



# The Florida Senate

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Committee on Regulated Industries

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## COMPULSIVE GAMBLING PROGRAMS FOR COLLEGE STUDENT ATHLETES AND MILITARY VETERANS

### Statement of the Issue

The purpose of this issue brief is to provide a review of the compulsive gambling programs available for college student athletes and Florida military veterans. The primary organization that is involved in addressing compulsive gambling in Florida is the Florida Council on Compulsive Gambling, Inc. The council is a not-for-profit organization under 26 U.S.C. 501(c)(3) that provides information, resource referrals, and support services for problem gamblers, their families, employers and others. It also offers prevention and education programs, as well as professional training for mental health, addiction and medical practitioners, gambling operators, governments, businesses, academia, law enforcement authorities, faith based organizations, and others.

During a presentation before the Senate Regulated Industries Committee in the 2011 Regular Session, the council identified two populations who are at a greater risk for problem gambling: college student athletes and military veterans. The council indicated that it has attempted to implement a compulsive gambling program targeted at collegiate athletes across the state, but has been unsuccessful. The council noted an example of a high school athlete who was both Florida's Mr. Football and Mr. Basketball in the same year and apparently had a gambling problem in high school that was not addressed. When he attended a state university, the athlete's problem gambling became excessive and resulted in him losing his scholarship and ruining a promising athletic career. According to the council, student athletes, because of their competitive nature are at high risk to become problem gamblers.

In addition, the council has tried to address the needs of military veterans. The need has been identified by research and calls to the council's hotline, but coordination and support with different segments at the state level has been unsuccessful. Access to the organizations that serve the veterans has also been a problem.

### Discussion

#### Gambling Prevalence

Research indicates that when gambling opportunities become more accessible, the number of people who experience a problem with gambling increases. The vast majority of people who gamble are able to do so as social gamblers. For others, problem gambling or compulsive gambling may become a problem. The National Council on Problem Gambling defines "problem gambling" as a progressive addiction with preoccupation with gambling, a need to bet more and more frequently, irritability when attempting to stop gambling, chasing losses, and loss of control manifested by the continuation of gambling activities despite the serious and negative consequences.<sup>1</sup> In 1980, the American Psychiatric Association recognized and defined pathological/compulsive gambling as an impulse control disorder. Like an addiction to drugs, a pathological gambler is "characterized by preoccupation, narrowing of interests, compulsivity, relapse, dishonesty and overall loss of control."<sup>2</sup>

According to a 2001 prevalence study conducted by the University of Florida, 90 percent of Floridians have gambled at some point in their lifetime. Approximately 10 percent of Floridians reported that they have never

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<sup>1</sup> See <http://www.ncpgambling.org/i4a/pages/index.cfm?pageid=1> (Last visited July 21, 2011).

<sup>2</sup> Shapira, Ferguson, Frost-Pineda, and Gold, *Gambling and Problem Gambling Prevalence Among Adolescents in Florida*, A Report to the Florida Council on Compulsive Gambling, Inc., University of Florida, December 2002.

gambled, 20 percent gamble infrequently (have not placed a bet in the past 12 months), 45 percent have gambled within the past year, and 25 percent gamble weekly.<sup>3</sup> The study indicated that males are more likely to be weekly gamblers than females as were individuals in the 50 to 65 year-old age range. Based on the South Oaks Gambling Screen, the 2001 study approximated that 500,000 Floridians have suffered from serious to severe gambling difficulties at some point in their life.<sup>4</sup>

### **The Florida Council on Compulsive Gambling, Inc.**

The Florida Council on Compulsive Gambling, Inc. (FCCG or council) is a 501(c)(3) not-for-profit organization that provides information, referrals, and support services for problem gamblers and persons affected by problem gamblers. The council also offers prevention and education awareness programs along with professional training to medical practitioners, gambling operators, academia, law enforcement, and other organizations.

The council was established in 1988 as a gaming-neutral educational and advocacy corporation that serves as the designated authority under state contract on gambling addiction. The FCCG is one of more than 35 affiliates of the National Council on Problem Gambling. The primary mission of the council is to:

- Increase public awareness regarding the risks and consequences associated with gambling;
- Provide assistance to problem gamblers, their families, and others adversely impacted; and
- Advocate for programs, services, funding, and other support to address population-specific needs.

