PROBLEM GAMBLING FUNDING AND ACTIVITIES

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Prepared by Jessie Schaeffer, Research Analyst

INTRODUCTION

This memorandum was prepared for the 2026 Select Committee on Gaming to provide a summary of 1) responsible gaming and problem gambling funding from state gaming tax revenue, 2) recipients of funds and activities pursued, and 3) information regarding problem gambling treatment utilization in Wyoming.

BACKGROUND

Counties and municipalities receive tax revenue from different regulated gaming types in Wyoming, including online sports wagering, historic horse racing, skill-based amusement gaming, and the lottery. Wyoming law requires that a portion of online sports wagering and lottery revenues be used for responsible gaming or problem gambling activities. Other gaming revenues may be used at the county's or municipality's discretion.

Responsible gaming initiatives aim to reduce the risk of problem gambling.[1] Initiatives include self-exclusion programs, on-site or online signage and disclosures for patrons, advertising restrictions, employee training to identify at-risk behavior, and financial instrument restrictions.[2]

The National Council on Problem Gambling defines problem gambling as gambling behavior that is damaging to a person or their family, often disrupting their daily life and career.[3] Problem gambling may also be referred to as gambling addiction or gambling disorder.[4] Gambling disorder is classified as a behavioral addiction in the Diagnostic and Statistical Manual of Mental Disorders, Fifth Edition (DSM-5), which outlines specific diagnostic criteria.[5]

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[1] American Gaming Association, *Responsible Gaming 2025 Regulations and Statutes Guide* (July 2025) at 3, **https://www.americangaming.org/wp-content/uploads/2025/07/AGA-2025-Responsible-Gaming-Regulations-and-Guidelines.pdf**.

[2] *Id.* at 4-5.

[3] National Council on Problem Gambling, *FAQs: What is Problem Gambling?* **https://www.ncpgambling.org/help-treatment/faqs-what-is-problem-gambling/** (last visited August 14, 2026).

[4] *Id.*

[5] American Psychiatric Association, *Diagnostic and Statistical Manual of Mental Disorders (5th ed.)* (2013) **https://doi.org/10.1176/appi.books.9780890425596**.

LSO RESEARCH AND EVALUATION DIVISION • 200 W. 24th Street • Cheyenne, Wyoming 82002
TELEPHONE 307-777-7881 • EMAIL lso@wyoleg.gov • WEBSITE www.wyoleg.gov

GAMING TAX REVENUE DISTRIBUTION TO COUNTIES AND MUNICIPALITIES

Problem Gambling Distributions & Activities

Online Sports Wagering

The 2021 legislation authorizing online sports wagering in Wyoming required a portion of adjusted taxable revenue to be used for problem gambling prevention and treatment and required the Wyoming Gaming Commission to promulgate rules regulating online sports wagering.[6] Each year, the first $300,000 of state revenue generated by online sports wagering is continuously appropriated to the Department of Health. The Department distributes the revenue to counties to fund county health programs to prevent and treat problem gambling behavior.[7] The remainder of online sports wagering revenues is deposited into the General Fund.[8]

Eighteen of the 23 counties accepted funding for fiscal year (FY) 2026.[9] **Table 1** shows the total allocation for each county in FY 2026. Campbell, Goshen, Lincoln, Niobrara, and Park Counties did not accept funding allocations for FY 2026 as depicted in **Table 1**. When counties do not claim funding, amounts roll over to the subsequent fiscal year to be reallocated based on each county's population of people 18 and older. State law does not require counties to spend funds within a specific timeframe.

Table 1. FY 2026 County Online Sports Wagering Problem Gaming Allocations.

County	Allocation	County	Allocation	County	Allocation
Albany	$27,307	Laramie	$65,117	Washakie	$5,016
Big Horn	$7,537	Natrona	$50,665	Weston	$4,585
Carbon	$9,145	Platte	$5,602	*Campbell*	$29,063
Converse	$8,587	Sheridan	$21,406	*Goshen*	$8,282
Crook	$4,778	Sublette	$5,795	*Lincoln*	$13,025
Fremont	$24,707	Sweetwater	$25,651	*Niobrara*	$1,547
Hot Springs	$3,023	Teton	$15,940	*Park*	$20,330
Johnson	$5,827	Uinta	$12,488	**TOTAL**	**$375,423**

Source: Compiled by LSO staff from Wyoming Department of Health, Public Health Division (August 2026).

County-funded problem gambling activities include public awareness campaigns (11 counties), training for mental health providers (five counties), prevention website design and maintenance

[6] 2021 Wyo. Sess. Laws, Ch. 100.
[7] Counties are not required by Wyoming law to accept online sports wagering revenue funding allocation for problem gaming activities.
[8] W.S. 9-24-104(a).
[9] Email from Angie Van Houten, Community Health Section Chief, Wyoming Department of Health, Behavioral Health Division to Jessie Schaeffer, Research Analyst, Wyoming Legislative Service Office (August 24, 2026): State Fiscal Year 2026 Responsible Gambling Behavior Funding Table, available upon request (The citation provided describes the paragraph's remainder).

