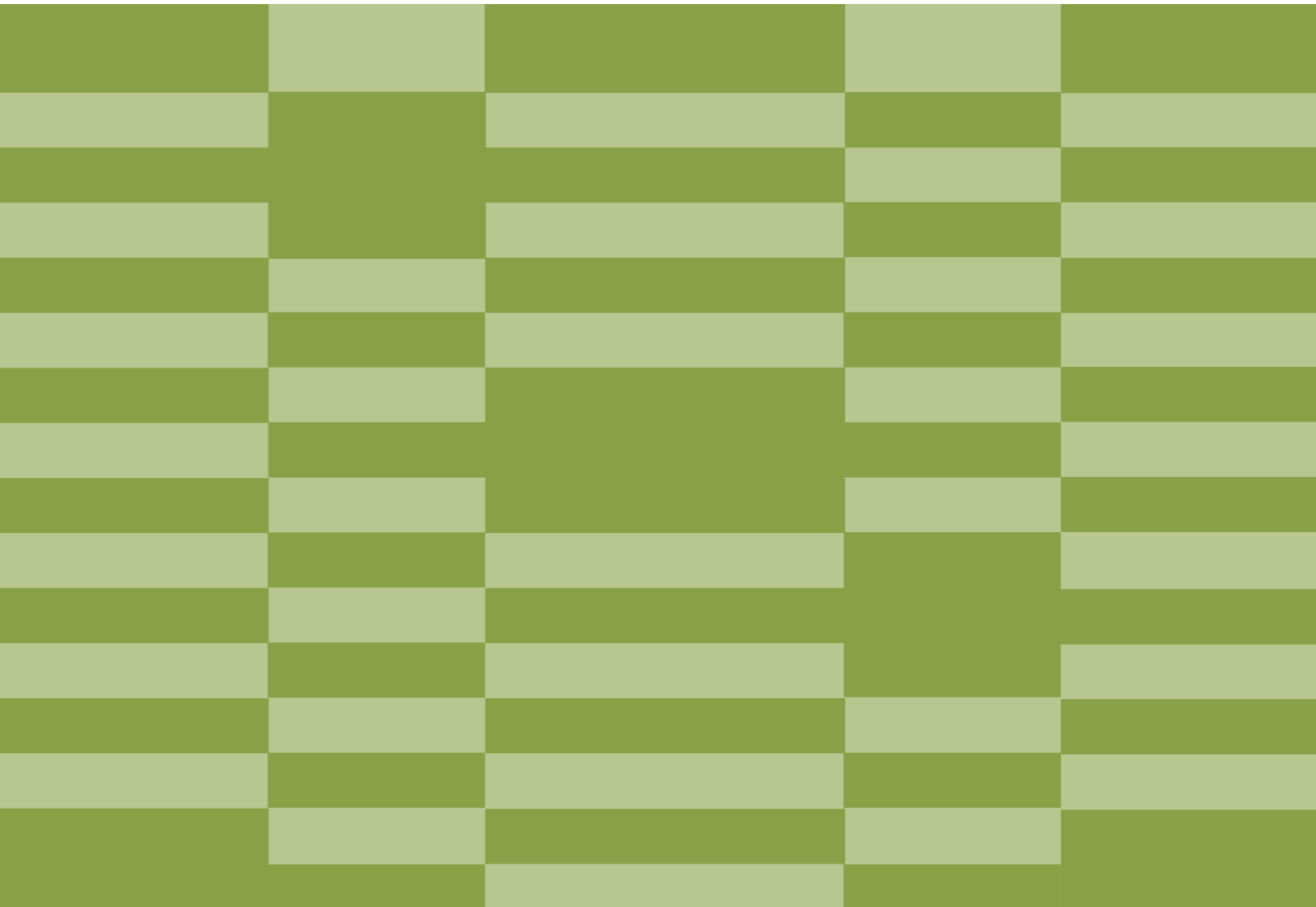


Omni Institute Report

# Kentucky Gambling 101 Toolkit

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# Kentucky Gambling 101 Toolkit

## Home Page

The Omni Institute developed this resource to support the Department for Behavioral Health, Developmental and Intellectual Disabilities (DBHDID) in its problem gambling program. The toolkit focuses on educating Kentuckians about responsible gambling practices, understanding the risks of developing a gambling problem, recognizing risk factors and warning signs, and accessing services that help reduce the harms associated with problem gambling.

### About This Toolkit

This digital toolkit is designed as an easy-to-navigate resource for providers seeking information about problem gambling prevention, identification, and support services in Kentucky. Each section addresses a key topic—such as understanding gambling behaviors, Kentucky-specific data related to problem gambling, recognizing warning signs, and connecting individuals to appropriate treatment and recovery resources.

You can explore the toolkit using the menu at the top of the page. Each page includes practical information, links to additional resources, and tools that can be used by behavioral health providers, community organizations, and individuals. Users are encouraged to move through the sections in order for a complete overview, or to jump directly to the topics most relevant to their work or interests.

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## What is Gambling?

Gambling, or placing a bet, involves playing a game of chance or skill where something valuable such as money is put at risk for the possibility of a prize. People usually gamble with the hope of winning more than they bet, such as buying a lottery ticket for the chance at a multimillion-dollar jackpot. While casinos and racetracks are places where people often gamble, it also happens in everyday settings, including convenience stores, community events, sports venues, between friends, and on online platforms. 14, 23

### How do people gamble?

- **Lottery games** – A state-run lottery allows people to purchase tickets for a chance to win cash prizes.
- **Instant games** – Sometimes called “scratch-offs,” these tickets are part of a lottery system and reveal symbols or numbers when scratched, offering immediate results and cash prizes.
- **Charitable games** – Bingo, raffles, and pull-tab tickets that are organized or sold by licensed nonprofits or charities to raise funds.



