

The Nebraskans We Serve

Nebraskans Receiving Help for a Gambling Problem

Annual Report FY 2025-2026

Nebraska Problem Gamblers Assistance Program



Introduction

When the Commission on Problem Gambling started its direction of the Nebraska Gamblers Assistance Program (GAP) in 2013, it was interested in knowing more about the Nebraskans served by the program in order to improve service to the entire state.

The commission has accumulated two kinds of data. Clients are asked to describe their experiences with gambling and the problems they developed as a result.

Clients are also asked to describe their lives growing up as compared to their lives today.

The Nebraskans who seek help from GAP counselors describe their experiences with different forms of gambling. Some started gambling as young as age 5. Others have borrowed an average of \$34,330 to gamble.

While these facts are critical to understanding the problems our clients face, we also believe it is important to understand what their lives were like growing up. In other words, we want to understand the whole person.

As a result of understanding our clients better, we see better how a gambling problem can happen to anyone.

Main findings as reported by our clients

The Nebraska Problem Gamblers Assistance Program (GAP) started in the early 1990s when Nebraska approved the lottery. Since that time, GAP has paid for confidential counseling with certified problem gambling counselors for thousands of Nebraskans and their families who suffer a gambling addiction.

The Nebraska Gamblers Assistance Program, directed by the nine-member Commission on Problem Gambling since 2013, concentrates its efforts on reducing the negative impacts of gambling addiction through treatment and prevention. Services are offered at no charge.

Main Findings FY 2025-2026:

- 2.5 percent of Nebraskans report attempting suicide before seeking treatment for gambling addiction.
- Twenty percent of Nebraskans report considering suicide before seeking treatment for gambling addiction.
- Total gambling debt: \$6.0 million (\$34.3K average per client reporting debt).
- Eighty-six percent of clients report decreasing their problem gambling behavior after counseling began.
- Twenty-three percent of clients who started gambling at 18 years old and younger report that parents influenced them to start gambling.

Outcomes

Gamblers Assistance collects information from clients at each step in the counseling process. The data in this report tells the story of the Nebraskans We Serve.

Treatment Outcomes

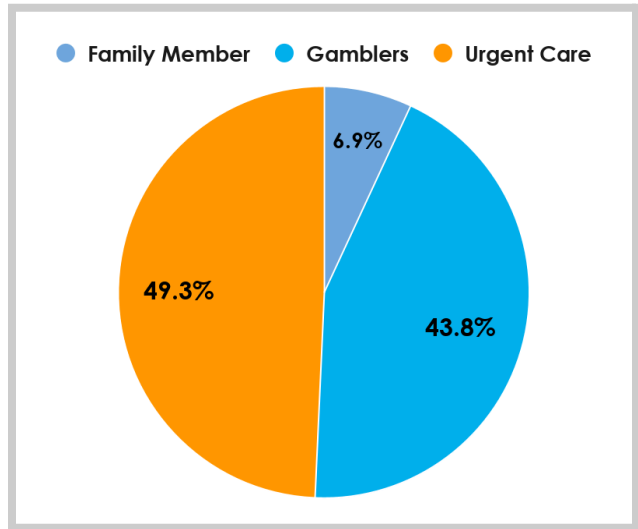
Individuals receiving counseling help

An average of **369** individuals received counseling services monthly during FY 2025-2026.

These individuals included:

- Problem gamblers admitted: **356**
- Family members admitted: **56**
- Urgent care: **399***
- Total includes **257** carryover clients from June, 2025.
- Grand total for all individuals receiving services: **1,068**.

Figure 1. Individuals Served FY 2025-2026



*Nebraskans may receive short-term urgent care with a counselor up to four times every six months with a streamlined admissions process. Counted as unique individuals.

40% of urgent care clients went on to long-term gambling counseling during FY 2025-2026 (266 of 665).