Under contract with the Department of Business and Professional Regulation and the Department of the Lottery, the council:

- Operates a confidential 24-hour multilingual HelpLine (888-ADMIT-IT);
- Develops and conducts prevention, education, and outreach programs;
- Designs and presents professional training opportunities;
- Trains medical and other health care practitioners to assess and treat;
- Offers resource development services;
- Sponsors and conducts research;
- Represents the public before government and other policymaking authorities;
- Works with legal authorities and law enforcement on gambling-related cases; and
- Oversees a Speakers Bureau and a Peer Connect program.

### **Funding for the FCCG**

The FCCG relies primarily on state funding sources. The primary source of state funding comes directly from the Florida Department of Lottery and the Department of Business and Professional Regulation. In addition to state funding, the FCCG relies on membership<sup>5</sup> and private donations as a means of operating its programs and services.

In 2010, the State of Florida entered into a compact with the Seminole Tribe of Florida (Tribe) to allow the Tribe to offer certain authorized games on seven specified tribal facilities.<sup>6</sup> The compact required the Tribe to continue its program to combat problem gambling and to work with the FCCG to assist problem gamblers.<sup>7</sup> Under the terms of the compact, the Tribe is required to make a \$250,000 annual donation per facility to the FCCG.<sup>8</sup> The

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<sup>3</sup> Shapira, Ferguson, Frost-Pineda, and Gold, *Gambling and Problem Gambling Prevalence Among Adults in Florida*, A Report to the Florida Council on Compulsive Gambling, Inc., University of Florida, December 2001, revised October 2002.

<sup>4</sup> *Id.* The South Oaks Gambling Screen is a questionnaire that distinguishes between persons with serious or problem gambling to severe and pathological gambling difficulties. The screening involves a 20-item scale that determines whether an individual is hiding evidence of gambling, spending more time or money gambling than intended, arguing about gambling, or borrowing money to pay for gambling debts.

<sup>5</sup> According to the FCCG website, membership dues range from \$35 to \$25,000. See [www.gamblinghelp.org](http://www.gamblinghelp.org) (Last visited August 5, 2011).

<sup>6</sup> See *Gaming Compact between the Seminole Tribe of Florida and the State of Florida*, approved by the U.S. Department of the Interior effective July 6, 2010, 75 Fed. Reg. 38833.

<sup>7</sup> Part V.D. of the compact

<sup>8</sup> Part XI.D. of the compact. The compact provides that the Tribe must make an annual donation to the FCCG as “an assignee

dollar value requirement for \$250,000 per facility is the same as the dollar value requirement on pari-mutuel slot machine license holders who must also pay \$250,000 per year for compulsive gambling programs; however, unlike the Tribe's donation which is paid directly to the FCCG, the slot machine regulatory fee for compulsive gambling is paid to the state.<sup>9</sup>

Per the conditions of the compact, the Tribe entered into an agreement with the FCCG to provide treatment for persons with gambling problems who could not otherwise afford to pay for treatment. Until the compact in 2010, state funding did not cover treatment for those who lacked the resources to pay. Now, regardless of their ability to pay, the FCCG can direct callers concerned with problem gambling to the appropriate treatment.

For this fiscal year, 2011-2012, the program has been appropriated \$264,700 from the Pari-mutuel Wagering Trust Fund in the Department of Business and Professional Regulation for the compulsive and addictive gambling prevention contract with FCCG.<sup>10</sup> The Legislature also appropriated \$569,000 from the Operating Trust Fund in the Department of the Lottery for the department to contract with an organization for a compulsive gambling program.<sup>11</sup> The appropriation was vetoed by the Governor.<sup>12</sup> The following chart illustrates the funding allocations from the state for the past five years:

State Funding Sources			
Fiscal Year	Lottery	Department of Business and Professional Regulation	Total State Funding
2006-2007	\$1,300,000	\$400,000	\$1,700,000
2007-2008	\$1,164,275	\$927,000	\$2,091,275
2008-2009	\$1,106,061	\$695,250	\$1,801,311
2009-2010	\$1,119,000	\$690,000	\$1,809,000
2010-2011	\$1,119,000	\$690,000	\$1,809,000
2011-2012	\$0	\$264,700	\$ 264,700

## HelpLine

Over the past ten years, the FCCG HelpLine has received a steady increase in calls for help, information, or referral. During the 2002-2003 fiscal year, the HelpLine received only 912 calls for help, information, or referral. In contrast, in 2009-2010, the HelpLine received almost 5,000 calls for help, information, or referral, and over 16,000 other contacts were received on the HelpLine.

