

Gambling: Risks and Guidelines

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Gambling in Iowa

- An estimated 93.4% of Iowans have gambled in their lifetime. ⁽¹⁾
- Approximately 16% (369,000) of adult Iowans were classified as “at-risk” gamblers in 2013⁽¹⁾
- Approximately 1 in 5 adult Iowans (17.7%) said they have been negatively affected by the gambling behavior of a family member, friend or someone else they know. ⁽¹⁾

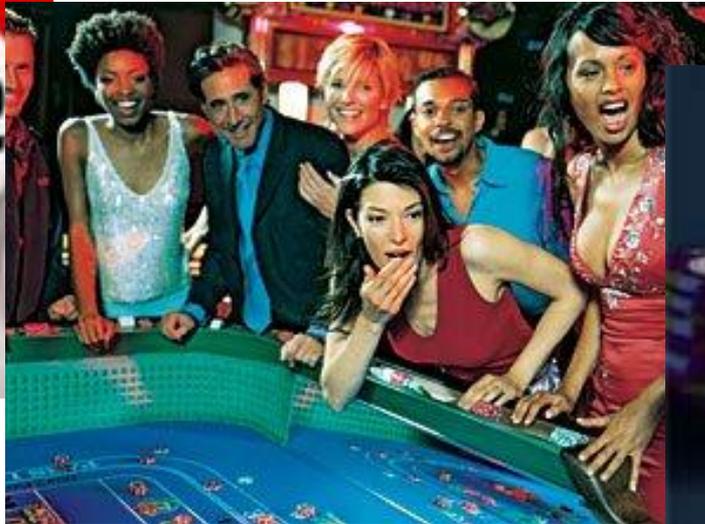
What is problem gambling?

- http://www.youtube.com/watch?feature=player_embedded&v=zhtzVammR6A#t=0



What is Gambling?

- Wagering money or something of material value on an event with an uncertain outcome with the primary intent of winning additional money and/or material goods



Mystique Casino's Responsible Gaming Mission Statement

At Mystique Casino we will:

Provide our employees with ongoing training on problem gambling.

Provide information and assistance to our guests.

Establish procedures to address specific problem gambling situations.

Actively participate in Iowa Gambling Treatment Program.

Casino Employees Thoughts about Problem Gambling

http://www.youtube.com/watch?feature=player_embedded&v=Y1hRSrTVZXs#t=0

Forms of Gambling

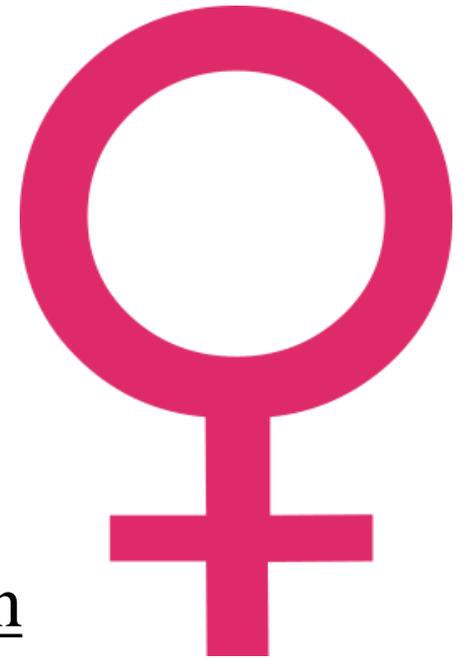


- Bingo
- Lottery
- Office Pools
- Casino Games
- Slot Machines
- Sports Betting
- Online Gambling
- Game of Skill
- Card Games
- Dice
- Raffles
- Races (horse and dog)
- Stock Market





Gambling in Men Vs. Women



Men

- Like Competitive Gambling
- Are interested in statistics
- Men research their bets
- Have urges to gamble unrelated to emotional
- Have rates twice that of women
- Onset earlier than in women

Women

- Like Slot Machines
- Bet on aesthetics
- Tend to disassociate while gambling
- One-third of pathological gamblers
- Onset later than men and rapidly progresses
- Gambling often relates to emotional state
- Often co-occurring with mood/anxiety disorders

Types of gamblers

There are five common types of gambler, the professional gambler, the social gambler, the binge gambler, the action problem gambler and the problem gambler. Be aware that the problem gambler will often believe themselves to be, or pretend to be, a social or professional gambler.

