs Non-student

% who said yes when reflecting on the past 12 months



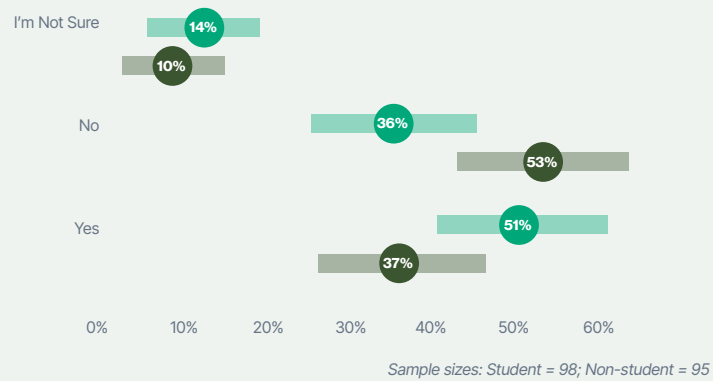
Honesty & Control

Get the help needed when feeling sad, empty, hopeless, angry, or anxious: Student vs Non-student

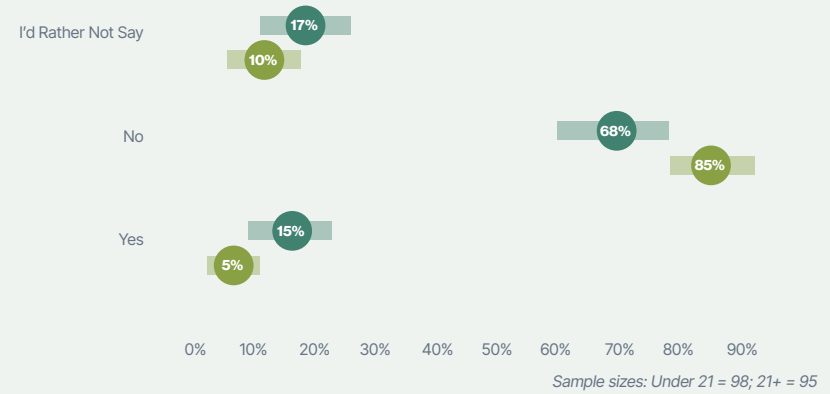


Massachusetts Problem Gambling Helpline

Helpline awareness: Student vs Non-student

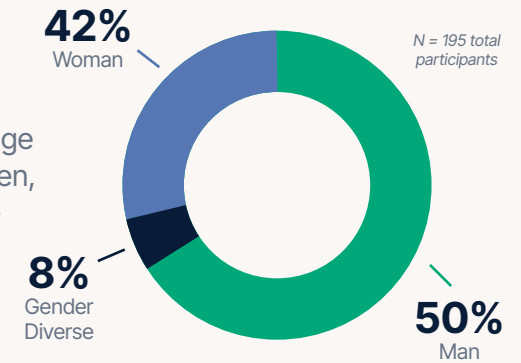


Helpline use: Student vs Non-student



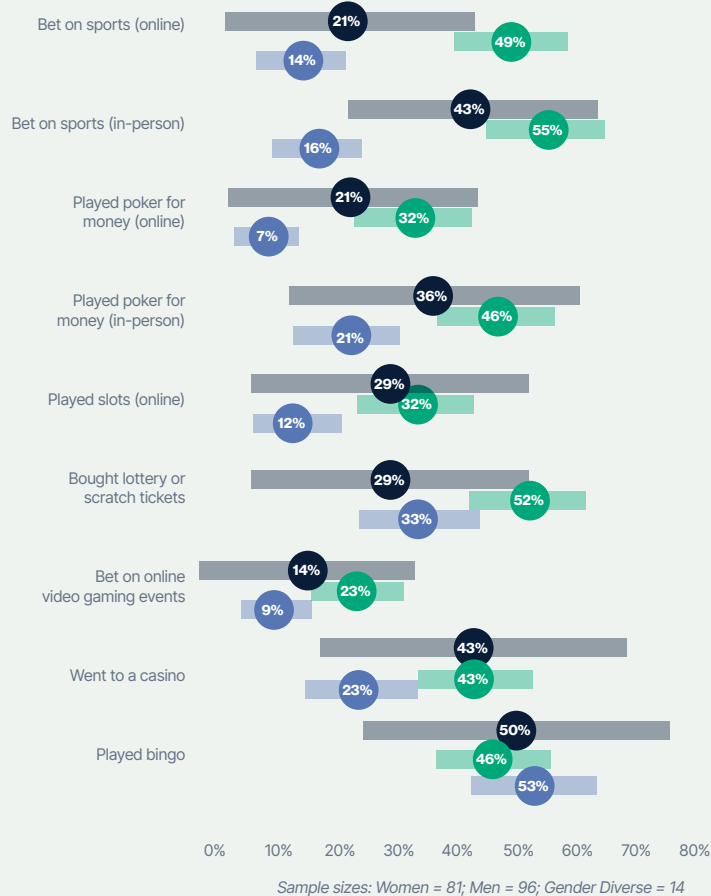
Gender

Half (50%) of the sample identified as men, while 42% identified as women. A small percent identified as nonbinary or genderqueer (6%), Two-Spirit or Third Gender (1%) or preferred to self-identify using language that was not provided (1%). For this spotlight, comparisons are made between those who identified as men, those who identified as women, and gender diverse young adults, including those who identified as non-binary, genderqueer, Two-Spirit, or Third Gender.

