

New York Council on Problem Gambling, Inc.

Nevele Resort, Casino & Spa Plan to Address Problem and Responsible Gambling and Related Community Needs

Nevele Resort, Casino & Spa Problem and Responsible Gambling Philosophy

Gambling for most people is a recreational activity. However, for some people, gambling may result in an addiction. Nevele Resort, Casino & Spa 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.

Nevele Resort, Casino & Spa 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

Addressing Problem Gambling at the Community Level

Table of Contents

I. Introduction.....	4
II. Nevele Resort, Casino & Spa Problem and Responsible Gambling Policies	5
1. Responsible Gambling Policy	5
2. Underage Gambling Policy.....	7
3. Self-Exclusion Policy	8
4. Problem Gambling Information and Messaging Policy.....	10
5. Advertising and Promotions Standards Policy	12
6. Informed Decision Making Policy.....	15
7. Policy on Assisting Patrons Who May Have Problems with Gambling	17
9. Employee Training Policy	19
III. Nevele Responsible Gambling Resource Center	21
IV. Exceptional Practices to Prevent Problem Gambling at Nevele	23
V. Duties and Responsibilities of Employees Designated to Implement or Participate in Responsible Gambling	24
VI. Addressing Problem Gambling at the Community Level	26
VII. References.....	30
VIII. Appendices.....	32
Appendix A: Problem and Responsible Gambling Training for Casino Employees	32
Appendix B: Rack Card Examples	48
Appendix C: NYCPG Know the Odds Resource Kit.....	53

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 Nevele 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 Nevele will initiate customer service practices that support the individual and protect other casino patrons from the consequences of Problem Gambling.

Nevele Plan addresses Problem and Responsible Gambling prevention and intervention procedures in the following nine areas:

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

II. Nevele Resort, Casino & Spa Problem and Responsible Gambling Policies

1. Responsible Gambling Policy

Nevele 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 (RG) 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, Nevele ensures that:

- a. A clear set of policies and practices on Problem Gambling exists at Nevele
- b. These policies and practices will include a focus on the 9 areas addressed in this plan and when possible address incorporating safeguards into game features and advertising
- c. RG policies and practices will be informed by current research
- d. RG policies will be written and accessible to all staff, patrons and the public
- e. RG policies and practices will be reviewed regularly with all gaming facility staff, at minimum twice per year
- f. Nevele will develop an Executive level position and hire a “Vice President of Community Relations and Problem Gambling”. This staff member will be responsible for all problem and responsible gambling program oversight both onsite and community-based. The Vice President of Community Relations and Problem Gambling will be a liaison between the community and the casino, serving on community coalitions and workgroups.
- g. The Vice President Community Relations and Problem Gambling will report to a Responsible Gambling Committee comprised of Nevele Executive level staff members responsible for the Nevele RG program
- h. The overall program will be evaluated for effectiveness in reducing Problem Gambling and Underage Gambling incidents at the facility
- i. The overall RG program will be reviewed by the RG Committee annually and necessary improvements and revisions will be made

Once these policies and practices are developed and written, multiple modes for sharing them will be utilized including Responsible Gambling brochures, posting them to www.nevele.com, including them in the employee training, employee handbook and periodically featuring them in Nevele newsletter.

Responsible Gambling policies and programs will target all patrons at the facility, including infrequent social gamblers, regular patrons and patrons who may be experiencing problems. The program will 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 policies and practices in each area are outlined in the following sections.

2. Underage Gambling Policy

At Nevele Resort, Casino & Spa persons under the age of twenty-one are prohibited from gambling,

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 preventing youth gambling is an important effort.

To that end, Nevele ensures that:

- a. Prominently posted signs with an Underage Gambling related message will be posted at the entrances to the facility and within 50 feet of all entrances to the gaming floor
- b. A rack card or brochure on Underage Gambling will be available facility wide
- c. All staff not just security have a responsibility to identify underage gamblers and report them to security
- d. Security will be posted at all entrances to the gaming floor and required to ID anyone who appears to be under the age of 30
- e. There will be a system in place for logging underage individuals who attempt to enter the gaming floor
- f. ID card readers or scanners will be utilized at each security post
- 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 their parents or the local authorities will be contacted
- i. Parking lot surveillance will be utilized to ensure that minors are not left unattended

3. Self-Exclusion Policy

Nevele will offer a self-exclusion program that allows patrons to ban themselves from Nevele 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 (Responsible Gambling Council, 2008). Nevele model will deliver individual assistance and respond 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.

To that end, Nevele ensures that:

- a. Self-exclusion programs will be well advertised onsite at Nevele and explained through informational palm cards or other take-away materials, as well as on Nevele website where registration forms are readily available for download
- b. All staff will be aware of the self-exclusion program and will be able to assist patrons looking for further information or interested in registering
- c. Nevele will 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 will be carried out at the onsite Responsible Gambling Resource Center
- e. Staff clearly explain the registration process, options, breach consequences and follow up procedures
- f. Support options will be clearly explained and written materials provided to take home and view in a less pressured environment (See Appendix C)
- g. If the patron is amenable, casino staff will directly connect the patron with the local problem gambling treatment provider and schedule an intake assessment for them at the time of exclusion.
- h. During the individual's ban period they will be removed from all marketing systems and will no longer be able to accumulate Player's Club points or other benefits
- i. A player tracking system is utilized and self-excluded patrons are flagged across all systems including but not limited to marketing, security, Player's Club, cage and customer service areas
- j. Excluded patrons will not be allowed on the premises for any reason including entertainment events, use of restaurants, etc.
- k. Self-excluded individuals will not be able to request a reinstatement prior to the expiration of their exclusion period

- l. Once the exclusion period has expired, reinstatement will not be automatic and the individual must initiate the reinstatement process
- m. Additionally a mandatory meeting will take place at the end of the exclusion time period, and include 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
- n. 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

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. Nevele anticipates that in conjunction with Security this process will be 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. See page 20 for more information on Nevele Responsible Gambling Resource Center.