(five counties), mental health provider outreach to encourage screening (four counties), community training (four counties), gambling environmental scans (two counties), paying for treatment (two counties), youth education (two counties), and support groups for at-risk problem gambling behavior (one county).[10]

The Wyoming County Commissioners Association sent a survey on responsible gaming and problem gambling activities to counties, yielding responses from seven counties: Big Horn, Campbell, Laramie, Natrona, Sweetwater, Teton, and Weston.

Big Horn: During FY 2026, Big Horn County's allocation supported targeted education and community outreach to increase awareness of problem gambling and promote responsible decision-making. Specifically, youth educational outreach was provided to 387 students and broad community education campaigns reached 8,733 unique individuals in Big Horn County. Partners that contributed staff time, clinical expertise, coordination, and outreach support included Big Horn County Prevention Alliance, North Big Horn Hospital, and Three Rivers Health.[11]

Campbell: While Campbell County has not accepted the FY 2026 allocation to date, the County previously accepted the allocation for FY 2022 and 2023, totaling $45,553. Campbell County's CARE Board partners with local mental health provider Personal Frontiers, Inc. to continue the implementation of local problem gambling prevention, education, and outpatient treatment programming and has conducted outreach to local churches and private counselors. Campbell County has expended $6,374 on problem gambling activities to date as of August 2026.[12]

Laramie: Since 2023, Laramie County has received a total of $311,468.29 and has encumbered $126,842.54 through contracts with Cheyenne Regional Medical Center's Behavioral Health Division. The Division manages the county's allocated funds through contracting with other entities to complete activities, which include commissioning an environmental scan on gambling to inform future prevention strategies ($27,783.94), fund gambling-specific training for staff at local behavioral and healthcare treatment providers as well as treatment at Recover Wyoming, Volunteers of America Northern Rockies, and LIV Health ($160,551.50), support financial

[10] Email from Angie Van Houten, Community Health Section Chief, Wyoming Department of Health, Behavioral Health Division to Jessie Schaeffer, Research Analyst, Wyoming Legislative Service Office (August 24, 2026): State Fiscal Year 2026 Responsible Gambling Behavior Funding Table, available upon request.

[11] Email from Jerimiah Rieman, Executive Director, Wyoming County Commissioners Association, regarding information compiled by Big Horn County Commissioners and Sylvestri Customization to Jessie Schaeffer, Research Analyst, Wyoming Legislative Service Office (August 25, 2026).

[12] Email from Jerimiah Rieman, Executive Director, Wyoming County Commissioners Association, regarding information compiled by Campbell County Commissioners to Jessie Schaeffer, Research Analyst, Wyoming Legislative Service Office (August 25, 2026); Campbell County CARE Board stands for Community, Advocacy, Resources, and Education, and its mission is to assist local agencies and non-profit organizations to reduce poverty and improve access through community action, facilitating collaboration, advocacy, resources, and education. Campbell County, *CARE Board*, **https://www.campbellcountywy.gov/233/CARE-Board** (last visited August 25, 2026).

counseling through GamFin ($10,000), and conduct marketing campaigns for awareness ($100,000).[13]

Natrona: The Casper-Natrona County Health Department (CNCHD) oversees the funding allocation from the Department of Health, which totaled $50,665 in FY 2026. CNCHD is using the funds to support public education, professional training, outreach to gaming establishments, promotion of a helpline, treatment-referral development, and financial-counseling resources through GamFin. CNCHD put a specific focus on youth at-risk gaming and underage gaming education. CNCHD collaborates with Central Wyoming Counseling Center, the designated community behavioral health center for Natrona County. CNCHD reports that additional and sustained funding would allow for the expansion of prevention and education efforts, train healthcare and behavioral health professionals, improve access to treatment and financial counseling, and support more consistent data collection.[14]

Sweetwater: Sweetwater County has received $123,695.33 to date (2023-2026) and will begin considering allowable expenditures subject to available funding and identified priorities.[15]

Teton: Since FY 2024, Teton County's focus has been on public awareness and media campaigns, provider training, workforce capacity, and referral infrastructure and plans to implement youth and family prevention efforts during the next funding cycle. Teton County received a $15,939.87 allocation for FY 2026 and expended $4,618.90 to date for staff attendance at the National Council on Problem Gambling Annual Conference ($2,567.85), provider training ($1,037.05), radio advertising ($576), and youth gambling literacy curriculum development ($438). In addition to problem gambling funds authorized under Wyoming law, Teton County has also allocated separate dollars to address underlying drivers of problem gambling including financial stress, isolation, and untreated behavioral health conditions.[16]