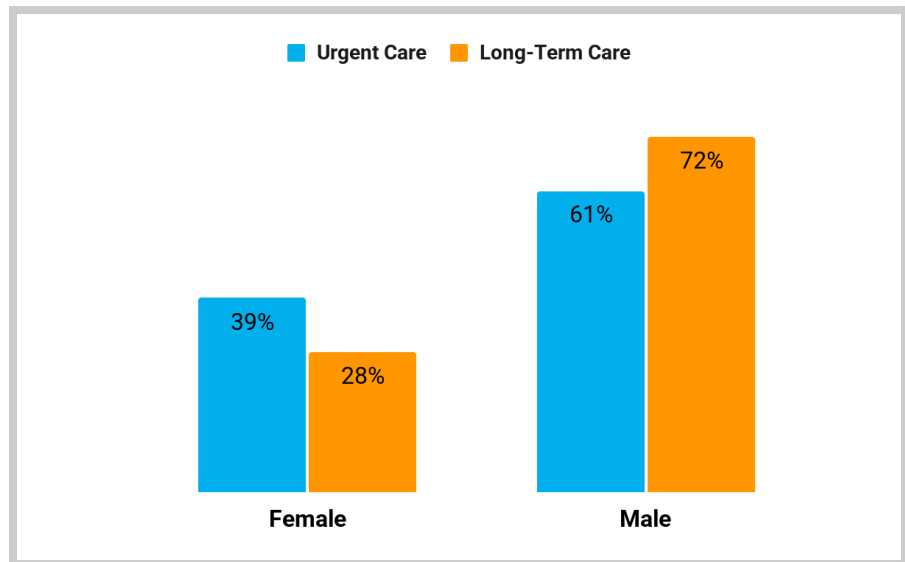
The table below shows the number of new unduplicated individuals (problem gambler, family member, urgent care) and the percentage of urgent care clients who sought long-term services between FY2023-24 and FY2025-26.

New Unduplicated Individuals Served	FY2023-24	FY2024-25	FY2025-26
Problem gamblers admitted long-term	267	275	356
Family members admitted long-term	50	45	56
Urgent care (unduplicated)	446	375	399
% of urgent care clients who went to long-term counseling	32.3%	35.5%	40%
TOTAL new unduplicated clients	763	695	811

Gender

Figure 2. Gender Differences (Problem Gamblers) in Urgent Care vs. at Long-Term Care

- 61% of clients (problem gamblers) in urgent care were males
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- 72% of clients (problem gamblers) receiving counseling services at long-term care were males

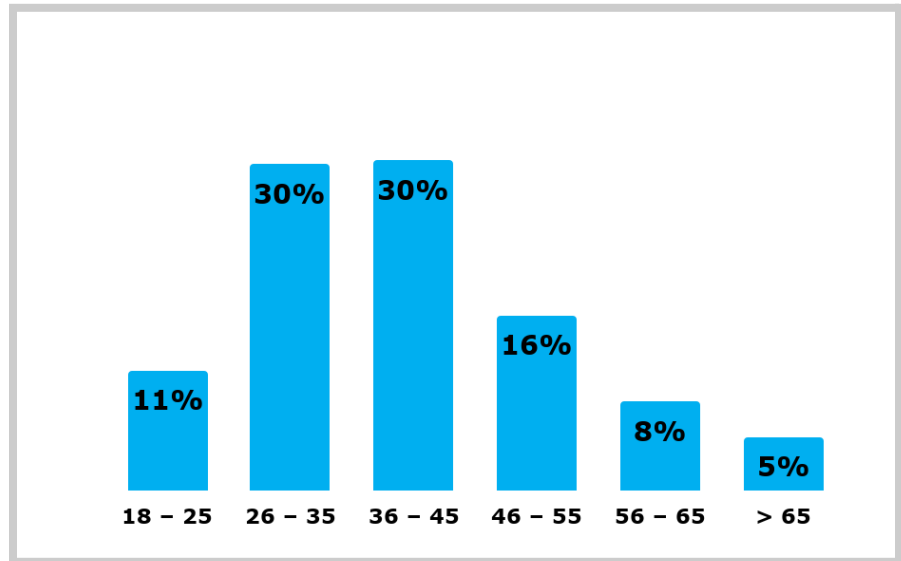


A lower percentage of female clients have received services in long-term care when compared to two years ago (28.3% of clients compared to 31.8% in FY2023-2024).

Age at Time of Admission

Figure 3. Age at Time of Admission

- **40.1:** Average age of all problem gamblers at time of admission
- Female clients are an average 7 years older than male clients (45 vs. 38 years of age, respectively)



Min. age: 19 - Max. age: 89

The table below shows the age at time of admission by age groups in percentage between FY2023-24 and FY2025-26.

Age at Time of Admission: Three-Year Comparison

Age group	FY2023-24	FY2024-25	FY2025-26
18-25	9.4%	7.6%	11.0%
26 - 35	34.8%	31.6%	29.8%
36 - 45	31.8%	29.1%	30.1%
46 - 55	13.1%	16.7%	16.0%
56 - 65	6.4%	8.4%	8.1%
Over 65	3.7%	6.2%	4.8%
Age not reported	0.7%	0.4%	0.3%
Total	100%	100%	100%