- **Pari-Mutuel Betting** – Betting on horse races through a system called pari-mutuel wagering, where all bets are pooled and winnings are divided among those who placed winning bets.
- **Sports betting** – Sports betting allows people to place bets on the outcomes of professional and collegiate sporting events. There are different types of bets - see the [Understanding Terms](#) section to learn more.
- **Fantasy Sports** – People create virtual “fantasy teams” made up of real athletes to compete against other fantasy teams. Winners are determined by the performance of those athletes in real games during the chosen time period.
- **Casino Table Games** – Blackjack, poker, roulette, craps, and other table games traditionally found on a casino gaming floor.
- **Casino Gaming Machines** – Slot machines, video poker, and similar electronic gaming machines traditionally found on a casino gaming floor.
- **Electronic Gaming Devices or Skill Games** - Electronic machines that function like slot machines but are not operated by a licensed casino. These may be located in bars, gas stations, convenience stores, or similar locations.
- **Sweepstakes/Social Casinos and Sportsbooks** - These are online platforms that mimic gambling websites and apps such as casinos or sportsbooks, but operate differently from traditional, real-money gambling sites. They are typically “free to play,” providing users with free virtual currency, often through daily bonuses. Players use these virtual coins or credits to play casino-style games (like slots or blackjack) or place sports bets. While they do not require users to wager real money to play, they typically allow users to purchase additional virtual currency to place bets. They are not regulated and licensed in the same way that traditional casinos and sportsbooks are. 1

## Understanding Common Types of Sports Betting Terms

Sports betting involves more than just picking who will win or lose – there are many different ways to place a bet. Being familiar with the most common types of bets can help in understanding gambling behaviors and their risks. 21

- **Straight Bet (Moneyline / Point Spread)**  
A single bet on a team to win outright. It can be based on either the simple outcome (moneyline) or by factoring in the number of points by which a team wins (spread).
- **Parlay Bet**  
A single wager linking two or more bets. To win, *every* individual bet must be won. Parlays offer bigger payoffs, but a single wrong outcome means you lose it all.
- **Prop Bet (Proposition Bet)**  
A bet that focuses on specific game events that don’t necessarily influence the final result,



such as how many touchdown passes a quarterback throws, who scores first, or whether the game goes into overtime.

- **Futures Bet**

A long-range bet placed on an outcome that takes place later in a season or event, for example, betting on the next champion, MVP award winner, or other season-long competition.

- **Teaser Bet**

A special parlay where the bettor adjusts the point spread in their favor, making each leg easier to win. The trade-off is a lower payout compared to a regular parlay. They typically include multiple games and allow point adjustments, such as adding six points to each selection on a football or basketball bet.

- A **teaser bet** can be compared to moving the goalposts closer when you're kicking a field goal, making it easier to score, but, since it's less risky, the reward isn't as big.

## What is the difference between gaming and gambling?

Gaming is when someone plays a video game on a console or mobile device. Some of these games have gambling-like components, such as loot boxes, where individuals have an opportunity to buy something of value in the game with real or virtual currency. Loot boxes mimic gambling because they work like slot machines. The player risks something they value for a random prize with no idea whether the payout will be worth it. This can make it hard to tell the difference between gaming and gambling. Some people are concerned that gambling-like features in video games may lead to gambling, especially among young people.

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# Gambling in the U.S & Kentucky

## What types of gambling are legal in Kentucky?

Gambling laws in the United States vary widely by state, creating a complex legal landscape. Over the past twenty years, courts have favored the expansion of gambling, especially sports betting.

The interactive map below shows where different forms of gambling are legally permitted across the United States. Use the filter dropdown to select a gambling type (such as sports betting, lottery, or casinos). States highlighted in color indicate where that activity is allowed.



## As of 2025:

- **Lotteries- 45/50 States:** Kentucky is one of the 45 states that operate a lottery, offering games such as scratch-offs, draw games, and multi-state games like Powerball and Mega Millions. 7
  - 88% of States
- **Casino-Style Gambling- 42 States:** While 42 states permit casino-style gambling through retail casinos (including tribal casinos, and commercial operations), Kentucky is not one of these states. 2
  - 86% of states
- **Sports Betting- 39 States:** Since the U.S. Supreme Court overturned the Professional and Amateur Sports Protection Act (PASPA) of 1992 (also known as the Bradley Act) in 2018, 40 states have legalized sports betting in some form, either online, at retail locations, or both. Kentucky allows both online and retail sports betting. 12
  - 80% of states
- **Online Casinos & iGaming- 8 States:** Online gambling sometimes called iGaming, (i.e., real-money casino games or poker) is legal and regulated in only 8 states, including Connecticut, Delaware, Maine, Michigan, New Jersey, Pennsylvania, Rhode Island, and West Virginia. Many others allow online sports betting but not full online casinos. 2
  - 14% of states

## Legal Forms in Kentucky

While gambling takes many forms, only certain types of gambling are legal in Kentucky. These include:

### Lottery & Instant Games

Kentucky Lottery was established in 1989 and includes draw games, scratch-offs, and online ticket sales for eligible games.<sup>14</sup>

### Charitable games

Nonprofits can conduct bingo, raffles, and pull-tab games with licensure from the Department of Charitable Gaming.<sup>11</sup>

### Fantasy Sports

Kentucky residents are currently free to use all the popular Daily Fantasy Sports (DFS) platforms, including DraftKings, FanDuel, Fantasy Draft, and Yahoo DFS. <sup>16</sup>

### Pari-Mutuel Betting

Horse racing is central to Kentucky's gambling landscape. Legal betting is allowed at licensed tracks and online platforms like TwinSpires. <sup>13</sup>



## Sports betting

Legalized in 2023 via House Bill 551. Online and in-person sports betting began in September 2023, regulated by the Kentucky Horse Racing Commission. 12

## Social & Sweepstakes Casinos

Kentucky doesn't allow real-money online casinos. Free-to-play sweepstakes or social casinos are legal. 24

## Remains illegal in Kentucky

## Casino Table Games and Gaming Machines

While card games such as poker may occur socially, commercial casino-style operations where an individual, group, or business organizes and profits from games are illegal. 16

## Electronic Gaming Devices or Skill Games

Also known as "Grey games", these devices have been the subject of considerable discussion in Kentucky in recent years but remain illegal in the state.16

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# Problem Gambling Basics

## When does gambling become problematic?

Although gaming and gambling are legal, they can turn into risky behaviors and potentially result in consequences for someone. Recreational gambling is when someone gambles in a way that doesn't negatively impact their personal time, relationship, finances, or other parts of their life. When gambling does start to impact someone's life in these ways, it is referred to as problem gambling.

Problem gambling can show up in many ways. Some common warning signs include:

- **Mood changes:** Mood shifts to a more negative tone. This can include increased anger, irritability, anxiety, depression, and social withdrawal.
- **Preoccupation:** Frequent thoughts about gambling. Instead of focusing on a task at hand, they think about the bets they can make or associate something they are doing or seeing with gaming or gambling. This can lead to interference with daily tasks.
- **Impact on daily life, work, or school:** Spending excessive time gambling and neglecting daily activities, such as work, school, exercise, eating, or hygiene.
- **Relationship decline:** Worsening relationships with and/or conflict with loved ones because of gambling behavior and its impacts.