Weston: Weston County's problem gambling funds are administered through the 21 Wellness Coalition. Weston County is currently identifying opportunities to build local capacity and assessing priorities, including community education and access to appropriate resources and treatment. In FY 2026, Weston County supported the attendance of two local mental health

[13] Email from Jerimiah Rieman, Executive Director, Wyoming County Commissioners Association, regarding information compiled by Laramie County Commissioners and Cheyenne Regional Medical Center, Behavioral Health Division to Jessie Schaeffer, Research Analyst, Wyoming Legislative Service Office (August 24, 2026).
[14] Email from Jerimiah Rieman, Executive Director, Wyoming County Commissioners Association, regarding information compiled by Natrona County and Casper-Natrona County Health Department to Jessie Schaeffer, Research Analyst, Wyoming Legislative Service Office (August 25, 2026).
[15] Email from Jerimiah Rieman, Executive Director, Wyoming County Commissioners Association, regarding information compiled by Sweetwater County Commissioners to Jessie Schaeffer, Research Analyst, Wyoming Legislative Service Office (August 25, 2026).
[16] Email from Jerimiah Rieman, Executive Director, Wyoming County Commissioners Association, regarding information compiled by Teton County Health Department to Jessie Schaeffer, Research Analyst, Wyoming Legislative Service Office (August 24, 2026).

providers at the National Council on Problem Gambling Annual Conference ($4,700) and is working toward building on systems that are currently in place for broader mental health and substance use prevention rather than creating a separate problem gambling prevention effort.[17]

Permit Holders: In addition to county-level activities, the Wyoming Gaming Commission rules require online sports wagering permit applicants to submit a responsible gaming plan to the Commission for approval, which must include plan goals, educational materials for patrons to promote responsible gaming resources for problem gambling, employee training, and procedures to prevent underage gambling.[18]

Lottery Unclaimed Prize Fund

State law requires the Wyoming Lottery Corporation to utilize a portion of unclaimed prize money to develop programs for problem gambling and related education activities.[19] Each year, an amount not to exceed $200,000 of unclaimed prize money is deposited into the Corporation's Responsible Gambling Fund.[20] As of June 30, 2026, the Corporation reported a FY 2026 Unclaimed Prize Fund balance of $1.6 million and Responsible Gambling Fund balance of $145,450.[21]

Since 2015, the Unclaimed Prize Fund has accumulated approximately $8.9 million, which has contributed $600,000 to problem gambling programs, $6.3 million for prize expenses, and a reserved balance to ensure the Corporation is able to pay winners when prize liability becomes significant.[22]

The Corporation implemented the statutory requirement by creating and funding the Wyoming Responsible Gambling Coalition in 2016. The Coalition is comprised of representation from the Department of Health, a community behavioral health center, the Wyoming Gaming Commission, Tribal gaming industry, Corporation employees, and the Wyoming Council on Problem Gaming.[23]

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[17] Email from Jerimiah Rieman, Executive Director, Wyoming County Commissioners Association, regarding information compiled by Weston County and 21 Wellness Coalition to Jessie Schaeffer, Research Analyst, Wyoming Legislative Service Office (August 25, 2026).

[18] Wyoming Gaming Commission Rules, Online Sports Wagering, Ch. 8 § 1.

[19] 2013 Wyo. Sess. Laws, Ch. 200.

[20] W.S. 9-17-119(g); Email from Robin Medina, Chief Operations Officer, Wyoming Lottery Corporation, to Jessie Schaeffer, Research Analyst, Wyoming Legislative Service Office (August 12, 2026).

[21] Email from Robin Medina, Chief Operations Officer, Wyoming Lottery Corporation, to Jessie Schaeffer, Research Analyst, Wyoming Legislative Service Office (August 12, 2026).

[22] Email from Robin Medina, Chief Operations Officer, Wyoming Lottery Corporation, to Jessie Schaeffer, Research Analyst, Wyoming Legislative Service Office (August 28, 2026): Wyoming Lottery Problem Gambling Overview, available upon request.

[23] Wyoming Lottery Corporation, Wyoming Responsible Gambling Coalition, *WyoLotto Responsible and Problem Gambling* (June 2025), **https://wyoleg.gov/InterimCommittee/2025/S44-2025060904-01_WyomingLotteryCorporationResponsibleGambling.pdf**. The Wyoming Council on Problem Gaming is a 501(c)(3) non-profit organization whose mission is to increase awareness of the possible harms of gambling in Wyoming and provide education, advocacy, and training. According to its website, the Wyoming Council on Problem Gaming does not receive federal or dedicated state funding. The Wyoming Council on Problem Gaming, **https://wyomingcpg.org/** (last visited August 25, 2026) (The citation provided describes the paragraph's remainder).

The Coalition's activities include education, advertising and marketing, executing gaming studies, achieving National Council on Problem Gambling Responsible Gaming Best Practice Verification, and participating in national initiatives.