4. Problem Gambling Information and Messaging Policy

Information on Problem Gambling, Responsible Gambling, Self-Exclusion, Underage Gambling and the 24 Hour HOPEline will be available to patrons onsite at Nevele. 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, Nevele ensures that:

- a. An Advertising “match” program will be implemented to ensure that for every 10 ads that are placed to promote the casino, 1 ad will be placed to specifically promote responsible gambling or problem gambling resources
- b. Responsible and problem gambling focused advertisements which include the NYS Helpline number will be included as part of the hotel “in-room” television ads.
- c. The NYS Helpline number will be printed on every Player’s Club Card.
- d. Underage Gambling signs will be posted throughout Nevele
- e. Responsible Gambling Signs which include the 24 Hour NYS HOPEline number will be posted throughout Nevele
- f. Signs will be conspicuously posted
- g. At minimum signs will be posted within 50 feet of entrances and exits, at 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
- h. Signs will be posted in multiple languages
- i. Signs will be large enough to be easily read at a distance
- j. Wall posters, back lit displays and or electronic signs will include RG messages
- k. Brochures, rack cards or other take-away materials will be available on Responsible Gambling, Problem Gambling, Underage Gambling, and Nevele self-exclusion program (see Appendix B)
- l. Brochures will be prominently displayed (not placed behind other pamphlets) in brochure holders and available at multiple locations including Nevele Responsible Gambling Resource Center, Security podiums and offices, Player’s Club booths and kiosks, the Cashier cage and near ATM machines
- m. An RG message will be on all electronic and print communication including email marketing, website, etc.

- n. Posted signs on Problem Gambling will include the NYS 24 hour HOPEline number and Gamblers Anonymous resources will be posted “back of the house” for employees
- o. Employees will receive pay check stuffers focused on problem gambling and including the NYS Helpline number at least four times per year.
- p. All group marketing programs such as Nevele hosted bus trips, senior citizen programs, etc. to the casino will include problem and responsible gambling information along with the participants’ vouchers, coupons, etc.
- q. All video monitors on Nevele sponsored bus trips will include problem gambling advertisements featuring the NYS Helpline number.
- r. All television, radio, online, and print advertising utilized to promote Nevele will also be utilized to promote messages on problem and responsible gambling.
- s. Nevele will implement other outreach efforts on RG such as tabling events, health fairs, RG specific emails, mailers, posting to social media sites, etc.

*Nevele will develop signs in accordance with New York State Gaming Commission requirements and develop and post additional signage as outlined above.

5. Advertising and Promotions Standards Policy

Nevele pledges to provide advertising in a responsible way, which includes following a specific set of problem and responsible gambling advertising standards and not overriding RG messaging.

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.

The following problem and responsible gambling advertising standards will be adopted by Nevele Casino:

Marketing and Advertising Code

1. Advertising and marketing materials do not depict, encourage, or condone excessive, irresponsible, or illegal activity. Furthermore, they do not:
 - 1.1 State or imply that any of our activities or services is an acceptable means of satisfying work or family commitments, or an alternative to work or family commitments;
 - 1.2 State or imply that any of our activities or services is necessary for financial, physical, emotional or social success;
 - 1.3 State or imply that any of our activities or services solves personal problems;
 - 1.4 Portray individuals who are intoxicated, who are compelled to gamble, who have lost control of their faculties, or who have become separated from reality; or
 - 1.5 Suggest in any way that excessive, irresponsible or illegal use of our services or activities is amusing or acceptable behavior.

2. We advertise and market gambling activities and/ or play for fun services directly via telephone, mobile devices, email, or postal mail only to adults of legal age to gamble in their jurisdiction.

Our advertisements for our non-gambling and social games services and amenities directly via telephone, mobile devices, email or postal mail are intended only for adults, age 21 or over, with the exception of venues that require a different legal age to engage in the activity. Our marketing and advertising materials do not:

- 2.1 Show gambling being experienced by anyone under the legal age to gamble;
- 2.2 Use actors in advertising relating to gambling who are below 25 years of age or who reasonably appear to be below the legal age to gamble in their jurisdiction.

This restriction shall not apply in real live footage, such as poker events or in the use of "celebrity" poker players, in which case all individuals shown must be of the legal age to gamble in their jurisdiction.

2.3 Use any symbol, language, gesture, cartoon, music, animated character, entertainment figure, or child's toy in our advertisement or marketing that has primary appeal to persons below the legal age to gamble in their jurisdiction. Material has a "primary appeal" to persons below the legal age to gamble in a casino if it has special attractiveness to such persons above and beyond the general attractiveness it has for persons above the legal age to gamble in their jurisdiction.

2.4 Show or imply that any of our activities or services is a "rite of passage" or otherwise necessary for the attainment of adulthood.

3. Advertising and marketing materials shall depict our casinos and other businesses as respectable and well-kept establishments.

4. We do not market gambling materials or content to social games customers unless we have verified that they are of the legal age to gamble in their jurisdiction.

5. All print gambling advertising includes a message offering the NYS helpline for individuals who might have a gambling problem. The minimum requirements for the message are subject to NYS jurisdictional rules.

6. We sponsor public awareness, education, and other campaigns on problem and underage gambling.

PLACEMENT

7. We do not promote gambling or play for fun activity at any event where the majority of the audience is reasonably expected to be below the legal age to gamble in their jurisdiction nor do we promote our brands or non-gambling amenities and/or social games at events where the majority of the audience is reasonably expected to be below 21. Notwithstanding such prohibition, we may advertise and/or market at or near facilities that are used primarily for adult-oriented events, but which occasionally may be used for an event where most attendees are under the legal age to gamble in a casino, e.g., an arena or stadium.