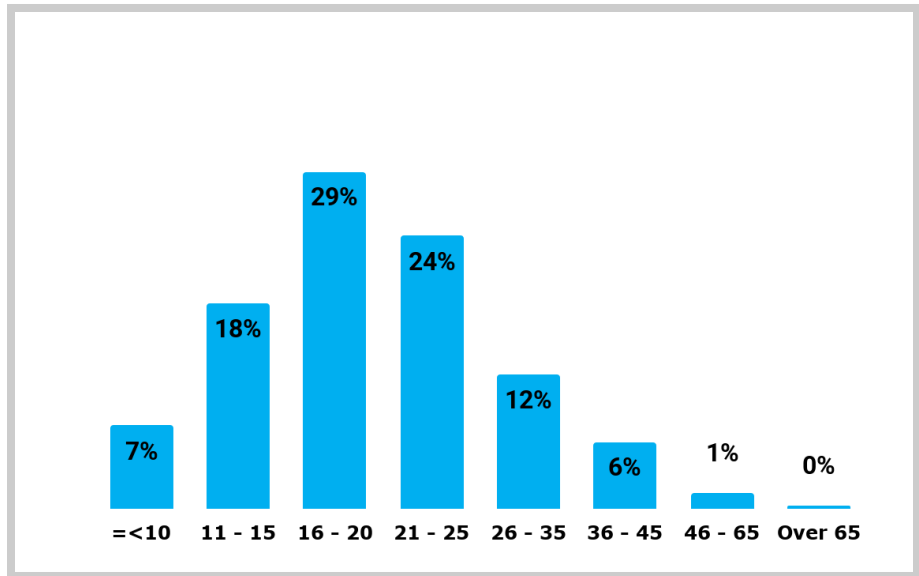
Average age at admission: FY2023-24: 38.9 | FY2024-25: 41.2 | FY2025-26: 40.1

Median age at admission: FY2023-24: 37 | FY2024-25: 39 | FY2025-26: 38

Age First Gambled

Figure 4: Age First Gambled

- 20.7: Average age first gambled. The average age at which clients first gambled has held steady across the three fiscal years, at 20.7 in each
- 50% were 18 years old or younger
- Male clients are an average 5 years younger than female clients when start gambling (19 vs. 24 years of age, respectively).



Min. age: 5 - Max. age: 68

Most Frequent Gambling Activity in the 12 Months by Gender

Gambling activity	Female	% Female	Gambling activity	Male	% Male
Convenience Store Slot Machine	39	39%	Convenience Store Slot Machine	101	40%
Slot Machines	39	39%	Slot Machines	48	19%
Scratch Off Tickets	6	6%	Sports Betting	39	15%
Keno	4	4%	Video Games	18	7%
Video Games	3	3%	Poker	8	3%
Poker	1	1%	Dice/Craps	6	2%
Other Card Games	1	1%	Other Card Games	5	2%
Day Trading	1	1%	Scratch Off Tickets	4	2%
Unknown	7	7%	Day Trading	4	2%
			Keno	2	1%
			Lottery	2	1%
			Bingo	1	0%
			Fantasy Sports	1	0%
			Racing	1	0%
			Unknown	14	6%
Total	101	100%	Total	254	100%

- Convenience store slot machines became the single most preferred activity in FY2025-26 (39.6%), up 13.4 percentage points compared to FY2024-25 (26.2%).
- Casino-style slot machines fell to 24.4%, 4.3 percentage points lower compared to FY2024-25 (28.7%).
- For FY2023-24 and FY2024-25, the preferred gambling activity was slot machines (29.6% and 28.7%, respectively).

Preferred Type of Gambling - Three-Year Comparison

Most frequent gambling activity	FY2023-24 n	%	FY2024-25 n	%	FY2025-26 n	%
Convenience store slot machine	72	27.0%	72	26.2%	141	39.6%
Slot machines	79	29.6%	79	28.7%	87	24.4%
Sports betting	34	12.7%	21	7.6%	39	11.0%
Scratch-off tickets	16	6.0%	16	5.8%	10	2.8%
Poker	11	4.1%	14	5.1%	9	2.5%
Video games	0	0.0%	11	4.0%	21	5.9%
Keno	14	5.2%	10	3.6%	6	1.7%
Other card games	6	2.2%	8	2.9%	6	1.7%
Dice/craps	4	1.5%	6	2.2%	6	1.7%
Day trading	7	2.6%	2	0.7%	5	1.4%
Fantasy sports	4	1.5%	3	1.1%	1	0.3%
Lottery	3	1.1%	2	0.7%	2	0.6%
Racing	1	0.4%	2	0.7%	1	0.3%
Bingo	0	0.0%	2	0.7%	1	0.3%
Online gaming	2	0.7%	0	0.0%	0	0.0%
Unknown	14	5.2%	27	9.8%	21	5.9%
Total	267	100%	275	100%	356	100%

