

2020

Societal Impacts of Sports Betting in Colorado

Lawrence Wall Jr.

Follow this and additional works at: <https://scholarworks.waldenu.edu/picportfolios>



Part of the [Social and Behavioral Sciences Commons](#)

COUN 6785: Social Change in Action:
Prevention, Consultation, and Advocacy

Social Change Portfolio

Lawrence Wall Jr

Contents

Below are the titles for each section of the Social Change Portfolio. To navigate directly to a particular section, hold down <ctrl> and click on the desired section below.

Please do not modify the content section, nor remove the hyperlinks.

[Please note that in brackets throughout this template you will see instructions about information to include in each section. Please delete the instructions that are found in brackets, including this message, and replace the bracketed instructions with the relevant content for each section].

[Overview](#)

[Introduction](#)

[Scope and Consequences](#)

[Social-ecological Model](#)

[Theories of Prevention](#)

[Diversity and Ethical Considerations](#)

[Advocacy](#)

[References](#)

[ScholarWorks Contributor Agreement](#)

OVERVIEW

Keywords: Colorado, Denver, Black Hawk, Central City, Cripple Creek, Sports Betting, Gambling, Gaming Wagers, Minors, Risk, Loss, Debt, Depression, Anxiety, Suicidal Thoughts, Suicide, Homicide, Crime, Theft, Identity Theft, Fraud, Domestic Violence, Stealing, Cheating, Lying, Divorce, Abuse, Neglect, Trauma

Societal Impacts of Sports Betting in Colorado

Goal Statement: To reduce the risk of gambling problems and harms associated with sports betting in Colorado.

Significant Findings: Colorado must work toward minimizing sports betting related harms through evidenced-based prevention programs such as PROSPER and the First-Grade Classroom Prevention Program, along with advocates and public policy experts from the Problem Gambling Coalition of Colorado (PGCC) and National Council on Problem Gambling (NCPG). These positive psychology and social justice programs will allow younger children to learn the psychological, biological, familial, social, and environmental risk and protective factors related to the impacts of gaming and gambling from a young age.

Objectives/Strategies/Interventions/Next Steps: Professional agencies, providers, schools, and community agencies should strive to educate their members, clients, and local communities regarding the harms related to sports betting. Marketing and advertisement should be ethically responsible and not targeted at high-risk populations. Colorado is recommended to allocate 1% of the tax revenues generated from sports betting to problem gambling prevention, education, treatment, recovery, and research on an annual basis.

INTRODUCTION

Societal Impacts of Sports Betting in Colorado

Sports betting has become legal in many states across the United States after the *Murphy v. National Collegiate Athletic Association* United States Supreme Court case was ruled in favor of the former New Jersey Governor Chris Christie on May 14, 2018. This case overturned the Professional and Amateur Sports Protection Act (PASPA), allowing state-sponsored sports betting. PASPA was passed by Congress in 1992 to prohibit state-sanctioned sports gambling, except in four states: Delaware, Montana, Nevada, and Oregon, which already established legal sports betting regulations. New Jersey failed to apply in 1991 to be added to the list of exempt states before the exemption window closed, but in 2010 challenged the federal law asserting the loss of potential revenue to illegal offshore entities. The case made it to the United States Supreme Court after the United State District Court rejected the challenge to federal law in March 2011. Colorado's House Majority Leader Alec Garnett followed New Jersey's lead and sponsored House Bill 19-1327 titled, "Authorize And Tax Sports Betting Refer Under Taxpayer's Bill of Rights (CO HB1327, 2019). HB19-1327 passed the Colorado House of Representatives and Senate within two weeks prior to the end of Colorado's 2019 legislative session and was signed by Governor Jared Polis on May 29, 2019 with only \$100,000 allocated for prevention, education, treatment, and workforce development, including the payment of salaries of counselors certified in the treatment of gambling disorders, along with \$30,000 allocated to the Rocky Mountain Crisis Partners or its successor organization for the operation of a crisis hotline for gamblers. Colorado Proposition DD, the Legalize Sports Betting with Tax Revenue for Water Projects Measure was then added as a legislatively referred state statute to the November 5, 2019 ballot where it was passed by Colorado voters. The Colorado Division of Gaming composed a set of rules and regulations to be discussed at the end of December 2019

and adopted prior to sports betting becoming effective on May 1, 2020. Legalized sports betting is gaining tremendous traction, wagers, and attention throughout the state of Colorado which may consequently increase risk and cause harm to individuals, families, and communities.