8. No Nevele gaming brand, logo, trademark, or service mark is to be used or licensed for use on clothing, toys, game equipment, or other materials that are intended primarily for persons below the legal age to gamble in their jurisdiction. Materials that are intended primarily for persons below the legal age to gamble in their jurisdiction, regardless of the presence of any product name, logo, trademark, or service mark, are not used as promotional materials or given away at events. Material is intended to be distributed primarily to persons below the legal age to gamble in a casino if it has special attractiveness to such persons above and beyond the general attractiveness it has for persons above the legal age to gamble in their jurisdiction.

9. Advertising and marketing materials for gambling or play-for-fun activity are not placed in magazines, newspapers, television programs, radio programs, or other media where more than 30 percent of the audience is reasonably expected to be below 21 and/or the legal age to gamble in a casino in the applicable jurisdiction. Advertising and marketing materials for non-gambling amenities, including social games, are not placed in magazines, newspapers, television programs, radio programs, or other media where the majority of the audience is reasonably expected to be under the age of 21.

10. We do not advertise our products or brands in undergraduate college or university newspapers. Advertisements elsewhere in undergraduate college or university media are in conformity with policies promulgated by appropriate college officials or with the prior approval of appropriate college officials.

11. We do not advertise our products, services or brands on the comic pages of newspapers or magazines.

12. New advertising of our products, services or brands is not placed on any outdoor stationary location within 500 feet of an established place of worship or an elementary school or secondary school. If existing advertising is within 500 feet of said locations, contracts for its placement will not be renewed.

12.1 For our websites that contain or advertise gambling or play-for-fun activities, we will:

- Post that the website is intended for individuals who are 21 and/or of legal age to gamble in a casino in the applicable jurisdiction.
- Include messages discouraging underage and irresponsible gambling.
- Include information about our responsible gambling philosophy, practices, and programs.

COMPLIANCE AND DISSEMINATION

13. A copy of this Code is available at the property and on our internal website for employees, and is available to any outside party who might request it.

14. A Code Review Board (“Board”) composed of Nevele executives communicate at least annually and evaluates Code compliance. An annual written report outlining the extent of Code compliance and, if necessary, describing means to ensure greater Code compliance, is prepared for the Board, in order to ensure that advertisements are placed in compliance with the Code.

6. Informed Decision Making Policy

Information and resources will be onsite at Nevele 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.

“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*

As an example Canadian 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).

To that end, Nevele ensures that:

- a.** Nevele Casino will 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 will be available throughout the facility
- c.** Brochures will be prominently displayed (not placed behind other pamphlets) in brochure holders and available at multiple locations including Nevele Responsible Gambling Resource Center, 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*, will be included in email marketing and electronic signage
- f.** At information awareness/teaching events Informed Decision Making activities and information are featured
- g.** When possible Nevele Responsible Gambling Resource Center staff will be available to further explain how the games work, odds, and myths and facts about gambling
- h.** Nevele will provide patrons access to information about their play

This process will be 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 will also participate in tabling events or other education opportunities. See page 20 for further information on Responsible Gambling Resource Centers.

7. Policy on Assisting Patrons Who May Have Problems with Gambling

To the extent that the patron is willing to receive information, Nevele 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 will be both proactive and responsive.

“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*

Nevele Casino staff will 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, Nevele ensures that:

- a. Clear procedures will be in place for assessing and assisting a patron who may have a gambling problem
- b. All staff will be aware of the policies and procedures for assisting patrons
- c. All staff will be knowledgeable about the helpline and self-exclusion and able to direct patrons seeking information
- d. Designated staff will initiate 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 such as the RGRC private office
- 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 will be made with the appropriate local treatment or self-help resource
- h. A process and system for recording and tracking individual level problem gambling related issues will be developed with the intention of using the data to inform effectiveness and improvement of Nevele’s overall Responsible Gambling program performance.

8. Access to Money Policy

Nevele will limit 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) impose 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 create environmental changes that thereby reduce the availability or access to the means to gamble. One such environmental policy addresses 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, Nevele ensures that:

- a. The cashing of any check except personal check will be prohibited
- b. The cashing of any check payable to an individual including Social Security, unemployment insurance, disability payment, public assistance or payroll check will be prohibited
- c. Access to money directly at electronic gaming machines will be prohibited
- d. The facility will impose its own additional limit on daily fund access via check cashing
- e. A reasonable number of ATM machines will be available on the property
- f. ATM machines will be available but not advertised in such a way as to encourage withdrawal or excessive spending

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.

9. Employee Training Policy

All Nevele casino employees are required to complete training on Responsible Gambling and Problem Gambling. Training will be provided upon initial hiring and refresher training will be required annually. 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, Nevele ensures that:

- a. All new employees will be educated on Responsible Gambling and Problem Gambling (see Appendix A)
- b. All floor staff will be required to complete Responsible and Problem Gambling Training annually
- c. The Responsible Gambling Committee will be required to participate in related training quarterly
- d. Nevele will implement communications programs for employees to improve their understanding of Responsible Gambling and related policies and procedures
- e. Information on Responsible Gambling awareness including the HOPEline number will be posted in various places where employees congregate
- f. The training objectives are clear to the learners
- g. 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 will the employee intervene if they decide to do so? (Blaszczynski, et.al., 2004)
- h. A second level of training will be provided to floor staff who will be taught skills and procedures required of them for assisting patrons who may have problems with gambling
- i. A third level of training specific for those Nevele staff who would be responsible for initiating conversations with patrons who may have a problem will be implemented and reviewed annually.
- j. There will be a verification process in place to ensure staff complete required training
- k. There will be an evaluation process in place to measure the effectiveness of the training program
- l. Nevele Employee Assistance Program (EAP) Counselor(s) will be trained to assess and screen for problem gambling

In a research study conducted by Blaszczynski, et. al.(2004), results showed that providing a training workshop that includes the information listed above led to individuals 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, those who had attended the workshop reported that they approached a problem gambler significantly more often than the those who had not attended the workshop, and had discussed how to help problem gamblers significantly more often.