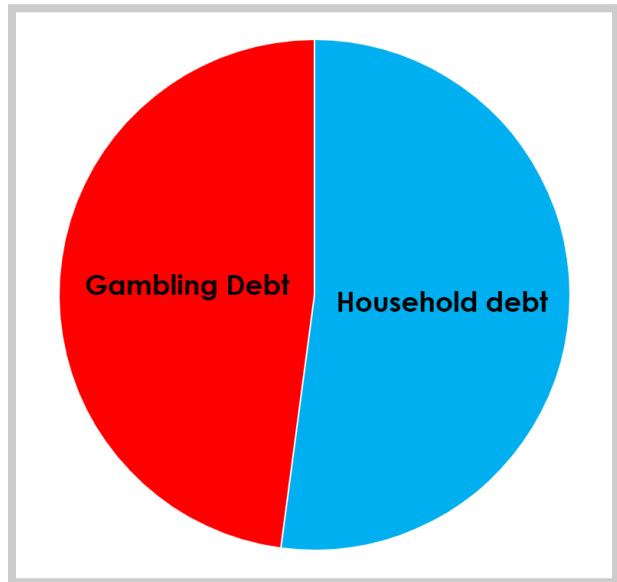
Total Gambling Debt

Gambling debt reported by gamblers during the year totaled:

\$6,042,015

Figure 5: Debt Related To Gambling

- Gambling debt represents 47.9% of household debt
- Gambling debt among male clients was on average \$17.9K higher when compared to female clients (\$39.9K vs. \$22.0K, respectively)
- Total reported gambling debt increased 22.0% over FY2024-2025 and 41.6% over FY2023-2024.



Amount of Gambling Debt at Admission (clients reporting debt)

Gambling debt range	FY2023-24 n	%	FY2024-25 n	%	FY2025-26 n	%
\$1 - \$4,999	54	36.2%	42	34.1%	55	31.3%
\$5,000 - \$24,999	57	38.3%	39	31.7%	71	40.3%
\$25,000 - \$49,999	14	9.4%	11	8.9%	19	10.8%
\$50,000 - \$99,999	11	7.4%	15	12.2%	17	9.7%
\$100,000 and over	13	8.7%	16	13.0%	14	8.0%
Clients reporting gambling debt	149	100%	123	100%	176	100%

Gambling Debt - Summary Statistics

Measure	FY2023-24	FY2024-25	FY2025-26
Total clients (problem gamblers)	267	275	356
Clients reporting any gambling debt (n)	149	123	176
Clients reporting gambling debt (%)	55.8%	44.7%	49.4%
Total gambling debt reported	\$4,266,775	\$4,951,560	\$6,042,015
Mean gambling debt - clients with debt	\$28,636	\$40,257	\$34,330
Median gambling debt - clients with debt	\$6,000	\$10,000	\$8,150
Largest single gambling debt reported	\$500,000	\$500,000	\$640,000
Gambling debt as % of household debt	30.4%	48.0%	47.9%

Goal for Treatment at Admission

The share of clients arriving with abstinence as their goal increased from 64.0% to 70.9% between FY2023-24 and FY2025-26. Harm reduction - continuing to gamble but limiting the damage - decreased, from 33.0% to 28.4% during the same time period.

Stated treatment goal	FY2023-24 n	%	FY2024-25 n	%	FY2025-26 n	%
To quit gambling	171	64.0%	192	69.8%	252	70.8%
To change my gambling from harming me	88	33.0%	74	26.9%	101	28.4%
Goal not reported	8	3.0%	9	3.3%	3	0.8%
Total	267	100%	275	100%	356	100%

Access to Counseling Services

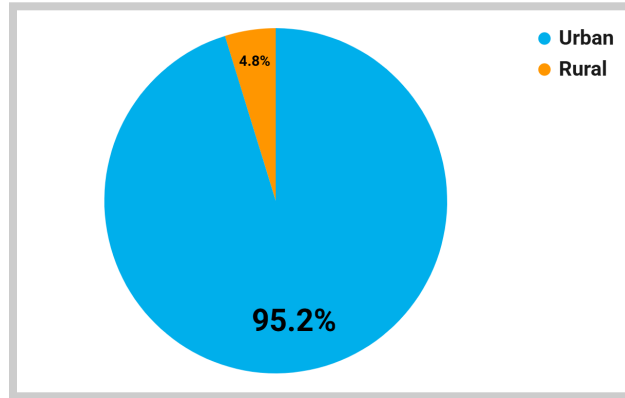
99%

of clients say it's important that there is no charge for gambling counseling services

Location of Nebraskans Receiving Help

Figure 6: Problem's Gambler's Location by Type of community

95.2% of clients who received GAP services are located in urban areas (i.e., Omaha, Lincoln, North Platte, Columbus, Norfolk, Kearney, Fremont), and 4.8% are from rural areas



