

# Sports Betting in Missouri

RESPONSIBLE  
GAMBLING POLICY

2024



Written by  
Wiley Harwell, DMin, LPC, ICGC-II  
Kenzie Simpson, MA

Funded by  
The Port KC Problem Gambling Fund Advisory Committee

Keith E. Spare, MS, MDiv, LPC  
Committee Chair

[keithspare@aol.com](mailto:keithspare@aol.com)

## EXECUTIVE SUMMARY

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Based on presentations at the 2023 Midwest Conference on Problem Gambling and Substance Abuse, the Kansas City Port Authority Advisory Committee calls upon all stakeholders in the debate over legalized sports gambling to recognize the harms of gambling disorder. We believe the expansion of legalized sports gambling in the state of Missouri will likely increase gambling participation and problems unless the following steps are taken to minimize harm. Any sports legislation should include:

### FINANCIAL SUPPORT

- Annual funding for treatment, prevention, education, and awareness of all issues related to sports betting

### TRAINING REQUIREMENTS

- Training for all employees and vendors on the signs and symptoms of gambling disorder with oversight by a third party

### ACCURATE ADVERTISING AND HELPLINE PROMOTION

- Accurate representation of the odds of winning and accurate representation of the risk involved
- Display of 1-800-GAMBLER information on all teller windows and online platforms
- 1-800-GAMBLER promotion on all print, billboard, social media, and other advertising

### LIMITS ON GAMBLING

- Participation in the Missouri Gaming Commission's Disassociated Persons (DAP) List
- Ability to set limits on the amount time and money wagered
- No sports betting for individuals under 21 years of age

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### A NOTE ON GAMBLING NEUTRALITY

This white paper takes a gambling-neutral approach to the proposed solutions for gambling disorder and does not make recommendations for or against gambling. Regardless of whether there are legalized opportunities for gambling, it is possible for an individual to develop a gambling problem. Any new legislation or expansion in gambling should include protections and funding to prevent and mitigate harm.

## THE FACTS ABOUT GAMBLING DISORDER

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# WHAT IS GAMBLING DISORDER?

Gambling disorder is widely recognized as a chronic mental health condition marked by an uncontrollable urge to gamble. The individual cannot stop gambling despite ever-increasing negative consequences to themselves.

### DIAGNOSING GAMBLING DISORDER

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loss of control  
preoccupation  
negative impact on major life areas  
tolerance  
cravings/urges  
withdrawal  
chasing losses  
lying to conceal the damage  
asking for bailouts

**gambling disorder** Meets 4 or more of the 9 criteria for gambling disorder in the American Psychiatric Association's Diagnostic and Statistical Manual of Mental Disorders, 5th edition.

**at-risk** Meets 1 to 3 of the criteria.

### IMPACTS OF GAMBLING DISORDER

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**Bankruptcy** Gambling disorder can wreak havoc on finances on an individual, family, and community level. Nationally, 20% of those with gambling disorder eventually declare bankruptcy due to gambling debts (Grant et al., 2010).

**Domestic violence** In families with a gambling disorder, domestic violence and child/elder neglect are more likely (Muellemann et al., 2002; Korman et al., 2008; Afifi et al., 2010).

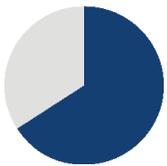
**Suicide** Gambling disorder has the highest rate of suicidal thinking and behavior of all addictions. About 19% of those with a gambling problem have made a suicide attempt (American Psychiatric Association, 2013).

**Crime** Although most individuals with a gambling disorder do not commit crimes (American Psychiatric Association, 2013), some will commit fraud, embezzlement, theft, or burglary to fund their gambling or manage debts.

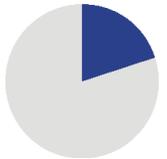
# HIGH GAMBLING DISORDER PREVALENCE IN MISSOURI

More than 200,000 Missouri citizens may have gambling disorder, and an additional 1 million are at risk for gambling disorder.