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. To review a printed copy of this training please see **Appendix A**. Please note that this training would also include additional information delivered verbally in a face to face setting or via audio recording for the online version. Level 2 and Level 3 trainings will be developed with casino staff input and tested with casino staff prior to opening Nevele.

III. Nevele Responsible Gambling Resource Center

Nevele Responsible Gaming Resource Center (RGRC) will provide patrons with information on safer gambling practices as well as assistance and local referrals for help with gambling-related problems.

Information

Signs of a problem. The real chances of winning and losing. Gambling myths and facts. Ways to keep gambling safer. Information on a range of gambling-related topics is available to all patrons. The RGRC will be there to provide people who choose to gamble with information to make informed decisions. The primary focus is preventing gambling-related problems.

Assistance

The RGRC will provide assistance to patrons concerned about their own, or someone else's gambling. RGRC staff will also provide assistance in the self-exclusion process.

Referral

Through the RGRC, patrons can get connected to New York's network of problem gambling treatment agencies and other community help. The RGRC staff will know the programs in the community and how to access them. The RGRC does not provide ongoing counseling, but will rather act as a bridge to provide help for those who would like it.

Speaking with a RGRC Service Coordinator

Patrons are always welcome to drop by the Center and pick up valuable information. At the RGRC information, assistance and referrals will be available through informational brochures and other interactive tools.

An RGRC Service Coordinator will also be on-site to answer questions or discuss an issue related to gambling problems during peak gambling hours, 7 days per week. If staff is not on-site, and patrons require information about problem gambling, patrons can contact the NYS Problem Gambling Helpline.

The RGRC Physical Space will:

- Be located off of the gaming floor but within close proximity
- Be located in a high traffic area where all patrons would be aware of its presence and have a visual line to the resources available, etc.
- Require a private meeting room attached where interviews can be conducted
- Be equipped to accommodate computer and televised technology
- Be 500 square feet with an adjoining private meeting room of 150 square feet

Responsible Gambling Resource Centers are in place in several casinos in Ontario, Canada. A virtual tour and further information on the format used in Canada is available at www.rgrc.org

IV. Exceptional Practices to Prevent Problem Gambling at Nevele

1. Education/ Awareness Program is Required to be Removed from the Self-Exclusion List

Self-excluded patrons will be required to attend a responsible gambling awareness seminar prior to re-entry into Nevele (topics include: review of past gambling history, information on how gambling works, plan for returning to gamble). Manitoba and Quebec are using a similar approach and Alberta instituted its own system in July 2009 (Responsible Gambling Council, 2008). This program will be delivered by an outside entity such as the New York Council on Problem Gambling or a community-based problem gambling provider. Proof of completion of this program will be required prior to being removed from the self-exclusion list at Nevele.

2. Reward Card Parameters are Modified to Promote RG

Reward Cards have significant potential to promote responsible gambling. At Nevele players will receive points for opting to view problem gambling educational resources. Behavioral data from Reward Cards will be used to pro-actively alert players to 'at-risk' play. If for no other reason, operators having this knowledge and then failing to act on it creates potential legal liability from a 'duty of care' perspective.

(Prevention of Problem Gambling: A Comprehensive Review of the Evidence and Identified Best Practices, 2012)

V. Duties and Responsibilities of Employees Designated to Implement or Participate in Responsible Gambling

All employees of Nevele Resort, Casino & Spa are expected to be knowledgeable of, attend trainings and follow approved procedures consistent with, the Problem Gambling Plan. This includes reporting suspected or identified compulsive or problem gamblers to a supervisory employee. Employees are required to keep the identity of an individual suspected of compulsive or problem gambling confidential. All Nevele Problem and Responsible Gambling programs, both onsite and community based, will be overseen by the Vice President of Community Relations and Problem Gambling who reports to the Nevele Responsible Gambling Committee.

The Responsible Gambling Committee shall engage, on a contractual basis, The New York Council on Problem Gambling to deliver employee training programs at orientation and reinforcement trainings as set forth in the Plan.

The Responsible Gambling Committee shall engage, on a contractual basis, The New York Council on Problem Gambling to create, provide and/or review the literature/brochure content. The Responsible Gambling Committee will conduct routine and bi-annual reviews of self-exclusion/exclusion lists, the training program, literature/brochure content, availability and accessibility, and will create annual reports regarding the Plan.

Specific departments have duties and responsibilities as set forth below:

- a. **Security Department**-Security is responsible for the enforcement and reporting of operational efforts, which relate to the prevention of underage gambling, intoxicated gambling, and gambling by excluded and self-excluded persons. This includes identifying and removing underage, intoxicated, excluded and self-excluded persons.
- b. **Surveillance Department**-Surveillance is responsible for the electronic monitoring of all gaming areas, areas off the gaming floor where contests or tournaments are conducted and the food and beverage areas in the facility. The Director of Surveillance personnel assigned to surveillance duties are responsible for monitoring these areas for patron intoxication, patrons appearing under the age of 21 who are on the gaming floor and/or are engaged in gaming activities and visual identification of excluded and self-excluded persons.
- c. **Slots Department**-Slots Department is responsible for attempting to recognize suspected compulsive or problem gambling behavior and identification of underage and intoxicated individuals and the prevention of underage and intoxicated gaming. Slot attendants are also responsible for verifying identification of individuals prior to payment of a hand paid jackpot to ensure that the individual is not underage or on the self-exclusion or exclusion list.
- d. **Table Games Department**-Table Games Department is responsible for attempting to recognize suspected compulsive or problem gambling behavior and identification of underage and intoxicated individuals and the prevention of underage and intoxicated gaming. Table Games employees are also responsible for verifying identification of

individuals to ensure that an individual is not underage or on the self-exclusion or exclusion list.

