

# Improving Your Odds

March 2015

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## Bracketology— The Start to Problem Gambling?

It's about that time of year; everyone is doing their bracketology research, talking to their friends about what pool to join, and printing off those crisp, clean brackets to hopefully send the right team to the finals. An estimated 50 million Americans participate in March Madness pools. That's right; more money is wagered on the National Collegiate Athletic Association (NCAA) college basketball March Madness tournament than the Super Bowl. However, you never hear anyone saying, "Do you want to illegally gamble by entering my March Madness bracket pool?" Contrary to popular belief, filling out a bracket for March Madness and wagering money in a pool is illegal. According to the NCAA, the FBI estimates more

than \$2.5 billion is wagered illegally on March Madness.

The NCAA does not promote gambling or even recommend it. Many people may see participating in a small office pool to be completely harmless.

However, March Madness brackets are not only popular at offices among adults; it is becoming more and more popular for youth to be participating in the same behavior. Many young people play sports, so they have interest in the game of basketball, and the only thing they have to do is decide what team they want to win. It's a 50/50 chance to make some money, which can seem very tempting (and easy) to a young

person.

However, participation in these pools gives youth their first taste of gambling and is sometimes the start to problem gambling. There are no rules against filling out a bracket for the tournament; in fact, the NCAA encourages people to do this for fun without having to gamble.

March is designated as the National Problem Gambling Awareness Month by the National Council on Problem Gambling (NCPG). Through public awareness and outreach, the goal is to educate the general public and health care professionals



about the warning signs of problem gambling and raise awareness about the help that is available both locally and nationally.

Do you know of someone who may be a problem gambler? CFR can help with trained Problem Gambling Counselors. There is help waiting. Call 1-800-BETS OFF

Links:  
[http://www.aarp.org/health/conditions-treatments/info-06-2009/just\\_once\\_more.html](http://www.aarp.org/health/conditions-treatments/info-06-2009/just_once_more.html)  
[http://www.ncpgambling.org/files/public/Seniors\\_FINAL.pdf](http://www.ncpgambling.org/files/public/Seniors_FINAL.pdf)  
[http://res.dallasnews.com/interactives/2014\\_March/seniorgambling/](http://res.dallasnews.com/interactives/2014_March/seniorgambling/)



**PROBLEM GAMBLING AWARENESS MONTH**

→ HAVE THE CONVERSATION

For local help or information, please contact Community and Family Resources at -1-866-801-0085 or [www.cfrhelps.org](http://www.cfrhelps.org)

# Community and Family Resources

**"Community and Family Resources is a pro-active organization dedicated to assisting individuals, families, and communities achieve healthy behavior and lifestyle through advocacy, prevention, and treatment of substance abuse and problem gambling."**

*Since 1968, CFR has a long history of helping people learn healthy behaviors to prevent addictions and achieve an improved quality of life while maintaining abstinence from addictive behaviors.*

## Fantasy Sport Participation in Iowa

As residents of Iowa, we are able to play fantasy sports for free, but we are not allowed to win cash or prizes via online fantasy sports websites. Iowa is one of five states that have this restriction, along with Washington, Arizona, Louisiana, and Montana. In the Unlawful Internet Gambling Enforcement Act of 2006, the Federal Government explained that fantasy sports were considered a game of skill rather than luck, therefore, it is not considered gambling. Since that ruling, fantasy sports have become extremely popular. Traditionally, most professional sports leagues do not look kindly on anything related to sports betting. However, some leagues are starting to support fantasy sports because of the increase in revenue and viewership for their sport. The NBA is now part-owner of FanDuel,

the number one online fantasy sport company.



Many people are lobbying for a bill to pass that would allow fantasy sport participants in Iowa to collect their earnings. Fantasy sport companies pay local, state, and federal taxes just like every other company. Some feel that if fantasy sports were legal, we would have more money in our economy and the fantasy sport companies would provide jobs. According to the Fantasy Sports Trade Association, 41.5 million people played fantasy sports in 2014. Fantasy sports are an \$800 million a year industry with \$3.64 billion spent by consumers in direct revenue.

One thing that raises some concern is

some individuals become very dependent on their prize money and consider their daily winnings as income. Others will use funds that would normally pay for basic expenses to gamble. These are risky behaviors that could lead to financial problems for those individuals. In most states, you have to be 18 to participate in online fantasy sports (Alabama and Nebraska require their residents to be 19 years old). Some questions for Iowans to ponder: Would Iowa set an age limit? Is it acceptable for 18 year olds to be risking their own money on a daily basis? Would it be helpful to have some sort of regulation?

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Prevention Department  
500 Fairmeadow Dr.  
Webster City, Iowa 50595

Phone: 515-832-5432  
Fax: 515-832-3221

**We're on the Web!**  
**Cfrhelps.org**

*One Life at a Time*  
*One Day at a Time*

about the warning signs of problem gambling and raise awareness about the help that is available both locally and nationally.

If you know someone who may need help with a gambling problem, the 24/7 hotline Bets Off is always available by calling 1-800- BETS OFF. Bets Off is also available via chat by visiting [www.1800betsoff.org](http://www.1800betsoff.org). Locally those seeking help can call 515-576-7261 to be transferred to a counselor.

Links:

<http://www.startribune.com/local/146544445.html>  
[http://www.marquetinternational.com/pdf/CPFM-Jan14\\_Marquet.pdf](http://www.marquetinternational.com/pdf/CPFM-Jan14_Marquet.pdf)  
[http://articles.petoskeynews.com/2012-06-13/embezzlement-cases\\_32220334](http://articles.petoskeynews.com/2012-06-13/embezzlement-cases_32220334)  
<http://hurchembezzlement.blogspot.com/2013/03/in-many-embezzlements-gambling-problem.html>