PART 1: SCOPE AND CONSEQUENCES

Societal Impacts of Sports Betting in Colorado

The increased risks for gambling disorders, addiction, and gambling related harms related to sports betting is a serious societal issue that must be addressed. Since sports betting was initiated in May 2020, the Colorado Department of Revenue's reports specified the total amount of wagers from retail and internet operators in May 2020 as \$25.6 million, June 2020 as \$38.1 million (49% increase), and July 2020 as \$59.1 million (55% increase) (Colorado Department of Revenue, 2020a; Colorado Department of Revenue 2020b; Colorado Department of Revenue 2020c). Obviously, sports betting is gaining traction throughout the state of Colorado. Sports bets can be placed anywhere in the state of Colorado, including in your home, at work, at a casino, or on a computer or mobile/cellular device. This removes the barrier to access thereby creating increased access, risk, and potential harm with Coloradans placing sports wagers 24 hours a day, 7 days a week, 365 days per year without limits. The state of Nevada has been accepting legalized wagers for sports betting since 1949 and was the first state to regulate sports betting. In 2019, Nevada's sport betting operators win amount (which is the cash-in minus payoffs; the amount the sports books kept for the calendar year) was \$329,137,000. The total amount won by Nevada sports books since 1984: \$4,543,593,000 (\$4.5 billion) (UNLV Center for Gaming Research, 2020). Designing prevention efforts that minimize risk and harm for individuals, families, and communities will likely reduce crime and violence, protect individuals

and families from financial problems and mental health concerns such as depression, anxiety, and suicidal thoughts, and provide the necessary community education, support, and resources to keep Colorado safe and secure, while preventing Colorado from becoming the next Las Vegas.

PART 2: SOCIAL-ECOLOGICAL MODEL

Societal Impacts of Sports Betting in Colorado

The social-ecological model of sports betting includes the multidirectional complexity related to risk and protective factors from the societal to individual levels. The Substance Abuse and Mental Health Services Administration (SAMHSA) suggests that assessing the risk and protective factors will help providers identify appropriate interventions. Although, most gamblers may not develop a gambling disorder. The National Center for Responsible Gaming (NCRG) found that about 1-3% of the United States population may develop a gambling disorder (NCRG, 2009). In effort to assist these gamblers and their families, providers should aim to recognize and reduce the associated risk factors and strengthen the protective factors. This will help provide valuable insights regarding the interplay among how micro-level risk factors may influence macro-level risk factors and vice versa. Some risk factors to consider are whether or not an individual has (a) a genetic predisposition to developing a gambling addiction, (b) parents, friends, or other family members have a gambling addiction, (c) the lack of parental involvement, and (d) living in a low-income neighborhood with poverty and violence. Additionally, Colorado passing legislation to remove the restrictions to solely place sports betting wagers at casinos is a societal risk factor to consider. These individual, relational, community, and societal risk factors may all play a role in the severity of an individual's gambling disorder. Whereas, protective factors such as parental involvement, extracurricular activities and hobbies that do not involve sports wagering, limiting the access to gaming and

gambling establishments online and throughout Colorado may help limit and reduce the harm caused by sports betting for individuals, families, and communities. Therefore, examining and reviewing all the potential risk and protective factors individuals, families, and communities possess may provide for the best type of intervention, support, treatment, and recovery for those impacted by the risks and consequences associated with sports betting.

Furthermore, Colorado's prevention efforts must address the psychological, biological, familial, social, and environmental risk and protective factors. The psychological impacts of sports betting may lead to depression, anxiety, suicidal thoughts, homicidal thoughts, and other types of addictions with sex, alcohol, cocaine, methamphetamine, and other prescriptive stimulants to help with focus and concentration. The dopamine rush gamblers get while "in action" start to create a psychological and physiological dependence within the brain. Relationships with family, friends, and coworkers may become challenging due to the gambler lying, cheating, manipulating, and deceiving others and justifying and rationalizing their behaviors. When gamblers begin to lose, they start chasing their losses and betting higher amounts more frequently. Betting in this manner often leads to financial consequences such as maxed out credit cards, depleted assets, wage garnishments, foreclosures, bankruptcies, and repossessions. The financial and legal consequences of gambling may impact children, adolescents, young adults, adults, and older adults, along with our community banks, employers, and retail establishments. Communities surrounding casinos and gambling venues often witness an increase in crime, theft, burglary, break-ins, and violence. Therefore, communities must allocate additional financial resources to their police and fire departments, hospitals, and roadways.