- e. **Cashier's Cage**- Cashier's Cage is responsible for preventing underage individuals and individuals on the exclusion and self-exclusion lists from cashing checks and conducting certain transactions at the cage.
- f. **Marketing Department**-Marketing is responsible for ensuring that no individuals who are underage or are on the excluded or self-excluded lists receive player cards, player club privileges, complimentary services or direct mail marketing materials. Marketing is responsible for ensuring that excluded and self-excluded individuals are entered into the player tracking system, and flagged, within 5 business days of being excluded.
- g. **Food and Beverage Department**-Food and Beverage is responsible for preventing the serving alcohol to visibly intoxicated guests and underage individuals and for notifying security to prevent persons from gaming after having been determined to be visibly intoxicated.

VI. Addressing Problem Gambling at the Community Level

After conducting needs assessment interviews with several key informants in the Village of Ellenville, Town of Wawarsing and County of Ulster, Nevele Resort, Casino & Spa will:

1. Develop a Problem Gambling Steering Committee in the Local Community

Nevele Casino will encourage that the County, Town and Village provide representatives to form a steering committee to address problem gambling. The Problem Gambling Steering Committee will be comprised of local and town officials, Nevele staff, problem gambling treatment and prevention providers, local school personnel, consumers and community members. The Steering Committee will meet quarterly to address ongoing issues, review current programs and practices and support the work of the community-based providers.

2. Develop and Provide Problem Gambling Treatment in the Local Community

- In partnership with the **Mid-Hudson Valley Institute for Family Health** Nevele Casino will ensure that problem gambling specific treatment for individuals and family members is available in Ellenville and the surrounding area.
- Treatment will be high quality, culturally competent and provided regardless of ability to pay.
- Nevele Onsite Responsible Gambling Resource Center Staff will refer patrons requesting assistance or those who have self-excluded to the Institute for Family Health
- Nevele Onsite RGRC staff will contact the appropriate clinic to schedule an initial intake assessment, when requested by the casino patron.
- The Institute for Family Health has four existing sites with staff who are Behavioral Health Specialists. These sites are located in Ellenville, Kingston, New Paltz and Hyde Park.
- The Institute for Family Health office in Ellenville will provide daily scheduled walk-in hours so that casino patrons in need will be able to see a clinician specialized in Problem Gambling Treatment within 24 hours of being referred. Clinic hours will be extended to accommodate evening and weekend clients when necessary.
- The Institute for Family Health will make available for the convenience of the client Problem Gambling specific treatment services at any of its sites providing behavioral health care.
- Both individual, family and group therapy will be available for problem gambling clients.
- Individual therapy will focus on the use of Cognitive Behavioral Therapy and Motivational Interviewing or other evidenced based practices for treating Problem Gambling as they become available.
- Clinicians will encourage that the client/ family member also participate in Gamblers Anonymous, Gam-Anon or another self-help program.
- All patients will participate in the development of a care plan to address problem gambling or risk behaviors for the development of a gambling disorder

- The Institute will provide comprehensive outreach attempts for individuals who do not keep initial appointments which includes at least 3 telephone outreach attempts (at least one off hours) and one mail/ letter outreach attempt.

THE ORGANIZATION

- The Institute will make a reasonable attempt to add a community member with a gambling problem to the Board of Directors.
- The Institute will work with the New York Council on Problem Gambling and utilize their expertise and institutional knowledge as it relates to treatment program successes and challenges.
- All Executive level and supervisory level staff will be trained in problem gambling
- All behavioral health providers delivering direct problem gambling treatment services must complete a specialized training program in problem gambling as well as hold a NYS recognized mental health license.
- School based health center staff will be trained in the warning signs of problem gambling and learn how to utilize problem gambling screening tools.
- The Institute will advertise its problem gambling services in all of its 28 facilities and on the organization website.
- Encourage and support the development of additional Gambler’s Anonymous and Gam-Anon meetings in the areas where treatment is provided. Currently there are no “open” GA meetings in Ellenville or the surrounding area. There are currently 6, “closed” GA meetings within a 50 mile radius taking place on Monday, Tuesday and Thursday evenings only. There is currently only one Gam-Anon meeting in Poughkeepsie on Monday nights.
- The Institute will develop a specific system for tracking problem gambling client outcomes.
- With the exception of individual identifying these outcomes will be shared with Nevele and The New York Council on Problem Gambling upon request, in an effort to assess and improve onsite and community based programs intended to assist problem gamblers.
- Nevele Casino will negotiate treatment session rates with the Institute for Family Health and will provide adequate funds to cover the cost of the daily walk-in time slot(s) and to reimburse any costs incurred in treatment, not covered by the client’s insurance.
- Nevele Casino will provide funds to cover the cost of problem gambling related outreach and staff training.

3. Develop a Program to Focus on Problem Gambling Prevention, Outreach and Education in the Local Community

- In partnership with Family Services New York State Nevele will work to develop adequate prevention, outreach and education to vulnerable populations in the Village of Ellenville and the surrounding area.
- Family Services will be contracted and begin their outreach and education efforts once Nevele is granted the casino license, prior to the opening of the casino.
- All Family Services staff will be trained on Problem Gambling related issues. Staff delivering problem gambling programming will be required to complete the New York Council on Problem Gambling 30 hour Problem Gambling Prevention Specialist training.
- Nevele will fund this program at the rate of one professional full time equivalent and will provide for adequate public awareness efforts and program expenses. The funding will be directly negotiated between Nevele and Family Services.
- Initiatives to address problem gambling will focus on impacts in the workplace, family, neighborhood, youth, older adults, public safety and crime prevention and public awareness.
- Problem gambling public awareness efforts will target messaging at specifically vulnerable populations including youth, parents as influencers on youth, family members of problem gamblers, individuals and families with substance abuse disorders, college students, low income residents and aging adults.
- Based on the target population of each campaign, problem gambling public awareness efforts will be developed to specifically reach each population where they currently receive other types of messaging and will be market tested with a relevant focus group.
- Family impact issues to be addressed include child abuse and neglect, co-occurring substance abuse and gambling, divorce, domestic violence, homelessness, bankruptcy and suicide.
- Partners in this process will minimally include Faith-based programs, school districts, mental health providers, Department of Social Services, local Office for the Aging chapter, Ulster County Community College, local law enforcement agencies, and suicide prevention networks.
- Programs specifically targeting Latino Communities and Spanish speaking residents will be developed
- The problem gambling version of the evidenced-based screening and brief intervention program “Teen Intervene” will be utilized at all sites currently implementing the “Teen Intervene” program
- Family Services will where possible include the evidenced-based problem gambling prevention program “Stacked Deck” in local school districts or other youth-based programs in Ulster and Dutchess counties. The program is intended for grades 9-12 and must be implemented with fidelity.
- Family services will work with all local school districts to develop and implement a no gambling policy on school premises and at all school sponsored events.
- Outreach and education sessions will be conducted with school personnel, parent teacher associations and students.

