



# **Problem Gambling & Responsible Gambling 101**

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# About NCPG

## **Statement of Neutrality:**

We do not take a position for or against legalized gambling. We advocate solely for those affected by gambling-related harm.



# Who Else?

**Operators?**

**Researchers or  
Academics?**

**Regulators?**

**Treatment  
Providers?**

**Advocates or  
Nonprofits?**

# Learning Objectives

## Learning Objective 1:

Identify the signs, risks, and impacts of problem gambling, and develop strategies for harm reduction and community support.

## Learning Objective 2:

Understand the principles of responsible gambling and explore strategies for promoting healthier gambling behaviors through case studies and discussions.

# Outline

- Problem Gambling
- Responsible Gambling
- Language Matters
- Resources
- True or False?

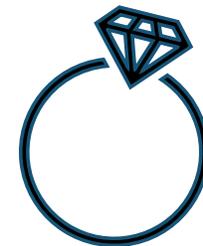
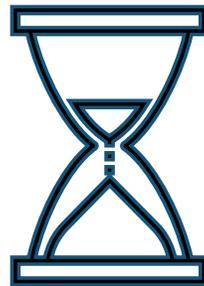
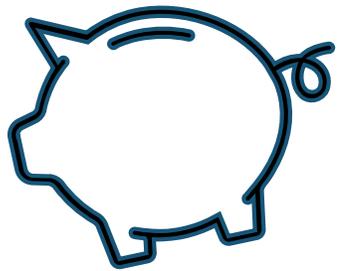
# Ground Rules

- Be respectful
- Keep an open mind
- Assume good intentions
- Ask questions

# Problem Gambling

# Definitions & Terminology

Risking something of value for the chance of a reward.



# Definitions & Terminology

Problem gambling occurs when this behavior leads to negative consequences.



Individual

Family

Friends

Community

Financial

Emotional

Social

# Spectrum of Behavior



# Spectrum of Behavior



No  
Gambling

# Spectrum of Behavior

No  
Gambling

Low-Risk  
Gambling



# Spectrum of Behavior

No  
Gambling

Low-Risk  
Gambling

Problem  
Gambling



# Spectrum of Behavior

No  
Gambling

Low-Risk  
Gambling

Problem  
Gambling

Gambling  
Disorder



# Gambling Disorder

According to the DSM5, a Gambling Disorder diagnosis requires at least four of the following in the past year:

Preoccupation

Tolerance

Lack of  
Control

Irritability

Escape  
Gambling

Chasing

Lying

Jeopardized  
Opportunities

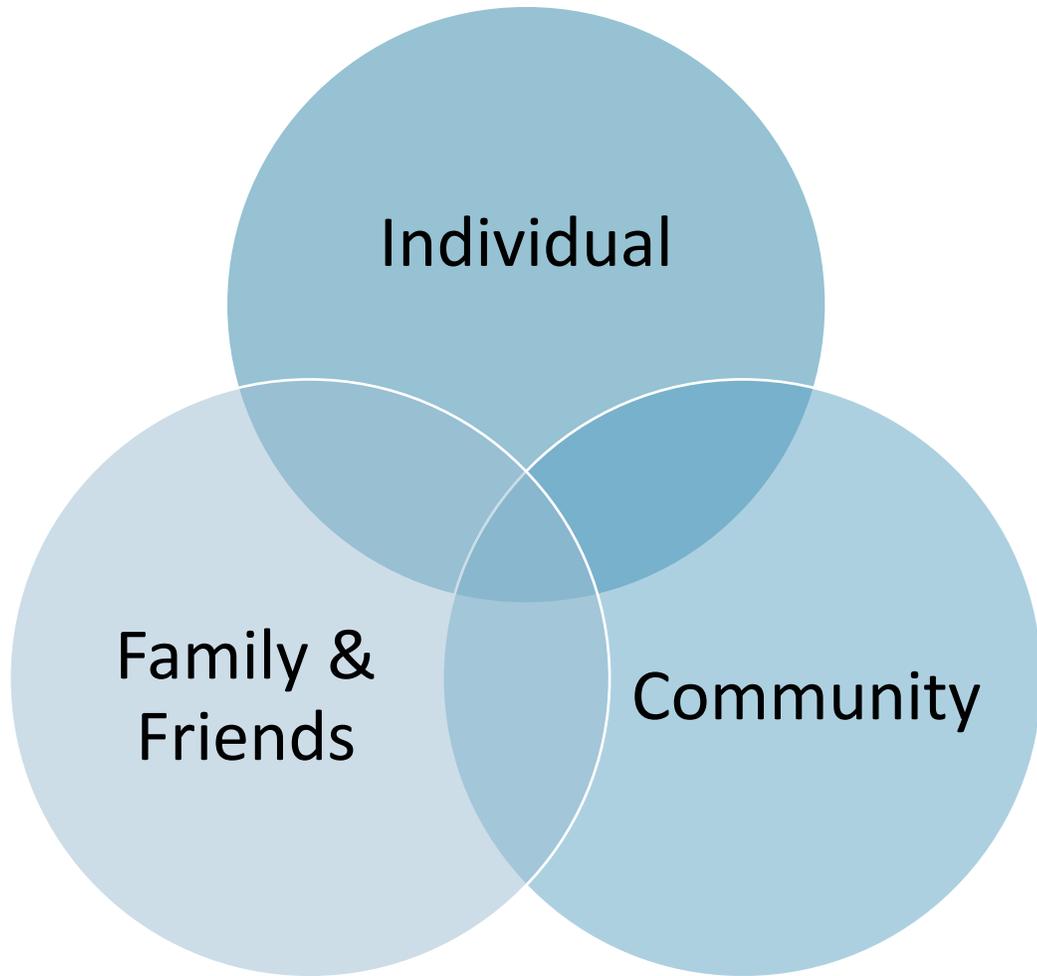
Bail Out

# Addiction and the Brain

Anticipation and the release of dopamine can create a loop of addiction and harmful behaviors



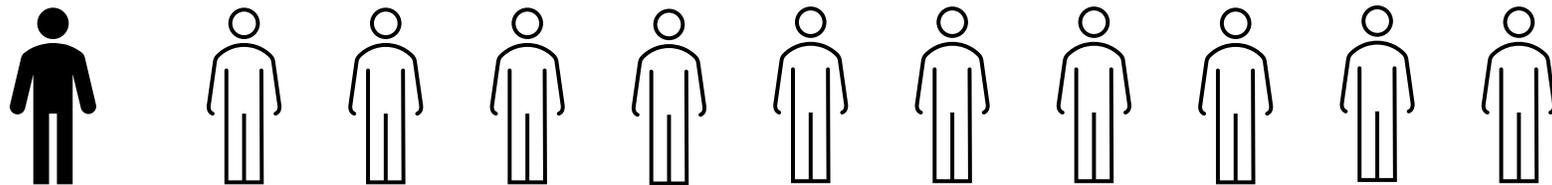
# Consequences & Impacts



- Financial
- Legal
- Relationships
- School & Work
- Physical & Mental Health
- Neglect
- Intimate Partner Violence/Family Violence
- Loss of Productivity
- Crime
- Insurance Fraud
- Bankruptcy
- Unemployment

# How Many?

NCPG estimates that  
**9 million** American adults suffer  
from gambling addiction.