The Professional Gambler

- Professional gamblers are the rarest form of gambler, and depend on games of skills rather than luck to make money. They have full control over the time, money and energy they spend on gambling.



The Social Gambler

- Social gamblers consider gambling to be a valid form of recreational activity, and maintain full control over the time, money and energy they expend on gambling. They consider the cost of gambling to be payment for entertainment.



The Binge Gambler

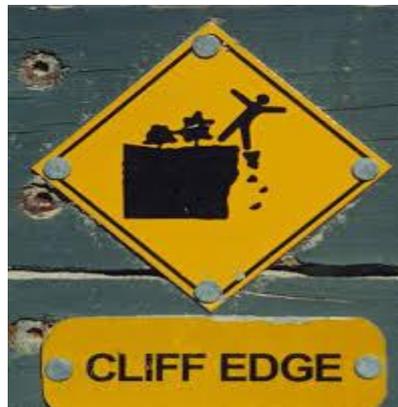
- Binge Gamblers have episodes that are periodic rather than consistent. They have long periods of no gambling that are followed by binges that can be very costly financially, emotionally and damaging to relationships. Many experience a relapse cycle which is often triggered by a perceived "surplus" of money, while the binge cycle typically ends after a huge loss. Relapse cycle can also be triggered by stress, sense of loss, or lowered self esteem

The Action Gambler

- Action Problem Gamblers generally hold competitive, dominating, controlling, manipulative, and egotistical personalities and act sociable and friendly, but suffer from low self-esteem. Typically started gambling at a young age by playing friendly card games or betting on sports. Generally, Play games that require skill such as poker or betting on sports because they believe they can develop a system to win
- Typical drugs of choice: Cocaine, Meth, Speed

The Problem Gambler

- Problem gambling involves the continued involvement in gambling activities, despite negative consequences. All gambling addicts are problem gamblers, although not all problem gamblers have a gambling addiction.



The Winning Phase



Gambling begins as a social activity.
It seems fun and normal.

During this phase people:

- Sometimes win large amounts of money
- Feel invincible, so they bet bigger amounts
- Bet even more to maintain the excitement feel
But gambling isn't always about money.
- Problem gamblers like the excitement of gambling, the dream of winning big, or the escape from everyday problems or stresses.
- Anticipation and bragging about wins

The Losing Phase



This IS where the real trouble begins.

Gamblers feel like their activity is under control – in reality it's not.

The Losing Phase

During this phase, people:

- **Seek more action**
- **Believe they can quit whenever they want to – but see no need to quit**
- **Gamble to win back what they've lost**
- **Gamble and then lie about it**
- **Hide their losses**
- **Take out loans so they can continue**
- **Break their promises to quit**
- **Borrow from family and friends**
- **Have relationships that begin to suffer**

The Desperation Phase



• **Problem gamblers go through this state just before they hit rock bottom.**

During this phase, people:

