

New York Council on Problem Gambling, Inc.

Best Practices for Problem Gambling Prevention and Intervention at New York Gaming Association Member Facilities 2014

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I. Introduction

Problem Gambling is a pervasive disorder that can result in serious consequences for individuals, families, and communities. A *Gambling Disorder* is a diagnosable condition outlined in the *American Psychiatric Association Diagnostic and Statistical Manual of Mental Disorders 5*. According to the National Council on Problem Gambling, approximately 1% of US adults meet criteria for a Gambling Disorder and another 2-3% are considered Problem Gamblers.

While most casino patrons gamble for fun and entertainment, there is a small percentage that will experience problems. It is the responsibility of the gaming facility to ensure that every effort is made to prevent the development of gambling problems and to promote Responsible Gambling practices. Additionally, when interventions are appropriate the gaming facility should initiate customer service practices that support the individual and protect other casino patrons from the consequences of Problem Gambling.

In this manual we will review the following eight areas where these prevention and intervention procedures can be addressed:

1. Responsible Gambling Policies
2. Underage Gambling Policies and Practices
3. Self-Exclusion Programs
4. Information and Messaging
5. Informed Decision Making
6. Assisting Patrons Who May Have Problems with Gambling
7. Access to Money
8. Employee Training

These eight areas and their accompanying standards and criteria were adapted from the Responsible Gambling Centre's *Responsible Gambling Index*. More information can be accessed at <http://rgcheck.com/>. Adaptations were made to the standards and criteria based on NYGA gaming facilities current practices and existing regulations, feasibility for implementation, and practical application given existing facility layouts.

Overall it is the intention that this review process will:

- Provide the gaming venue with an objective check on internal Responsible Gambling policies and procedures;
- Identify areas of weaknesses and strengths in a gaming venue's Responsible Gambling efforts;
- Act as a check and balance to promote the adoption of improved practices in gaming venues;
- Provide the gaming venue with effective ideas for improving Responsible Gambling programs and services on an ongoing basis;
- Assure gamblers that gaming providers take their safety seriously and;
- Increase public confidence

II. Recommendations

1. Responsible Gambling Policies- *The facility demonstrate awareness of Problem Gambling and creates integrated corporate policies and strategies to actively address it.*

Example Policy-

The gaming facility pledges to our employees, our patrons, and the community to make responsible gaming an integral part of our daily operations. This pledge includes employee assistance and training and casino gambling advertising and marketing. This policy also covers the commitment of our company to continue support for patron assistance and public awareness surrounding Responsible Gaming and Underage Gambling.

According to Blaszczynski, et. al (2004), "...there is no clear operational definition or consensus as to what 'Responsible gaming practices' or 'responsible code of conduct' actually means; therefore, it is difficult to develop an empirical base for research related to these constructs." However, the general definition of Responsible Gambling refers to policies and practices designed to prevent and reduce potential harms associated with gambling.

To that end, The New York Council on Problem Gambling recommends that:

- a. A clear set of policies and practices on Problem Gambling exist at each gaming facility
- b. These policies and practices should include a focus on the 8 areas addressed in this BP Manual and when possible address incorporating safeguards into game features and advertising
- c. The RG policies and practices be informed by current research and Best Practices
- d. RG policies are written and accessible to all staff, patrons and the public
- e. RG policies and practices should be reviewed regularly with all gaming facility staff, at minimum twice per year
- f. An Executive level staff person at the gaming facility is responsible for the RG program
- g. The overall program is evaluated for effectiveness in reducing Problem Gambling and Underage Gambling incidence at the facility
- h. The overall RG program is reviewed by Executive staff or an RG Committee annually and necessary improvements and revisions are made

Once these policies and practices are developed and written, multiple modes for sharing them should be utilized including Responsible Gambling brochures, posting them to the gaming facility website, including them in the employee training, employee handbook and periodically featuring them in the gaming facility newsletter.

Responsible Gambling policies and programs should target all patrons at the facility, including infrequent social gamblers, regular patrons and patrons who may be experiencing problems. The

program should address all patrons generally through information and messaging and target those who are at-risk through enforcement efforts, customer assistance, and by providing direct linkages to Problem Gambling specific support services. Specific recommendations in each area are outlined in the following sections.

2. Underage Gambling Policies and Practices- *The facility prohibits Underage Gambling and focuses efforts on preventing youth access to the gaming floor.*

Example Policy – Persons under the age of eighteen are prohibited from gambling, or traversing the gaming floor. Underage persons may traverse the gaming floor utilizing pathways that have been specifically excluded from the gaming floor, with an adult over the age of 18 and a security escort.

Some people are considerably more prone to gambling addiction than other people including young adults. Adolescents may be neurologically more vulnerable to addictive products, such as gambling, compared to adults. Therefore preventing youth gambling is an important effort.