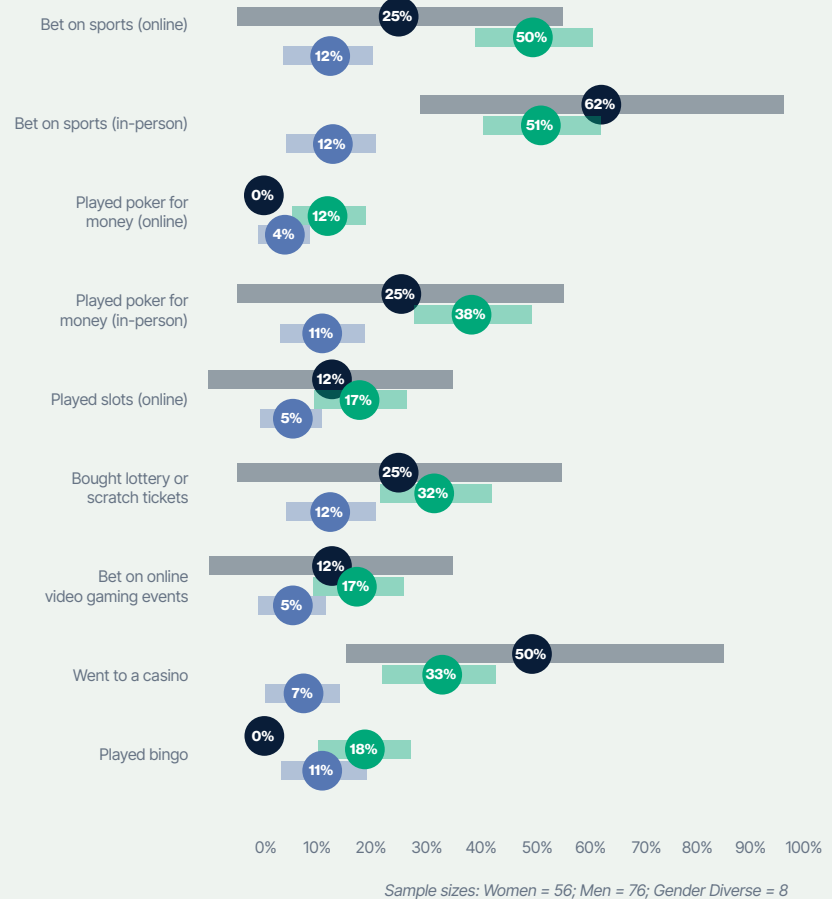


Gambling Behavior

Lifetime gambling: Women vs Men vs Gender Diverse



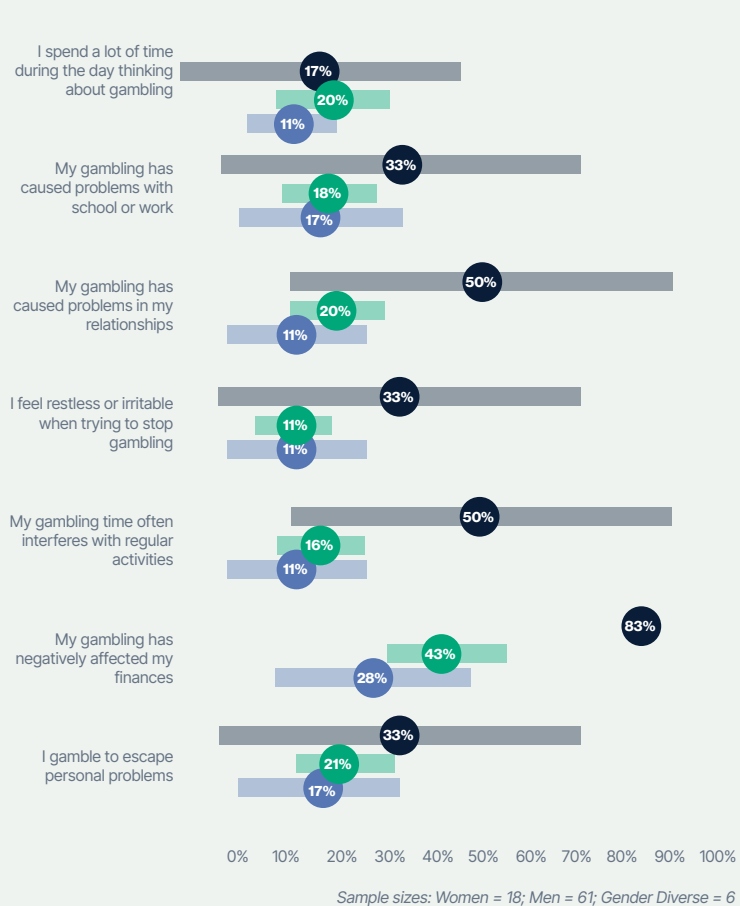
Recent (past 30 days) gambling: Women vs Men vs Gender Diverse



Problem Gambling Warning Signs

Warning signs: Women vs Men vs Gender Diverse