- Age appropriate programming and education on problem gambling will target youth beginning at age 12.
- Problem gambling education will be infused into all Family Services programs including but not limited to summer camps, Family Education Program, Nurturing Program, Senior Safety Campaign, Mentors in Violence Prevention, Crime Victims Assistance Program, Domestic Violence Services and Domestic Abuse Awareness Classes.
- Problem gambling resources and materials will be available at all Family Services programs.
- Outreach and education specifically targeted at the Aging Adult population will take place at senior centers, retirement community events, etc.
- All counseling based services provided by Family Services and its subsidiaries will implement problem gambling screening into the intake assessment process and refer to problem gambling specific treatment in the local community.

VII. References

- A summary of Tremblay, N., Boutin, C., & Ladouceur, R. (2008). Improved self-exclusion program: Preliminary results. *Journal of Gambling Studies*, 24, 505-518.
- Allock, C. Ed. (2002). Current issues related to identifying the problem gambler in the gambling venue. Melbourne, Australian Gaming Council.
- "AR Policy Brief 2- Gambling: Two sides of the same coin." *Alice Rap*. Alice Rap, n.d. Web. 2 Nov. 2013. <<http://www.alicerap.eu/>>.
- Bes, R. (2002). *Ten years of responsible gambling policy at Holland Casino: A study into the effectiveness of the Dutch casino RGP*. Paper presented to the Responsible Gambling Council of Ontario's Discovery 2002 Conference, Niagara Falls, Ontario.
- Blaszczynski, Alex, Robert Ladouceur, and Howard J. Shaffer. "A Science-Based Framework for Responsible Gambling: The Reno Model." *Journal of Gambling Studies*. Vol. 20. N.p.: Human Sciences Press, Inc., 2004. 301-17. Web. 1 Nov. 2013. <<http://divisiononaddiction.org/html/reprints/renomodel.pdf>>.
- Caesars Entertainment Corporation, Marketing and Advertising Code, 2013. https://www.google.com/url?sa=t&rct=j&q=&esrc=s&source=web&cd=1&cad=rja&uact=8&ved=0CCsQFjAA&url=https%3A%2F%2Fwww.caesars.com%2Fcorporate%2Fabout-us-marketing-and-advertising-code.html&ei=OrdGU5-kGsfF0gGyx4GoBg&usg=AFQjCNFQjqVVZUDbrFuUns6MO8AtOcfGTw&sig2=Cd_ctxgB2wo804el2pxVnA&bvm=bv.64507335,d.dmQ
- "Code of Advertising Standards." *Nova Scotia Gaming Corporation*. Nova Scotia Gaming Corporation, Aug. 2011. Web. 2013. <[http://www.gamingns.ca/images/uploads/Code%20of%20Advertising%20Standards_August_2011\(1\).pdf](http://www.gamingns.ca/images/uploads/Code%20of%20Advertising%20Standards_August_2011(1).pdf)>.
- "Code of Conduct for Responsible Gambling." *American Gaming Association*. American Gaming Association, 2012. Web. 3 Nov. 2013. <http://www.americangaming.org/sites/default/files/uploads/docs/aga_code_conduct_2012_revision_final.pdf>.
- Ecrole, Josh. "Responsible Gaming Customer Assistance P." Council on Compulsive Gambling of PA. 2013. Lecture. Lanza, Elizabeth. "PA Gaming Control Board-Compulsive and Problem

Gambling Sample Plan." Message to the author. . E-mail.

"Forum on Responsible Gaming." Massachusetts Gaming Commission. Boston. 28 Oct. 2013. Lecture.

"From Enforcement to Assistance: Evolving Best Practices in Self-Exclusion." *Responsible Gambling Council*. Responsible Gambling Council, Mar. 2008. Web. 5 Nov. 2013. <<http://www.responsiblegambling.org/docs/research-reports/from-enforcement-to-assistance-evolving-best-practices-in-self-exclusion.pdf?sfvrsn=8>>.

"Information, Assistance, Referral." *Responsible Gaming Resource Centre*. Responsible Gambling Council, n.d. Web. 7 July 2013. <<http://www.rgrc.org/>>.

Responsible Gambling Council (2008). *From Enforcement to Assistance: Evolving Best Practices in Self-Exclusion*. March 2008. Responsible Gambling Council, Ontario.

Responsible Gambling Council Centre for the Advancement of Best Practices. "Informed Decision Making." *Insight 2010*. N.p.: n.p., 2010. Web. 14 Nov. 2013. <<http://www.responsiblegambling.org/docs/research-reports/informed-decision-making.pdf?sfvrsn=16>>.

Responsible Gambling Council Centre for the Advancement of Best Practices. *Insight 2011: Responding to Patrons with Potential Gambling Problems*. N.p.: n.p., 2011. N. pag. Web. 5 Nov. 2014. <<http://www.responsiblegambling.org/docs/research-reports/responding-to-patrons-with-potential-gambling-problems.pdf?sfvrsn=17>>.

Schellinck, T., & Schrans, T. (2004). Identifying problem gamblers at the gambling venue: Finding combinations of high confidence indicators. *Gambling Research*, 16, 8-24.