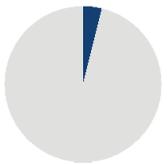
## PREVALENCE OF GAMBLING DISORDER AT A GLANCE



66% of Missouri adults gambled in the last 12 months.



1 in 5 (21%) of the adult population in Missouri is at-risk for a gambling disorder.



1 in 25 (4%) Missouri adults meet the DSM-5 criteria for gambling disorder.

About 3 million Missouri adults reported gambling in the past year. Of those, 24.1% gambled less than once per month (low frequency), 19.5% gambled monthly (moderate frequency), and 20.2% gambled weekly or more (high frequency).

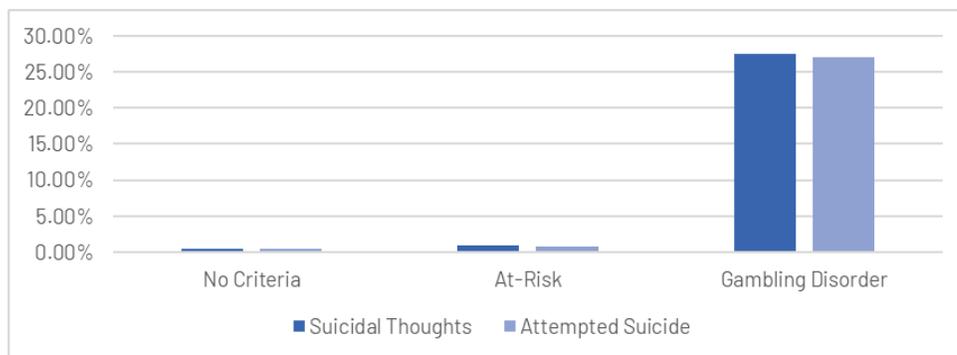
Most Missouri adults say that they are motivated to gamble for entertainment or to win money. Those in the high frequency category are more likely to say they gamble as a means to escape or cope with difficult feelings, suggesting that they could be engaging in problematic behavior.

Spare, K., Harwell, W. D., & Mills, D. J. (2023). Assessing the prevalence of gambling and problem gambling in Missouri among a non-probabilistic sample of adults. Report created by OAPGG and the Kansas City Port Authority Problem Gambling Fund Advisory Committee.

## INCREASED RISK FOR SUICIDE

**Among disordered gamblers in Missouri, 27.5% reported thoughts of suicide due to their gambling consequences, and 27% reported having attempted suicide.**

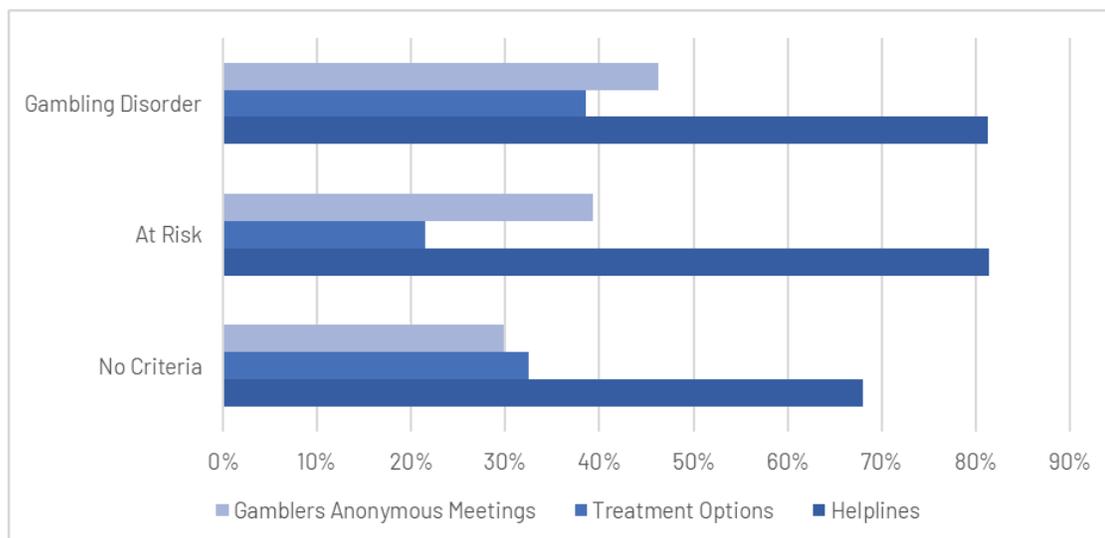
Overall, 54,000 Missouri gamblers had suicidal thoughts and reported having attempted suicide. This number represents 1.5% of Missouri gamblers. The actual number of gamblers who died by suicide has not been measured, however the CDC estimates that 10 to 15% of those contemplating suicide eventually die by suicide. Applying this estimate, somewhere between 5,400 and 8,100 Missouri citizens may take their own lives due to their gambling activities.



