

# Problem Gambling

## Problem Gambling

Over 80 percent of Americans participate in some form of gambling.<sup>1</sup> For most people, gambling is an occasional recreational activity in which they participate responsibly. However, a small percentage of the population experiences problems from their gambling behavior. For some, these problems are due to a lack of awareness regarding responsible gambling practices. For others, the destructive gambling activity is due to a progressive behavior disorder characterized by continued participation in gambling activities despite the increasing adverse consequences. Recognized by the American Psychiatric Association, the disease is both diagnosable and treatable.

Missouri is recognized as an innovative leader in the United States for its broad-based approach to problem gambling. Missouri efforts were formally recognized at the annual conference of the National Council on Problem Gambling (NCPG) in June 2002 with nominations for two awards. The nominations were: 1) the “Government” Award for the legislative efforts and impact of Senate Bill 902, which was passed during the 90<sup>th</sup> General Assembly in 2000; and 2) the “Outstanding Contributor in the Field” Award for the collaborative efforts of various state agencies, private and non-profit organizations and individuals, that comprise the Missouri Alliance to Curb Problem Gambling (Alliance) as well as the multitude of programs they jointly provide.<sup>2</sup>

## Missouri’s Approach

**Missouri Alliance to Curb Problem Gambling** - The growing success of Missouri’s public awareness program is largely due to the efforts of the Missouri Alliance to Curb Problem Gambling (the “Alliance”), of which the Missouri Gaming Commission is an active member. Formed in 1997, the Alliance brings together diverse groups with a common interest of working on issues relating to problem gambling.<sup>3</sup> Dedicated to increasing prevention of underage gambling and awareness among all age groups regarding the guidelines to responsibly participate in gambling activities, how to recognize problem gambling, and the resources available, the Alliance plays a key role in Missouri’s comprehensive program to attack problem gambling.

## Education & Outreach Efforts

**Responsible Gaming Education Week** - Missouri was the first state in the country to set aside a week to promote responsible gaming and to educate its residents about the programs available to help problem gamblers. Although actively engaging in outreach and education efforts throughout the year, the Alliance utilizes Missouri’s Responsible Gaming Education Week (RGEW) to highlight a special issue. The first RGEW in 1999 focused on fostering awareness of the problem gambling helpline (1-888-BETSOFF). The Alliance launched an underage gambling prevention campaign during RGEW 2000 and an older adult awareness campaign during RGEW 2001.<sup>4</sup>

Building on this foundation, the Alliance launched its new quarterly newsletter, as well as the new “Friends and Family” campaign during RGEW 2002, held August 5-9, 2002. The new campaign emphasizes

<sup>1</sup> Source: Final Report of the National Gambling Impact Study Commission (1999).

<sup>2</sup> Former Alliance chairman Kevin Mullally and current Alliance secretary Melissa Stephens presented workshops at the NCPG Annual Meeting in June 2002. In addition, Mullally presented “Issues in Gambling-Related Crimes” at the Missouri Prosecuting Attorneys fall statewide training on August 28, 2002. Stephens presented a general session entitled “Proactive Problem Gambling Prevention: The Missouri Model” at the North American Gaming Regulators Association spring meeting on April 21, 2002.



<sup>3</sup> The Alliance consists of both governing members and participating members. Governing members share the responsibility of administering the Alliance programs and include: the Missouri Council on Problem Gambling Concerns, Inc. (non-profit advocacy group for problem gamblers); the Missouri Department of Mental Health; the Missouri Gaming Commission; the Missouri Lottery; the Missouri Riverboat Gaming Association (private trade organization representing riverboat casino operators); and the Port Authority of Kansas City (which became a governing member March 2002).

<sup>4</sup> See page 33 for more information about the underage campaign.

the impact of problem gambling on friends and family, as well as their role in the recovery process of the problem gambler. Carol O'Hare, executive director of the Nevada Council on Problem Gambling and a recovering compulsive gambler, was the featured speaker at "Getting Help for Problem Gamblers: The Importance of Friends and Family" on August 20, 2002.