To that end, The New York Council on Problem Gambling recommends that:

- a. Prominently posted signs with an Underage Gambling related message are posted at the entrances to the facility and within a reasonable distance to all entrances to the gaming floor
- b. A palm or brochure on Underage Gambling should be available facility wide
- c. All staff not just security have a responsibility to identify underage gamblers and report them to security
- d. Security is posted at all entrances to the gaming floor and required to ID anyone who appears to be under the age of 18
- e. A system is in place for logging underage individuals who attempt to enter the gaming floor
- f. ID card readers or scanners should be utilized
- g. If a patron is under the legal gambling age they will not be allowed on the gaming floor for any reason
- h. If an underage person is identified on the gaming floor they will be immediately removed from the gaming floor and a clear plan of action that involves reporting it to their parents or the local authorities is in place
- i. Parking lot surveillance should be utilized to ensure that unattended minors are not on the premises

Young adults inherently have the highest rates of ‘at-risk’ behavior therefore, delaying exposure to gambling activities for as long as possible can reduce the rates of developing problems (Williams, et.al, 2012). Currently research on brain development shows that the adolescent brain is not fully developed for skills such as higher level decision making until the age of 24, therefore increasing the legal age for gambling would be beneficial to minimizing gambling-related harm.

3. Self-Exclusion Programs- *A well managed and communicated self-exclusion program is in place that facilitates access to counseling and other supports.*

Example Policy- The facility will offer a self-exclusion program that allows patrons to remove themselves from gambling at the gaming facility and which focuses on offering self-excluded patrons help and support.

Self-exclusion is a tool to help people in their efforts to overcome gambling problems. While the current and predominant model of self-exclusion today continues to be primarily based on enforcement, casinos are beginning to move toward an assistance model. A model based on delivering individual assistance involves responding to individuals in a helpful way, working through the registration process in a respectful timely manner; providing information about counseling options including financial, self-help and treatment referrals and encouraging individuals to take advantage of the assistance available (Responsible Gambling Council, 2008).

To that end, The New York Council on Problem Gambling recommends that:

- a. Self-exclusion programs are well advertised onsite at the gaming facility and explained through informational palm cards or other take-away materials, as well as on the gaming facility website where registration forms can be downloaded
- b. All staff are aware of the self-exclusion program and can assist patrons looking for further information or interested in registering
- c. Gaming facilities select and train specific staff to handle the self-exclusion registration process. Staff must be able to provide responsive, respectful and professional service
- d. The self-exclusion registration process should be carried out in a comfortable setting
- e. Staff clearly explains the registration process, options, breach consequences and follow up procedures
- f. Support options are clearly explained and written materials to take home and view in a less pressured environment are provided (See Appendix C)
- g. During the individual's ban period they are removed from all marketing systems and are no longer able to accumulate Player's Club points or other benefits
- h. A player tracking system is utilized and self-excluded patrons are flagged across all systems including marketing, security, Player's Club, cage and customer service areas
- i. Excluded patrons should not be allowed on the premises for any reason including entertainment events, use of restaurants, etc.
- j. There is a strong enforcement process in place at the gaming facility that includes the use of facial recognition technology when possible
- k. There are clear policies and procedures for handling self-exclusion violations

- l. Self-excluded individuals should not be able to request a reinstatement prior to the expiration of their exclusion period
- m. Once the exclusion period has expired, reinstatement is not automatic and the individual must initiate the reinstatement process
- n. The reinstatement process should require the individual complete an education program on Problem Gambling and provide proof of completion with their request letter for reinstatement
- o. Additionally a mandatory meeting should take place at the end of the exclusion time period, including an evaluation of the self-excluder's gambling situation, information about chance and Responsible Gambling, and referrals to additional resources, if needed. The self-exclusion period continues if the mandatory meeting is not attended
- p. Once the individual has been reinstated being added back on marketing and email lists is not automatic and the patron must specifically request a return to all promotions and communications

It is of note that internationally there has been a shift in allowing individuals to register for self-exclusion at multiple access points such as treatment providers' offices, regulators offices, resource centers or even by mail. This is a positive step in making self-exclusion a more user friendly program.

The change from an enforcement only model to individual assistance model requires more effort on the part of casino staff such as security, who are already focused on several other issues. The Council suggests that this process may be better served through an onsite *Responsible Gambling Resource Center* (RGRC) where individuals can relax, take a break from gambling, educate themselves and reach out for assistance if needed. More information on RGRCs is available at <http://www.rgrc.org/en> or through discussion with NYCPG staff.

4. Information and Messaging- *Information on Responsible Gambling and Problem Gambling is up to date and readily available to patrons.*

Example Policy- Information on Problem Gambling, Responsible Gambling, Self-Exclusion, Underage Gambling and the 24 Hour HOPEline will be available to patrons onsite. To the greatest extent possible all policy and educational measures will align with this messaging so as not to negate any intended positive impact.