SUICIDAL THOUGHTS OR ATTEMPTS DUE TO GAMBLING  
2022 MISSOURI PREVALENCE STUDY

## AWARENESS FOR HELP IS LOW

Although a majority Missouri citizens are aware of the problem gambling helpline, awareness of treatment options or Gamblers Anonymous meetings are strikingly low.



AWARENESS FOR HELP ACROSS GAMBLING CATEGORIES  
2022 MISSOURI PREVALENCE STUDY

# RECOMMENDATIONS

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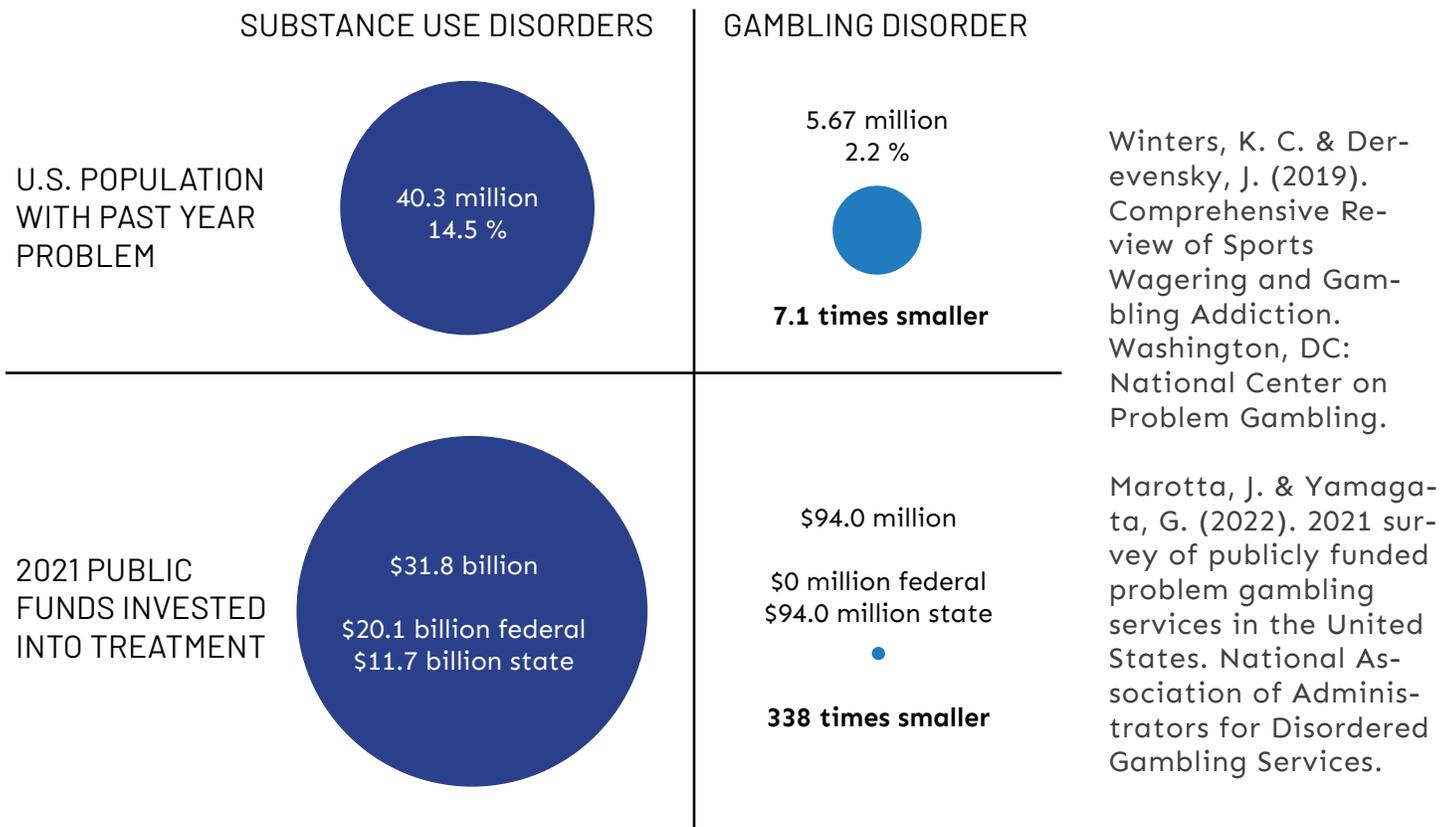
## FUNDING