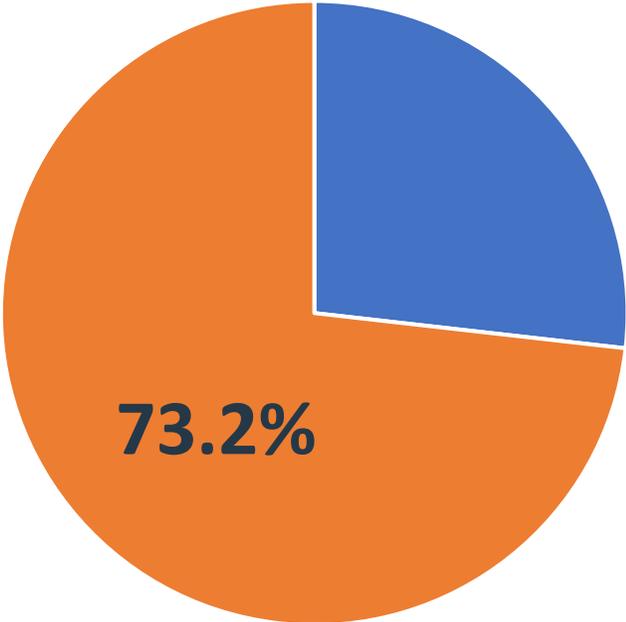


# Intertwined Impacts

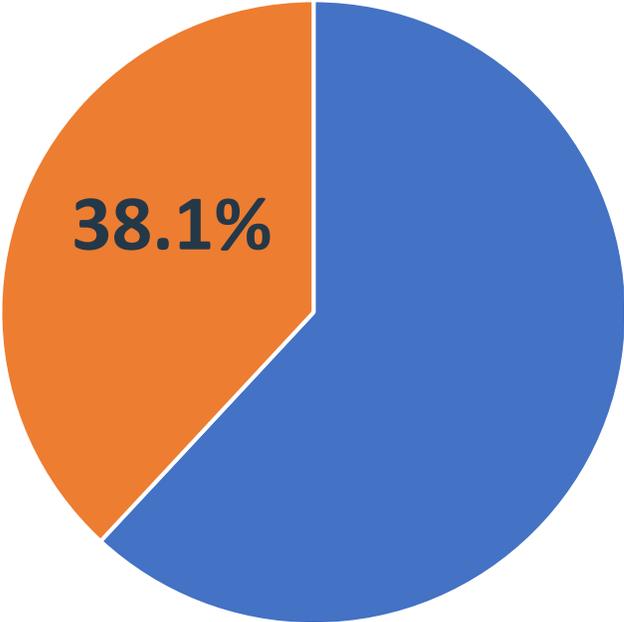


# Lifetime Co-Occurrence With Other Addictions

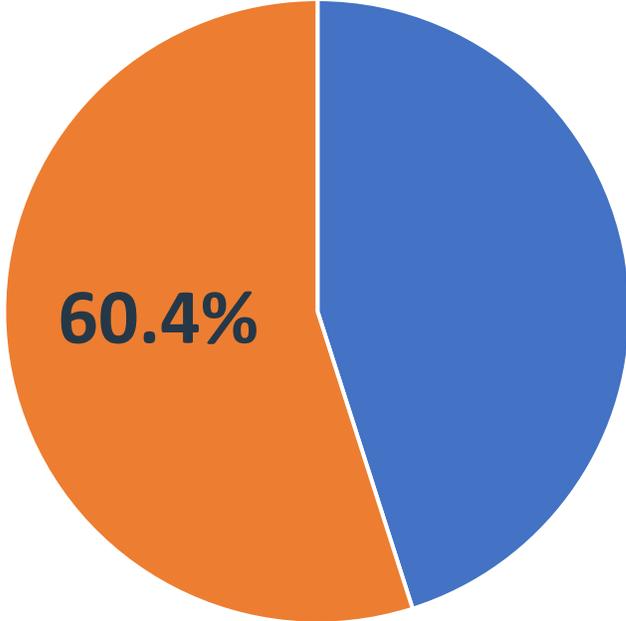
Alcohol Use Disorder



Drug Use Disorder



Nicotine Dependence



SOURCE: Petry, NM, et al, 2005

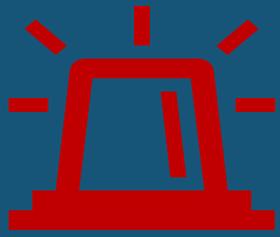
# Stories of Real Consequences

“Trust was broken in my household - with my husband and my parents. I went to the credit union with my husband to take my name off of all the bank accounts and to tell our account manager not to issue me credit for any reason. I was deeply in debt and deeply ashamed.”