Additionally, marketing and advertising efforts should include the societal consequences and risks associated with gambling and the psychological, financial, and societal impacts on individuals and families. Proactive safer betting and responsible gaming initiatives such as problem gambling awareness month (PGAM), scholarship contests for high schoolers and early college students, and community educational events related to video gaming, sports betting, and casino wagering may help provide awareness and a forum to discuss these important topics in our local, state, and national communities. High-risk populations are usually considered males, active military and veterans, individuals with a history of drug or alcohol abuse or mental health, ethnic and racial minorities, and older adults that are age 65 and over. Prevention efforts aimed at these high-risk populations will likely reduce the prevalence of gambling disorders, reduce crime and financial consequences, and allow our Colorado communities to improve their quality of life and stay safe, secure, and healthy.

PART 3: THEORIES OF PREVENTION

Societal Impacts of Sports Betting in Colorado

Raczynski and colleagues (2013) noted essential community, collaboration, and cultural relevance is to identifying and developing evidenced-based programs. Utilizing evidence-based programs such as Social Programs That Work, which works to identify programs across a variety of social policy areas, and is operated by the Coalition for Evidence-Based Policy. The focus areas for sports betting in Colorado may be addressed in conjunction with substance abuse/treatment, mental health, and crime/violence prevention activities. For those sports bettors with a moderate to severe gambling disorder, the co-occurring mental health (depression, anxiety, suicidal and homicidal ideation, mood swings, and intellectual disabilities) and

substance use disorders (alcohol, cocaine, methamphetamine, marijuana, and other drugs) may be risk factors that affect a substantial portion of the aforementioned sports betters. Furthermore, working with social programs like PROSPER and First-Grade Classroom Prevention Program will likely allow younger children to learn the impacts of gaming and gambling from a young age. Elementary school children have learned to place wagers on the playground on activities like throwing a baseball the farthest and winning money or a lunch sandwich, cookie, or soda, along with auctioning off or trading baseball cards, playing dice or card games, video games, and building fantasy sports teams with their older brothers, family members, or friends. Linking this type of preventative education into the existing evidence-based social program may be a way to reducing the negative impacts of gaming, gambling, and sports betting in our younger generations and provide some protective factors for young children. The synergist effect of linking sports betting, gambling, and gaming with some basic education for individuals, communities, and various cultures, will likely help young children learn the signs and symptoms of when these types of recreational activities become problematic and start impacting their lives from a social, familial, educational, financial, and environmental perspective.

Hage and Romano (2013) included four theoretical frameworks and perspectives to support prevention interventions. They included (1) transtheoretical model of behavior change (TTM), (2) theory of reasoned action and planned behavior (TRA/PB), (3) positive psychology, and (4) social justice, which have many applications in prevention research and interventions. In composing a social change plan for sports betting in Colorado, the more broad-based perspectives and theories of positive psychology and social justice will be utilized to build a solid plan for our prevention interventions and activities. Addressing the positive and negative impacts of sports betting on individuals, families, schools and peers, and communities and

societies is essential to minimize short and long-term harm caused by sports betting. One of the key diagnostic criteria for a gambling disorders is chasing one's losses. This type of behavior may be witnessed by family, friends, casino operations, sports betting retailers, and online wagering site. Some individuals even go as far as attempting to cash bad checks, stealing from family, friends, and business, along with committing other crimes such as embezzlement, check fraud, fake identities, racketeering, and money laundering to name a few. As a result, our businesses and communities suffer and those with moderate to severe gambling disorders begin to get involved in the criminal justice system, department of corrections, and parole and probation departments. Recognizing the early signs and symptoms of a gambling disorder may help prevent and reduce crime by an individual in their family system and community, thereby reducing the societal impacts and harm of sports betting in and around our communities.

PART 4: DIVERSITY AND ETHICAL CONSIDERATIONS

Societal Impacts of Sports Betting in Colorado

Since legalized sports betting in Colorado launched only a few months ago, demographic information and local health data has not been collected long enough to be analyzed and interpreted. However, Declan and colleagues (2011) found that subsyndromal gambling in black individuals may be associated with a greater psychopathology than such gambling in whites (p. 75). Further research also suggested incorporating race-related considerations. Barnes et al (2010) found that being male was the strongest predictor of both problem gambling and problem drinking. Furthermore, blacks were found to be more likely to gamble heavily compared to whites, whereas they were less like to drink heavily compared to whites. Alegria and colleagues (2009) found the prevalence rates of disordered gambling among Blacks (2.2%) and

Native/Asian Americans (2.3%) were higher than that of Whites (1.2%), however all racial and ethnic groups evidenced similarities with respect to symptom patterns, time course, and treatment seeking for pathological gambling (p.1-2). The research data from Declan et al (2011) and Alegria et al (2009) may suggest cultural differences in gambling and its acceptability and accessibility, therefore resulting in the need for targeted prevention strategies for high-risk racial and ethnic populations. Further research is needed to depict the cultural considerations related to sports betting in Colorado and the resulting impacts and harms caused in minority populations.