"Standards and Criteria." *RG Check: Providing responsible gambling standards for industry leaders*. Responsible Gambling Council, n.d. Web. 15 Nov. 2013. <<http://rgcheck.com/8-standards.html>>.

Williams, Robert J., Beverly L. West, and Robert I. Simpson. *Prevention of Problem Gambling: A Comprehensive Review of the Evidence and Identified Best Practices*. N.p.: n.p., 2012. 84-99. University of Lethbridge Institutional Repository. Web. 5 Feb. 2014. <<https://www.uleth.ca/dspace/handle/10133/3121>>.

VIII. Appendices

Appendix A: Problem and Responsible Gambling Training for Casino Employees

Nevele Resort, Casino & Spa

Responsible and Problem Gambling Training 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.



Nevele Resort, Casino & Spa Problem and Responsible Gambling Philosophy

Gambling for most people is a recreational activity. However, for some people, gambling may result in an addiction. The Nevele Resort, Casino & Spa 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.

The Nevele Resort, Casino & Spa 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.

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/44/pages/index.cfm?pageid=3514#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

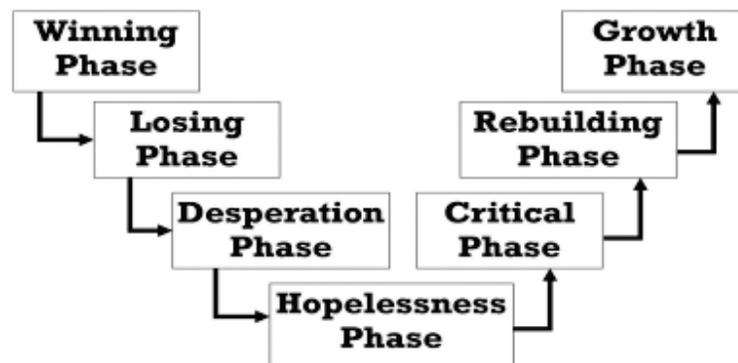
A. Persistent and recurrent problematic gambling behavior leading to clinically significant impairment or distress, as indicated by the individual exhibiting **four (or more)** of the following in a **12- month period**:

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"

Phases of Gambling Addiction and Recovery



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?

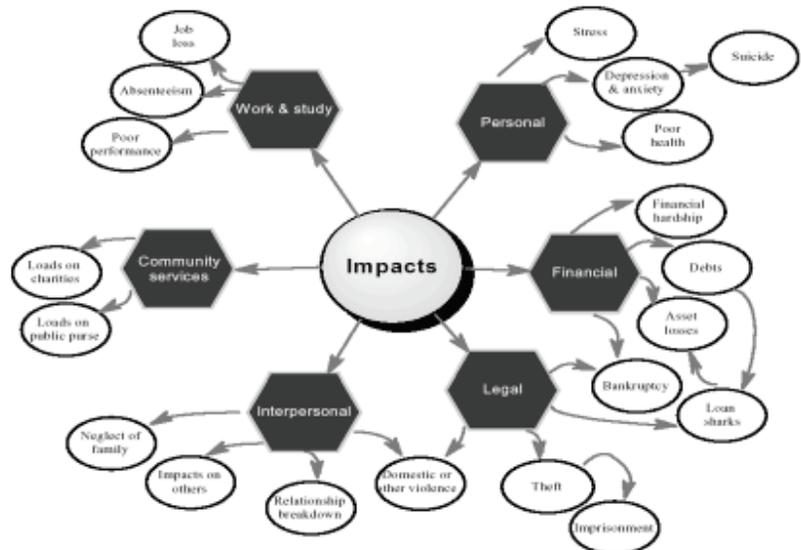
Answer: **Brain Development**

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.

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?

- 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



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

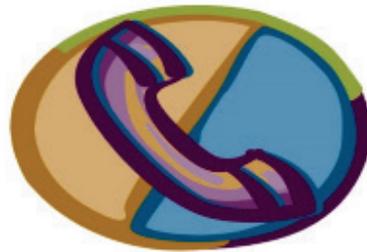
Behavioral Signs	Physiological Signs
Increased agitation after each loss	Sickness or nausea
Excessive frequency and prolonged duration of each gambling session	Sadness or depression
	Shaking while gambling
	Sweating
Repeated cash withdrawals Borrowing money Cashing checks Playing until funds are exhausted 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

Appendix B: Rack Card Examples

Problem Gambling Treatment Resource Directory Brochure can be found at <http://nyrghub.org/wp-content/uploads/2014/02/KTOResourceDirectoryBrochure.pdf>

What is Responsible Gambling?

Responsible gambling for **individuals** means:

- they may gamble for pleasure and entertainment but are aware of their likelihood of losing and understand the associated risks,
- they exercise control over their gambling activity, and
- responsible gambling occurs in balance with other activities in their lives and is not causing problems or harm for themselves or others.

Responsible gambling for **gambling providers** requires:

- shared responsibility for generating awareness of the risks associated with gambling,
- creating and promoting environments that prevent or minimize problem gambling,
- and being responsive to individual and community concerns around gambling.

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

Our commitment and Responsible Gambling program involves:

- Implementing Responsible Gambling Policies
- Enforcing Underage Gambling Policies and Practices
- Offering a Self-Exclusion Program
- Providing Information and Messaging
- Supporting Informed Decision Making
- Assisting Patrons Who May Have Problems with Gambling
- Limiting Access to Money
- Training Employees on Problem Gambling

10 Rules of Responsible Gambling

1. If you choose to gamble, do so for entertainment purposes. If your gambling is no longer an enjoyable activity then ask yourself why you're still "playing."
2. Treat the money you lose as the cost of your entertainment. Treat any winnings as a bonus.
3. Set a dollar limit and stick to it. Decide before you go not only what you can "afford" to lose, but how much you want to spend. Do not change your mind after losing.
4. Decide how much of your time you want to allow for gambling. Leave when you reach the time limit whether you are winning or losing.
5. Expect to lose. The odds are that you will lose.
6. Do not borrow money to gamble.
7. Create balance in your life. Gambling should not interfere with or substitute for friends, family, work or other worthwhile activities.
8. Avoid "chasing" lost money. Chances are the more you try to recoup your losses the larger your losses will be.
9. Don't gamble as a way to cope with emotional or physical pain.
10. Become educated about the warning signs of problem gambling. The more you know, the better choices you can make.