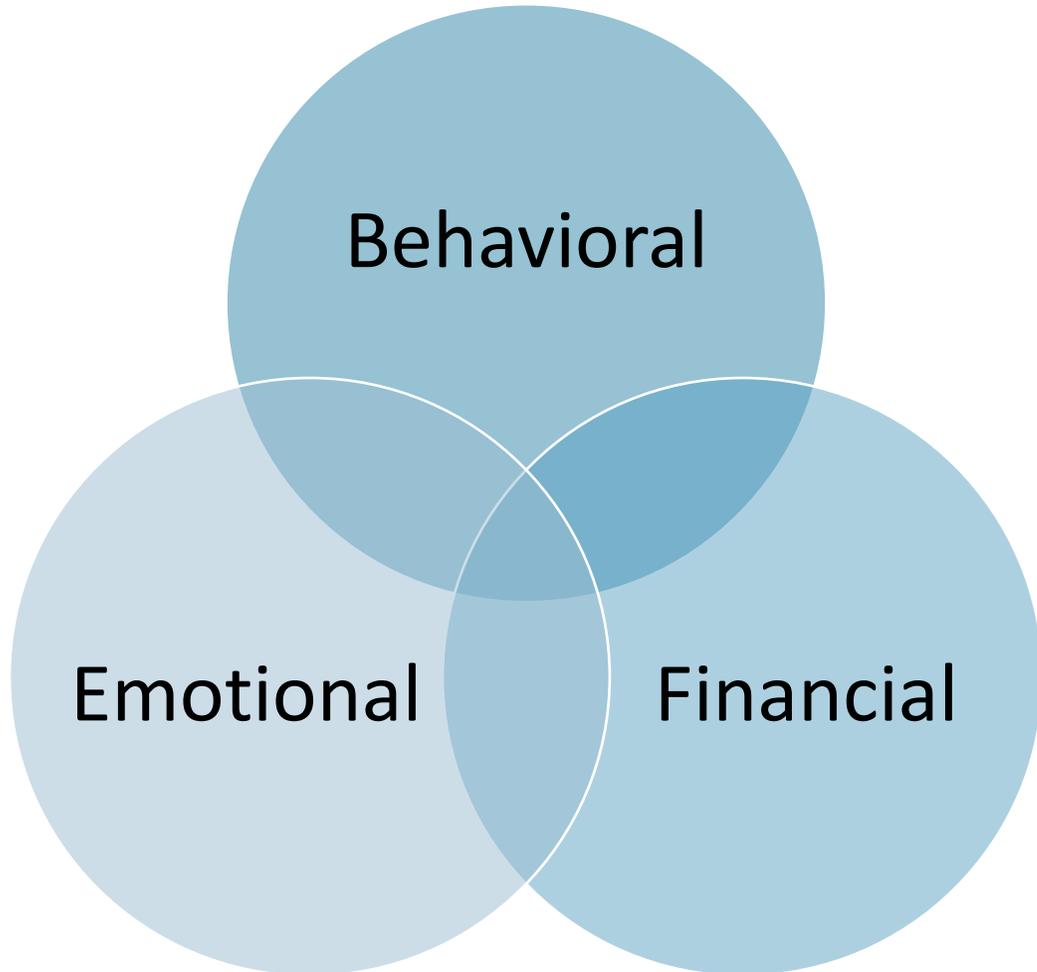
“Emotional consequences, for sure (guilt, remorse, self-hatred). Damaged personal and professional reputation.”

“Family relationships with my wife and daughter were impacted. Our financial situation was significantly impacted. I was less productive at my various jobs, all of which impacted my community to some extent.

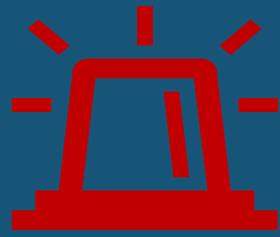
“Consequences were endless as it snowballed from ignorance and denial to where my whole life was unmanageable.”



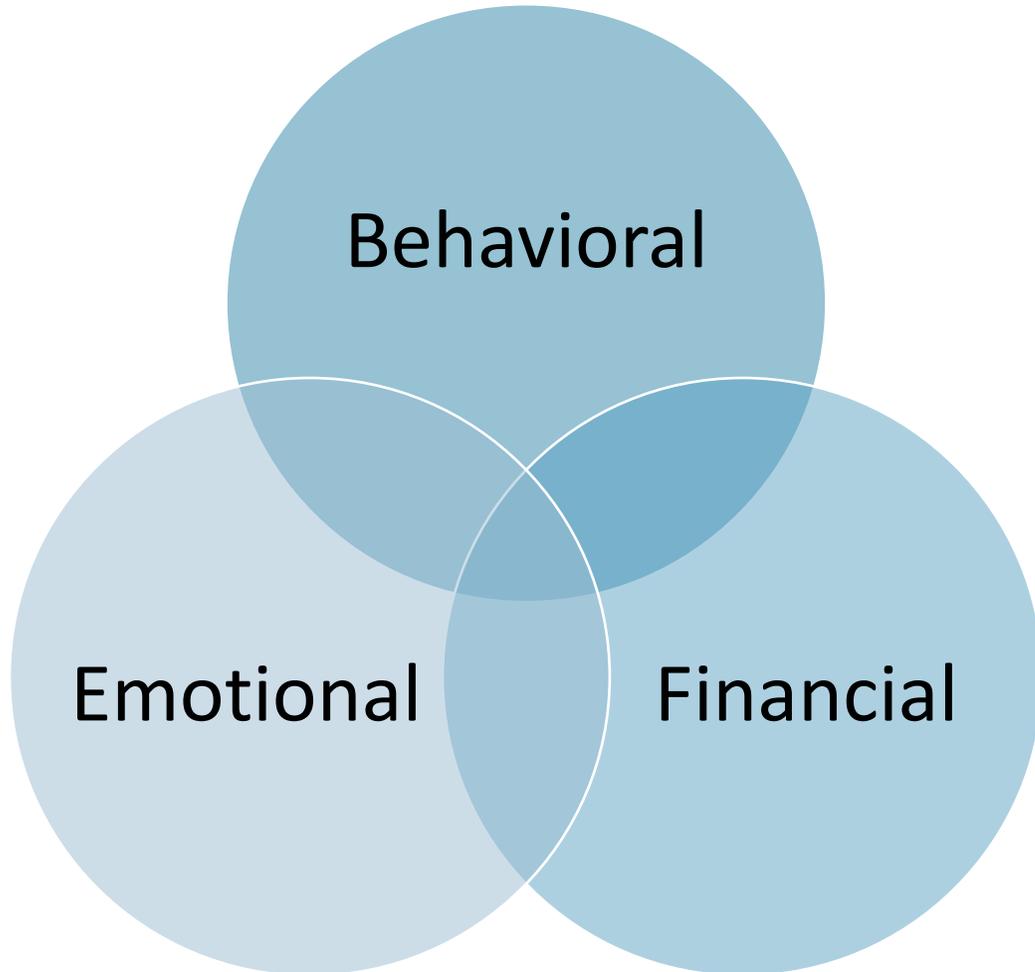
# Warning Signs



- Increasing time spent gambling
- Lying about gambling habits
- Neglecting work, school, or personal responsibilities
- Mood swings, anxiety, or depression
- Irritability when unable to play
- Using gambling as an escape from personal problems
- Borrowing money frequently or maxing out credit cards
- Sudden financial struggles without explanation
- Selling personal items to fund gambling habits



# Warning Signs



- Frequent Deposit or Withdrawal Activity
- Requests for Limits and Then Reversals
- Frequent Complaints About Losses
- Signs of Financial Strain or Desperation
- Gambling for Extended Periods of Time
- Increased Frequency of Play or Betting Amounts
- Denial or Minimization of gambling Issues
- Emotional Distress or Irritability
- Frequent Requests for Promotions or Bonuses
- Ignoring or Avoiding Communication

# Activity

## Green Light / Yellow Light / Red Light

For each described behavior, pick the color that you think best represents the activity.