County and Municipal General Fund Gaming Distributions

Wyoming counties and municipalities receive revenue from other regulated gaming activities, including historic horse racing, skill-based amusement gaming, and lottery ticket sales. As opposed to online sports wagering and the lottery's Unclaimed Prize Fund, Wyoming law does not require these funds to be used for specific purposes.

Funds that counties and municipalities receive from state-collected revenues generally combine with property tax and sales and use tax revenues in each political subdivision's general fund. As a result, attributing specific activities to the type of gaming revenue received is difficult.[24] Some counties may filter funds into specific accounts. For example, Campbell County's Gaming and Lottery Fund Account utilizes revenues to offset adult and youth treatment court operating costs.[25]

Counties play a significant role in administering mental health and substance use disorder services at the local level and spending may not be specific to responsible gaming or problem gambling. However, spending on prevention, addiction treatment, behavioral health, or recovery services may address the underlying behaviors that contribute to problem gambling.[26] Counties receive community prevention grants from the Department of Health with a focus on alcohol, tobacco, other drug, and suicide prevention efforts, which may overlap with responsible gaming efforts.[27]

Historic Horse Racing

Wyoming law requires that one percent of the total amount wagered on historic pari-mutuel events, namely historic horse racing (HHR), be distributed to the county and municipality where the HHR permittee is located, in equal shares, unless the permittee is only located in a county and in which case the full amount would be distributed to the county.[28] The statute is silent on the permitted use of the distribution, except that the county or municipality may credit the amount to the State Fair Account upon majority vote of the appropriate governing body.[29]

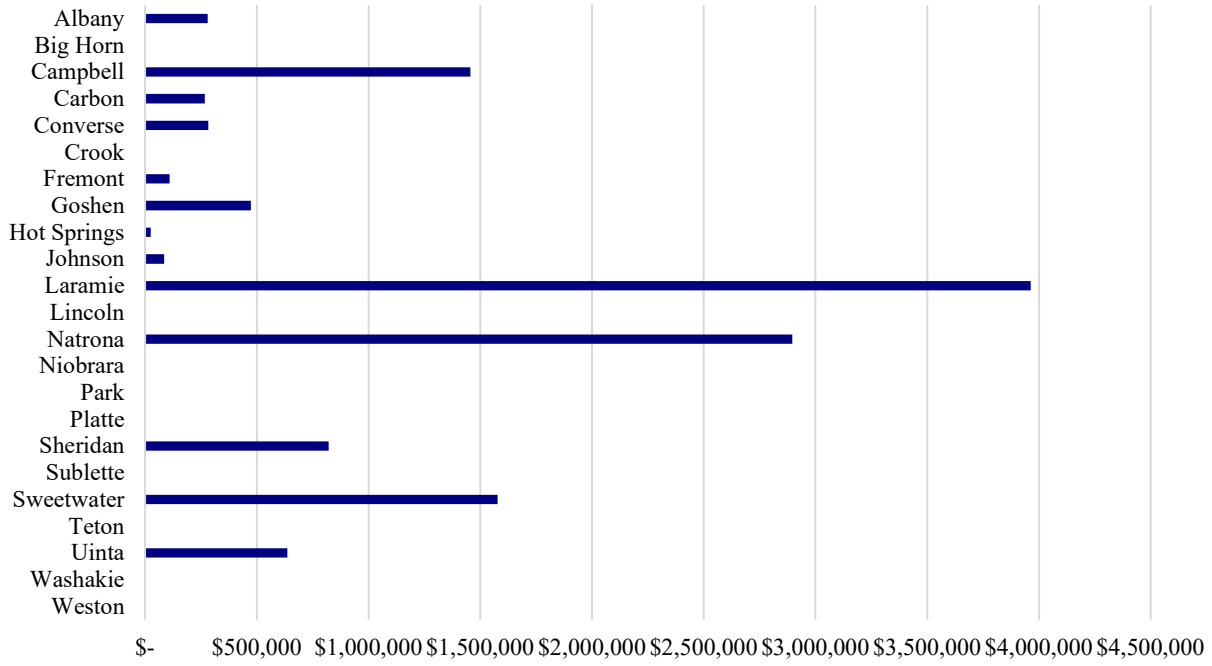
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[24] Email from Jerimiah Rieman, Executive Director, Wyoming County Commissioners Association, to Jessie Schaeffer, Research Analyst, Wyoming Legislative Service Office (August 18, 2026).
[25] Email from Jerimiah Rieman, Executive Director, Wyoming County Commissioners Association, regarding information compiled by Campbell County Commissioners to Jessie Schaeffer, Research Analyst, Wyoming Legislative Service Office (August 25, 2026).
[26] *Id.*
[27] Wyoming Department of Health, Public Health Division, *Community Prevention Grants*, **https://health.wyo.gov/publichealth/prevention/community-prevention-grants/** (last visited August 25, 2026); Email from Jerimiah Rieman, Executive Director, Wyoming County Commissioners Association, to Jessie Schaeffer, Research Analyst, Wyoming Legislative Service Office (August 25, 2026).
[28] W.S. 11-25-201(b)(iii).
[29] *Id.*