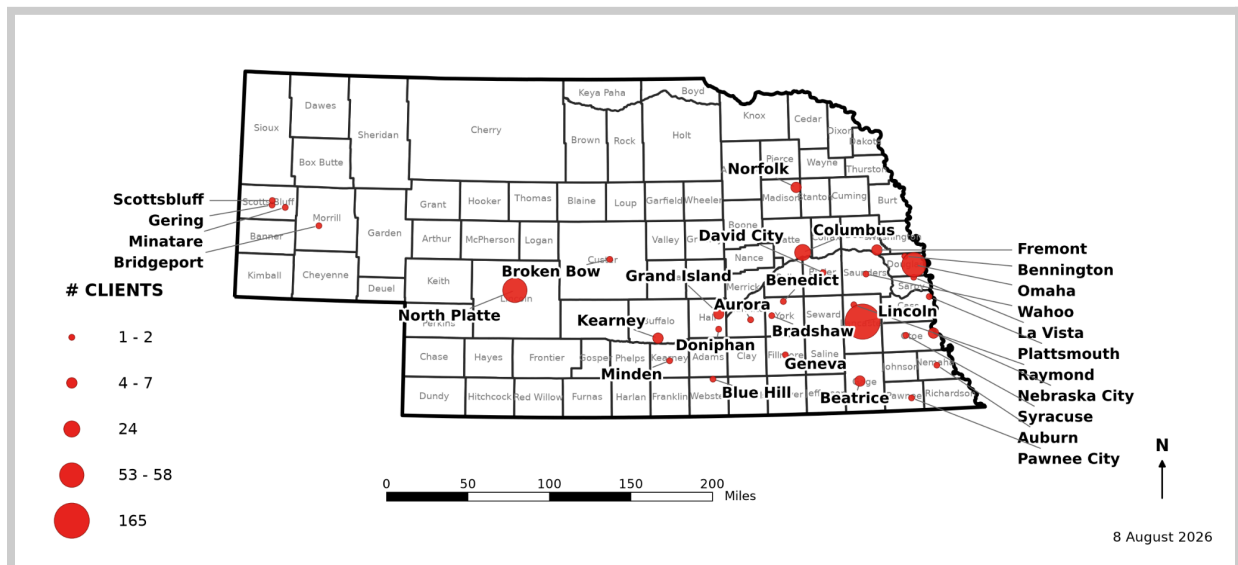
Urban: At least 5,000 people or 2,000 housing units

Rural: Any population, housing, or territory outside an urban area. (U.S. Census Bureau, 2020 Census)

Location of New Clients by City

Problem gamblers came from 31 cities, representing 24 counties across Nebraska

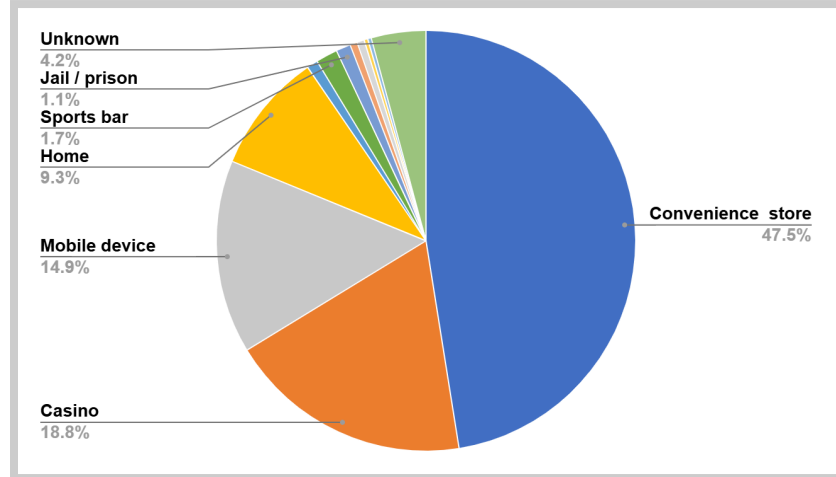
Figure 7: Location of New Problem Gamblers