NYS Problem Gambling Helpline 1-877-8-HOPENY (1-877-846-7369)

Is Your Gambling Becoming A Gambling Problem?

What is Problem Gambling

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*.

Effects of Problem Gambling

Problem Gambling causes psychological, physical, social or vocational problems and is a progressive addiction characterized by increasing preoccupation with gambling, a need to bet more money more frequently, restlessness or irritability when attempting to stop, chasing losses and loss of control over gambling despite experiencing negative consequences.



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.

NYS Problem Gambling Helpline 1-877-8-HOPENY (1-877-846-7369)

Ask Yourself

1. Have you ever felt the need to bet more and more money?
2. Have you ever had to lie to people important to you about how much you gambled?

If you answered yes to either of these questions it could indicate that you have a gambling problem.

HELP IS AVAILABLE



Problem Gambling Warning Signs

- = Playing games to escape worries, frustration or disappointments
- = Neglecting other responsibilities to concentrate on gaming activities
- = Increasing the amount of money bet in an effort to recoup losses
- = Gaming with money designated for necessary expenses, such as groceries or medication
- = Relying on others to get out of debt
- = Feeling desperate, depressed or even suicidal because of gambling

Underage Gambling

You must be **21 years of age or older** gamble or enter the gaming floor at The Nevele Casino.

Minimum legal age requirements for gambling are strictly enforced at this facility. Individuals under the age of 21 will be denied access to the gaming floor and wagering windows.

Valid government issued photo ID is required.



Some people are considerably more prone to gambling addiction than other people including children and young adults. 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. 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.

Unattended Children



Children are not permitted on the gaming floor of the facility, this includes babies in carriers and toddlers in strollers. Children should never be left unattended inside or outside the casino. Please notify a staff member immediately if you observe an unattended child/ children.



NYS Problem Gambling Helpline 1-877-8-HOPENY (1-877-846-7369)

Self – Exclusion

Supporting Problem Gamblers in Their Recovery



Our Commitment

Self-exclusion is a tool to help people in their efforts to overcome gambling problems. Our facility is committed to delivering individual assistance which involves responding to individuals in a helpful way, working through the self-exclusion 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.

What is Self-Exclusion?

People experiencing gambling problems have the option to voluntarily ban themselves from entering the gaming facility property. To register for Self-Exclusion you must complete an application. The application may be accessed by calling the facility, visiting the website or in person at the Security Office.

NYS Problem Gambling Helpline 1-877-8-HOPENY (1-877-846-7369)

How Does it Work?

Once the application is complete you must submit it in person at the facility Security Office. After you are placed on the self-exclusion list, casino personnel will be required to refuse your wagers and ask you to leave the property. If you do place a wager, you would be unable to collect any winnings or recover any losses. During your application process you will select whether or not you want to be excluded for a minimum of one, three or five years. You will not be permitted back into the facility prior to the expiration of your preselected time period. Once the period has expired you can request to be removed from the list.

More information can be requested by contacting the gaming facility directly.

- Application**
- Meeting with Security**
- Ban Period Begins**
- Ban is in Effect**
- Ban Period Expires**
- Apply for Reinstatement or Renew Ban**



Understanding How It Works so You Can Make Informed Decisions About Your Gambling

Whether you play slots, craps, blackjack, roulette or any other game in a casino, it is important to remember that games of chance are based on random outcomes and always favor the casino. These games of chance are a form of entertainment, at a price to you, the player. Casino gaming should not be considered a way to make money.



House Advantage

Casino games are designed with a house advantage. Mathematically, the house advantage is a measure of how much the house expects to win, expressed as a percentage of the player's wager.

For example, in a wager with a house advantage of 10 percent, the player will lose, on average over time, \$10 for every \$100 wagered.

Because the odds always favor the house, the longer or faster a person plays a casino game, the more the person should expect to lose. In the same way, the more a person wagers, the more the person should expect to lose. For instance, if the "hold percentage" (or house advantage) for a typical machine is 10 percent, then, on average, a player will win back \$90 for each \$100 wagered. However, if this player then re-wagers the \$90, the player will again win back, on average, 90 percent of the \$90, or \$81. As the betting continues, over time players are more and more likely to lose money, rather than win. An individual may lose more or less than the average, but the machine always comes out ahead in the long run.

True or False?

If a slot machine hasn't paid out for a while, it's due for a win.

False. Slots operate randomly at all times—no matter how many wins or losses have occurred in the past. A machine that has not paid out for a while has no greater chance of paying out in the future.

After hitting a jackpot, a player should move to a new slot machine. The machine currently in play is not likely to hit again.

False. The odds of winning another jackpot on the next play are the same as they were before hitting the jackpot.

A slot machine can tell the difference between maximum and minimum bets.

False. The amount wagered does not affect the outcome of the game. It only affects how much a player may win or lose.



It might be fun to imagine that rubbing a rabbit's foot improves a player's chances of hitting a jackpot, but the reality is that this "magical thinking" has no impact. Cheating aside, there's nothing a player can do — no ritual and no lucky charm — to influence the outcome of any casino game. Superstitions can't determine whether a player wins or loses.

NYS Problem Gambling Helpline 1-877-8-HOPENY (1-877-846-7369)

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 Nevele Casino.

A copy of the NYCPG *Know the Odds Resource Kit* can be requested for review by contacting the New York Council on Problem Gambling at mhadden@nyproblemgambling.org. The kit will 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*