Evidence from research in the field of substance abuse prevention indicates that increasing knowledge and awareness alone is not sufficient to change behavior. Providing information and resources to patrons, however, as part of a larger Responsible Gambling program is necessary and casinos should be guided by the principle that it is their obligation to establish information and support links.

To that end, The New York Council on Problem Gambling recommends that:

- a. Underage Gambling signs are posted throughout the gaming facility
- b. Responsible Gambling Signs which include the 24 Hour HOPEline number are posted throughout the gaming facility
- c. Signs are conspicuously posted
- d. At minimum signs are posted at entrances and exits, Security podiums and office(s), Player's Club booths and kiosks, the Cashier cage and either on ATM machines or on the wall directly behind where ATM machines are located
- e. Signs are posted in multiple languages
- f. Signs are large enough to be easily read at a distance
- g. Wall posters, back lit displays and or electronic signs include RG messages
- h. Brochures, palm cards or other take-away materials are available on Responsible Gambling, Problem Gambling, Underage Gambling, and the self-exclusion program
- i. Brochures should be prominently displayed (not placed behind other pamphlets) in brochure holders and available at multiple locations including Security podiums and office, Player's Club booths and kiosks, the Cashier cage and near ATM machines
- j. An RG message is on all electronic and print communication including email marketing, website, etc.
- k. Posted signs on Problem Gambling including the 24 hour HOPEline number and Gamblers Anonymous resources are posted "back of the house" for employees
- l. Other outreach efforts on RG take place at the facility such as tabling events, health fairs, RG specific emails, mailers, posting to social media sites, etc.

It is important that Responsible Gambling information and messaging not be overshadowed by advertising and promotion of the gambling itself. While advertising and promotion are important to fulfilling the casino's economic mandates, it is essential that social responsibility and high standards are maintained by following a Code of Advertising Standards such as those set by the Nova Scotia Gaming Corporation. A sampling of these standards is below.

- Advertising and marketing campaigns and / or materials must not:
 - Imply exaggerated chances of winning;
 - Encourage gambling beyond one's means;
 - Explicitly imply that financial rewards are a likely outcome of gambling;
 - Portray gambling as an alternative to employment or as a financial investment;
 - Suggest that gambling longer will increase the chances to win;
 - Suggest that skill can influence the outcome of purely random games of chance;
 - Suggest that using playing systems or "lucky" icons can influence the outcome of games;
 - Imply inferiority or unpopularity for not taking part in, or losing at, any game of chance;
 - Contain endorsements by well-known personalities that suggests playing games of chance contributed to their success;
 - Focus unduly on the possibility of benefits accrued to players based on their volume of gambling activity; and,
 - Perpetuate myths that are commonly associated with gambling.
- Advertising and marketing of gambling products must never be targeted towards children and must not:
 - Appear in any media where the primary target audience is under the age of majority;
 - Appear at venues where the primary audience is reasonably expected to be minors;
 - Be based on themes, or use language intended to appeal to minors;
 - Appear during television, radio programming and / or on websites where the primary audience is expected to be minors; and,
 - Contain child-focused cartoon figures or themes, or use celebrity endorsements whose primary appeal is to minors.
- Product advertising, marketing campaigns and / or materials must include a visual message regarding the legal age of play.
- Billboard advertising must not be placed at sites that are adjacent to primary or secondary schools.
- Minors, or persons who appear to be minors, must not be used to promote gambling in advertising or marketing materials.
- Actors appearing in advertising and marketing materials must appear to be 25 years of age or older.

-Nova Scotia Gaming Corporation, 2011

5. Informed Decision Making- *Facility provides substantial and readily available information to enable patrons to make informed decisions.*

Example Policy- Information and resources will be onsite at the casino to assist patrons in making informed decisions about their gambling. This information will be provided to patrons with the expectation that better, more complete, information will promote better decisions.

Across Canada, governments and gaming providers have recognized the importance of giving patrons information to make informed decisions about their gambling. These topics include how gambling works, tips on managing play, factors that increase risk and help resources for Problem Gambling (Responsible Gambling Centre, 2010). In Canada where there are considerable resources dedicated to this issue modes of information delivery vary including pamphlets, brochures, television or radio commercials, posters and on-site information centers.

In New York Informed Decision Making has yet to be prioritized. Initially programs should be put in place to educate the general casino population of “Casual Gamblers”. The focus should be on promoting basic gambling literacy and should include information on how gambling works, gambling safeguards, risk factors and help available. Messages need to be rotated and replaced on a regular basis to ensure the communications are fresh. Links to further resources, such as the *American Gaming Association* brochures on odds (<http://www.americangaming.org/odds>) should also be provided for those who want more detailed information.

“Gambling, like many activities, comes with risks. Gamblers like the consumers of any product, have the responsibility to assess the benefits and risks involved in this pastime. For their part, gaming providers have a responsibility to ensure that players have the information they need to make decisions and to minimize the risk that their patrons will lose control of their gambling”.