**Green:** Generally safe, no gambling or low-risk gambling

**Yellow:** Possibly concerning, more information needed, potential problem gambling

**Red:** High risk or harmful, problem gambling or potential Gambling Disorder



# Activity

## Some things to think about...

Why green/yellow/red?

What would need to change for this to become red?

Could this behavior be part of a healthy lifestyle or a warning sign?

What made some behaviors harder to classify?

# Activity

The secret? There's no one right answer!

Gambling exists on a spectrum where context and individual factors matter.

A behavior might be harmless for one person, but riskier for another.

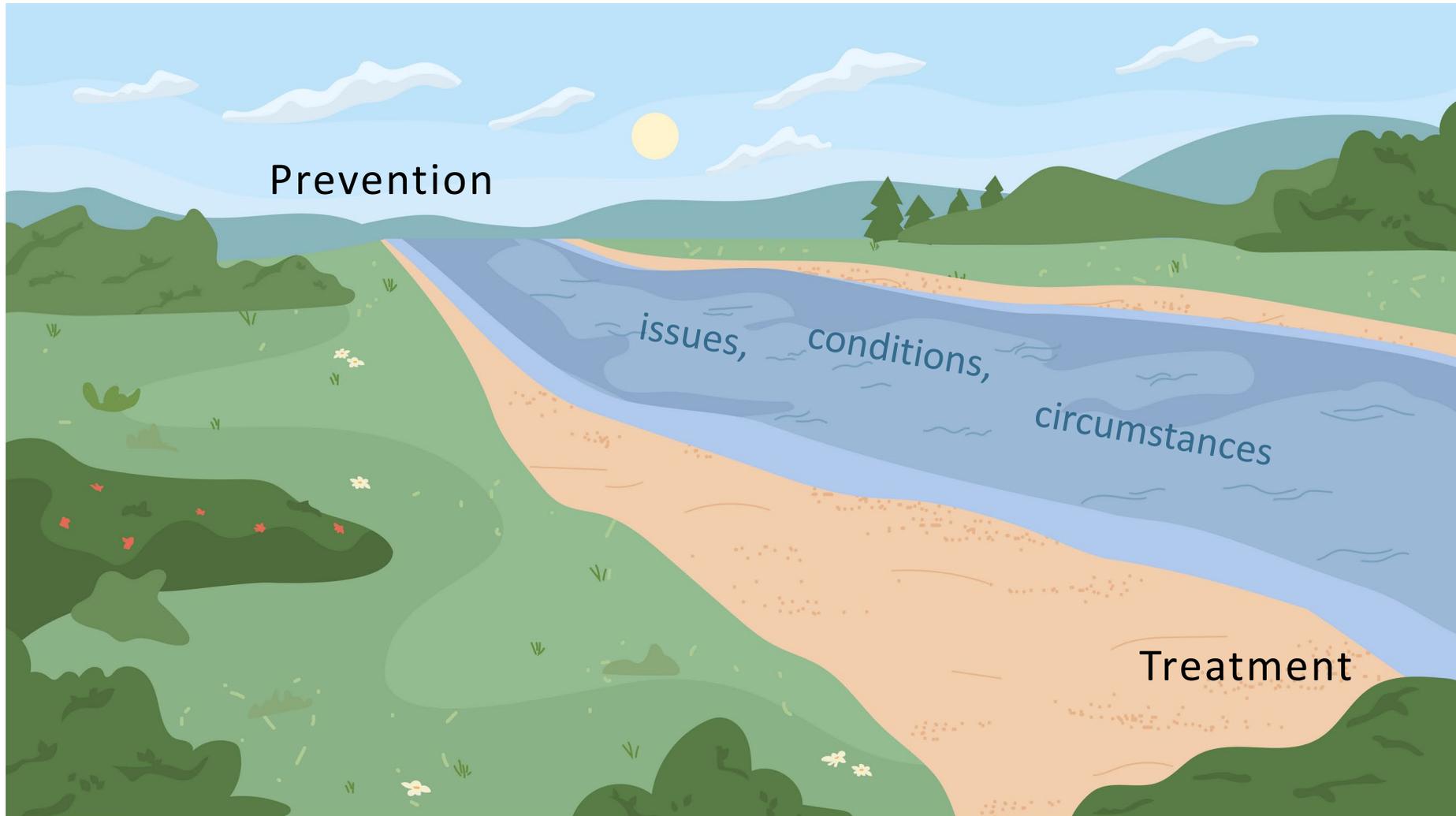
→ It's important to look beyond the behavior itself and consider the *why*, *how often*, and *impact* on the person's life. Risk isn't always about the activity itself, but about the relationship someone has with it.

# Responsible Gambling

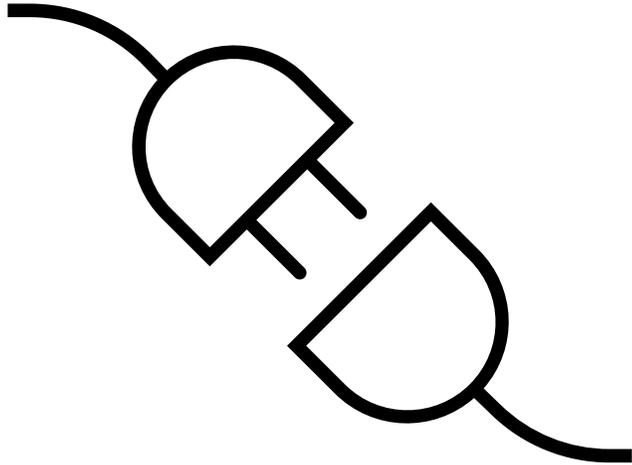
# Responsible Gambling

Refers to **policies, practices, and behaviors** to ensure that gambling remains a safe and enjoyable activity for individuals who choose to participate.

# Upstream & Downstream Approaches



# Session Plug!



- Investing in Prevention: NCPG's Agility Grants (Thurs @ 9:45am)
- Problem Gambling Prevention Showcase (Thurs @ 4:30pm)

# Why responsible gambling at the corporate level?

- Regulatory Requirement
- Reputational Benefits
- Industry Sustainability
- It's the right thing to do.