Gambling Location

Figure 8: Primary Gambling Location

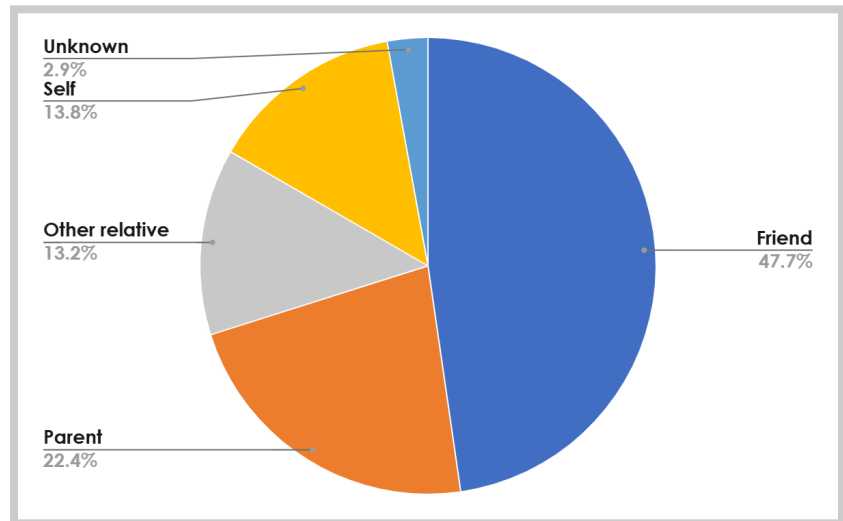
47.5% of clients gambled in convenience stores, followed by casinos (18.8%), and then by mobile device (14.9%). The venue has changed over three years: **convenience stores** increased from 29.6% (FY2023-24) to 36.3% (FY2024-25) to 47.5%, while **casinos** decreased from 26.2% to 24.6% to 18.8%.



People Who Influenced to Gamble

Figure 9: People Who First Influenced Problem Gambler 18 Years Old and Younger To Start Gambling

47.7% of gamblers who started gambling at 18 years of age and younger were influenced by a “friend”, followed by “parent” (22.4%), “self” (13.8%), and then by “other relative” (13.2%)



86%	of clients report achieving an improvement in their problem gambling behavior after working with a GAP counselor
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Client Main Outcomes During Treatment and at Discharge

88% of Nebraskans feel that counseling met their needs

75% of Nebraskans who got help from a trained GAP counselor report being helped within six sessions

74% of Nebraskans report reducing their gambling

67% of Nebraskans report reducing their gambling debt

54% report positive progress toward goal for gambling

53% of Nebraskans report better relationships with friends today compared to when they started counseling

90% of family members feel that counseling met their needs

95% of family members report better outlook compared to when they started counseling

80% of family members have decreased emotional distress

65% of family members report that family member with a problem gambling is better

80% of family members report better relationships with problem gambler compared to when they started counseling

Helpline Outcomes

Figure 10: Helpline Calls By Month

A total of 130 calls to Helpline were received between July 1, 2025 and June 30, 2026. **Figure 10**

Referrals: 60.9% of referrals are made to NPGAP providers, and the rest of callers receive other type of referrals and resources (e.g, general info, GA meeting list). **Figure 11**

