

Prototype Responsible Gambling Training

Traditions Resort and Casino

Responsible and Problem Gambling Training for Casino Employees

Presented by:

New York Council on Problem Gambling, Inc.

Traditions Resort and Casino Problem and Responsible Gambling Philosophy

Gambling for most people is a recreational activity. However, for some people, gambling may result in an addiction. Traditions Resort and Casino is committed to being a good corporate citizen and has established a Responsible Gaming Program that will provide assistance to compulsive gamblers and prevent underage gambling.

Traditions Resort and Casino has partnered with the New York Council on Problem Gambling to design and implement an effective strategy that not only helps prevent problem gambling but helps to identify the problem gambler and find solutions.

Our approach to the development and implementation of an effective strategy for dealing with problem gambling includes:

- Preventing Underage Gambling
- Providing Self- Exclusion Programs
- Providing Responsible Gambling Specific Information and Messaging
- Applying Rigorous Advertising and Promotion Standards
- Providing Resources on Informed Decision Making
- Assisting Patrons Who May Have Problems with Gambling
- Limiting Access to Money
- Training Employees

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.
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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/14a/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

Women

- Reasons for Gambling
 - Escape
 - Avoidance
- Risk Factors
 - Pre-existing mental health vulnerabilities
 - Increased responsibilities at home
 - Often neglect own needs

Senior Citizens

- Reasons for Gambling
 - Boredom
 - Socialization
 - Escape
 - Physical limitations
- Risk Factors
 - Organized Recreation
 - Limited Financial Resources
 - Deserve to Have Fun
 - Extra Time
 - Emotional Escape

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

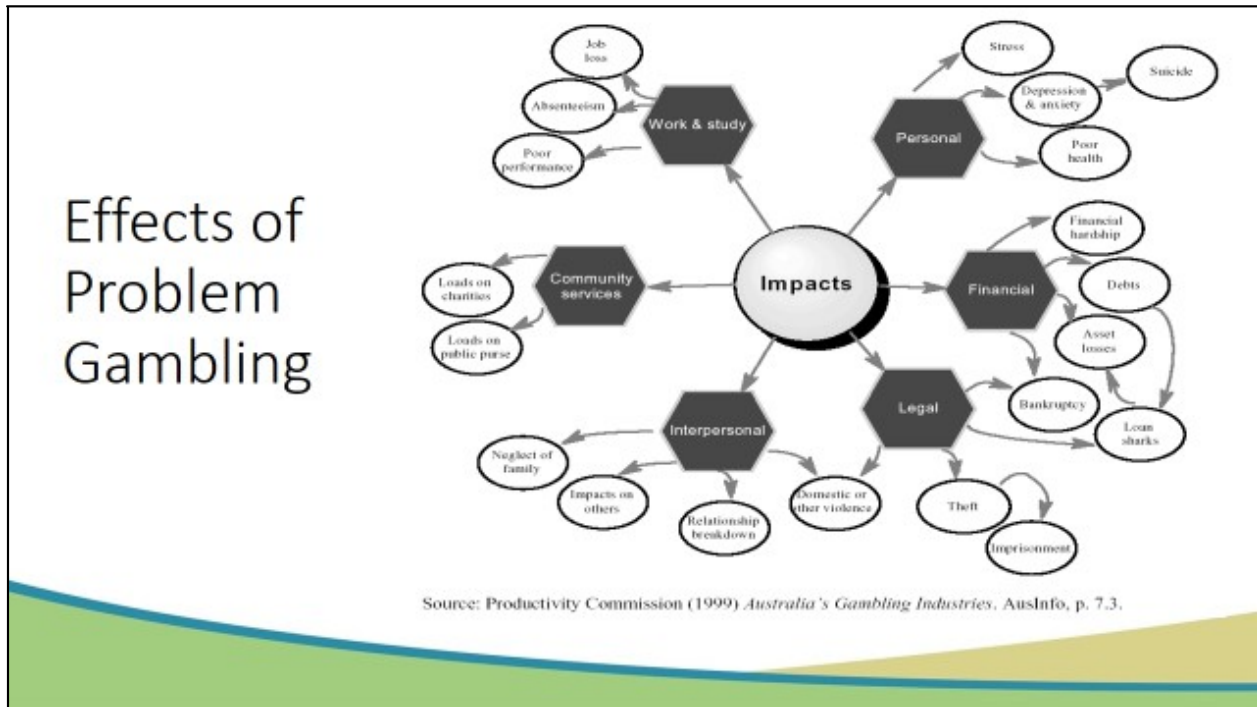
Why are they more at-risk for developing a problem with gambling?

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.



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 (2003), 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?

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

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



Underage Gambling Policies and Practices



- Gambling under the age of 21 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

**Remember,
it's just a game.**

Play Responsibly.

24 Hour Problem Gambling Helpline
Se Habla Español

If gambling is a problem for you or someone you care about,
please call the Office of Alcoholism and Substance Abuse Services
24-hour toll free helpline at

1-877-8HOPE-NY

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.
- 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
 - 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