Revenue from sports betting should support an annual allocation to the Missouri Division of Behavioral Health for the treatment and prevention of sports betting.

Legalizing sports betting should trigger an increase in funding for problem gambling treatment and prevention, particularly because **the rate of gambling problems among sports bettors is at least twice as high as among gamblers in general** (Winters & Derevensky, 2019). Ongoing and sustained funding for treatment, public education, and awareness of all issues related to legal gaming, including sports betting should be sufficient to cover the entire state and provided outside of those providing gambling venues.

The National Council on Problem Gambling recommends allocating at least 1% of all gambling revenues toward initiatives that increase awareness or provide treatment and prevention for problem gambling.

Funding for problem gambling is already low compared to funding for substance use disorders and prevalence rates (Marotta, & Yamagata, 2022).



## MISSOURI GAMBLING REVENUE

In 2022, gambling revenue in Missouri was \$1.91 billion.

Although Missouri received \$458 million from gambling tax revenue in 2022, there is little funding for problem gambling treatment, awareness, or prevention.

A problem gambling treatment fund is administered by the Missouri Division of Behavioral Health. One cent from every admission to a casino is allocated to the fund, with a total 2022 problem gambling service budget of \$153,606.

MISSOURI HAS TWO CITIES RANKING IN THE TOP 20 CASINO MARKETS:



St. Louis ranks 9th nationally, with \$1.1 billion earned in 2022.



Kansas City ranks 16th nationally, with \$824 million earned in 2022.

## MISSOURI RANKS 38TH IN THE NATION FOR PER CAPITA SPENDING FOR PROBLEM GAMBLING

NATIONAL AVERAGE  
PER CAPITA EXPENSE

40 cents

MISSOURI  
PER CAPITA EXPENSE

2 cents

American Gaming Association & Gambling Compliance. (2023). State of the states 2022: The AGA analysis of the commercial casino industry. Washington, DC.

Marotta, J. & Yamagata, G. (2022). 2021 survey of publicly funded problem gambling services in the United States. National Association of Administrators for Disordered Gambling Services.

## RECOMMENDATIONS

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# TRAINING

All employees and vendors should be trained on the signs and symptoms of gambling disorder with oversight by a third party.

Gambling disorder training should not only include training and education of state provided substance use providers but other licensed providers. According to the Missouri Gaming Association, Missouri casinos formally train their employees on the importance of responsible gambling, ways to prevent gambling disorder, and resources they can offer to guests who request help.