- *Responsible Gambling Centre Center for the Advancement of Best Practices, 2010*

To that end, The New York Council on Problem Gambling recommends that:

- a. The facility has policies and procedures related to informed decision making, which promote gambling literacy (i.e. basic, general information about the fundamental aspects of how gambling works and key safeguards all gamblers should know, risk factors, and help availability)
- b. Brochures on Informed Decision Making are available throughout the facility

- c. Brochures should be prominently displayed (not placed behind other pamphlets) in brochure holders and available at multiple locations including Security podiums and office(s), Player's Club booths and kiosks, the Cashier cage and near ATM machines
- d. Information minimally includes how gambling works, gambling safeguards, risk factors and help available
- e. Informed Decision Making messaging such as *Know The Odds*, should be included in email marketing and electronic signage
- f. At information awareness/tabling events Informed Decision Making activities and information are featured
- g. When possible staff should be available to further explain how the VLT machines work, odds, and myths and facts about gambling
- h. The facility provides patrons access to information about their play
- i. Beginning to include Informed Decision Making information requires more effort on the part of casino staff, which is already focused on several other issues. As was referenced in the previous section on Self-Exclusion, The Council suggests that this process may be better served through an onsite *Responsible Gambling Resource Center* (RGRC) where individuals can relax, take a break from gambling, educate themselves and reach out for assistance if needed. When appropriate RGRC staff can also participate in tabling event or other education opportunities.

Moving beyond the initial step of focusing on the general casino patron population there should also be a focus on educating the frequent gambler and intensive gambler. The objective for the frequent gambler is to promote self-awareness of one's gambling and for the intensive gambler to provide cautionary information and to raise awareness of options to reduce risk (Responsible Gambling Center, 2010).

6. Assisting Patrons Who May Have Problems with Gambling - Assistance to patrons who may have problems with gambling is readily available and systematically provided.

Example Policy- To the extent that the patron is willing to receive information, the facility will provide individuals suspected of having a gambling problem with information and assistance in connecting with local support services. The process of identifying individuals who may have a problem is both proactive and responsive.

A compulsive gambler may beg for money, harass staff, and disturb other patrons in addition to suffering their own personal, financial and social consequences. An individual with a gambling problem should not be at a casino or any other gambling establishment. For their own protection as well as that of other patrons individuals with a gambling problem should be offered assistance and removed from the facility if necessary.

“The patron interaction process has been in transition for many years from a ‘look the other way’ model to an individual response and assistance model. This shift is widely supported by those with gambling problems, gaming operators, and specialists in Problem Gambling.”

- *Responsible Gambling Center Centre for the Advancement of Best Practices, 2011*

Casino staffs have daily involvement with patrons and therefore play a critical role in recognizing and assisting patrons who may be experiencing problems. This assistance is essentially an extension of their already existing customer service goals.

To that end, The New York Council on Problem Gambling recommends that:

- a. Clear policies are in place for assessing and assisting a patron who may have a gambling problem
- b. All staff are aware of the policies and procedures for assisting patrons
- c. All staff is knowledgeable about the helpline and self-exclusion and are able to direct patrons seeking information
- d. Designated staff initiates discreet discussions with patrons who show patterns or behaviors that may be signs of a gambling problem
- e. Designated staff can provide assistance in a comfortable setting
- f. Local treatment resources, gamblers anonymous information, and other support service information is provided to the patron in a form that can be taken away for review (See Appendix C)
- g. If the patron is interested and willing a direct connection is made with the appropriate local resource

Once again, this role could be filled by a Problem Gambling specialist at an onsite *Responsible Gambling Resource Center* (RGRC) where individuals can take a break from gambling, educate themselves on support options and talk to someone who can provide assistance.

7. Access to Money- *Money and money services are provided to patrons in a responsible manner that does not encourage excessive spending.*

Example Policy- Access to money within the gaming facility will be limited by 1) the ways that funds can be accessed, 2) the number of machines or cashiers that can provide cash, 3) the proximity of options to get cash to the gaming floor and 4) by imposing a maximum daily amount that can be accessed. These limitations will be set with the intention of protecting individual patrons who may have a gambling problem.

The effective prevention of harm associated with potentially dangerous products or activities has always required some inconvenience to the general public or loss of revenue. Effective prevention of Problem Gambling includes making policies that effect environmental changes that thereby reduce the availability or access to the means to gamble. Examples include reducing hours of operation, restricting the placement of VLTs in only gambling venues, restricting gambling venue access to residents, or drastically limiting the number of gambling venues available (Williams, et.al., 2012). Many of these are public policies set by government laws and regulations.

However, one such environmental policy that can to an extent be controlled by the casino is the accessibility of money. Research findings suggest that policies to restrict immediate access to cash are potentially effective approaches in reducing the degree to which gamblers exceed financial limits.