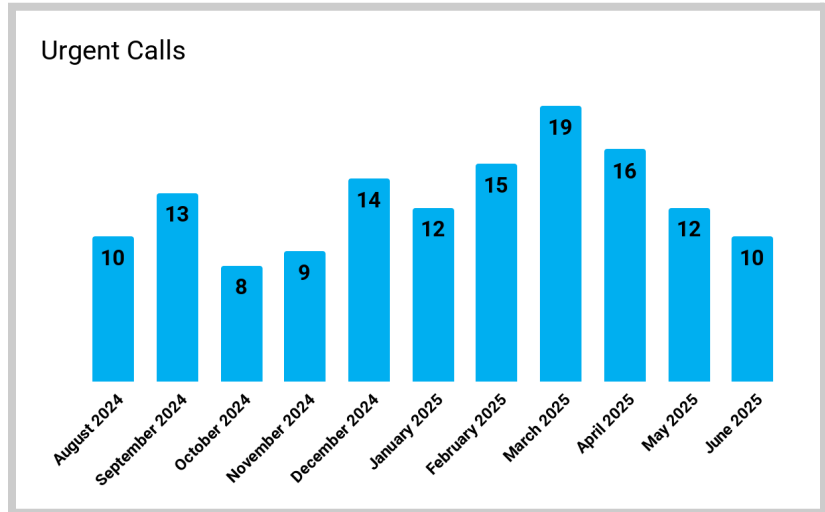


Figure 11: Type of Helpline Referral

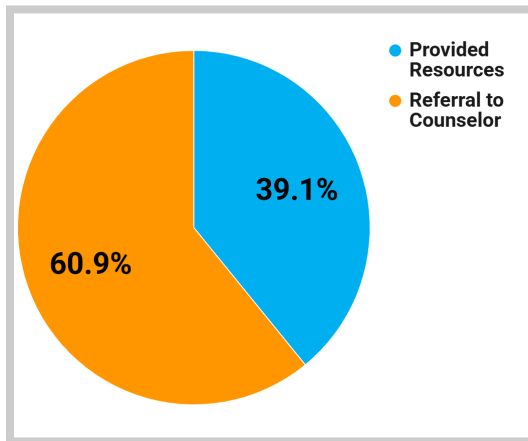


Figure 12: Gender of Helpline Caller

57% of Helpline calls are made by males. **Figure 12**

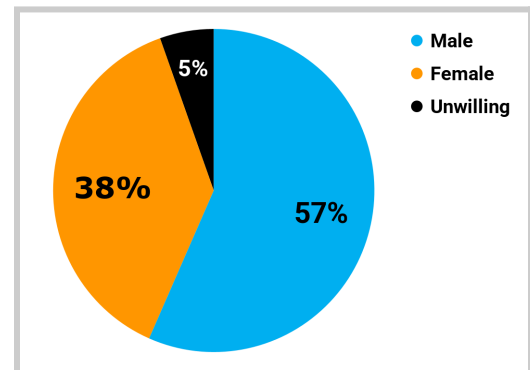
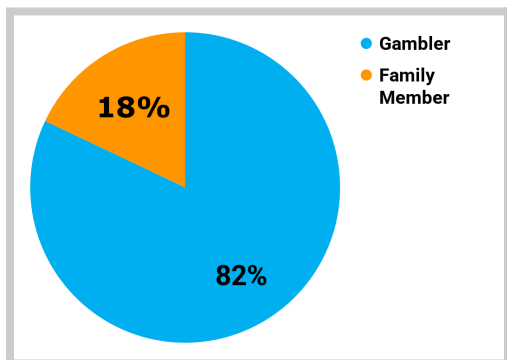


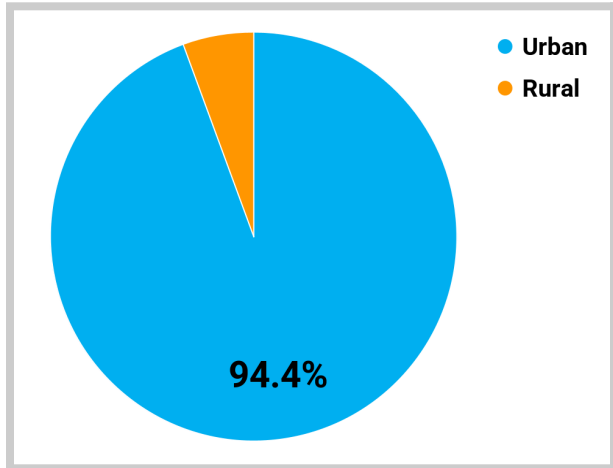
Figure 13: Type of Caller



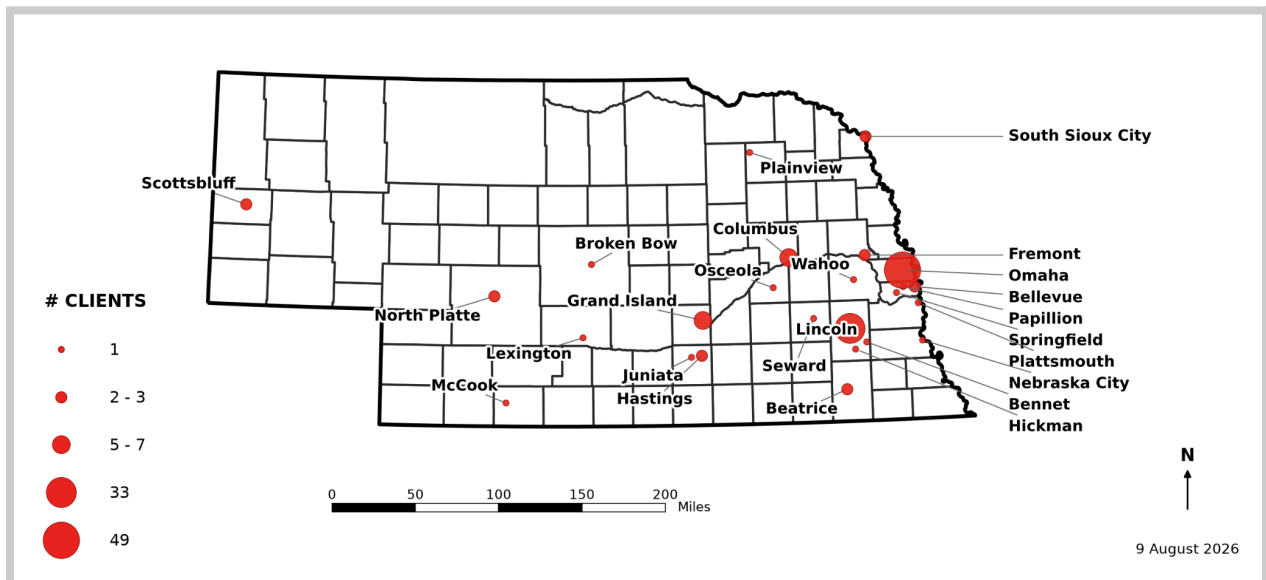
Helpline Caller's City

Figure 14: Helpline Calls By Type of Community

94.4% of Helpline callers are from urban areas, with 75.8% concentrated in the three largest (Omaha, Lincoln, Grand Island); 5.6% are from rural areas.