• **Feel desperation and hopelessness as losses continue to mount**

• **Cling to their fantasy of winning – hoping to make everything well again**

• **Finally realize that they can't win, but they keep gambling anyway**

• **Have little concern for the people around them**

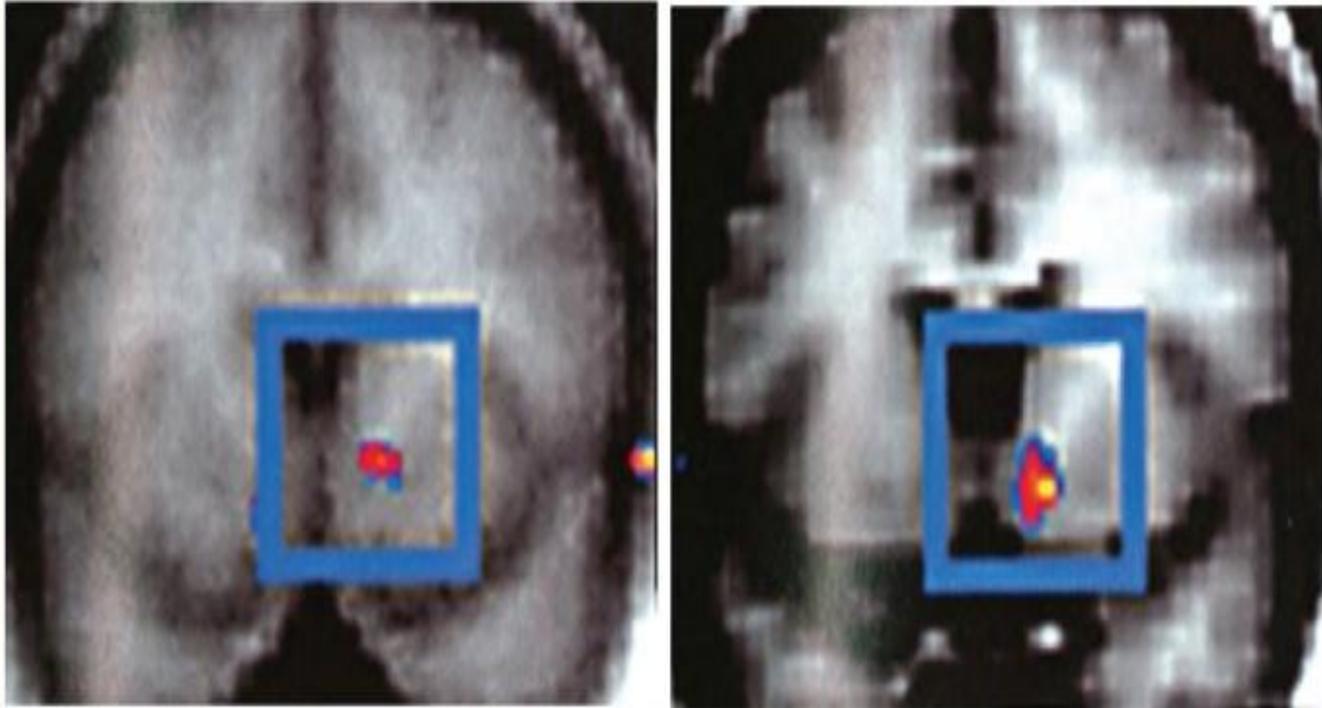
• **Steal, write bad checks, or commit illegal activities to finance their gambling**

• **Some problem gamblers attempt suicide before they seek treatment**

Gambling on our brains

Expecting Dough vs. Expecting Dope

Nucleus accumbens flaring up



“Scoring” financially is almost indistinguishable from scoring a hit off an addictive drug.

Source: Your Money & Your Brain, Jason Zweig. (Courtesy of Hans Breiter, Harvard Medical School)

Problem Gamblers with Co-Occuring

- Alcohol 73.22%
- Drug 38.10%
- Bipolar 36.99%
- Mania 22.80%
- Specific phobia 23.54%
- Generalized anxiety 11.15%
- Any personality disorder 60.82%

From Petry et. al. (2005) Journal of
Clinical Psychiatry

Gambling Through The Years



- 66% of adolescents reported involvement in some form of gambling in the past year
- 8% of youth under the age of 18 report having gambled weekly
- 45% of problem gamblers report having gambled before the age of 21
- 78% of problem gamblers are between the age of 30-49
- Gambling is appealing for many seniors because several gambling opportunities are accessible for individuals with limited activity levels



The Adolescent Gambler

They gamble for entertainment or a challenge. They want to win money.

They do not see their wagering as gambling; instead, as a natural past of leisure activity.

For teen problem gamblers, gambling has been a common and visible activity in their home.

Teen gamblers were also likely to be heavier tobacco, alcohol and illicit drug users.

Much of the gambling includes informal bets, cards or board games, sports events, games that include pool, golf or darts.

The Senior Gambler

For many older people living on fixed incomes, gambling losses can significantly affect their standard of living.

Gambling can be particularly risky for older people who are going through major life transitions such as retirement, loss of a loved one, moving or health problems.



Warning Signs

- Chasing Losses
- Lying to conceal involvement with gambling
- Committing illegal acts to finance gambling
- Jeopardizing relationships and jobs due to gambling
- Relying on others for financial support when losing

CAUTION

Warning Signs

- Preoccupied by gambling
- Need for increased amounts of money
- Repeated unsuccessful efforts to cut back or stop
- Restless or irritable when attempting to cut back



Low-Risk Guidelines

- Treat money lost as the price of entertainment
- Treat winnings as a bonus
- Set limits on time and money spent
- Gamble only with money you can afford to lose
- Avoid the use of gambling as a coping skill
- Don't gamble alone
- Don't gamble when feeling sad, down or depressed.