- **Gambling as an escape:** Using gambling to escape from or manage stress, sadness, or other problems.
- **Difficulty trying to stop or cut back on gambling:** Feeling upset, restless, or irritable when trying to stop or cut back on gambling.
- **Lying or hiding gaming or gambling:** Hiding or being dishonest about the amount of time or money spent gambling to make it seem they are not gambling or betting as much. This could include hiding screens, betting apps, or just lying to friends and family about these behaviors.
- **Chasing losses:** After losing money one day while gambling, returning another day to try and win that money back.
- **Increased wagering:** Feeling the need to bet more often or in higher amount in order to feel the same level of excitement as before.
- **Financial Impacts:** Experiencing negative financial impacts that result in the need to borrow or take money from others.
- **Physical changes:** Headaches, trouble sleeping, or other stress-related symptoms that are caused by preoccupation with thoughts of gambling or emotional strain caused by gambling.

When someone experiences warning signs like the ones above, or their gambling negatively impacts their life in multiple ways and they are unable to stop or control their gambling behavior, they may be diagnosed with a gambling disorder. Gambling disorder is a recognized mental health disorder that can be diagnosed by a medical professional such as a doctor, therapist, or counselor. A gambling disorder diagnosis requires someone to show four or more warning signs.<sup>3</sup>

## What puts someone at risk for developing a gambling problem?

There are a variety of risk factors that also increase someone's chances of developing a gambling problem, such as:

- **Family history of addiction:** Just like other mental or physical health problems, genetics and early childhood experiences play a role in developing a gambling problem. Individuals with a family history of gambling problems may be at increased risk for developing gambling-related difficulties due to a combination of genetic, environmental, and learned behavioral factors.
- **Mental health issues:** The relationship between mental health issues goes both ways, meaning that mental health concerns can increase the risk of developing a gambling problem, and problem gambling can worsen mental health. Escape gamblers may gamble as a way to deal with depression, anxiety, trauma, or other mental health conditions.
- **Believing in gambling fallacies:** Beliefs that gambling outcomes are based on skill rather than chance, or that individuals can influence random events, are associated with



increased risk for developing gambling disorder. This risk is heightened by the fact that the rules, odds, and true probabilities of winning are often not clearly displayed, making it harder for people to understand how gambling systems actually work.

- **Substance use or misuse:** Gambling while using substances can inhibit an individual's decision-making, leading to riskier gambling behaviors. Like with mental health concerns, the relationship between substance misuse and problem gambling goes both ways.
- **Being in debt:** Financial stress may lead someone to gamble in hopes of winning money to pay off their debts, but may instead find their debt increasing because of gambling. When faced with a loss, those with a gambling problem may feel like they need to "chase losses," or win the money they lost back, often furthering the amount of debt they owe.
- **Environment:** Easy access to casinos, race tracks, gaming halls, mobile phone apps, and convenience stores that sell lottery products can increase risk by allowing someone to place a bet with little effort.

## How is Problem Gambling Related to Substance Use and Mental Health?

### Shared Risk and Protective Factors

Problem gambling, substance use, and mental health problems often happen together because they share many of the same risks. These risks include things like stress, trauma, trouble managing emotions, early exposure to gambling or alcohol, and feeling alone or overwhelmed. People who struggle with anxiety, depression, or impulsivity are also more likely to face these challenges. On the other hand, strong protective factors—such as supportive family and friends, healthy coping skills, positive school or work environments, and access to mental health services help lower the chances of these problems. When these protective factors are strengthened, they can reduce risks across gambling, substance use, and mental health all at the same time.

### Co-Occurrence

Research from the Kentucky Council on Problem Gambling has shown that many individuals who have a gambling problem will also be diagnosed with a substance use or mental health condition in their lifetime: 9

- **Alcohol Use Disorder - Co-occurring condition:** 73% of individuals with gambling addiction also have an alcohol use disorder.
- **Mood Disorders- Depression, bipolar, etc.:** 50% experience a co-occurring mood disorder, such as depression.
- **PTSD - Trauma-related conditions:** 34% have post-traumatic stress disorder (PTSD).
- **Suicide Ideation:** 19% of those with problem gambling report having considered suicide.
- **Suicide Attempts:** 4.7% of individuals with problem gambling report having attempted



suicide.

These data underscore that gambling addiction is not only a financial or social problem but also a serious mental health issue. The high rates of comorbidity and suicide risk highlight the need for integrated prevention, treatment, and recovery approaches that address both gambling and underlying mental health conditions.

## Mirrored Symptoms

Problem gambling symptoms can also look very similar to substance use concerns. With substance use concerns, a person can develop a tolerance to the substance, where they need to use it more often or in larger amounts to get the same feeling as before. For problem gamblers, they might find themselves placing higher bets or betting more often in order to get the same feeling of excitement they did before.

Many people with a substance use concern have persistent, compulsive thoughts or behaviors related to their substance use, such as spending a lot of time thinking about where they will get or be able to use the substance next. These kinds of thoughts are mirrored in problem gambling, and an individual with a gambling problem may spend a lot of time thinking about gambling. In both substance use and problem gambling, behaviors may take priority over essential daily activities and self-care, such as basic hygiene, going to work or school, or spending time with loved ones.

When someone tries to cut down or stop using a substance, whether by choice or necessity, they may experience withdrawal symptoms. While withdrawal symptoms from substance use can be physical, such as pain, sweating, or changes in a person's heartbeat (also known as heart palpitations), they can also be mental. This can include feeling more irritable, anxious, or angry when the person is not using the substance. Problem gamblers who try to cut down or stop gambling show similar mental signs to those with a substance use concern. Cutting back or stopping gambling altogether can be just as hard for someone with a gambling problem as for someone with a substance use concern, and they may find themselves trying to quit many times without success.

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# How Do Gambling Problems Develop and Change Over Time?

Research suggests that gambling problems often develop through predictable emotional and behavioral stages. While every individual's journey is unique, common patterns of development can help inform prevention and treatment strategies. 5



## The Winning Stage

This stage often begins with early wins that create excitement, build confidence, and lead to a belief that gambling is a real way to earn money. Individuals may bet more often, wager higher amounts, and start to view gambling as a skill-based activity rather than as chance.