When calls are received, the FCCG compiles extensive information pertaining to the demographics of the callers. In 2009-2010, approximately 50 percent of the callers were between 31 and 49 years old. Sixty-one percent of the callers were male. Forty-seven percent reported a primary gambling problem with slots or similar electronic gambling machines. Only four percent of the callers reported having an issue with sports betting. Sixty-four percent of the callers reported that their primary gambling location was a land-based casino, as compared to a convenience store, the Internet, racetrack, or Internet Sweepstakes center.<sup>13</sup> Seventeen percent of the callers also reported experiencing difficulties with alcohol or substance abuse.<sup>14</sup> Eight percent of callers reported having military experience.

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of the state" in an amount not less than \$250,000 per facility. *The American Dictionary of the English Language, Fourth Edition* (2004) defines an "assignee" as "1. A party to which a transfer of property, rights, or interest is made" or "2. One appointed to act for another; a deputy or agent."

<sup>9</sup> Section 551.118(3), F.S. Currently, seven slot machine license holders pay the license fee for a total of \$1,750,000 per year.

<sup>10</sup> See Specific Appropriation 2125, ch. 2011-69, L.O.F.

<sup>11</sup> See Specific Appropriation 2564, ch. 2011-69, L.O.F.

<sup>12</sup> See Veto Message dated May 26, 2011 at <http://www.flgov.com/wp-content/uploads/2011/05/sb2000.pdf> (Last visited July 29, 2011).

<sup>13</sup> For fiscal year 2010-2011, the FCCG stated that Internet Cafe calls have increased from 68 to 122 calls, representing a 79 percent increase from the prior year.

<sup>14</sup> According to the FCCG, no callers were identified in the 2009-2010 data as being under 18 years of age. Only one percent of the callers were identified as being under 21 years of age.

## Programs

The council provides support for persons experiencing problems with compulsive gambling by providing a confidential referral system and persons who work with problem gamblers, by providing educational training and support guidance. The council has developed and created educational programs designed to target all age groups, including elementary, middle, and high school students. Programs have been specifically designed to target college-aged students, with specific programs targeted even more narrowly for college athletes. In addition, some programs are available to educate seniors, military, and medical or gambling related professionals.

The council's website, [www.gamblinghelp.org](http://www.gamblinghelp.org), has information about how to reach out to a person who may have a gambling problem, email addresses to reach FCCG staff confidentially, and a message forum for people to post questions or to seek advice. In addition, the website has a self-test to determine if a person has a problem and may need to seek help.

The council has indicated that many of the programs that they currently offer will be eliminated due to the significant budget cut they have experienced, including most of their population targeted education programs. These programs include programs targeted towards elementary school students (SMART CHOICES), youth toolkits which furnish tools for parents and teachers, college programs developed in cooperation with the University of Central Florida and endorsed by the National Collegiate Athletic Association (NCAA), the Peer Education Program, and the High School Student Athlete Program.<sup>15</sup> The council will also not be able to continue to sustain the military program, *Combat Gambling Addition: A Toolkit for the Military*.

The council also develops, oversees, and monitors the compulsive gambling programs for the pari-mutuel slot machine licensees. With the current level of funding, the FCCG does not believe it will be able to provide the same level of programming, training, and materials promoting the HelpLine to patrons as it has in prior years.

Coupled with the reductions or eliminations of educational outreach and available programs and resources, the FCCG indicates that it will have to significantly alter its 24-hour helpline. The council stated that it will also not be able to promote the helpline with its statewide advertising campaign. Without the advertisement, individuals in need of problem gambling assistance may have a more difficult time in finding the help they need.

In addition to the FCCG HelpLine and the specific programs mentioned below that are targeted towards student athletes and military personnel, persons suffering with gambling problems can find self-help group support from one of the many Gamblers Anonymous or Celebrate Recovery meetings across the state. Both support programs offer support through a multi-step program with free group meetings. In addition, there are counselors and psychologist who specialize in treatment for compulsive gambling, including an in-state residential treatment program.<sup>16</sup>

## College Student Athletes

In a 2008 study on the prevalence of gambling among college students, it was estimated that approximately five percent of Florida college students surveyed were experiencing significant gambling and gambling related problems.<sup>17</sup> Based on that finding, it is estimated that approximately 50,000 students statewide are experiencing some of the symptoms listed in the diagnostic criteria for pathological gambling. The study found that male students were more likely to gamble than female students, and preferred to gamble on cards, sports, the Internet, games of skill, and in casinos. When asked in the study who the student would turn to for help if they developed a

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<sup>15</sup> See Letter dated July 14, 2011 from the FCCG. A copy of the letter is on file with the committee.