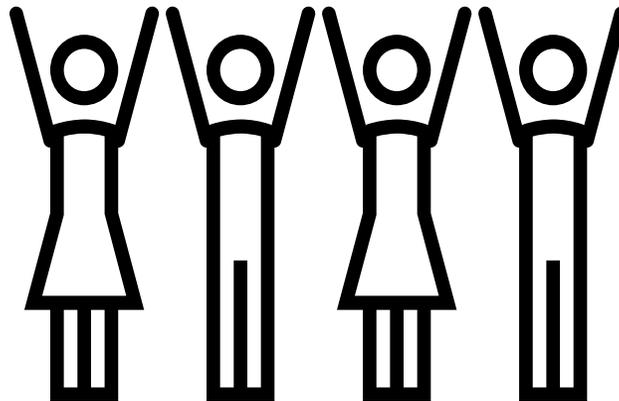
Responsible gambling is more than a philosophy. It is **intentional** and **actionable**.

# Why responsible gambling at the corporate level?

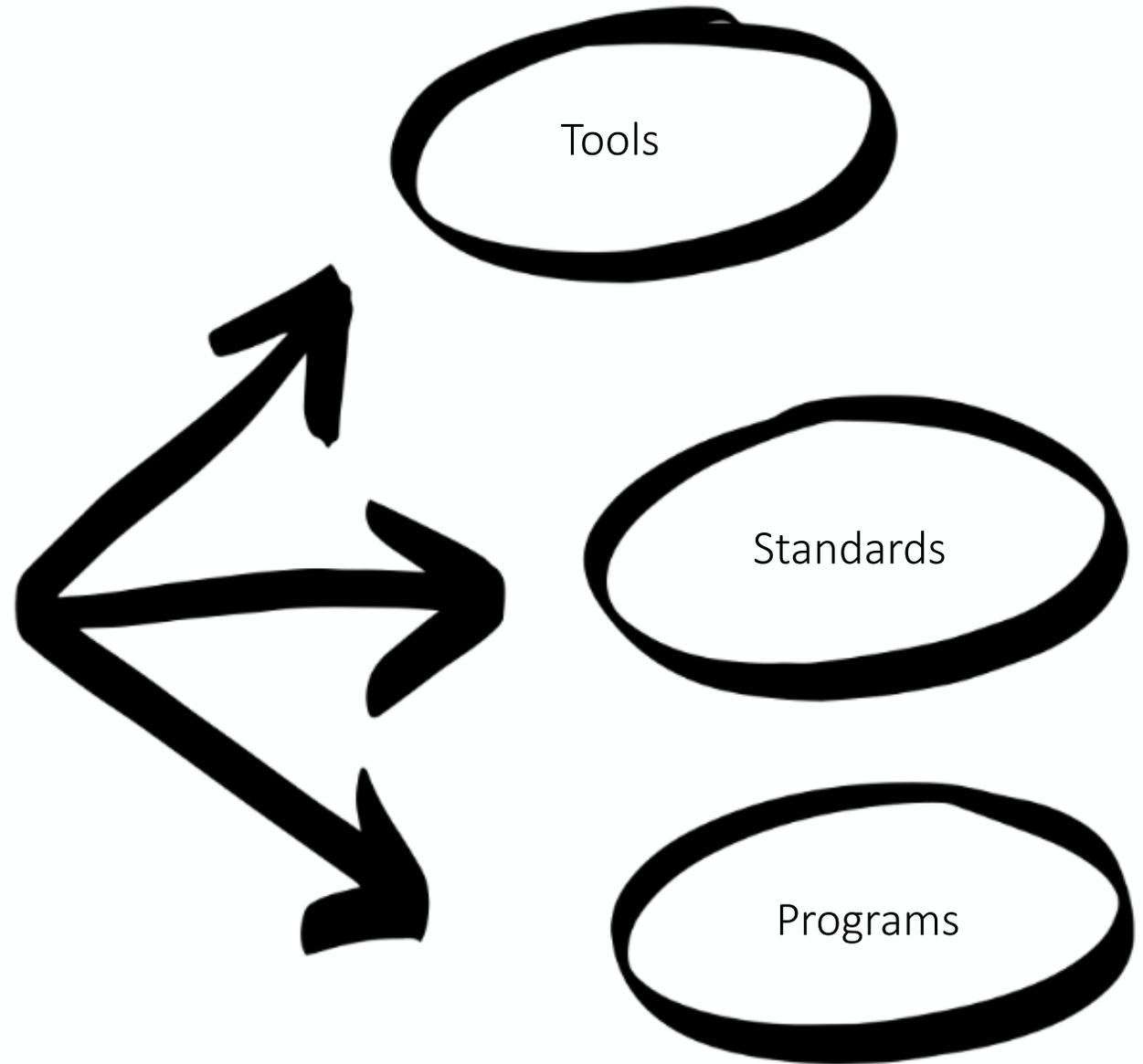
It is good for employees

Gambling industry employees are at higher risk

- Company support and responsible gambling policies help protect employees while fostering a culture of responsible gambling.



What does  
responsible  
gambling look  
like?



# Tools



- Age requirements
- Deposit Limits
- Spending & Time Limits
- Time Outs
- Account History
- Self Exclusion
- Problem Gambling Resources



Before



During



After

# Standards

## Internet Responsible Gambling Standards (IRGS)

- ✓ Governance
- ✓ Training
- ✓ Supporting Player  
Decisions
- ✓ Budget Management
- ✓ Time Management & Self  
Exclusion
- ✓ Customer Support
- ✓ Marketing
- ✓ Game Play
- ✓ Know Your Customer
- ✓ Research, Education, &  
Treatment