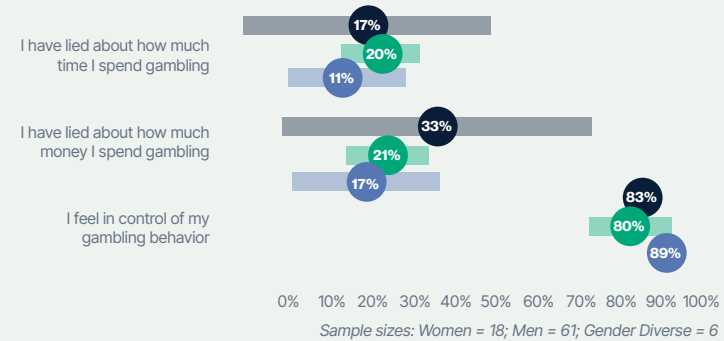
% who somewhat or strongly agreed with the provided statement



Honesty & Control

Positive play indicators: Women vs Men vs Gender Diverse

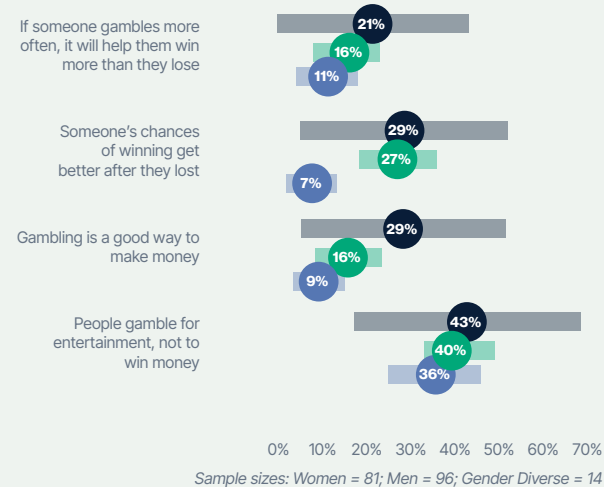
% who somewhat or strongly agreed with the provided statement