## The Losing Stage

As losses begin to add up, gamblers may chase losses in order to win back money. Denial, the need to borrow money, and secrecy increase during this phase. Gambling may become more frequent and impulsive, and the individual begins to feel the financial and emotional strain their gambling has caused.

## The Desperation Stage

The person experiences growing negative consequences - such as debt, relationship issues, and employment or school problems- but continues to gamble to escape distress or recover losses. Feelings of shame, isolation, and anxiety build, and the gambler may be tempted to engage in illegal behavior (e.g., theft, fraud) to pay for gambling-related costs.

## The Hopeless Stage

In this stage, the individual experiencing a gambling problem may experience a loss of control, severe depression, or suicidal ideation. There is often a sense that recovery is impossible, and the person may feel completely trapped by the consequences of their gambling behavior.

## A Common Pattern, Not the Only Path

These stages are based on a commonly used model of how gambling problems can develop over time. They help illustrate how early wins can gradually evolve into serious harm.

While many people with gambling problems pass through some or all of these stages, not everyone's experience will look the same. Some individuals may move quickly between stages, skip a stage, or seek help at any point in the process. 5

## How Common is Problem Gambling in the U.S.?

### National Trends

National trends provide a helpful lens for understanding how gambling behaviors evolve and where risks may emerge. Findings from the National Council on Problem Gambling show that millions of adults nationwide experience gambling-related challenges, offering important context for what we see here in Kentucky.<sup>18</sup>

Participation Adult Rates by Activity (At Least Once in the Past Year, %)

(NGAGE 3.0) by the National Council on Problem Gambling:

- 55% of U.S. adults reported buying lottery draw tickets.
- 53% of U.S. adults reported buying instant tickets.



- 33% of U.S. adults reported spending money at a casino.
- 23% of U.S. adults reported placing betting on sport events/sports outcomes.

8% of American adults, almost 20 million people, reported experiencing at least one indicator of problematic gambling behavior “many times” in the past year. 18

## Key Risk Indicators

The greatest predictors of gambling risk identified in the 2024 NGAGE 3.0 survey include:18

- Participating in several different types of gambling activities
- Gambling weekly or more often
- Agreeing that gambling is a good way to make money
- Participating in sports betting (either traditional sports betting or fantasy sports)
- Gambling online
- Being male and/or under the age of 35

## National Young Adult Trends

A National Collegiate Athletic Association (NCAA) survey found that many young adults are engaging in sports betting at high rates.17

- 58% of young adults aged 18–22 have wagered on sports
- 67% of young adults on college campuses have wagered on sports
- Among young adults who bet on sports, 16% report at least one risky behavior

## How Common is Problem Gambling in Kentucky?

While most Kentuckians who gamble do so without serious harm, state estimates indicate that tens of thousands of adults—and thousands of college students—are experiencing gambling at levels that negatively affect their lives. Many face financial strain, relationship conflict, or disruptions to work and school as a result of gambling-related problems. 9

At the same time, gambling opportunities and revenues in Kentucky have expanded rapidly, particularly through sports betting, mobile wagering, and historical horse race–based gaming devices. 2 These activities generate substantial income but are also associated with significant social costs, including financial distress, health impacts, lost productivity, and criminal justice involvement, as well as rising demand for help. In the state, as of 2026, there are only **5 certified gambling counselors**, leaving a gap between the level of harm and the availability of specialized treatment. 22, 10



## STATE LEVEL ANALYSIS (highlighted in cards)

Local data highlights the rapid adoption of sports betting and rising concerns.

- By September 2024, one year after legalization, sports betting volume reached \$2.39 billion, with \$272 million in adjusted gross revenue. 25 The most recent data (January 2026) shows that this number continues to increase, reaching \$6.2 billion in wagers and \$688 million in revenue. 15
- In 2022, historical horse racing generated \$6.8 billion, a 47.8% increase from the previous year. By February 2023, revenue had already reached \$693 million — up \$119 million compared to February 2022.25
- In 2025, Kentucky Lottery sales reached \$2.156 billion, setting a record and reflecting continued high participation across the state. Lottery games remain widely accessible and account for a substantial share of overall gambling activity in Kentucky. 14
- \$500 million - Estimated annual social costs in Kentucky related to gambling addiction, including bankruptcy, healthcare utilization, lost productivity, and criminal justice involvement. 22

According to the April 2024 NGAGE 3.0 survey by the National Council on Problem Gambling, approximately Kentucky adults reported at least once in the past year, 19

- 57% of Kentucky adults reported buying lottery draw tickets.
- 55% of Kentucky adults reported buying instant tickets.
- 24% of Kentucky adults reported placing a betting on sport events/sports outcomes
- 22% of Kentucky adults reported gambling online or via app
- 19% of Kentucky adults reported spending money betting on horse or dog races

### **Alert boxes**

**Student Impact:** An estimated 9,221 to 15,816 college-aged students in Kentucky are experiencing gambling disorder. 9

**Individuals Experiencing Addiction:** According to estimates from the Kentucky Council on Problem Gambling (2022), between 47,020 and 64,435 adults in Kentucky may meet the criteria for gambling addiction. 9

**Helpline Demand:** In 2024 Kentucky's gambling helpline saw a dramatic increase in activity, with calls, texts, and chats more than doubling compared to the previous year. The 1-800-GAMBLER hotline received 3,240 calls, a significant surge relative to past years. 22

## Who is Most at Risk of Problem Gambling?

Certain groups in Kentucky are disproportionately affected by gambling problems:

**Youth and Adolescents:** The most recent Kentucky Incentives for Prevention (KIP) statewide survey, administered to more than 21,000 public school students in 109 districts in fall 2024,



found that over 20% of high school seniors reported having gambled for money or possessions during their lifetime. Across all grade levels surveyed (6th, 8th, 10th, and 12th), nearly 2% of students reported that gambling had led to financial problems or problems with family, school, work, or personal life behaviors consistent with gambling addiction. Early exposure to gambling in family or peer settings increases the likelihood of developing lifelong problems. 8

**College Students:** An estimated 9,000–15,000 Kentucky college students meet the criteria for gambling addiction.<sup>9</sup> National research from the NCAA shows young adults on college campuses, especially college athletes, are significantly more likely to engage in risky sports betting and online play compared to the general population.<sup>17</sup>

**Justice System-Involved Individuals:** People who are on probation, parole, or in correctional facilities show much higher prevalence of problem gambling than the general adult population, with as many as 15,000 Kentuckians in this category affected.<sup>9</sup>

**Young Men, Especially Those Betting Online:** The 2024 NGAGE 3.0 survey found that being male and under 35 is one of the strongest predictors of gambling risk. A total of 15% of adults ages 18–34 reported concerning behavior, compared to 2% of those 55+. This reflects broader national trends showing that young men, particularly those engaged in online, and sports betting are disproportionately vulnerable to problem gambling. 18

**People with an Existing Mental Health or Substance Use Concern:** Problem gambling rarely occurs in isolation. Research shows strong links between gambling addiction and other behavioral health challenges, and those with a history of mental health or substance use concerns are more likely to develop a gambling problem. 20

## How Can Someone Prevent Themselves from Developing a Gambling Problem?

Understanding personal risk factors and warning signs is the first step toward preventing problem gambling. In general, these are great strategies to support a person’s well-being.