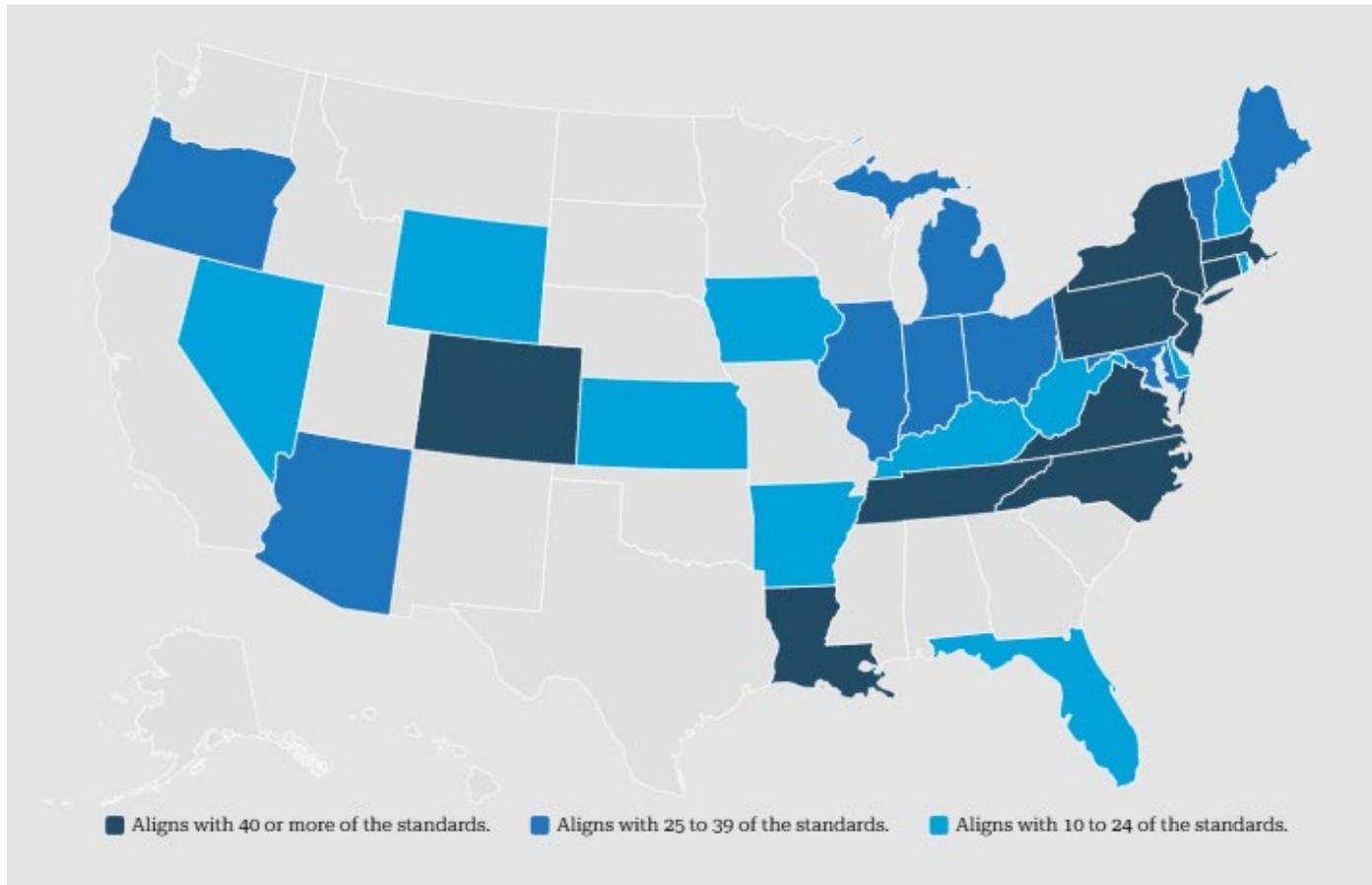
# IRGS & State Regulations



## U.S. Online Sports Betting Regulations: An Evaluation Against NCPG Standards

A comparative analysis of responsible gambling requirements across those U.S. states with legal mobile sports wagering by cross-referencing requirements established by state laws or regulations against the Internet Responsible Gambling Standards developed by NCPG.

# Findings



- Ten states & DC met 40+ of the standards
- Nine states met 25-39 of the standards
- Eleven states met 10-24 of the standards

# Standards

## NASPL Marketing Guidelines

- Content
- Tone
- Minors
- Game Information

### Content

1. Advertising should be consistent with principles of dignity, integrity, mission and values of the industry and jurisdictions.
  - Advertising should be consistent with principles of dignity, integrity, mission and values of the industry and jurisdictions.
  - Advertising should not portray product abuse, excessive play nor a preoccupation with gambling.
  - Advertising should not imply nor portray any illegal activity
2. Advertising should not degrade the image or status of persons of any ethnic, minority, religious group nor protected class.
3. Advertising by lotteries should appropriately recognize diversity in both audience and media, consistent with these standards.
4. Advertising should not encourage people to play excessively nor beyond their means.
  - Advertising and marketing materials should include a responsible play message when appropriate.
  - Responsible play public service or purchased media messages are appropriate, especially during large jackpot periods.
  - Support for compulsive gambling programs, including publications, referrals and employee training is a necessary adjunct to lottery advertising.
  - Advertising should not present, directly nor indirectly, any lottery game as a potential means of relieving any person's financial or personal difficulties.
  - Advertising should not exhort play as a means of recovering past gambling nor other financial losses.
  - Advertising should not knowingly be placed in or adjacent to other media that dramatize or glamorize inappropriate use of the product.

# Programs

- Problem Gambling Awareness Month
- Responsible Gaming Education Month
- Gift Responsibly



# Programs

## Responsible Gambling Verification Program (RGV)

- Collaboration with NASPL
- 3 levels- Planning, Implementation, and Sustaining
- Reviewed by a panel of 4 independent assessors

## Internet Compliance Assessment Program (iCAP)

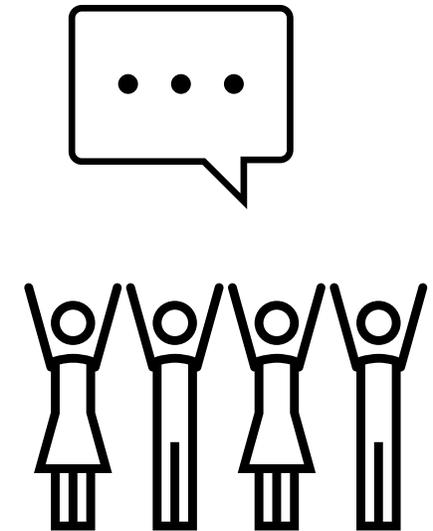
- Online gambling platforms
- Based on Internet Responsible Gambling Standards
- Comprehensive assessment by independent auditor

# Language Matters

# The Power of Words

## Language can-

- Shape thoughts, perceptions, attitudes
- Empower or stigmatize
  - Stigmatizing Language could lead to isolation, shame, or be a barrier to seeking treatment
  - Person-first language supports dignity and recovery



# Combating Stigmatizing Language

Instead of...

Problem Gambler

Compulsive/Pathological Gambling

Addictive personality

Try...

Someone affected by a gambling problem

Gambling Disorder

Person who is vulnerable to addiction

# Discussion

Some things to think about...

Gambling / Gaming

Responsible Gambling / Safer Gambling / Healthy Play / Positive Play, etc

“I bet...”

# Discussion

## Gambling / Gaming

- When you hear the word “gambling,” what comes to mind? How is it different from what you picture when you hear “gaming”?
- Do you think the term “gaming” softens the reality of gambling-related harm?
- How might terminology influence how people (including kids) view the risks or seriousness of gambling behaviors?
- Do you think merging these terms has made regulation more complicated?