RGEW features training sessions for gaming employees, educational displays for employees and visitors, an intensive advertising campaign to heighten public awareness about problem gambling and the distribution of educational resources. RGEW is an excellent tool for increasing public awareness about problem gambling and the availability of programs for problem gamblers.

**Speakers Bureau and Traveling Educational Exhibits** - Speakers are available to give presentations for groups and organizations throughout the state. The presentations are tailored to the needs of the group/organization; it can be a broad overview of problem gambling issues, or focus on a specific topic. Topics include, but are not limited to:

- Problem gambling 101 – misconceptions, prevalence rates, risk factors, and warning signs
- Guidelines for responsible gambling
- Underage gambling issues and prevention
- Special populations

All presentations are free of charge and include information about the resources – including free treatment – available in Missouri for residents with a gambling problem, and their families.<sup>5</sup>

<sup>5</sup> More information is available by calling the Commission or by visiting the Commission's website at [www.mgc.state.mo.us](http://www.mgc.state.mo.us)



### Missouri's Voluntary Exclusion Program

Missouri's voluntary exclusion program for problem gamblers was created in 1996 in response to a citizen's request to be banned from the excursion gambling boats because he found himself unable to control his gambling.<sup>6</sup> During development of the program, treatment professionals indicated it is essential for problem gamblers to both acknowledge they have a problem and to take personal responsibility for the problem if they are to achieve long-term recovery. The Commission revised the rule and initiated the program consistent with their advice.

Under the provisions of the program, the problem gambler agrees to accept the responsibility of staying out of the excursion gambling boats. It is not the responsibility of the boats or the Commission to prevent them from entering the gambling boat, and if they choose to violate the program and are discovered, they will be arrested for trespassing.

Under this program, the Commission requires all licensees to:

- Remove persons in the program from their direct marketing list
- Deny people in the program check cashing privileges and participation in player's clubs
- Consult the list of people in the program before paying out any jackpot of \$1,200 or more<sup>7</sup>

There is no procedure for removal once a person is placed on the List of Disassociated Persons. Those who treat problem gamblers are nearly unanimous in their belief that problem gambling is

<sup>6</sup> The program is formally called the List of Disassociated Persons. The provisions of the program can be found at 11 CSR 45-17 et. Seq.

<sup>7</sup> Internal Revenue Service form W2-G is required for any jackpot of \$1,200 or more. Because this form requires the patron's social security number, the List of Disassociated Persons can be efficiently referenced.

a lifetime condition and that a person is never cured but continues to work at their recovery day-by-day. The voluntary exclusion program is not for everyone, nor is it a quick fix for problem gamblers. The vast majority of people who suffer from problem gambling will need counseling or group therapy such as Gamblers Anonymous.

**Access for Purpose of Executing Duties of Employment** - In 2001, the Commission adopted 11 CSR 45-17.015, allowing disassociated persons to enter an excursion gambling boat for the purposes of carrying out the duties of their employment. The rule became effective May 30, 2001. It provides a disassociated person with the ability to both utilize the voluntary exclusion program in a personal recovery plan as well as maintain a current source of income at a time when it is most critical due to the financial distress created by the destructive gambling behavior.<sup>8</sup> Since implementation, approximately 5 percent of new applicants to the program report requiring such access.

**Research** – The Commission received an appropriation of \$25,000 during FY 2003 to use toward research to evaluate the efficacy of the voluntary exclusion program. The Commission entered into a memorandum of understanding with the Port Authority of Kansas City to maximize the utility of the funds and resources of both agencies. Release of the joint request for proposals for problem gambling programs is anticipated during fall 2002.

**Other Resources for Problem Gamblers and Their Loved Ones**

**1-888-BETSOFF Problem Gambling Helpline** - The efforts of the Alliance to promote 1-888-BETS OFF, Missouri’s 24-hour problem gambling helpline, have facilitated increased awareness and utilization of the helpline. During 2001, the helpline received 2,846 calls from individuals seeking problem gambling information and assistance. This is an increase of more than 53 percent over the preceding year. Individuals calling the helpline can receive referrals to certified compulsive gambling counselors, GA, Gam-Anon, consumer credit counselors as well as information about the voluntary exclusion program and other Missouri resources.