### Mental health and substance use awareness:

Understanding mental health and substance use patterns is an important part of preventing gambling-related harm. Being aware of symptoms—such as anxiety, depression, impulsivity, or substance use—can help an individual recognize when gambling may worsen these concerns or become a coping mechanism. When a client is informed about their mental health it gives them the ability to make safer choices and seek support early if needed.

### Healthy alternatives:

Engaging in positive, meaningful activities can reduce the amount of time spent gaming or gambling and improve overall wellbeing.

Examples include:

- Exercise or outdoor recreation



- Reading or creative hobbies
- Journaling or mindfulness practices
- Social activities that strengthen connection

These activities help support balance, stress management, and healthier routines.

### Screening and Early Identification:

Routine screening for gambling-related concerns is recommended in behavioral health, primary care, and other appropriate settings to support early identification. If an individual is exhibiting signs of gambling-related concerns, timely referral for further assessment by a qualified professional is advised. Screening can help clients:

- Understand their level of risk
- Identify early warning signs
- Learn about helpful next steps or resources
- Screening is confidential and a valuable first step in reducing harm.

### Tips for Gambling Responsibly 6

Responsible Gambling Strategies: Clinicians can encourage individuals who choose to gamble to adopt harm-reduction strategies, including:

- **Establishing limits in advance** – Setting predetermined time and monetary limits prior to gambling and adhering to those limits.
- **Maintaining an entertainment mindset** – Framing gambling as a form of paid entertainment rather than a source of income or financial strategy.
- **Recognizing the role of loss** – Understanding that losses are inherent to gambling and ensuring that any expenditures remain within a discretionary entertainment budget.
- **Maintaining life balance** – Monitoring for impacts on relationships, employment, or daily responsibilities, and taking planned breaks from gambling when it begins to interfere with other areas of functioning.

High-Risk Gambling Behaviors: Clinicians should assess for and address the following behaviors, which are associated with elevated risk for gambling disorder:

- **Using borrowed or essential funds to gamble** – Gambling with money allocated for savings, bills, or borrowed from others may indicate impaired financial boundaries and increased risk.
- **Chasing losses** – Attempting to recover lost money through continued gambling often leads to escalating financial harm and loss of control.
- **Viewing gambling as a source of income** – Treating gambling as a financial solution or



“quick cash” strategy reflects distorted expectations and increases vulnerability to problematic behavior.

- **Using gambling as an emotional coping strategy** – Engaging in gambling to manage stress, distress, loneliness, or physical pain may reinforce maladaptive coping patterns and contribute to disorder progression.

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## Pathways to Recovery

### What Treatment and Recovery Supports are there for People with a Gambling Problem?

Individuals usually develop gambling problems for one main reason, even if they have a few different risk factors. Research shows that most people follow one of three main paths into problem gambling. A person might relate to more than one path, but usually one pathway fits them best and helps explain why their gambling became a problem. 4

#### **Pathway 1: Behaviorally conditioned**

These individuals develop problem gambling behaviors primarily through repeated exposure and learned behaviors. They typically do not have significant underlying mental health issues. Their gambling is reinforced through wins and environmental cues (e.g., advertisements, accessibility). These individuals might respond well to behavioral interventions and education.

#### **Pathway 2: Emotionally vulnerable**

These individuals use gambling as an emotional escape from anxiety, depression, trauma, or low self-esteem. They may have a history of mental health issues or adverse childhood experiences. Treatment for this group should address co-occurring emotional disorders alongside problem gambling behaviors.

#### **Pathway 3: Antisocial-impulsive**

This group displays high levels of impulsivity, risk-taking, and antisocial traits. They may have a history of conduct disorder, substance use, or criminal activity. This pathway is the most complex and typically requires intensive, multi-modal treatment that includes mental health and behavioral interventions.

#### **Treatment and recovery for problem gambling can look different for everyone.**

What works for one person may not work for someone else. Treatment depends on how severe a person’s gambling behaviors are, cultural factors, and the impact that gambling has had on their daily life.

**The list below outlines several treatment and recovery options that individuals may find helpful on their path to healing.**



1. **Person-centered recovery planning:** Being person-centered in treatment is essential, as no two people's gambling habits are the same, and the types of treatment and recovery options that work best for someone can differ. Identifying escalation cues, goals in treatment, and coping skills that work for someone are important factors for success.
2. **Residential treatment:** In residential treatment programs, a person has 24/7 structured support from professionals in a controlled environment with fewer triggers and opportunities to gamble. People work with a professional to learn coping skills and are able to connect with peers who are in a similar situation. While most residential treatment facilities focus on general addictions or mental health concerns, there are a few in Kentucky that have specific experience with and options for treatment of problem gambling disorders.
3. **Outpatient treatment:** Outpatient therapy can be an effective and flexible treatment option. The person works with a treatment provider to set a session cadence while continuing with daily routines. Outpatient treatment usually includes one-on-one meetings with a mental health professional and reviewing different treatment options. Some common treatment options for problem gambling include:
  - a. **Cognitive Behavioral Therapy (CBT):** Focuses on identifying and challenging false beliefs that contribute to problem gambling, such as chasing losses or believing outcomes can be controlled, while also helping individuals replace risky gambling behaviors with healthier alternatives, including engaging in hobbies, spending time with family or friends, and using coping strategies to manage urges.
  - b. **Motivational Interviewing (MI):** A collaborative, person-centered approach that helps individuals explore and resolve ambivalence about their gambling. Rather than confronting or directing change, MI supports clients in identifying their own reasons for change and strengthening motivation. It is especially useful for individuals who feel uncertain about whether they want to reduce or stop their gambling behaviors.
4. **Peer support programs:** Groups or one-on-one interactions with others who are navigating problem gambling can make someone feel supported and like they are not alone in their healing journey. These programs provide a safe and supportive space to talk about gambling urges, share experiences, and learn from others who have faced similar challenges with their gambling. Peer connections can help reduce isolation and build accountability during recovery.
5. **Financial/legal counseling:** Problem gambling can often cause or increase debt or legal problems. Through financial and legal counseling, people can work with a professional to develop debt repayment plans, set a budget, and navigate legal issues that were created or intensified by gambling. People may need to connect with a financial specialist or lawyer to fully navigate these types of challenges, as this may be out of scope for many mental health professionals.
6. **Treatment for co-occurring MH/SUD treatment:** Gambling problems frequently co-