# Discussion

## Responsible Gambling / Safer Gambling / Healthy Play / Positive Play

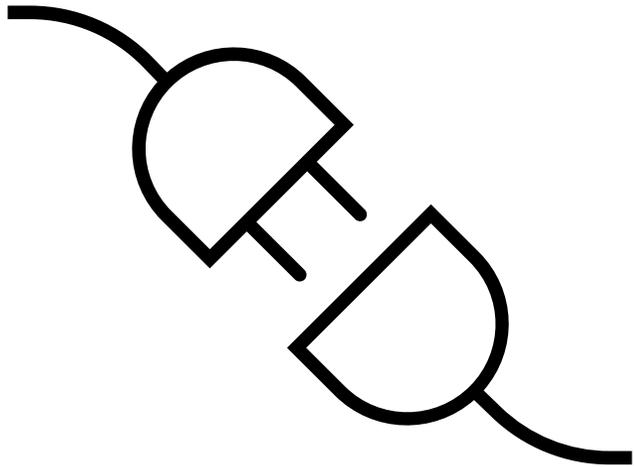
- How do terms like “safer gambling,” “healthy play,” or “positive play” change the tone or perception of accountability?
- Should we consider adopting different terminology based on the audience or communication channel (marketing vs. clinical vs. policy)?
- What is your reaction or preference? (there’s no right/wrong answer)

# Discussion

## “I bet...”

- Many people use “I bet..” as a figure of speech, with no gambling intention. But could that still have an impact on people who are vulnerable or in recovery?
- Is it worth encouraging more mindful language in casual settings, or does that feel too restrictive? Where’s the balance?
- What are some neutral or non-gambling alternatives to “I bet...” that convey the same idea?

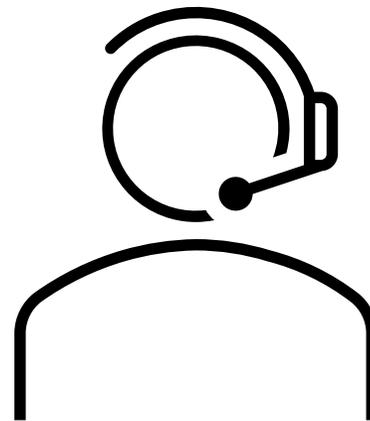
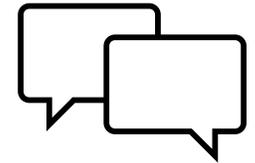
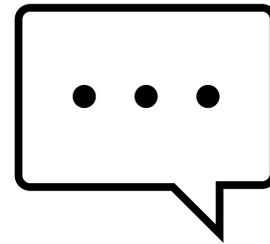
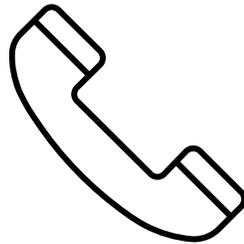
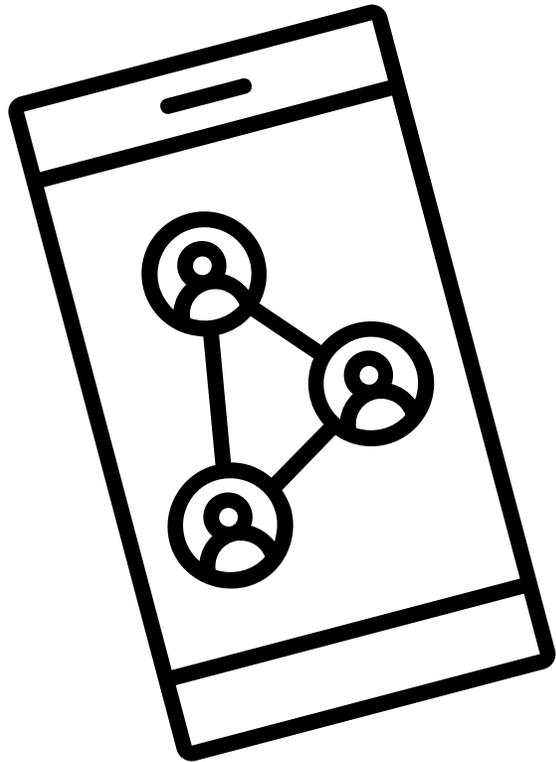
# Session Plug!



- How We Speak: Undoing Stigmatizing Language in Gambling Recovery (Thurs @ 1:45pm)
- (Poster) IYKYK: Audience Segmentation and the Power of Resonant Messaging (Thurs @ 2:45pm)

# Resources

# National Problem Gambling Helpline



# Simulation Training for Contact Centers

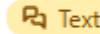


## Adam

 Text Instant Feedback Enabled 

In this simulation, you'll interact with Adam, a 24-year-old living in Jersey City, NJ.

## Billy

 Text Instant Feedback Enabled 

In this simulation, you'll interact with Billy, a 42-year-old from Minot, North Dakota.

## Carrie

 Text Instant Feedback Enabled 

In this simulation, you'll interact with Carrie, a 52-year-old from Galveston, Texas.

## Diego

 Text Instant Feedback Enabled 

In this simulation, you'll interact with Diego, a 72-year-old from Reno, Nevada.

# Simulation: Adam

## Checklist «

Use the checklist below to help guide you through your simulated conversation. After you've completed an item, mark it as complete.

### Follow opening protocol

1 example ^

You've reached the Problem Gambling Helpline. My name is Tory. How may I help you?

### Gather information

1 example ^

Can you tell me a bit more about how you're feeling?

### Respond empathetically

1 example ^

It completely makes sense that you're feel lost and not know where to turn.

### Assess for suicide risk

1 example ^

With everything you're going through, are you thinking about suicide?



## You are about to run the Adam simulation

You're about to begin the simulation. In this scenario, remember to use the core skills covered in training with a particular focus on empathy, gathering information, and following call protocols.

Click "start simulation" when you're ready to begin the chat.

[Start Simulation](#)

**You are now connected with Adam.**

**Begin the conversation by initiating Opening Protocol.**

Hover any message and click the flag icon to provide feedback.

03:35pm  You

You've reached the Problem Gambling Helpline, my name is Tory. How may I help you?

 Adam

Hey. Having kind of a rough time.

03:35pm  You

Can you tell me a little bit more about how you're feeling?

 Adam

Eh. I just moved to Jersey City for a new job. Don't really know anyone and I feel like I'm doing stuff I shouldn't be.

03:36pm  You

It completely makes sense that you're feeling lost

 Adam

Thanks. I really do feel that way.

03:36pm  You

With everything you're going through, are you thinking about suicide?

 Adam

I'm not thinking about that. I just want someone to talk to.

03:36pm  You

Tell me more about what has been going on

 Adam

I've been betting on baseball and other stuff a lot after work. I don't have a lot of money to burn right now, so I really shouldn't be doing that.

|



03:38pm  You

Would you like to be connected to a counselor or resources that could help?