To that end, The New York Council on Problem Gambling recommends that:

- a. Access to credit is prohibited
- b. The cashing of any check except personal check be prohibited
- c. The cashing of any check payable to an individual including Social Security, unemployment insurance, disability payment, public assistance or payroll check be prohibited
- d. Access to money directly at electronic gaming machines is prohibited
- e. The facility imposes its own additional limit on daily fund access (this is above and beyond or regardless of the individual's ATM, bank, or third party limitations)
- f. A reasonable number of ATM machines are in place
- g. ATM machines are available but not advertised in such a way as to encourage withdrawal or excessive spending
- h. ATM machines are not located on the gaming floor

Additionally, access to money may be especially significant when considering that gamblers are often in “hot” states as they approach their limits, this creates vulnerability to impulsive gambling leading to money losses they cannot afford (Williams, et.al., 2012). Creating a time buffer between the impulse and the action creates a “cool down” period. With this in mind, ideally ATM machines would be located as far from the gambling activity as possible, in some instances this may necessitate that machines be placed outside of the facility.

8. Employee Training - *Staff understands the importance of RG and is knowledgeable about their role and the corporation's expectations of their actions.*

Example Policy – All casino employees are required to complete training on Responsible Gambling and Problem Gambling. Training will be provided upon initial hiring and periodic refresher training will be required. An evaluation process is in place that measures the individual employee's increase in knowledge and readiness to provide assistance.

Casino employees whether floor staff, Security, or Executive level staff members play an important role in any RG program. Not only does staff provide assistance to those who seek them out, but they can be a resource to patrons who are interested in learning more about Responsible Gambling in general. Providing employees training on Problem Gambling allows them to provide better customer service. Floor staff can often be the first to see the signs of a gambling problem and therefore are key impactors helping those in need get assistance.

To that end, The New York Council on Problem Gambling recommends that:

- a. All new employees be educated on Responsible Gambling and Problem Gambling
- b. Periodic refresher training be provided to floor staff and Executive level staff
- c. The gaming facility implements communications programs for employees to improve their understanding of Responsible Gambling and related policies and procedures
- d. Information on Responsible Gambling awareness including the HOPEline number will be posted in various places where employees congregate
- e. The training objectives are clear to the learners
- f. The training includes content that answers the questions: (1) what is chance and randomness? (2) Is there a link between misunderstanding the concept of chance and excessive gambling? (3) How does one recognize the symptoms of this illness? (4) How should the employee intervene if they decide to do so? (Blaszczynski, et.al., 2004)
- g. Staff are taught skills and procedures required of them for assisting patrons who may have problems with gambling
- h. There is a verification process in place to ensure staff complete the training
- i. There is an evaluation process in place to measure the effectiveness of the training program

Research has shown that providing a training workshop that includes the information listed above led to retailers developing a better understanding of Problem Gambling, they felt more capable of effectively intervening among excessive gamblers and choosing the most appropriate moment to do so. At follow-up, retailers who had attended the workshop reported that they approached a problem gambler significantly more often than the retailers who had not attended the workshop, and had discussed how to help problem gamblers significantly more often (Blaszczynski, et.al., 2004).

A review of existing research Allack, et. al (2002) highlighted a number of behavioral indicators which may be helpful in identifying problems and concluded that the most consistent sign of Problem Gambling was daily out of pocket loss. Other strong indicators were repeated agitation after each loss; repeated cash withdrawals, borrowing or attempts to cash checks; playing until all funds are exhausted and complaining of lack of money; and excessive frequency and prolonged duration of gambling session.

Additionally Schellink and Schrans (2004) asked video lottery players, including those with gambling problems, to complete a check list of items that consisted of behavioral, emotional, and physiological symptoms they experienced. Some of the observable symptoms that were more likely to be reported by players with problems were sickness or nausea, sadness or depression, three or more hours of gambling, money-borrowing, shaking while gambling, sweating and nervousness or edginess.

The New York Council on Problem Gambling has developed a training that encompasses the information described above and will deliver the training via face to face and online options. To review a printed copy of this training please see **Appendix A**. Please note that this training will include additional audio recorded information when delivered online.

III. Future Efforts

Ongoing efforts in the area of Responsible Gambling are a necessary part of a casino's social responsibility and commitment to providing the community with the safest form of entertainment possible for community residents. Working with the New York Council on Problem Gambling to assess current practices and to develop plans for improvement is a historic step in collaborating on this mutual goal. NYCPG stands ready to work with NYGA gaming facilities to implement the recommendations in this manual and proposes that future and ongoing collaboration takes place to address the following:

- Develop additional employee trainings including a refresher training, trainings that focus on educating specific employee sectors i.e. Security, staff designated to assist patrons, Executive level staff, etc. and make them available both face to face and online
- Develop and offer improved training formats such as webinar or interactive online options
- Develop training videos specific to casino employees in NYS that can be utilized at annual Responsible Gambling week events or periodic training sessions
- Continue to offer new information and relevant services through the NYRGHUB
- Provide support to NYGA member facilities for onsite health fairs or other informational events
- Conduct an annual site visit for reviewing Responsible Gambling policies and practices and work with NYGA members to make continued program improvements

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V. Appendices

Appendix A: Problem and Responsible Gambling Training for Casino Employees

Responsible and Problem Gambling for Casino Employees

Presented by:
New York Council on Problem Gambling, Inc.