**Free Compulsive Gambling Treatment Services** - Missouri provides free compulsive gambling treatment services for Missouri residents suffering from problem gambling. These services are open to both the problem gambler and family members; family members can access the services even if the problem gambler does not. Indeed, this can be a valuable tool for loved ones to find the guidance they need to help the problem gambler recognize and accept the problem with gambling. The Department of Mental Health administers this program using a network of private mental health providers who have been certified as compulsive gambling counselors.

**Online Resources** - The Commission launched its redesigned website in October 2001. Visitors to the website (<http://www.mgc.state.mo.us>) can access information about the voluntary exclusion program, including the history of the program, frequently asked questions, information on how to place one’s self on the List of Disassociated Persons and a sample application for placement on the list. Visitors can also access links to

**Voluntary Exclusion Program**

YEAR	APPLICATIONS PER MONTH (AVERAGE)	APPLICATIONS PER YEAR
1996	7	41
1997	20	238
1998	30	355
1999	49	593
2000	91	1,091
2001	116	1,394
2002 Jan.-Jun.	115	689

<sup>8</sup> The provisions of this rule can be found at 11 CSR 45-17.015.

other on-line resources, including on-line support groups such as GA and Gam-Anon, and the official website of the Missouri Alliance to Curb Problem Gambling, <http://www.888BETSOFF.com>. The Alliance website provides information about services for problem gamblers, education and awareness material and research about problem gambling issues.

**Casino Self-Exclusion Programs** - Some problem gamblers choose not to use the list, yet would like to utilize some external method of limiting their access to gambling activity. Many of Missouri's casinos provide such alternative tools for problem gamblers, which may include temporary or permanent suspension of playing privileges, voluntary suspension of check-cashing privileges, self-transaction exclusion programs and removal from direct marketing lists.<sup>9</sup>

**Problem Gambling Advocate** - The Commission employs a full-time problem gambling programs administrator to act on behalf of problem gamblers, their families and friends. Melissa Stephens assists problem gamblers and their families in locating treatment and other resources; oversees the voluntary exclusion program; trains Commission staff and agents; coordinates problem gambling research efforts; conducts public education and outreach efforts; develops collateral materials for education and prevention efforts and assembles information on problem gambling resources. Due to the sustained growth of the voluntary exclusion program and increased demands, approval was given during the last legislative session to provide one FTE to provide clerical support for the programs administrator. To our knowledge, Missouri is the only state in the nation whose regulatory agency staffs a full-time problem gambling advocate(s).



### **Underage Gambling Prevention – Not a Matter of Geography**

Problem gambling is not restricted to adults. According to the National Gambling Impact Study Commission (NGISC), the number of youth at-risk of becoming problem gamblers is more than double that of adults. It also reported approximately 85 percent of youth (ages 18-20) have gambled at some point in their life and NCPG reports 77 percent of youth ages 12-17, and 72 percent of youth under 12 years of age, report gambling once a week or more.

Contrary to popular opinion, proximity to an excursion gambling boat is irrelevant to underage gambling activity. The most popular forms of gambling for youth are those to which they have easy access (at home, school, etc.) such as sports betting, card games, and personal skill activities, with interest in Internet gambling on the rise. The Alliance continues to expand its underage gambling prevention program, which includes the speakers' bureau, posters and brochures, fact sheets and participation in education conferences. During FY 2002, the Alliance launched "All Bets Off", an in-school addictions awareness program targeting grades 6-9. This program addresses the commonalities and differences of addictions in general, with an emphasis on gambling.<sup>10</sup> In August, the Alliance released a new youth poster and brochure campaign, which incorporates the friends and family theme.

<sup>9</sup> Individuals should contact the respective property for more information about the programs offered.

<sup>10</sup> For more information about "All Bets Off", contact the Missouri Gaming Commission.