Prevention programs in Colorado should be targeted and inclusive of gender, race, and ethnicity, along with minority populations. Educational prevention efforts should be aimed at informing sports bettors of the likelihood, probability, and odds of winning a specific sports wager, along with all the foreseeable and unforeseeable variables that may impact a specific sports wager. This will help inform sports bettors that placing a sports wager does not guarantee a 50% chance of winning and a 50% chance of losing the wager. Offering this type of education could also be expanded to include card games, slot machines, and other types of online and in person wagering and casino gambling. Stakeholder collaboration and buy-in is definitely a challenge in Colorado. The Colorado Gaming Association, an affiliate of the American Gaming Association, does not have an interest in expanding responsible gaming efforts in Colorado. However, under the Department of Revenue, the Colorado Lottery has recently been awarded their Level 3 Certification from the World Lottery Association for their responsible gaming efforts. In the gaming industry, there is a misperception that responsible gaming efforts are timely, costly, and will decrease revenues, profits, and taxes. On the contrary, responsible gaming efforts may help enhance revenues, profits, and state taxes since players may find themselves feeling supported and cared for by the gaming industry with their expanded

responsible gaming messaging, banner ads, and dissemination of resources and information. In general, the Colorado gaming industry asserts that they would rather make a consistent amount of money from all those recreational gamblers versus a lot of money from a person with a gambling disorder due to the fact that the person with a gambling disorder is more likely consuming time from their casino staff by creating altercations and nuisances, attempting to cash bad checks, stealing identities or presenting fake identifications, and experiencing substance use disorders, along with committing a number of other crimes around the Colorado gaming towns in Black Hawk, Central City, and Cripple Creek. These require the expense of additional resources from the local police and fire departments, paramedics and ambulances, and medical personnel and facilities.

Additionally, some core ethical considerations in developing prevention programming for those with gambling disorders would be to include those persons with intellectual disabilities, mental health and addictive disorders, older adults, and lower-socioeconomic statuses. Problem gamblers are considered gamblers with mild symptoms, whereas pathological gamblers have more serious and pervasive issues as a result of their gambling. When the aforementioned persons gamble at casinos or place sports wagers, they may lose their entire paycheck resulting in family members not having food, money to pay their rent or transportation costs, along with other basic living type of expenses and needs. This may further lead to malnourishment, abuse, and neglect of children and older adults. For this reason, it is imperative to train casino operators, retailers, and other gaming industry personnel to recognize the signs and symptoms of gambling disorders to prevent the downstream consequences and harms caused by gambling, gaming, and sports betting. Moreover, the Problem Gambling Coalition of Colorado (PGCC) does manage a 'voluntary' self-exclusion list for Colorado with a 3-year, 5-year, 10-year, and

lifetime self-exclusion options. A self-exclusion list is mechanism to let casinos and online gaming operators know to exclude a person for a specific length of time. The person is then legally banned from all participating casinos. If a person violates their self-exclusion legal ban, then the gaming operators may arrest and charge the person with trespassing. This is a way for the gaming industry to address the issue of problem gambling. The issue with PGCC's self-exclusion list is that Colorado has yet to pass legislation mandating a statewide self-exclusion list that is enforceable and results in civil and criminal penalties for non-compliance and the lack of enforcement by gaming operators. Only a few of Colorado's national casino operators actually take the self-exclusion list seriously and have internal compliance teams to ensure the compliance, enforceability, and management of the self-exclusion list. Overall, with an increase in stakeholder collaboration in designing and implementing online and in person responsible gaming programs that include informed consent, confidentiality procedures, and an enforceable self-exclusion list, the gaming industry may assist in the reduction of the short and long-term effects, consequences, and harms caused by gambling, gaming, and sports betting in Colorado.