This PowerPoint training also includes audio that expands on the points listed on some slides.

The audio can be played by scrolling over the **audio symbol** and clicking the **“play” symbol**, as shown below.

In order to hear the audio, please be sure that your computer has speakers and the volume is turned up.





New York Council on Problem Gambling

The New York Council on Problem Gambling is a not-for-profit independent corporation dedicated to increasing public awareness about problem and compulsive gambling and advocating for support services and treatment for persons adversely affected by gambling.

The Council maintains a neutral stance on gambling.

Gambling Opportunities in NYS

- Horse Racing at Race Tracks and OTBs
- Casinos and VLT's
- Lottery
- Internet Gambling
- Bingo
- Pull Tabs
- Cards for Money
- Dice
- Sports Betting
- Office Pools
- 50/50 Raffles
- OTHER – Stock market, dog fighting, cock fighting



What is chance and randomness in gambling?

- **Chance:** Although some games involve skill, all forms of gambling ultimately involve some level of chance.
- **Randomness:** Random events fool people into believing they can predict outcomes

A WIN IS NEVER GUARANTEED

Is there a link between misunderstanding the concept of chance and excessive gambling?

“If individuals with a gambling problem still believe that they can beat the odds, the odds are they will try again.”

“... exploring these beliefs can be an important aid in helping the client understand their gambling experiences—both their wins and their losses. Correcting these beliefs may also help in relapse prevention.”

(<http://www.problemgambling.ca/EN/Documents/HPG%20Probability%20Final.pdf>)

Types of Gamblers

- **Social Gambler** - Gambles for entertainment and a little excitement. Dedicates small amounts of leisure time and gambling is not given excessive emphasis.
- **Problem Gambler** - Dedicates more time, thoughts and money towards gambling.
- **Pathological (Compulsive) Gambler** - Uncontrollable preoccupation and urges to gamble. Gambling is the most important thing in their life.

Gambling in the US

- Approximately 85% of U.S. adults have gambled at least once in their lives; 60% in the past year.
- 4-6 million (2-3%) will have a gambling problem in any given year.
- An additional 2 million (1%) of U.S. adults are estimated to meet criteria for pathological gambling in a given year.



Source: National Council on Problem Gambling, Retrieved from <http://www.ncpgambling.org/4e/pages/index.cfm?pageid=3314#widespread>

Problem Gambling

Problem gambling is gambling behavior which causes disruptions in any major area of life: psychological, physical, social or vocational.

*The term "Problem Gambling" includes, but is not limited to, the condition known as "Pathological" or "Compulsive" Gambling or "Gambling Disorder."

Source: NCPG

DSM-V Criteria for Gambling Disorder

A. Persistent and recurrent problematic gambling behavior leading to clinically significant impairment or distress, as indicated by the individual exhibiting **four (or more)** of the following in a **12- month period**:

1. **Tolerance** - Needs to gamble with increasing amounts of money in order to achieve the desired excitement.
2. **Withdrawal** - Is restless or irritable when attempting to cut down or stop gambling
3. **Preoccupation** - has persistent thoughts of reliving past gambling experiences, handicapping or planning next venture, thinking of ways to get money with which to gamble
4. **Escape** - Gambles when feeling distress (e.g., helpless, guilty, anxious, depressed)
5. **Chasing** - After losing money gambling, often returns another day to get even ("chasing" one's losses)
6. **Lying** - Lies to family, friends and others to conceal the extent of involvement with gambling
7. **Risks Relationships/Opportunities** - Has jeopardized or lost a significant relationship, job, or educational career opportunity because of gambling
8. **Bailout** - Relies on others to provide money to relieve desperate financial situations caused by gambling
9. **Loss of Control** - Fails in an effort to control or stop gambling

B. The gambling behavior is not better explained by a manic episode.

Social and Recreational Gamblers	Problem and Pathological Gamblers
Gambles for entertainment	NEEDS to gamble Experiences negative consequences due to gambling
Sets limits on time and money	Spends increasing amount of time gambling Uses money that's needed for something else or borrowed
Realistic expectations – hopes to win, expects to lose	Irrational thoughts – always expects to win
Walks away from losses	“Chases” losses – returns to “get even”