Helpline calls were received from 25 different cities across the State. **Figure 17.**



The following opening statements during Helpline calls at intake reflect the severity of problems (family, financial, emotional) that those affected by gambling addiction are facing, and seeking help through NPGAP services:

"I have a problem with skill machines. I drained my bank account, my uncle's account, and my parents' account, and I have about 40k in debt. I wrote bad checks and may go to jail."

"I have had a sports betting problem for about 20 years, and it has gotten out of control. I have been lying to my wife about my gambling."

"I gamble away all of my money. Over a two-month period, I spent \$8,600 at skill machines in the Super C's."

"My sibling has a gambling problem and has been stealing from our parents."

"I just lost \$2,300. I recently discovered online gambling on my phone, and today I spent most of my check in a few hours. I am a recovering alcoholic and did not think I could struggle with cross-addiction."

"I have an issue with online slots and can't stop gambling. I don't have money to begin with. I have overcome drug issues and domestic violence issues but still struggle with gambling."

THE NEBRASKANS WE SERVE

Our Mission

THE MISSION OF THE NEBRASKA PROBLEM GAMBLERS ASSISTANCE PROGRAM (NPGAP) IS TO COUNTER THE NEGATIVE IMPACT OF GAMBLING ADDICTION WITH EFFECTIVE, EVIDENCE-BASED PREVENTION AND COUNSELING SERVICES FOR NEBRASKANS AND THEIR FAMILIES.

Our Goals

- DEVELOP GUIDELINES AND STANDARDS FOR THE OPERATION OF THE GAMBLERS ASSISTANCE PROGRAM
- DIRECT DISTRIBUTION AND DISBURSEMENT OF MONEY IN THE COMPULSIVE GAMBLERS ASSISTANCE FUND (CGAF)
- DEVELOP STANDARDS TO:
 - TRAIN AND CERTIFY PROBLEM GAMBLING COUNSELORS
 - EVALUATE AND APPROVE COUNSELOR APPLICATIONS
 - GATHER AND ANALYZE DATA ABOUT GAMBLING ADDICTION AND REPORT TO THE PUBLIC, GOVERNOR AND LEGISLATURE
 - OVERSEE AND AUTHORIZE THE USE OF FUNDS FOR COUNSELING, EDUCATION AND PREVENTION REGARDING PROBLEM GAMBLING
- ENGAGE IN OTHER ACTIVITIES IT FINDS NECESSARY TO CARRY OUT THE DUTIES DEFINED BY THE NEBRASKA LEGISLATURE

Commissioners

- Kelly Lambert – Trumbull
- Susan Lutz – Norfolk
- Dr. Claudia Moore – Omaha
- Paul Leckband – Norfolk
- Matt Monheiser – Sidney
- Dan Volnek – Lincoln
- Todd Zohner – Stanton

Counseling Services

- Alcohol & Drug Solutions - Lincoln
- Directions Counseling Center - Beatrice
- New Hope Counseling - Lincoln
- Alternative Avenues & Associates, LLC - Lincoln
- ESH Counseling - Nebraska City
- Omaha Trauma Therapy - Omaha
- Andrew Vuorela - Omaha
- Fillmore County Hospital - Geneva
- Peace & Power Counseling - Omaha
- Art of Advice LLC - Lincoln
- Family Matters Counseling - North Platte
- Pine Lake Behavioral Health - Lincoln
- Associates in Counseling & Treatment - Lincoln
- Fresh Start Therapy - Omaha
- PMA Counseling - Lincoln
- Blue Sky Counseling - Omaha
- Harmony Health Center - Lincoln and Aurora
- Resiliency & Recovery LLC - Omaha
- Blue Valley Behavioral Health - Wahoo and David City
- Heartland Counseling Services, Inc. - South Sioux City
- Restore Rebuild Reconnect Counseling Center - Omaha
- Choices Treatment Center - Lincoln and Columbus
- Infinite Avenues Counseling - Omaha
- Ron Felton Addiction Counseling - Lincoln
- Crossroads Resources - Chadron
- Making Choices Counseling - Kearney and Grand Island
- Spence Counseling Center - Omaha
- CS Counseling LLC - South Sioux City
- Michael Sullivan Counseling - Norfolk
- St. Monica's - Lincoln

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