Overall, counties received approximately $12.875 million and cities received approximately $12.043 million in calendar year (CY) 2025 from historic horse racing revenue, for a total amount of $24.918 million.[30]

Of the counties that have authorized pari-mutuel wagering, 13 received HHR revenue in CY 2025. Hot Springs County received the least revenue at just under $26,000 and Laramie County received the most revenue at $3.962 million.[31] **Figure 1** shows each county's distribution for CY 2025.

Figure 1. CY 2025 Historic Horse Racing County Revenue Distribution.

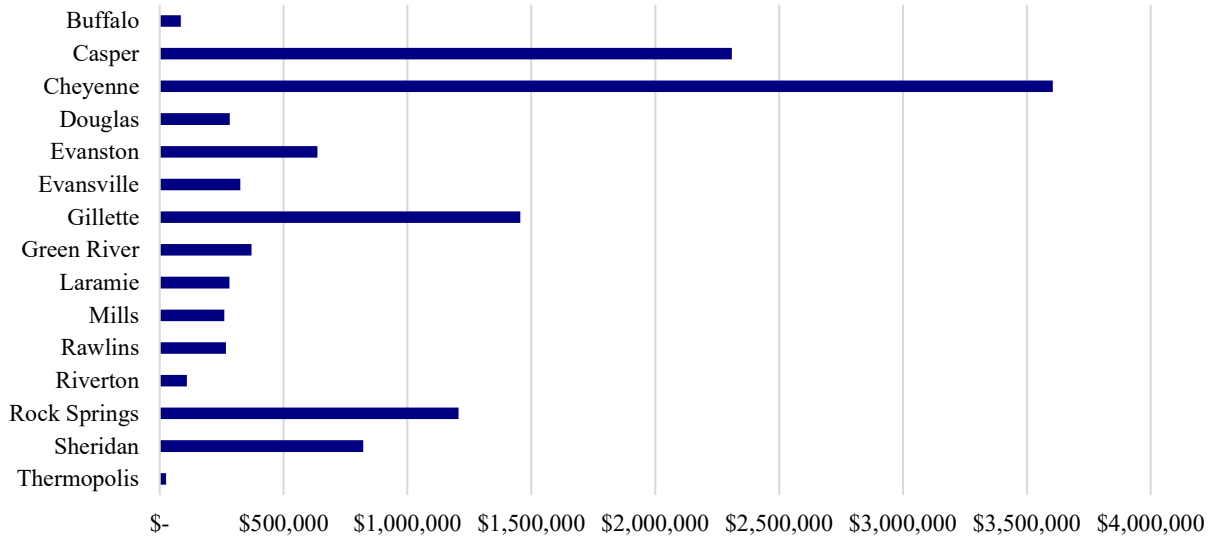


Source: Compiled by LSO staff from Wyoming Gaming Commission Historic Horse Racing City and County Distributions, Calendar Year 2025.

Fifteen municipalities received revenue distributions for HHR over CY 2025, ranging from $25,898 in Hot Springs County's Thermopolis to $3.604 million in Laramie County's Cheyenne.[32] **Figure 2** provides an overview of municipal distribution.

[30] Wyoming Gaming Commission, *2025 City & County Historic Horse Racing Distribution (Jan 1 - Jun 30)*; *2025 City & County Historic Horse Racing Distribution (Jul 1 - Dec 31)*, **https://gaming.wyo.gov/revenue-reports/financial-reports/historic-horse-racing-dist**.
[31] *Id.*
[32] *Id.*

Figure 2. CY 2025 Historic Horse Racing Municipal Revenue Distribution.



Source: Compiled by LSO staff from Wyoming Gaming Commission Historic Horse Racing City and County Distributions, Calendar Year 2025.