 Adam

Yeah, it might be good to talk to someone about it.

03:38pm  You

Great, I'm going to connect you through a warm transfer.  
Hang tight

 Adam

Alright, thank you!

|





Retry Simulation

## Instant Feedback Insights

Overall Score



### ^ Empathy



Thanks for participating in this simulation. This interaction did not include much tailored empathy. Without tailored empathy, it can be hard to build connections and support contacts reaching out.

### ^ Openness



Solid job. You used some open-ended questions, but could increase the number to understand and value their autonomy.

### ^ Responsiveness



Awesome pacing! You maintained conversation momentum by responding quickly to incoming messages, which is incredibly valuable to building rapport.

### ^ Risk Assessment



Good work! You conducted the risk assessment to properly determine suicide risk. This is a critical part of ensuring the contact you're talking to remains safe.

# Simulation Training for Contact Centers

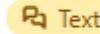


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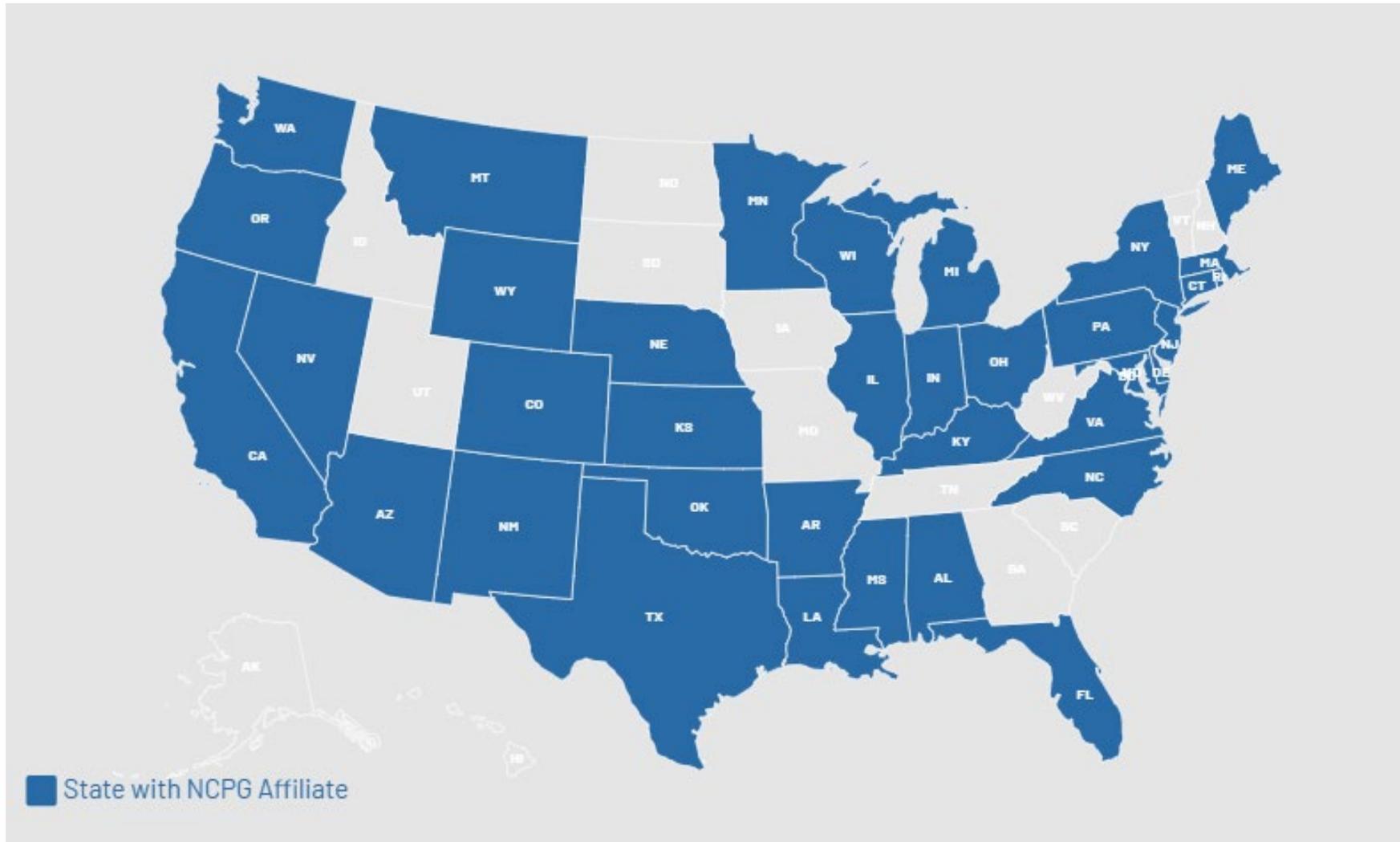
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# State Resources / Affiliates



# Additional Resources

## Gam Talk

24/7 moderated online peer support forum.

## Gam-Anon

Self-help organization for the spouse, family member, or close friend of people with a gambling problem.

## Gamblers Anonymous

A fellowship of men and women who share their experience, strength and hope with each other that they may solve their common problem and help others to recover from a gambling problem

**True or False?**

# True or False: Understanding the Odds

- **True or False:** Gambling is a way to make money → **False**
- **True or False:** The odds of winning increase the longer you play → **False**
- **True or False:** The house has an edge → **True**

# True or False: Signs of Problem Gambling

- **True or False:** Most people who have a gambling problem gamble every day → **False**
- **True or False:** Hiding gambling behavior from family or friends is a red flag → **True**
- **True or False:** Problem gambling only affects adults → **False**

# True or False: Psychology of Gambling

- **True or False:** Gambling activates the brain's reward system like drugs or alcohol → **True**
- **True or False:** People with gambling problems can just stop if they want to → **False**
- **True or False:** "Near misses" in gambling encourage people to keep playing → **True**

# True or False: Responsible Gambling

- **True or False:** It's okay to try and make up losses if you really need the money → **False**
- **True or False:** Knowing the odds of a game can help players gamble more responsibly → **True**
- **True or False:** Gambling while upset or stressed can lead to poor decisions → **True**

# True or False: Youth & Prevention

- **True or False:** Giving scratch tickets to minors is harmless fun → **False**
- **True or False:** Most teens who gamble do it online or through video games. → **True**
- **True or False:** Teaching youth about responsible gambling can prevent harm later in life → **True**

# Final Thoughts...

Did anything surprise you?

Did anything challenge your assumptions or shift your perspective about gambling or those affected by it?

# Thank you!

## **Tory Wilson, MPH**

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