occur with mental health conditions, like depression, anxiety, trauma, ADHD, and substance use disorders such as alcohol or tobacco use disorder. Acknowledging the symptoms and connections between them can lead to better outcomes. This ensures that all symptoms are being addressed to promote overall well-being and significantly increases the chances for long-term recovery.

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## Services & Resources

### What Services and Resources are Available in Kentucky?

As legal gambling has expanded in Kentucky, prevention, education, and treatment services have not grown at the same pace. The number of calls to the problem gambling helpline doubled after legal sports betting was introduced, highlighting increased demand for support. Without continued investment in prevention and recovery services, gambling-related harm is likely to increase. In response, Kentucky Department of Behavioral Health, Developmental, and Intellectual Disabilities (DBHDID) and the Kentucky Council on Problem Gambling, and partner organizations across the state are working to strengthen education, awareness, and workforce capacity.

#### State Services Programs

The Kentucky Council on Problem Gambling and the Kentucky Department for Behavioral Health, Developmental and Intellectual Disabilities offer many resources for individuals impacted by problem gambling or who would like to know more about it. You can find more information by visiting: <https://www.kycpg.org/> and [DBHDID- Problem Gambling Program Resources](#)

### Online & 24/7 Supports

#### Self-Help Resources

There are many self-help resources available to limit or adjust gambling behaviors. These self-help resources are provided by reputable organizations that want to promote responsible gambling and healing. These tools can be used in conjunction with therapy or other coping tools.

1. Gam-care <https://www.gamcare.org.uk/self-help/self-help-resources/> (workbook)
  - a. Provides workbooks about gambling, goal planners, gambling diaries, mood diaries, and other tools that can help your client track their behaviors and emotions and prevent gambling problems from continuing or worsening.
2. UCLA Gambling Studies Program <https://uclagamblingprogram.org/freedom-from-problem-gambling/> (workbook)
  - a. Workbook available in multiple languages that provides psychoeducation on



gambling and worksheets about how to track emotions and gambling habits.

3. SMART Recovery [Gambling Addiction Help & Resources | Compulsive Gambling | SMART Recovery - SMART Recovery](#) (workbook) (Podcast)
  - a. Handbook or podcast that has practical exercises and information on gambling. Includes option to meet with others.
4. Evive- [Evive - Smart Support for Your Gambling Journey](#)
  - a. Mobile application offering daily tracking, education, and budgeting tools to promote awareness and balance.
5. Gamban- [Our Apps - Gamban](#)
  - a. App that blocks access to gambling websites and applications, helping reduce temptation and support recovery.

## Self-Assessments

Providers can utilize brief, validated self-assessment instruments to help individuals evaluate the extent to which gambling behaviors may be interfering with daily functioning. These confidential screening tools can support early identification of risk, guide clinical conversations, and inform decisions regarding further assessment or referral for specialized services.

- **KYCPG Assessment Tool-** [Do I Have a Problem? – Kentucky Gambling Help](#)
  - A brief self-assessment tool to help Kentuckians recognize the signs of problem gambling and explore next steps for getting support.
- **NODS-SA-** [Problem Gambling Self Assessment - National Council on Problem Gambling](#)
  - The NODS-SA is a self-assessment that's designed to help individuals decide whether they should modify or seek help for their gambling behavior.
- **NODS-CLiP-** [Diagnostic Screen for Gambling Disorders \(NODS-CLiP\) - Psychology Tools](#)
  - The NODS-CLiP is a brief psychological assessment tool designed to screen for potential gambling addiction.

## Helplines

Kentucky has various options for help via phone. These helplines connect individuals with trained helpline specialists who can provide support and help identify local treatment options. Depending on location and needs, helpline staff may refer to trained clinicians or behavioral health providers.



Helplines	Contacts
The National Problem Gambling Helpline	Call: 1-800-MY-RESET (1-800-697-3783) Text: 800GAM Chat: <a href="https://www.ncpgambling.org/chat/">https://www.ncpgambling.org/chat/</a>
1-800-Gambler	1-800-426-2537
Cincinnati Gamblers Anonymous	855-222-5542
Lexington Gamblers Anonymous	513-322-5998
Louisville Gamblers Anonymous	855-222-5542
988 Suicide & Crisis Lifeline	988

## Therapy & Counseling Services

### Outpatient Treatment Providers

The following counselors are International Certified Gambling Counselors (ICGC) with specialized training in problem gambling treatment. This information is current as of March 2026. For the most current information, visit: <https://kygamblinghelp.org/counselors/>

Name	Location	Phone	Email
Diane E. Shafer, M.D.	Paintsville	513-678-8263	<a href="mailto:drdianashafer@yahoo.com">drdianashafer@yahoo.com</a>
RonSonLyn Clark, Psy.D., ICGC-II	Owensboro	270-683-8267	<a href="mailto:rclark@boulwaremission.org">rclark@boulwaremission.org</a>
Cassie Puckett	Virtual Provider in Kentucky	270-203-2373	<a href="mailto:cassiepuckett@bircheshealth.com">cassiepuckett@bircheshealth.com</a>
Nancy Spitzer	Virtual Provider in Kentucky	561-352-5011	<a href="mailto:nspitzerlmft@gmail.com">nspitzerlmft@gmail.com</a>
Kaleb Whitworth	Franklin	270-850-0998	<a href="mailto:kalebwhitworth@icloud.com">kalebwhitworth@icloud.com</a>



Abeni El-Amin, Ph.D. Project Ricochet	Lexington, Ky	919-827-3118	<a href="mailto:aelamin@projectricochet.org">aelamin@projectricochet.org</a>
Quinton L. Marks, Ph.D. Project Ricochet	Lexington, Ky	859-619-5441	<a href="mailto:qmarks@projectricochet.org">qmarks@projectricochet.org</a>

## Residential Treatment Programs

If you find that your client needs more structured and intensive care, a residential rehabilitation program may be a good fit. The treatment options page of the Kentucky Gambling Help website, (<https://kygamblinghelp.org/treatment-options/>) outlines residential rehabilitation programs that provide gambling-specific care and may also address co-occurring mental health or substance use conditions.