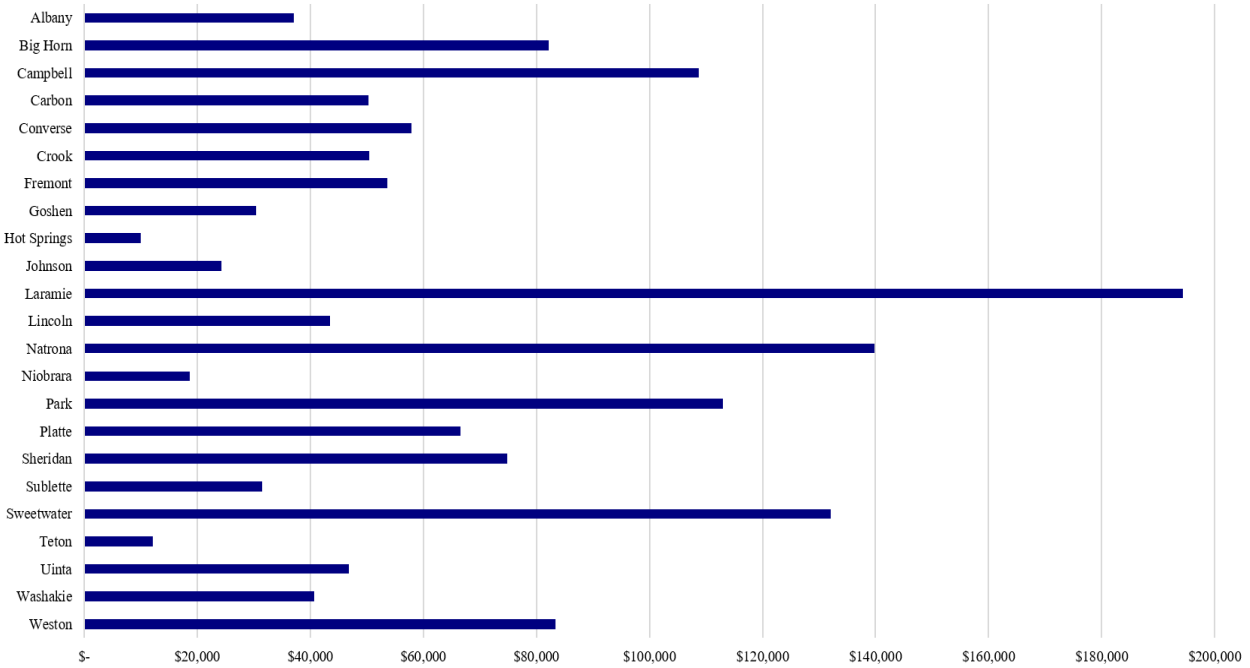
Skill-Based Amusement Gaming

State law requires vendors to remit 20 percent of net proceeds to the Wyoming Gaming Commission on a weekly basis.[33] Of that 20 percent, 45 percent is distributed equally to the county and municipality where the skill-based amusement game is located, or to the county alone if not located within the boundaries of a municipality.[34]

All 23 counties and 68 of 99 municipalities received skill-based amusement gaming revenue in CY 2025.[35] Hot Springs County received the lowest distribution at $10,062 and Laramie County received the highest distribution at $194,305.[36] **Figure 3** provides an overview of each county's revenue distribution.

[33] W.S. 11-25-304(d);
"Net proceeds" are defined as all revenue less the payment to the player by W.S. 11-25-102(a)(xv).
[34] W.S. 11-25-304(d)(i).
[35] Wyoming Gaming Commission, *Skill Based Amusement Games City and County Distribution*, *2025 (Jan 1 – Jun 30) Distribution Report*; *2025 (Jul 1 – Dec 31) Distribution Report*, **https://gaming.wyo.gov/revenue-reports/financial-reports/skill-based-amusement-games-dist**.
[36] *Id.*

Figure 3. CY 2025 Skill-Based Amusement Games County Revenue Distribution.



Source: Compiled by LSO staff from Wyoming Gaming Commission Skill-Based Amusement Games City and County Distributions, Calendar Year 2025.

Of the 68 municipalities that received skill-based amusement gaming revenue in CY 2025, revenue ranged from $89 distributed to Cowley in Big Horn County, to $132,882 distributed to Cheyenne in Laramie County.[37] **Figures 4** and **5** show the 10 highest and lowest distributions to municipalities.

Figure 4. CY 2025 10 Highest Skill-Based Amusement Games Municipal Revenue Distribution.

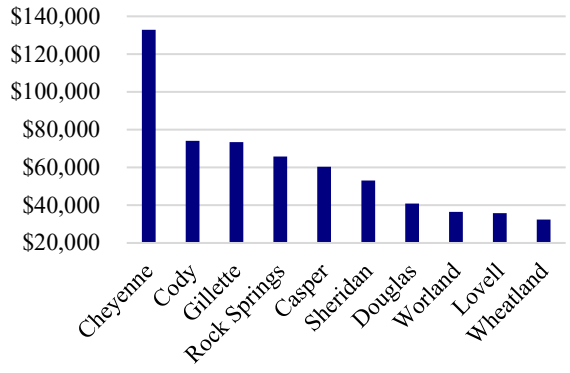
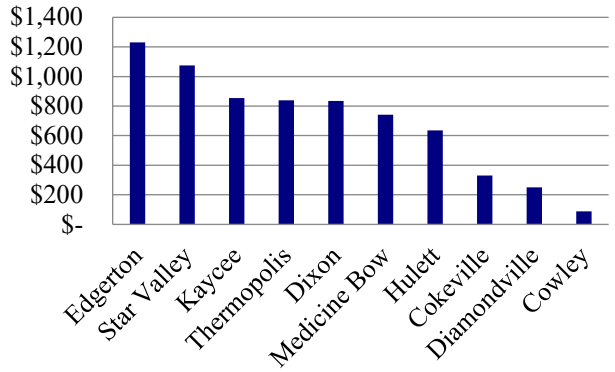


Figure 5. CY 2025 10 Lowest Skill-Based Amusement Games Municipal Revenue Distribution.