Iowa State Wide Self Ban

IOWA STATEWIDE AND LIFETIME SELF-EXCLUSION FORM

ATTACH RECENT PHOTO HERE

SELF-EXCLUSION REQUEST AND RELEASE OF LIABILITY

INFORMATION MUST BE PRINTED OR TYPED

Last Name: _____ First Name: _____
Middle Name: _____ Nickname: _____
Mailing Address: _____
City: _____ State: _____ Zip: _____
Home Phone Number: _____ Mobile Phone Number: _____
Driver's License Number: _____ Issuing State: _____
Date of Birth: _____ Social Security Number(Required): _____
Casino Where This Form is Being Filed: _____
Casino Player Number: _____

I (the person identified above) request that I be excluded from and not be allowed to enter all licensed casinos in the State of Iowa. I acknowledge that the casinos from which I am banning myself are listed on page three (3) of this form, and I acknowledge that this ban will include casinos that are opened or acquired after the date of this request. I acknowledge that this self-exclusion shall be an irrevocable lifetime ban as required by Iowa law, and I shall not be permitted to enter or return to this casino, any licensed casino in the State of Iowa, or any casino owned by a casino company operating in Iowa that has a company-wide exclusion policy as described on page three (3) at any time. This lifetime ban shall apply to all parts of the casinos, including gaming areas, gaming floors, and pari-mutuel gaming areas, and some casino companies may by corporate policy extend the ban to non-gaming areas such as restaurants, hotels, pavilions, and any other parts of a casino complex under the control or management of any state licensed casino in Iowa. The words "Casino" and "Casinos" as used in this form include gambling excursions boats, racetrack enclosures, gambling structures and any other facility that offers gaming at a venue licensed by the Iowa Racing and Gaming Commission.

I have taken the time to read and understand the terms of this Self-Exclusion Request Form, and I agree that I am legally bound by the following terms and conditions during my lifetime ban:

- I acknowledge that some Casino companies operating in Iowa have a corporate policy that will cause this lifetime ban to apply at all the casinos that they own or operate in other states and countries, or casinos they acquire after the date this form is signed and that it is my responsibility to determine if a Casino company has a policy that will ban me from playing at or visiting those casinos when I travel outside of Iowa.
- I will not attempt to gain access to (1) the gaming area of this Casino, (2) any other Casino, or (3) any non-gaming area if the ban has been extended to non-gaming areas by a Casino company as designated on page 3 of this form.
- If I enter any Casino or prohibited non-gaming area and I am detected, I request and consent to being evicted from the Casino immediately. I acknowledge that I may be arrested and prosecuted for trespassing and other violations of criminal law.
- If I am or become a casino employee or employee or agent of an entity which conducts business with a Casino, I understand I will not be subject to eviction while engaged in work-related activities. I agree to abide by all other terms of the ban while engaged in work-related activities and to leave the Casino or prohibited non-gaming area immediately upon concluding such activities. If I do not abide by all other terms of the ban engaged in work-related activities or I fail to leave the Casino or prohibited non-gaming areas upon concluding such activities, I request and consent to being evicted from the Casino immediately and acknowledge I may be arrested and prosecuted for trespassing or other violations of criminal law.
- I request and consent to having any jackpots, chips, tokens, machine credits, or ticket vouchers that are obtained by, or owed to me as a result of wagers I have made confiscated by the Casinos. I request and consent to the confiscated jackpots, chips, tokens, machine credits, and ticket vouchers being donated to the Iowa Gambling Treatment Program or any other treatment organization as required by Iowa law, and acknowledge that I am waiving any right to these items.
- I am waiving any right to any complimentary or other benefits that I may have earned in any player reward program, and that those complimentary and benefits shall be void and uncollectible.
- This self-exclusion request is irrevocable. It cannot be revoked or changed by me, or any Casino. My playing privileges and my ability to enter any of the Casinos cannot be reinstated.