PART 5: ADVOCACY

Societal Impacts of Sports Betting in Colorado

Effective advocacy efforts must address barriers and actions to address the target problem at each of the following levels: institutional, community, and public policy levels. When working with institutions such as schools, churches and community organizations, advocates should address the inequities at these social institutions and address issues of power, privilege, and oppression impacting privileged and marginalized clients. According to the Multicultural and Social Justice Counseling Competencies (2015), identifying and understanding the systemic

barriers is the first step towards removing these barriers that promote the privilege that benefit privileged clients. In regards to addressing sports betting within Colorado communities, we must realize how normalized gambling, gaming, and sports betting has become and how communities value the freedom of choice to spend their money as they wish. This is an example of how a marginalized client and those in a middle to lower class socioeconomic status may be disproportionately impacted by the losses they may suffer from wagering, making it extremely difficult to cover their basic needs and monthly expenses. Whereas, those privileged individuals may be able to suffer larger monetary losses and still not struggle to feed their families, pay their rent, and cover their basic living costs for that month.

Furthermore, Coloradans value the freedom of choice, yet stigmatize individuals suffering with mental health and addiction issues and neglect adequately funding gambling disorder prevention, education, treatment, recovery, and research at 1% of the sports betting tax revenues on an annual basis. In recent years, this has been a topic of discussion in and around communities and throughout the state Senate and House of Representatives. A greater number of bills have been introduced in recent years attempting to address the much needed funding and support for the prevention, treatment, and recovery efforts related to mental health and substance use disorders. However, another barrier is that gambling addiction is still severely underfunded with only \$100,000 allocated for prevention, education, treatment, recovery, and research from Colorado HB19-1327. In 2013, Colorado was unfortunately ranked number 41 out of 50 states in terms of public funds plus unduplicated NCPG affiliate funds invested in problem gambling services (Marotta et al., 2014, p. 64). This was based on HB08-1314 that designated how 0.15% of the fund monies were to be allocated from the Gambling Impact Fund to address problem gambling. However, in 2018, SB18-191 reappropriated \$100,000 to study the magnitude of the

gambling addiction problem and the documented expenses, costs, and other impacts incurred directly as a result of limited gaming. To make matters worse, during the 2020 legislative session, HB20-1399 essentially is providing a barrier to access the funds appropriated in HB19-1327 and temporary suspending the statutory allocations of limited gaming tax revenues and making and reducing appropriations. The PGCC is taking action and working with their lobbyists to advocate for gamblers and their families, in their communities, and at the public policy level at the Colorado legislature. The PGCC also works with the National Council on Problem Gambling (NCPG) to advocate on the national level for appropriate funding, parity with insurance coverage for gambling disorders, responsible gaming programs, along with educational and prevention programs. Dougherty (2013) noted how advocacy prevention efforts coupled with professional organizations and their memberships will keep prevention efforts on the agendas of those organizations.

REFERENCES

- Alegria AA, Petry NM, Hasin DS, et al. Disordered gambling among racial and ethnic groups in the US: Results from the National Epidemiologic Survey on Alcohol and Related Conditions. *CNS Spectrum*. 2009;14(3):132–142.
- Barnes GM, Welte JW, Hoffman JH, Tidwell M-CO. Comparisons of gambling and alcohol use among college students and noncollege young people in the United States. *J Am Coll Health*. 2010;58(5):443–452.
- CO HB1327 | 2019 | Regular Session. (2019, May 29). *Colorado General Assembly*. Retrieved September 9, 2020, from <https://leg.colorado.gov/bills/hb19-1327>
- Colorado Department of Revenue (2020a). May 2020 Sports Betting Proceeds Report.

Specialized Business Group. Monthly Statistical Reports.

Colorado Department of Revenue (2020b). June 2020 Sports Betting Proceeds Report.

Specialized Business Group. Monthly Statistical Reports.

Colorado Department of Revenue (2020c). July 2020 Sports Betting Proceeds Report.

Specialized Business Group. Monthly Statistical Reports.

Declan T., B., Elina A., S., Rani A., D., & Marc N., P. (2011). Differences in the Associations between Gambling Problem Severity and Psychiatric Disorders among Black and White Adults: Findings from the National Epidemiologic Survey on Alcohol and Related Conditions. *The American Journal on Addictions*, 20(1), 69–77. <https://doi-org.ezp.waldenulibrary.org/10.1111/j.1521-0391.2010.00098.x>

Dougherty, A. M. (2013). Prevention and consultation. In R. K. Conyne & A. M. Horne (Eds.). *Prevention practice kit: Action guides for mental health professionals* (pp. 13-28). Thousand Oaks, CA: SAGE.