Source: Compiled by LSO staff from Wyoming Gaming Commission Skill-Based Amusement Games City and County Distributions, Calendar Year 2025.

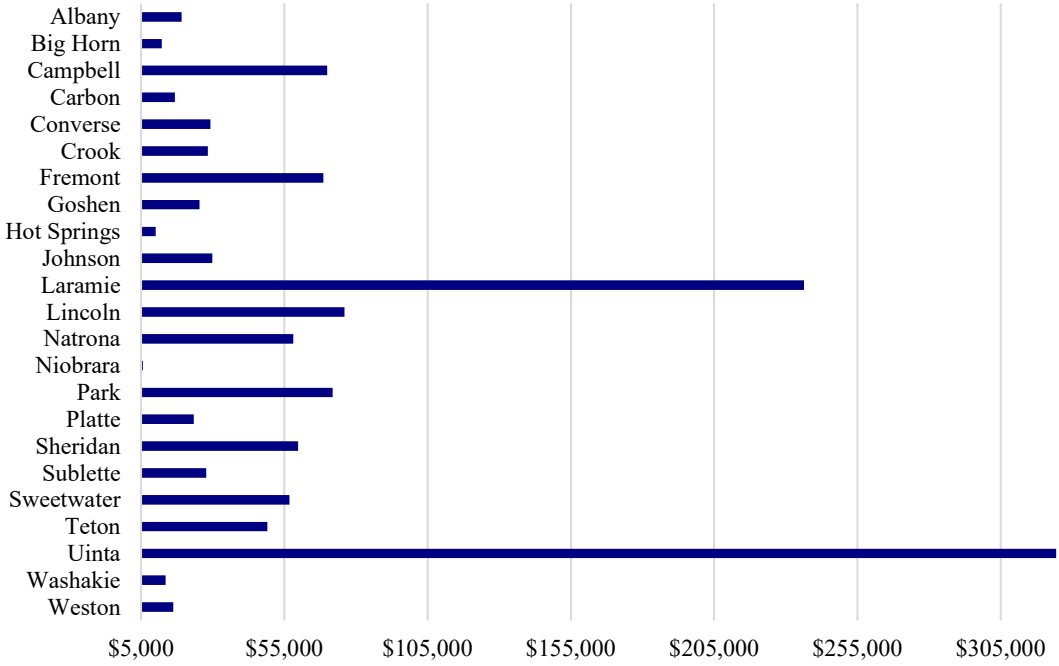
[37] *Id.*

Lottery Net Proceeds

On a quarterly basis, at least 75 percent of the lottery's net proceeds from the preceding quarter are required to be transferred to the Lottery Account.[38] At least once a year, net proceeds are paid to the respective county and municipal general fund. The total distribution amount is calculated by determining the percentage of lottery ticket sales in each county, including its cities and towns, relative to total lottery ticket sales in the state.[39] Then, distribution is based on the proportion of the population that resides in the county outside corporate limits of municipalities for counties, and the proportion of the population residing within corporate limits for municipalities.[40]

In FY 2026, county distributions ranged from $5,663 in Niobrara County to $324,359 in Uinta County.[41] **Figure 6** provides each county's revenue distribution for FY 2026.

Figure 6. FY 2026 Lottery County Revenue Distribution.



Source: Compiled by LSO staff from Wyoming Online Financial System Lottery Distribution Data for Fiscal Year 2026.

All 99 municipalities receive revenue from lottery ticket sales each year. In FY 2026, revenue ranged from $26, which was distributed to Lost Springs in Converse County, to $767,216, which

[38] W.S. 9-17-111(b).
[39] *Id.*
[40] W.S. 9-17-111(b)(i) and (ii).
[41] LSO Budget/Fiscal Staff compilation of WOLFS Account 711 Wyoming Treasurer's Office Fiscal Year 2026 Lottery Distributions to Cities, Towns, and Counties as of August 10, 2026.

was distributed to Evanston in Uinta County.[42] **Figures 7** and **8** show the 10 highest and lowest distributions to municipalities.

Figure 7. FY 2026 10 Highest Lottery Municipal Revenue Distribution.