Revised 07 01 2011

MESKWAKI BINGO CASINO HOTEL SELF-EXCLUSION FORM

SELF-EXCLUSION REQUEST AND RELEASE OF LIABILITY

Full Name (and nicknames) : _____
Mailing address : _____
Telephone # : _____
Driver's License # and State: _____ Date of Birth : _____
Social Security # : _____ Player Account # : _____

I, _____ on this date _____ request that I be excluded from and not be allowed to enter this Casino. This ban shall apply to all parts of the casino, including gaming areas, gaming floors, restaurants, hotel, pari-mutuel gaming areas, pavilions, and any other parts of the casino complex under the control or management of the Meskwaki Bingo Casino Hotel. I have taken the time to read and understand the following terms of the Self-Exclusion request form, and I agree that I am legally bound by the following terms and conditions during my Permanent ban:

- I will not attempt to gain access to the gaming area or any other part of any property owned, operated, or managed by the Casino.
- If I enter the Casino I am requesting that I be evicted from the Casino immediately. I acknowledge that I may be arrested and prosecuted for trespassing and other violations of criminal law.
- I request and consent to having any jackpots, chips, tokens, machine credits, or ticket vouchers confiscated by the Casino. I acknowledge that the confiscated jackpots, chips, tokens, machine credits, and ticket vouchers will be forfeited to the Sac & Fox Tribe pursuant to the Sac & Fox Gaming Ordinance.
- I am waiving any right to any complimentary or other benefits that I may have earned in a player reward program, and those complimentary and benefits shall be void and uncollectible.
- I understand that this is a permanent ban and that if I wish to appeal it I may only do so after one year by writing to the Chairman of the Sac & Fox Gaming Commission.
- By accepting this self-exclusion request and taking reasonable steps to abide by this request, the Casino and their affiliates are not creating a duty nor are they obligated in any way to prevent my access to the Casino. The ultimate responsibility to limit my access to the casino remains mine alone.
- The Casino will take steps to remove my name from mailing lists and other means of marketing, but I agree to immediately notify the marketing department of the Casino from where information came if I continue to receive any promotional materials from the Casino. I acknowledge that any promotional materials received by me by mail or electronically are not an invitation to return to the Casino that sent the information.
- I will not seek to hold the Casino liable in any way should I continue gambling at the Casino despite this exclusion request. I agree to indemnify this Casino for any liability the Casino may incur relating to this request. Specifically, I, for myself, my family

When in Doubt - Shout

If you have any doubt about the age of a subject or the ID a subject is showing, do not allow them into any gaming area. Contact your Supervisor or Mobile 31 ASAP.

If at any time an employee has contact with a patron in any gaming area, and you have knowledge they are under 21 years of age, or they make an admission to you they are under 21 years of age, you must do the following:

When in Doubt - Shout

Advise subject they need to stay with you. DO NOT allow them to walk away. If they refuse to stay with you and walk away, keep them in sight. DO NOT physically restrain them.



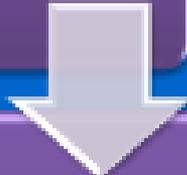
Contact Security ASAP



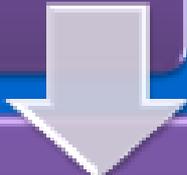
Security will escort the person out of the gaming area and directly to the Security Supervisor's office.

When in Doubt - Shout

The Security Officer will wait with the individual until the Security Supervisor or Security Director arrives to relieve them.



The Security Supervisor or Security Director will ensure that The City of Dubuque Police Officer is contacted, and the juvenile will be charged under Iowa Code 805.8C subsection 4.



IRGC and DCI are to be notified and an Incident report will be completed.

<http://www.youtube.com/watch?v=seDIG55Y7RY>

SASC Gambling Treatment Program



Services Provided

- **Crisis Services:** The crisis line is answered 24 hours a day 1-888-771-6771
- **Counseling Services:** counselors can arrange to meet with gamblers and/or their families in 9 different sites in NE Iowa
- **Distance Treatment:** counselors can provide help to those that cannot travel by offering services through phone, email, internet, or mail
- **Financial Counseling:** counselors will help people establish a budget and/or develop a debt repayment plan
- **Educational Programs:** counselors are available at no charge to present programs about gambling in schools, businesses, civic groups, churches and other groups.

SASC Gambling Treatment Program

Emily Kearney, BA, CADAC
799 Main Street Suite 110
Dubuque, Iowa

563-582-3784

24 hour crisis line 1-888-771-6771

TreatmentFirst.org

Sources

(1) Source: Gambling Attitudes and Behaviors: A 2013 Survey of Adult Iowans, University of Northern Iowa, June 2014

(2) Source: National Council on Problem Gambling (2005)
Retrieved on 02-13-09 from