<sup>16</sup> The C.A.R.E. Addiction Recovery center is a residential treatment center in Florida that has a specific program for compulsive gamblers. See <http://www.careflorida.com/> (Last visited July 21, 2011). The residential treatment program takes insurance, provides some scholarships, and offers financing to patients. According to a representative from C.A.R.E, their center is only one of four treatment centers in the United States that has a program specifically designed for persons with compulsive gambling problems.

<sup>17</sup> Gupta, Derevensky, Hess, Kaplan, Lang, Scott, Chavez, and Woodley, *Gambling and Problem Gambling Prevalence Among College Students in Florida*, A Report to the Florida Council on Compulsive Gambling, Inc., McGill University and University of South Florida, July 2008.

gambling problem, the majority of students responded that they would seek help from their family, friends, or a counselor. Only ten percent said they would consult a helpline. Eleven percent of the students stated that they would not seek help. However, 28 percent of those persons identified as pathological gamblers said they would not seek help for their problem.

In 2003 and 2008, the NCAA sponsored two national surveys in which over 20,000 collegiate athletes were surveyed concerning their gambling habits. The research indicates that sports wagering occurs in every division and that student-athletes in every sport are vulnerable, particularly for wagering at a social level.<sup>18</sup> Both studies indicated that Division III athletes have a higher propensity for gambling than Division I or II. The sport with the highest involvement in gambling was golf. The research also indicated that male athletes have a greater propensity to gamble than females. The 2003 report indicated that approximately 69 percent of male student athletes have gambled in the past year versus approximately 47 percent of female student athletes. The 2003 report found that less than five percent of males and one-half of one percent of females were categorized as problem or pathological gamblers. A study that evaluated the survey results from the 2003 study indicated that collegiate athletes have a greater propensity to be weekly gamblers than the average population.<sup>19</sup> Interestingly, the report indicated that the percentage of student athletes with a compulsive gambling problem was lower than that found in the general population.<sup>20</sup> The NCAA indicated that they were preparing to conduct a third study in 2012.

In an attempt to target college students with gambling problems, the FCCG has offered a peer connect service, a 24-hour helpline, and campus-wide educational programs targeted at college athletes. The FCCG program entitled *Students Against Gambling Addiction (SAGA)* was developed in cooperation with the University of Central Florida and endorsed by the NCAA. The program assists institutions in developing campus-wide programs and provides training materials for college counselors, peer advocates, resident advisors, students, student athletes, and others. In addition, the FCCG strives to educate high school athletes prior to their entry into collegiate athletics. The National Federation of State High School Associations teamed up with the NCAA and the FCCG to develop a comprehensive lesson plan for high school student athletes, which provides guidelines for coaches and educators regarding the dangers of sports wagering. The program is also designed to educate high school athletes on various forms of gambling, the addictive dangers of these activities, and the possible adverse impacts on the student's education, sport, and career.

Annually, the council reaches out to all state universities and colleges and encourages the implementation of the SAGA program. The council offers training to staff and personnel online so they are prepared to utilize the program. During the fall of 2010, the FCCG participated in the freshmen orientation for the Florida International University in Miami and promoted the FCCG and the HelpLine. The FCCG also participated in the freshmen orientation for the University of Central Florida. During the orientation, the FCCG made materials available to parents and students and information was presented regarding the HelpLine and related offerings of the FCCG during a student forum. In addition to making information available during its orientation, the University of Central Florida implemented the SAGA program as part of its Peer Educator Class.

In addition to the above programs, the NCAA has rules related to sports wagering to protect both the integrity of the game and to protect the welfare of the student athlete.<sup>21</sup> Student athletes must comply with the NCAA rules

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<sup>18</sup> See 2003 NCAA National Study on Collegiate Sports Wagering and Associated Behaviors, NCAA 2003 Report. The NCAA 2008 report is currently unpublished; however, the NCAA has compiled the results of the survey in a PowerPoint presentation that was utilized during the 2010 NCAA Convention. A copy of the presentation is on file with the committee.