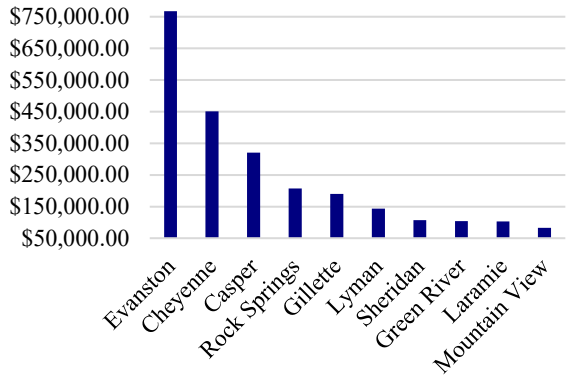
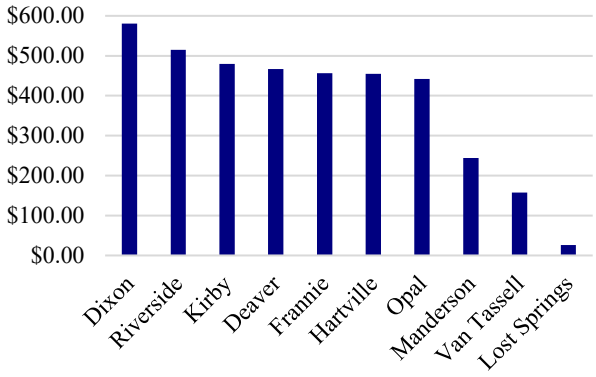


Figure 8. FY 2026 10 Lowest Lottery Municipal Revenue Distribution.



Source: Compiled by LSO staff from Wyoming Online Financial System Lottery Distribution Data for Fiscal Year 2026.

PROBLEM GAMBLING TREATMENT UTILIZATION

Statewide data regarding the total volume of people seeking or receiving treatment for problem gambling is not widely available. Reasons for this include privacy laws and that there is no requirement that private counseling practices record or track diagnostic data. In addition, individuals often seek mental health treatment for a combination of reasons and not problem gambling alone.

In 2025, the National Problem Gambling Helpline reported 565 contacts from individuals in Wyoming. In 2026, there have been 393 contacts between the months of January to July.[43]

State-contracted community behavioral health centers must submit data to the administering agency as a condition of funding. The Department of Health's Behavioral Health Division contracts with community behavioral health centers that are accessible in every county and must maintain consistent clinical standards, including addiction specialties.[44]

Most gambling disorders identified by the state-contracted community behavioral health centers are the second or third most pressing issue identified by an individual seeking help for a substance

[42] *Id.*
[43] National Problem Gambling Helpline, *Helpline Data Dashboard*, **https://www.ncpgambling.org/problem-gambling/helpline-modernization/helpline-dashboard/** (last visited August 20, 2026).
[44] Email from Ben Kifer, Mental Health and Substance Abuse Administrator, Wyoming Department of Health, Behavioral Health Division, to Jessie Schaeffer, Research Analyst, Wyoming Legislative Service Office (August 10, 2026).

use disorder. Currently, there is no community behavioral health center with addiction specialists on staff specifically certified in gambling disorder treatment by the Department. However, staff clinicians utilize an integrated, co-occurring model and incorporate gambling interventions into treatment plans based on individual needs.[45]

During FY 2025, a total of 22 treatment admissions with a gambling disorder as a first, second, or third most pressing mental health concern occurred at a state-contracted community behavioral health center, with 36 percent from Natrona County and 27 percent from Laramie County. During FY 2026, 17 total admissions occurred and most admissions were for a secondary or tertiary gambling disorder identification, with almost 50 percent of admissions from Natrona County. There were more than 10,000 total admissions to community behavioral health centers in both FY 2025 and 2026.[46]

Data reporting the number of individuals seeking or receiving treatment for problem gambling should be viewed with caution due to potential under-identification. For example, Campbell County reports that client enrollment may be low due to social stigma, the private nature of online gaming, or client referrals being voluntary and not court mandated.[47] According to the Gambling Environmental Scan commissioned by Laramie County in 2025, help-seeking behavior differs slightly based on whether an individual participates in online versus in-person gambling, but both groups showed the strongest preference for talking to a trusted friend or family member.[48]

If you have any further questions, please do not hesitate to contact LSO Research at 777-7881.

[45] *Id.*
[46] Wyoming Department of Health, Behavioral Health Division, Gambling Addiction Trends Data Report, Fiscal Year 2011 through 2026, as of August 3, 2026, available upon request.
[47] Email from Jerimiah Rieman, Executive Director, Wyoming County Commissioners Association, regarding information compiled by Campbell County Commissioners to Jessie Schaeffer, Research Analyst, Wyoming Legislative Service Office (August 25, 2026).
[48] Laramie County, *Laramie County Gambling Environmental Scan* (February 2025), **https://www.laramiecountyhealthmatters.org/content/sites/laramie/LCCP_Priorities/BHAT/Laramie_County_Gambling_Environmental_Scan.pdf** at 55.