The casinos display responsible gambling messages and helpline information on signage, brochures, telephone and in-house TV messages, marketing materials, billboards, and commercials. They also promote awareness in their surrounding communities.

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### RESPONSIBLE GAMING EDUCATION WEEK

Missouri casinos work to heighten problem gambling awareness during Responsible Gaming Education Week (RGEW), held each year during the first full week of August.

Created in 1998 by the American Gaming Association, the event promotes responsible gaming at casinos.

# ADVERTISING

Operators may not misrepresent the odds of winning and may not misrepresent the risk involved to a bettor's own money.

Misrepresentations of risk in advertising can support thinking and behavior that leads to gambling disorder. In the 2022 Missouri Problem Gambling Prevalence Survey, individuals with maladaptive beliefs were more likely to have gambling disorder. Only 1.9% of individuals who endorsed neither maladaptive belief showed signs of gambling disorder, whereas 42.7% of individuals who endorsed both maladaptive beliefs had gambling disorder (Spare et al., 2023).

### MALADAPTIVE BELIEFS

#### **gambler's fallacy**

believing that the outcome of a random game is determined by previous events

#### **winning strategies**

believing that following a certain strategy will affect the outcome of a random game

## RECOMMENDATIONS

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# HELPLINE PROMOTION

All teller windows and online platforms should have brochures and posters to promote the Missouri Problem Gambling Helpline (1-800-BETS-OFF).

All print, billboard, social media or other advertising should promote responsible gambling by including 1-800-BETS-OFF.

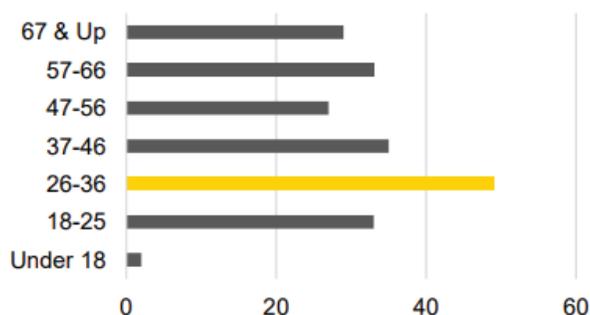
Missouri needs a unified effort to help the individual with a gambling problem:

- Brochures that promote the helpline should be visible at cashier counters.
- Posters that promote the helpline number should be visible at all entrances.
- All public prevention efforts should also have a unified message for awareness, prevention, and treatment of gambling disorder.

### TOP 5 WAYS CALLERS FOUND THE HELPLINE IN 2022

1. Internet
2. Casino Ticket
3. Friend/Family
4. Lottery Ticket
5. Casino Employee

### 2022 HELPLINE CALLS BY AGE



The helpline received **1,746** calls in 2021. The ratio of number of male callers to number of female callers was 2:1. Of the 110 callers who reported their race, **68%** identified as Caucasian, **25%** identified as Black/African American, **4%** identified as Asian, **2%** identified as Hispanic/Latino, and **1%** identified as Native American/American Indian.\*

\* Missouri Alliance to Curb Problem Gambling. (2022). Annual report.

## RECOMMENDATIONS

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# SELF-EXCLUSION

Sports betting operators should participate in the statewide self-exclusion program.

The current statewide database should be used by all gambling outlets to allow customers to voluntarily ban themselves.

It is recommended that self-exclusion should be for 1, 3, or 5 years and if there is a process for lifting the exclusion then a class on problem gambling should be used as one consideration for the lifting process.

### MISSOURI GAMING COMMISSION'S DISASSOCIATED PERSONS (DAP) LIST

The first of its kind when implemented in 1996, the **Missouri Gaming Commission's Disassociated Persons (DAP) List** allows those with a gambling problem to

- Enter into a five-year ban from all Missouri riverboat locations
- Remove themselves from direct marketing lists
- Invalidate their player's club account
- Deny check-cashing privileges

Members have a one-time opportunity to take themselves off the DAP List after five years have passed.