<sup>19</sup> See Ellenbogen, Jacobs, Derevensky, Gupta, and Paskus, *Gambling Behavior Among College Student-Athletes*, *Journal of Applied Sport Psychology*, July 2008, which analyzed the results of the 2003 NCAA report. A copy can be found at: <http://www.ncaa.org/wps/wcm/connect/a55952804187de8fab77fb734e8667f6/J+of+Applied+Sport+Psych+wagering+study08.pdf?MOD=AJPERES&CACHEID=a55952804187de8fab77fb734e8667f6> (Last visited July 25, 2011). The report indicated that while only 2.6 percent of college students gamble on a weekly basis, 7.9 percent of collegiate athletes gamble weekly.

<sup>20</sup> *Id.* The data from the 2003 NCAA report found that slightly under one percent of all collegiate gamblers were pathological gamblers. The report noted that similar studies have found the pathological gambling prevalence in adults to range between 1.3 percent and 2.6 percent.

<sup>21</sup> The 2003 NCAA report found that knowledge of the NCAA rules was highest in Division I athletes and lowest in Division

which prohibit student athletes, coaches, and staff from participating in sports wagering. Specifically, the sports covered include sports in which the NCAA sponsors a championship, including amateur, collegiate, or professional football, basketball, and baseball among others. Sports wagering activities for sports are governed by NCAA Bylaws 10.3.<sup>22</sup> The rules forbid athletes from giving information on college or professional sports to anyone who places bets.<sup>23</sup> The rules seek to protect the integrity of the athlete and sport. Violations of this rule may result in the loss of the student's athletic career.<sup>24</sup> The rule does not cover betting on non-NCAA sponsored sports, including NASCAR and horseracing.

The NCAA is highly involved with gambling related collegiate athlete education in the state. The association has a website, [www.dontbetonit.org](http://www.dontbetonit.org), which provides interactive scenarios for students to consider. The association creates and distributes videos, flyers, newsletters, and posters. In addition, the association provides speakers during major sporting event peaks, such as during the March Madness. According to the NCAA, student athletes tend to be risk takers, in much the same way as gamblers. The NCAA believes that although there is a reported issue with gambling among athletes, the issue does not appear to be compulsive in nature. The NCAA studies did not compare the gambling habits of athletes versus the general college student population. Instead, the NCAA studies focused on sports gambling.

According to the NCAA and major universities in the state, the universities speak with their athletes at least two times per year: once in the fall and once in the spring. In addition, depending on the sport, the athletes may be required to complete forms or affidavits attesting to their compliance with NCAA rules and concerning gambling issues. In addition to presenters, which range from university compliance personnel, law enforcement, NCAA representatives, and FBI employees, the student athletes are also provided drug testing and confidential counseling for many issues, including alcohol, stress, drugs, and gambling.<sup>25</sup> Representatives from the University of Florida and from Florida State University indicated that they do not have an issue with sports wagering and that the entire student body, not solely athletes, has a similar issue with other types of gambling in that they are widely popular and often believed to be legal. Although they have been contacted by the FCCG in the past for outreach programs, the UF Compliance Office indicated that the speakers and programs they currently conduct seem better targeted towards their athletes and NCAA rules.

### Active Duty Military and Veterans

According to a 2001 Statewide Prevalence Study, individuals with military experience are likely to participate in more gambling activities than the general population.<sup>26</sup> In 2002, the Department of Defense conducted a study examining the mental health of military personnel.<sup>27</sup> The portion of the study dealing with gambling behaviors indicated that 6.3 percent of the personnel fell within the "at-risk category," 2.3 percent were categorized as problem gamblers, and 1.2 percent as pathological. The study indicated that the Marine Corps showed the highest rate of problem gambling.<sup>28</sup> According to the FCCG, the study indicates that military personnel could be at a higher risk for gambling related problems than the general population. The council's literature on gambling issues

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III athletes. In addition, the 2008 NCAA study indicated that approximately 95 percent of student athletes reported that they somewhat agree or agree to a great extent that the information and education on the negatives associated with gambling that was provided by the school or NCAA discourages student athletes from gambling.

<sup>22</sup> The same rules apply to Division I, II, and III athletes.

<sup>23</sup> NCAA Bylaw 10.3.