Different Populations
Different Gambling Patterns
Different Risks

<h3>Women</h3> <ul style="list-style-type: none">• Reasons for Gambling<ul style="list-style-type: none">• Escape• Avoidance• Risk Factors<ul style="list-style-type: none">• Pre-existing mental health vulnerabilities• Increased responsibilities at home• Often neglect own needs	<h3>Senior Citizens</h3> <ul style="list-style-type: none">• Reasons for Gambling<ul style="list-style-type: none">• Boredom• Socialization• Escape• Physical limitations• Risk Factors<ul style="list-style-type: none">• Organized Recreation• Limited Financial Resources• Deserve to Have Fun• Extra Time• Emotional Escape
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Youth Prevalence Rates

- Approximately 68% of youth between the ages of 14 and 21 have gambled in the last year
- 11% report having gambled twice a week or more
- 2.1% already meet the criteria for problem gambling
- 6.5% of those youth are in the category of at-risk or problem gambling

Youth involvement in gambling is believed to be greater than their use of tobacco, hard liquor, and marijuana.

Source: Welte (2007)

Underage Gamblers

REASONS

Entertainment, Excitement, Socialization, Boredom

RISK FACTORS

Why are they more at-risk for developing a problem with gambling?

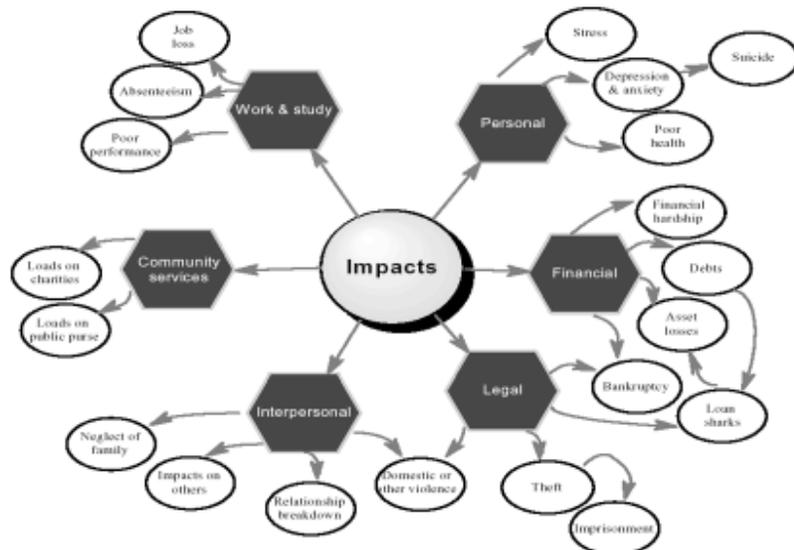
Answer: **Brain Development**

Brain Development

- Youth is a period of profound brain maturation.
- The maturation process is not complete until about age 24
- “Normal” youth brains
 - Greater risk taking
 - Desire for low effort-high excitement activities
 - Lower capacity for good judgment and weighing consequences
 - Greater sensitivity to novel stimuli

Youth are actually more likely to become pathological gamblers than are adults.

Effects of Problem Gambling



Source: Productivity Commission (1999) *Australia's Gambling Industries*. AusInfo, p. 7.3.

Individual and Relational Impact

PROBLEMS:

- Financial
- Legal
- Relationship
- School/Work
- Physical and Mental Health
 - Specifically co-occurring disorders such as depression, anxiety, substance abuse
 - Suicide

CONSEQUENCES for the Family:

- Unmet needs
- Domestic Violence
- Child Abuse
- Mental Health Issues
- Stealing
- Loss of productivity

*It is estimated that each pathological gambler affects between 5 and 10 other people, including family, friends, co-workers, etc.

Sources: Blanco, Et Al (2001), Petry, Et Al, (2005), Volberg (1996)

Community and Economic Impact

- Compulsive gamblers engage in \$1.3 billion worth of **insurance fraud** each year.
- **Bankruptcy** costs are 18% higher in casino communities.
- 15% of pathological gamblers have collected **unemployment** benefits at some point during the last 12 months.

The NORC study (1999) found that pathological and problem gamblers in the United States cost society approximately **\$5 billion per year** and **an additional \$40 billion in lifetime costs** for *productivity reductions, social services, and creditor losses*.

Why should casinos have RG programs?

- Mandated by the NYS Gaming Commission
- For the protection of patrons with and without gambling problems
- The casino has an obligation to be socially responsible and a good corporate citizen

“The approach is not to prohibit gambling, but to put into place programs to minimize the negative impact gambling will have on those who are unable to gamble with control.”

NCPG, 2014

Responsible Gambling (RG) Program Areas

- Responsible Gambling Policies
- Underage Gambling Policies and Practices
- Self Exclusion Programs
- Information and Messaging
- Informed Decision Making
- Assisting Patrons who May Have Problems with Gambling
- Access to Money
- Employee Training

Underage Gambling Policies and Practices



- Gambling under the age of 18 is prohibited
- Those under the age of 24 are neurologically more at risk of developing a gambling problem, than the general population
- Research shows that the older a person is when they start participating in an “at-risk” behavior, the less likely they are to develop a problem
- Everyone who appears to be under the age of 30 should be asked for ID.