### MISSOURI LOTTERY'S SELF-EXCLUSION PROGRAM (SEP)

The Missouri Lottery's Self-Exclusion Program (SEP) is a responsible gaming resource for players who classify themselves as problem or compulsive gamblers that aims to reduce the incentive to play lottery games.

By submitting an application, individuals voluntarily enter into a lifetime ban from

- Claiming lottery prizes of more than \$600
- Accessing their loyalty club account
- Receiving email and text message communications

## RECOMMENDATIONS

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### MINIMUM AGE

A consistent minimum age for sports gambling and related fantasy games should be established.

21 is the recommended minimum age.

Teens and young adults are **neurologically predisposed** to take risks, and they lack judgment in decision making. The judgment needed to evaluate gambling risk is one of the last neurological skills to develop in young adults, putting them at risk for problem gambling.

**Earlier experiences of gambling** are correlated with higher rates of problem gambling.

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### ABILITY TO LIMIT TIME AND MONEY

Players should be able to set daily, weekly, and monthly limits on the time and money that they spend gambling.

A variety of features in sports betting increase the risk of gambling problems.

#### **In-play betting**

Continuous in-play betting encourages bettors to keep placing bets without pausing to think clearly about the risk.

#### **Fandom**

A sense of connection to a favorite sports team or player can challenge clear thinking about a wager.

#### **Scarcity principle**

Bettors can believe that time is running out and they must place a bet immediately for the game ends.

#### **Social proofing**

The increase in sports betting advertising and participation can lead to the assumption that sports betting has no harms.

This 2024 Responsible Gambling Policy for Sports Betting is a continuation of “Legislation on Sports Gambling in Missouri: Responsible Gambling Requirements” provided during the 2023 legislative season. The importance and urgency of these 2024 recommendations are bolstered by the results of the 2022 Missouri Gambling Disorder Prevalence Study as presented by Devin Mills, PH. D at the June 2023 20th Midwest Conference on Problem Gambling and Substance Abuse.

We are aware that the likelihood of sports betting legislation being enacted in 2024 is reported as low.

This document is designed to provide everyone involved in gambling legislation, regulation, and operation a collective understanding of when a recreational activity enjoyed by three out of four Missouri citizens progresses from recreation and affordable fun to a progressively destructive venture for one out of four Missouri citizens.

The Kansas City Port Authority Problem Gambler Fund Advisory Committee is a volunteer group appointed by the Kansas City Port Authority to fund programs and activities that increase public awareness of and address the consequences of disordered gambling. The Advisory Committee is an Organizational Member of the Missouri Alliance to Curb Problem Gambling and a member of the Midwest Consortium on Problem Gambling and Substance Abuse.

In 2022 the Advisory Committee funded the 2022 Prevalence Study in conjunction with the Oklahoma Association on Problem Gambling and Gaming. The full 2022 Prevalence Study is accessible on the [888betsoff.org](http://888betsoff.org) web page under publications.

Missouri has had a long history of progressive efforts to address the consequences of Disordered Gambling with a help line, self-exclusion programs, and treatment services. However, after years of minimal funding the number of calls to the helpline, individuals seeking self-exclusion, and treatment resources have diminished.

Whether it is through other legislation, or the establishment of Sports Betting in Missouri now is the time to act for all those with a personal stake in helping the one-million-two-hundred thousand Missouri citizens who are either at risk or meet the criteria for disordered gambling. The 2022 Missouri Prevalence Study disclosed that 54,000 Missouri citizens had suicidal thoughts and reported having attempted suicide. The Center for Disease Control estimates that ten to fifteen percent of those who contemplate suicide eventually die from suicide. Please review this policy document with these facts in mind.

Keith E. Spare, MS, MDiv., LPC

Committee Chair

Kansas City Port Authority Problem Gambling Fund Advisory Committee