Hage, S., & Romano, J. L. (2013). Best practices in prevention. In R. K. Conyne & A. M. Horne (Eds.). *Prevention practice kit: Action guides for mental health professionals* (pp. 32-46). Thousand Oaks, CA: SAGE.

Multicultural and Social Justice Counseling Competencies. (2015). Retrieved October 27, 2015, from <http://www.counseling.org/docs/default-source/competencies/multicultural-and-social-justice-counseling-competencies.pdf?sfvrsn=20>

National Center for Responsible Gaming (NCRG) (2009). Increasing the Odds. A Series Dedicated to Understanding Gambling Disorders. Volume 3 – Gambling and the Public Health, Part 1. Retrieved from: https://www.ncrg.org/sites/default/files/uploads/docs/monographs/ncrg_monograph_vol3.pdf

Marotta, J., Bahan, M., Reynolds, A., Vander Linden, M., & Whyte, K. (2014). *2013 National Survey of Problem Gambling Services*. Washington DC: National Council on Problem Gambling.

Raczynski, K., Waldo, M., Schwartz, J. P., & Horne (2013). Evidence-based prevention. In R. K. Conyne & A. M. Horne (Eds.). *Prevention practice kit: Action guides for mental health professionals* (pp. 1-83). Thousand Oaks, CA: SAGE.

Substance Abuse and Mental Health Services Administration (SAMHSA): Risk and Protective Factors. Retrieved from <https://www.samhsa.gov/sites/default/files/20190718-samhsa-risk-protective-factors.pdf>

UNLV Center for Gaming Research. (2020, February). Nevada Sports Betting Totals: 1984-2019. Retrieved from https://gaming.unlv.edu/reports/NV_sportsbetting.pdf

SCHOLARWORKS CONTRIBUTOR AGREEMENT

ScholarWorks Publication Consideration

ScholarWorks makes the intellectual output of the Walden University community publicly available to the wider world. By highlighting the scholarly and professional activities of our students and faculty, ScholarWorks' rich repository encourages new ideas, preserves past knowledge, and fosters new connections to improve human and social conditions.

If you would like your portfolio from your Counseling 6785 course to be considered for submission to ScholarWorks, please review the ScholarWorks Contributor Agreement below and agree to the terms and conditions.

Acceptance of the policies and terms of the ScholarWorks Contributor agreement

- will not impact your grade
- will not guarantee publication

ScholarWorks Contributor Agreement

To administer this repository and preserve the contents for future use, *ScholarWorks* requires certain permissions from you, the contributor. By making a submission to *ScholarWorks*, you are accepting the terms of this license. However, you do not give up the copyright to your work. You do not give up the right to submit the work to publishers or other repositories.

By including an email contact below, you hereby grant Walden a limited license to review the Submission for the purposes of review of scholarly content; to distribute the Submission to the public on the Website; to make and retain copies of the Submission; and to archive the Submission in a publicly accessible collection.

You agree to defend, indemnify and hold Walden harmless from and against any and all claims, suits or proceedings, demands, losses, damages, liabilities and costs and expenses (including, without limitation, reasonable attorney's fees) arising out of or resulting from the actual or alleged infringement of any patent, trademark, copyright, trade secret or any other intellectual property right in connection with any Submission. Walden will not be required to treat any Submission as confidential. For more information, see the [Contributor FAQ](#).

By executing this Agreement, you represent and agree that:

- You are the author or of the submitted work or you have been authorized by the copyright holder, and the submission is original work.
- You hold the copyright to this document and you agree to permit this document to be posted, and made available to the public in any format in perpetuity.
- The submission contains no libelous or other unlawful matter and makes no improper invasion of the privacy of any other person.
- The submission will be maintained in an open access online digital environment via the *ScholarWorks* portal. Because works on *ScholarWorks* are openly available online to anyone with internet access, you do not hold Walden University responsible for third party use of the submission.

ScholarWorks (the Website) is owned and maintained by Walden University, LLC (Walden). All content that you upload to this Website (a Submission) will be available to the public. You represent and warrant that you have the right to upload any such Submission and make it available to the public.

I have read the Scholarworks agreement above, and I agree to have my COUN 6785 portfolio document considered for inclusion in Scholarworks; I also grant my permission for representatives from Walden University to submit this work on my behalf.

By signing again below, I agree to allow my email contact information below to be included in the published document, so that others may contact me about this work.

SIGNATURE: Lawrence Wall Jr

DATE: October 7, 2020

DIRECT EMAIL ADDRESS: lswalljr@yahoo.com