In addition, therapists and counselors working through Kentucky’s Community Mental Health Centers (CMHCs), Alcohol and Other Drug Entities, and Behavioral Health Services Organizations can provide support for mental health and substance use needs. While these providers may not have specialized training in gambling disorder treatment, they are one option for accessing care while Kentucky continues to build the capacity of clinicians to better understand and treat gambling-related concerns. A list of Kentucky’s Community Mental Health Centers is available here: <https://dbhdid.ky.gov/cmhc>

## Telehealth Treatment Providers

For those seeking more flexible support options, there are telehealth services who specialize in problem gambling treatment. These two organizations have online platforms with providers that can support them or a loved one who is struggling with problem gambling:

### Kindbridge

Offers individual and group therapy <https://kindbridge.com/service-area/kentucky/>

### Birches Health

Offers [individual therapy](#) as well as [referral services](#) for a loved one.

## Peer Support Programs

### Program Types

#### *Gamblers Anonymous*

Gamblers Anonymous is a peer support group for people who have experience with problem gambling. GA meetings provide a safe, judgment-free space to share personal experiences,



support others in recovery, and learn strategies for long-term change.

Kentucky has several organizations that host Gamblers Anonymous meetings. For more information on Gamblers Anonymous, visit: <https://www.gamblersanonymous.org/ga/> or <https://www.gam-anon.org>.

*\*Gambler Anonymous (GA) meeting times: Please note the map and table below is combined with in-person and virtual (GA) meetings. In the digital toolkit there is a separate chart for virtual only.*

Day of the Week	Time	Organization	Address
Monday (Online)	6:30 pm	Louisville Gam-Anon	Zoom Meeting ID: 403726955 Passcode: 491235
Monday	7:00 pm	Middletown Christian Church	500 North Watterson Trail Louisville KY
Monday	7:30 pm	Prince of Peace Lutheran Church	101 South Lebanon Road Loveland OH
Tuesday	10:00am	Mt. Tabor Methodist Church	9670 Mt. Tabor Road Aurora, IN 47001
Tuesday	6:30 pm	First Presbyterian Church	171 Market St. Lexington KY
Tuesday	6:30 pm	Linder Center of Hope	4075 Old Western Row Road Mason, OH 45040
Tuesday	7:00 pm	Harrison County G.A.	105 Big Indian Road c/o Next Step Corydon, IN
Tuesday	7:00 pm	Florence Christian Church	300 Main St. Florence KY
Tuesday	7:00 pm	Louisville/Iroquois G.A.	3229 Lower Hunters Trace Louisville, KY
Wednesday	6:30 pm	All in Recovery	565 Hwy. 192, West Suite 106 London, KY 40741
Wednesday	6:30 pm	Northside Baptist Church	655 W. Thompson Lane



Wednesday	7:00 pm	St. James Group	3543 Taylor Blvd. Louisville, KY
Wednesday	7:30 pm	Church of Christ Central	3501 Cheviot Avenue Cincinnati, OH
Thursday	12:00 pm	Clifton United Methodist Church	3416 Clifton Cincinnati, OH 45220
Thursday	6:00 pm	Murphysboro United Methodist Church	1500 Pine St. Murphysboro, IL
Thursday	6:30 pm	Roaring Brook Recovery Center	600 Perimeter Dr. Lexington, KY  (Enter from the rear of building)
Thursday	7:00 pm	Token Club	3439 Breckinridge Lane Louisville KY
Friday	7:00 pm	Central Church of Christ	3501 Cheviot Avenue Cincinnati, OH
Friday	7:00 pm	Audubon Park United Methodist Church	3200 Poplar Level Road Louisville KY  (Enter on side of building in the door by the office.)
Saturday	8:00 am	Clifton United Methodist Church	3426 Clifton Avenue Cincinnati, OH 45220
Saturday	9:00 am	St. Michael Catholic Church	12707 Taylorsville Road Louisville KY
Sunday	1:00 pm	St. Thomas More	6105 S 3rd St. Louisville, KY
Sunday (online)	6:30 pm	Lexington GA	<a href="https://us02web.zoom.us/j/7097833052">https://us02web.zoom.us/j/7097833052</a>
Sunday	7:00 pm	St. Timothy Episcopal Church	8101 Beechmont Ave. Cincinnati, OH. 45208



## SMART Recovery

SMART Recovery (Self-Management and Recovery Training) - is an evidence-based approach that helps individuals manage addictive behaviors, including gambling and substance use. SMART meetings teach tools to build motivation, cope with urges, and develop balanced thinking.

Keep in mind that not everyone in a SMART meeting will have a gambling disorder—many participants attend for other forms of addiction recovery.

Learn more about SMART Recovery or find a meeting nearby for your client: <https://meetings.smartrecovery.org/meetings/?coordinates=50&location=Kentucky>

*\*SMART Recovery meeting times: Please note this map and chart is combined with in-person GA meetings in the digital toolkit.*

Day of the Week	Time	Location	Facilitator
Monday (Spanish)	pm	<a href="#">Zoom</a> (In Spanish)	Gerardo Matamoros , Facilitator Email: <a href="mailto:gerardo@smartrecovery.org.es">gerardo@smartrecovery.org.es</a> Phone: <a href="tel:+1646-422-9323">+1646-422-9323</a>
Monday	4-5 pm	LRCC Building (Louisville Recovery Community Connection Building) 1700 South 5th St. Louisville, KY 40208	Tori Murphy , Facilitator Email: <a href="mailto:Murphytori24@gmail.com">Murphytori24@gmail.com</a> Phone: <a href="tel:5028301457">5028301457</a>
Monday	6-7pm	Email for link	Military, Veteran & First Responders Facilitator Team Email: <a href="mailto:smartmvfr@gmail.com">smartmvfr@gmail.com</a>
Tuesday	1-2 pm	Bourbon County Health Department 341 E Maine St, Paris, KY 40361	B Vallbona Contact person- Andrea Brown (859)987-1915
Tuesday	4:30-5:30 pm	Voices of Hope 644 N. Broadway,	Contact person: Jimmy Cheatham – 859-447-6332