Self-Exclusion Programs (SEP)

SEPs allow problem gamblers to remove themselves from a gaming facility, marketing programs and from access to the Player’s Club.

1. Participants must register for self exclusion. Registration is usually completed with Security.
2. They are given information on the exclusion process, protocols, etc.
3. During the exclusion period, they are not allowed on the premises and if they are found, will be removed and will forfeit any winnings.
4. Following the exclusion period, the participant must go through a reinstatement process that typically involves a request for reinstatement.

Information and Messaging

- Brochures, palm cards, posters, etc.
- Located near entrances/exits, security podiums/offices, Players Club kiosks
- Includes the 24-Hour HOPEline number



Assisting Patrons Who May Have a Problem with Gambling



- For their own protection and that of other patrons, individuals with a gambling problem should be offered assistance and removed from the facility if necessary.
- All gaming facilities have their own protocols that determine how patrons who are suspected to have a gambling problem are assisted.
- Be sure to understand specifically what your supervisor wants you to do in these situations

Access to Money

- Restricting immediate access to money decreases the degree to which gamblers exceed their financial limits
- Includes:
 - Limiting physical access to ATM's
 - Limiting check cashing options
 - Limiting access to daily funds
- Increasing the time between a problem gambler's "hot state" and access to their money allows them time to calm down and rethink their decision to increase their spending



Warning Signs on the Casino Floor...When to Be Concerned

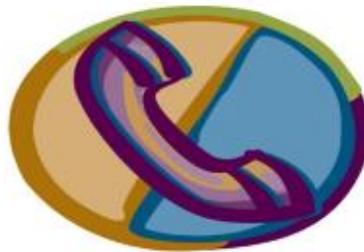
Behavioral Signs	Physiological Signs
Increased agitation after each loss	Sickness or nausea
Excessive frequency and prolonged duration of each gambling session	Sadness or depression
	Shaking while gambling
	Sweating
Repeated cash withdrawals Borrowing money Cashing checks Playing until funds are exhausted Complaining about not having any money	Nervousness/Edginess

Sources: Allack, et. al. (2002) and Schellink & Schrans (2004)



Bet The House:
3 Stories About
Problem Gambling

Vignette #3 Marsha H.



1-877-8-HOPENY

Find Help for 1-877-846-7369
Alcoholism, Drug Abuse, Problem Gambling

Resources

- New York Council on Problem Gambling Resources
 - NYCPG www.nyproblemgambling.org
 - Videos can be found at www.nyproblemgambling.org/resources/videos
 - NYRG Hub www.NYRGHub.com
 - Know the Odds www.knowtheodds.com
 - NYS Gambling Support and Treatment Centers <http://knowtheodds.org/gambling-support-directory>
- OASAS www.oasas.ny.gov/gambling
- Gamblers Anonymous www.gamblersanonymous.org
- Gam-Anon www.gam-anon.org
- PG and Their Finances www.ncpgambling.org/files/public/problem_gamblers_finances.pdf
- Your First Step to Change – Self Assessment Tool and Resource
http://s96539219.onlinehome.us/toolkits/FirstStepSite/main_intro.htm

Appendix B: New York Responsible Gambling Hub (NYRG Hub)



Coming March 1, 2014

www.NYRGHUB.org

In an effort to regularly communicate with NYGA member facilities and their staff, NYCPG is developing the *New York Responsible Gambling Hub*. This web-based hub will serve as a Problem and Responsible Gambling research and resource directory and up to date news directory. In addition, at this website NYGA members will be able to download available brochures and other print materials on Responsible Gambling. This resource Hub will also directly link NYGA members and their employees to the online registration process for the *Problem and Responsible Gambling Training for Casino Employees*.

Appendix C: NYCPG *Know the Odds* Resource Kit

The New York Council on Problem Gambling has developed a resource tool for NYS casinos to utilize in assisting patrons with a gambling problem or with those interested in self-exclusion. This resource kit includes three informational booklets, a DVD and resource directory brochure. This material provides individuals seeking help and recovery, more information on Problem Gambling. The *Know the Odds Resource Kit* has been produced and is ready for use by NYGA Gaming Facilities.

A copy of the NYCPG *Know the Odds Resource Kit* has been enclosed for your review. The kit should contain:

KTO Resource Book 1: *Understanding Problem Gambling*

KTO Resource Book 2: *The Faces of Problem Gambling*

KTO Resource Book 3: *Staying Safe After Problem Gambling*

KTO DVD: *Bet the House*

Resource Directory Brochure: *If You Are Looking for Support for a Gambling Problem*

To request copies of the Resource Kit be shipped to your facility please contact the New York Council on Problem Gambling directly.