Gambling Literacy

Gambling beliefs: Women vs Men vs Gender Diverse

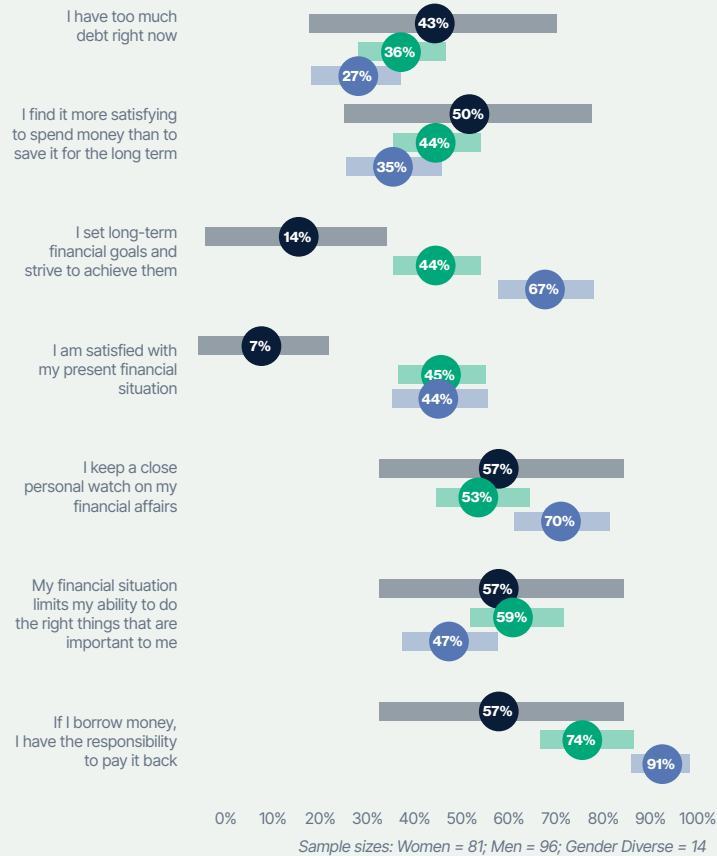
% who somewhat or strongly agreed with the provided statement



Financial Impacts

Financial wellness: Women vs Men vs Gender Diverse

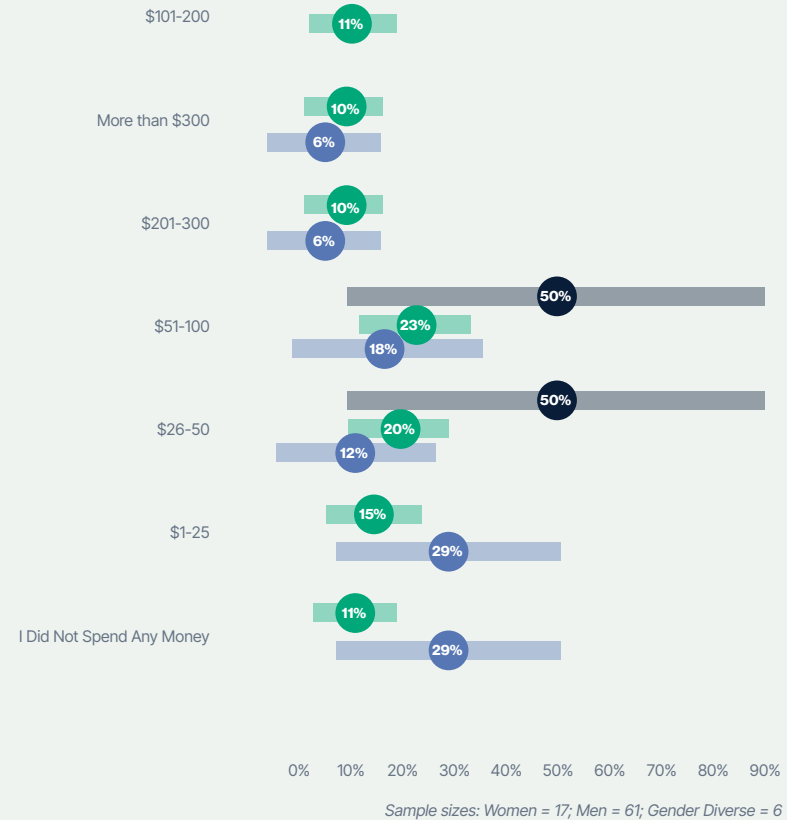
% who somewhat or strongly agreed with the provided statement