		Lexington, KY 40507 USA	
Tuesday (Online)	5-6:30 pm	<a href="#">Zoom</a>	Eboni Jewel Sears , Facilitator Email: <a href="mailto:RevEboni@gmail.com">RevEboni@gmail.com</a>  Brad , Facilitator Email: <a href="mailto:smartbrad@protonmail.com">smartbrad@protonmail.com</a>  Lara , Facilitator
Tuesday (Online)	5-7 pm	<a href="#">Zoom</a>	Kevin M. Email: <a href="mailto:kminnick.smart@att.net">kminnick.smart@att.net</a> Phone: <a href="tel:317-316-0073">317-316-0073</a>  Cassandra Toppi , Facilitator Email: <a href="mailto:smartwithcassandra@gmail.com">smartwithcassandra@gmail.com</a> Phone: <a href="tel:516-984-3756">516-984-3756</a>  Maya Prejbisz , Facilitator Email: <a href="mailto:maya.preb@gmail.com">maya.preb@gmail.com</a>
Tuesday	6:30-8 pm	Email for link	Military, Veteran & First Responders Facilitator Team Email: <a href="mailto:smartmvfr@gmail.com">smartmvfr@gmail.com</a>
Wednesday	3:30-4:30 pm	Recovery Cafe Lexington 1109 Versailles Road, Suite 250, Lexington, KY 40508	Josh Vanover , Facilitator Email: <a href="mailto:joshv@recoverycafelexington.org">joshv@recoverycafelexington.org</a> Phone: <a href="tel:(859)523-0590">(859)523-0590</a>
Wednesday (Online)	5-6:30 pm	<a href="#">Zoom</a>	Gerardo Matamoros , Facilitator Email: <a href="mailto:gerardo@smartrecovery.org.es">gerardo@smartrecovery.org.es</a> Phone: <a href="tel:+1646-422-9323">+1 646-422-9323</a>
Wednesday	5:30-7 pm	Email for link	Military, Veteran & First Responders Facilitator Team Email: <a href="mailto:smartmvfr@gmail.com">smartmvfr@gmail.com</a>
Thursday (Second and Fourth)	3-4 pm	Three Rivers District Health Department 60 Old Monterey	Lyndsi McNally , Facilitator Email: <a href="mailto:lyndsib.mcnally@ky.gov">lyndsib.mcnally@ky.gov</a> Phone: <a href="tel:502-484-5736">502-484-5736</a>



of the month)		Road Owenton, KY 40359	
Thursday (Second and Fourth of the month)	3:30-4:30 pm	Pendleton Co Health Department 329 KY 330 W Falmouth, KY 41040	Abigail Henderson , Facilitator Email: <a href="mailto:abigail.henderson@ky.gov">abigail.henderson@ky.gov</a> Phone: <a href="tel:8596546985">8596546985</a>
Thursday	4-5 pm	LRCC (Louisville Recovery Community Connection) 1700 S. 5th St Louisville, KY 40208	Tori Murphy , Facilitator Email: <a href="mailto:Murphytori24@gmail.com">Murphytori24@gmail.com</a> Phone: <a href="tel:5028301457">5028301457</a>
Thursday	4:20-5:20 pm	The Dry Dock 262 Four Mile Ave., Richmond, KY 40475	N/A
Thursday (Online)	5-6:30 pm	<a href="#">Zoom</a>	Markita Renee , Facilitator Email: <a href="mailto:msmarkitarenee@gmail.com">msmarkitarenee@gmail.com</a>  Leonard Murphy , Facilitator Email: <a href="mailto:leonard@empoweredthroughsobriety.com">leonard@empoweredthroughsobriety.com</a> Phone: <a href="tel:917-559-8478">917-559-8478</a>
Thursday	6-7:30 pm	Email for link	Military, Veteran & First Responders Facilitator Team Email: <a href="mailto:smartmvfr@gmail.com">smartmvfr@gmail.com</a>
Thursday (Online)	6-7 pm	<a href="#">Zoom</a>	Scott Dudgeon , Facilitator Email: <a href="mailto:smartrecoverylouisville@gmail.com">smartrecoverylouisville@gmail.com</a> Phone: <a href="tel:+1502-797-8884">+1502-797-8884</a>
Friday	4:30-5:30 pm	<a href="#">Zoom</a> or Voices of Hope 644 N. Broadway, Lexington, KY, 40507, USA	N/A



Friday	6:30-8 pm	Email for link	Military, Veteran & First Responders Facilitator Team Email: <a href="mailto:smartmvfr@gmail.com">smartmvfr@gmail.com</a>
Saturday	9-10:30 am	<a href="#">Zoom</a>	Kathy , Facilitator Email: <a href="mailto:t42please@aol.com">t42please@aol.com</a>  Annabelle W , Facilitator Email: <a href="mailto:smartrecoveryanne@gmail.com">smartrecoveryanne@gmail.com</a>
Saturday	7-8:30 pm	Email for link	Military, Veteran & First Responders Facilitator Team Email: <a href="mailto:smartmvfr@gmail.com">smartmvfr@gmail.com</a>
Sunday	6-7 am	Email for link	Military, Veteran & First Responders Facilitator Team Email: <a href="mailto:smartmvfr@gmail.com">smartmvfr@gmail.com</a>
Sunday	10-11 am	Voices of Hope 644 N. Broadway Lexington, KY 40508	Josh Email: <a href="mailto:josh.jackson@voicesofhopelex.org">josh.jackson@voicesofhopelex.org</a> Phone: <a href="tel:859-303-7671">859-303-7671</a>

## Family support

If an individual is seeking support for a friend or family member affected by gambling, providers can guide them toward appropriate treatment options and referral resources. To help initiate conversations about treatment, the [Responsible Gambling Council](#) suggests the following discussion strategies:

1. Encourage focusing on specific behaviors and the impact gambling is having, such as time spent gambling or financial losses.
2. Suggest contacting a problem gambling helpline or speaking with a qualified professional to explore next steps.
3. Provide information about available treatment resources. If the individual is not ready to pursue treatment, recognize that it may take time for them to acknowledge the problem.
4. Encourage the concerned individual to seek therapy or support to address their own mental health needs, particularly as they relate to the impact of their loved one's gambling.



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