<sup>24</sup> NCAA Bylaw 10.3.2 provides that a student-athlete who engages in activities designed to affect the outcome of a game or the point margin, or engages in sports wagering involving his or her institution shall permanently lose all remaining regular and post-season eligibility in all sports. A student-athlete who participates in any sports wagering through the Internet, a bookmaker, or a parlay card is ineligible for regular and post-season competition for one year of the violation. A student-athlete who subsequently violates any portion of Bylaw 10.3 permanently loses all the remaining regular and post-season eligibility in all sports.

<sup>25</sup> Representatives from the University of Florida Compliance Office stated that their athletes can receive unlimited counseling sessions if they have any problem, including a gambling problem.

<sup>26</sup> *Supra* at n. 3.

<sup>27</sup> Bray, Hourani, Rae, Dever, Brown, Vincus, Pemberton, Marsden, Faulkner, & Vandermaas-Peeler, *Survey of Health Related Behaviors Among Military Personnel*, Department of Defense, 2002. A copy can be found at: <http://www.tricare.mil/main/news/dodsurvey.htm#9.3> (Last visited July 21, 2011).

<sup>28</sup> *Id.*

involving military personnel also notes that prevalence studies are likely to provide a conservative estimate because the studies relied on self-reporting. In addition, the FCCG notes that military personnel, similar to collegiate athletes, may be at a higher risk due to some characteristics that cover both populations; they are both competitive, involved in high stress environments, and risk takers. For veterans, the gambling serves as a replacement for combat action excitement and provides an activity to fill time. In addition, gambling is common on overseas military bases and often used as a recreational activity, which may lead to continued gambling after their service.<sup>29</sup> The rush from military service is often replaced by military veterans with the excitement of gambling.<sup>30</sup>

A 2003 report focused on problem gambling and seniors indicated that there is a strong relationship between military experience and frequent gambling by Florida seniors.<sup>31</sup> The report noted that this is partially explained by the fact that senior men are more likely to gamble than senior women, and senior men are more likely to have some former military experience. The report also noted that despite the high number of seniors with military experience who report frequent gambling, the prevalence of problem gambling among those individuals is not significantly different than the prevalence rates among seniors without such experience.<sup>32</sup>

Because of the increased risk for this population, the FCCG offers programs specifically designed for active military, veterans, and their families. The program is called *COMBAT Gambling Addiction: A Toolkit for the Military*. The program provides materials for soldiers, veterans, and their family members as well as providing a guide for military health care professionals, screening and assessment tools, a PowerPoint presentation for educational forums, an article for print and online publications, and a poster with accompanying brochures. In addition to the toolkit, the FCCG has made contact with 192 bingo halls this prior year and provided sample materials to be displayed at the halls to help promote and advertise the HelpLine. The FCCG has not obtained any confirmations that the materials are being used or that other materials are needed.<sup>33</sup> Although no veterans programs have been identified in the state, at least two states, Minnesota and Massachusetts, have programs for problem gamblers associated with their Veterans Affairs' hospitals.<sup>34</sup>

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<sup>29</sup> Anton, Roger, *Resources On-Duty Facing Problem Gambling, A Short Guide for Returning Veterans Confronting a Gambling Addiction*. In his pamphlet, Mr. Anton, a licensed therapist, states that gaming has been involved in the military since the 1930s with increasing popularity since the 1980s, although gambling was banned on and off during those decades. Mr. Anton notes that over 4,000 slot machines were available for recreational activity on overseas military bases in 2005. A copy of the pamphlet is on file with the committee.

<sup>30</sup> *Id.*

<sup>31</sup> Volberg, R.A., *Gambling and Problem Gambling Among Seniors in Florida*, Report to the Florida Council on Compulsive Gambling, Inc., Gemini Research, Ltd., April 2003.

<sup>32</sup> *Id.*

<sup>33</sup> According to a representative from several veterans groups, the veterans groups have not identified if any of the literature from the FCCG has been used, if any other information is needed, or if there is an identified gaming problem in their population. The primary focus of the veterans' groups in this state has been on homelessness.

<sup>34</sup> See Minneapolis VA Health Care System at: <http://www.minneapolis.va.gov/services/MentalHealth/MHGambling.asp> and Bedford Massachusetts Medical Center at: <http://www.bedford.va.gov/Mentalhealth/gambling.asp> (Last visited August 8, 2011).