Honesty & Control

Past month spending on gambling activities:

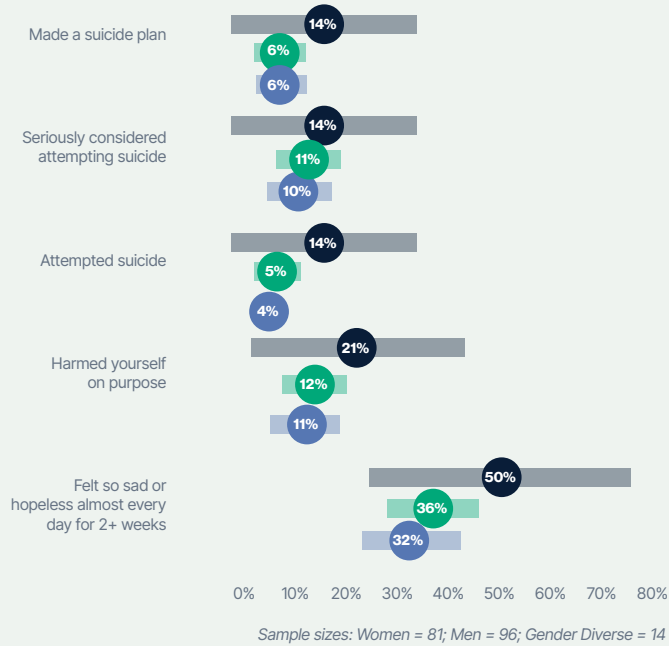
Women vs Men vs Gender Diverse



Mental Health

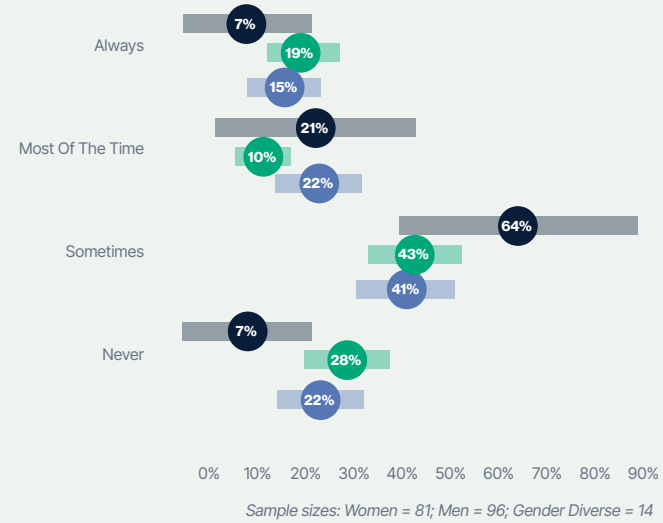
Mental health: Women vs Men vs Gender Diverse

% who said yes when reflecting on the past 12 months



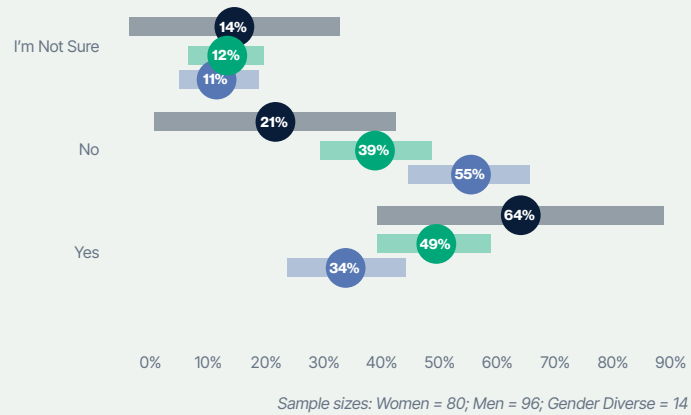
Honesty & Control

Get the help needed when feeling sad, empty, hopeless, angry, or anxious: Women vs Men vs Gender Diverse



Massachusetts Problem Gambling Helpline

Helpline awareness: Women vs Men vs Gender Diverse



Helpline use: Women vs Men vs Gender Diverse

