

**LOTTERY**

# RESPONSIBLE GAMBLING TOOLKIT

YOUR  
LIFE  
IOWA

IOWA  
DEPARTMENT  
OF PUBLIC  
HEALTH

**I-800-BETS OFF**

[YourLIFEIowa.org/gambling](https://YourLIFEIowa.org/gambling)

# WELCOME!

We have developed this toolkit to provide an overview of gambling and gaming (gambling will be used to reference both) in Iowa, and to create public awareness of the risks associated with gambling, and the importance of having robust and effective responsible gambling strategies in place. In this toolkit, we hope to build your confidence and understanding of responsible gambling, and enable you to:

- Encourage and deliver a safe and positive environment that encourages an informed gambling experience.
- Highlight the benefits of primary prevention services to inform and reduce the potential of consequences associated with gambling.
- Promote the use of evidence-based and promising responsible gambling practices.
- Mitigate potential harms by:
  - Dispelling gambling myths.
  - Teaching the true odds and risks (informed play).
  - Promoting the use of limit setting (time/money) and other responsible gambling tools.
  - Linking those impacted by problem gambling to supports and treatment.



## GAMBLING IN IOWA

Those seeking to gamble in Iowa can choose from 19 casinos licensed by the Iowa Racing and Gaming Commission (IRGC): four tribal casinos; approximately 2,400 lottery outlets; approximately 2,200 licensed social and charitable gambling options, amusement concession and bingo games; and over 5,000 registered amusement devices. In addition, individuals have access to a broad range of social media and smartphone gambling-like games and applications, as well as an expanding number of internet-based and other (sometimes illegal) gaming.

According to the Iowa Lottery 2019 Annual Report, the Iowa Lottery sold over \$250 million in scratch tickets, over \$36 million in Mega Millions® tickets and nearly \$55 million in Powerball® tickets. The Iowa Lottery sales generated almost \$93 million in tax revenue for Iowa.

According to the IRGC 2019 Annual Report, the total gambling game revenue was almost \$1.5 billion, sports wagering revenue<sup>1</sup> was more than \$19.2 million, pari-mutuel handle was almost \$70.7 million, and fantasy sports revenue<sup>2</sup> was just over \$285,000. This generated over \$324 million in tax revenue for Iowa.

## GAMBLING ATTITUDES AND BEHAVIORS

According to Gambling Attitudes and Behaviors: A 2018 Survey of Adult Iowans, about 1.7 million adult Iowans gambled in the past year. The survey also found the prevalence of gambling in the state increased from 2015 to 2018. The 2018 prevalence estimates indicate that:

- Nearly 9 in 10 adult Iowans have gambled in the past.
- About 7 in 10 adult Iowans gambled in the past 12 months.
- About half of adult Iowans gambled in the past 30 days.
- About 1 in 4 adult Iowans (27%) know persons whose gambling may be causing problems for them.
- About 1 in 5 adult Iowans (22%) said that they have been negatively affected by others' gambling behaviors.

Approximately 315,000 adult Iowans experienced a sign or symptom of problem gambling in the past year and about 18,000 meet the full criteria of a gambling disorder.

When asked about the harms of gambling, less than half of adult Iowans (44%) said that the harm of gambling outweighs the benefits gambling has for society. People who gambled were more likely to have more positive opinions about gambling than people who did not gamble.

1. Sports Wagering commenced on August 15, 2019. Annualized, this figure would be approximately \$52.1 million.  
2. Fantasy Sports Contests commenced on October 24, 2019. Annualized, this figure would be approximately \$770,000.

The most common gambling activities in the state were lottery (47%) and raffle tickets (42%), followed by scratch tickets and pull tabs (34%), slot machines (21%), and card games with friends or others (not at casinos) (14%). Figure 1 shows the aggregate gambling behaviors of adult Iowans.

<b>33.8%</b> or about 781,307 adult Iowans	Wagered or played in casinos in the past 12 months
<b>56.6%</b> or about 1,310,963 adult Iowans	Played lotteries in the past 12 months
<b>53%</b> or about 1,227,823 adult Iowans	Involved in other gambling activities in the past 12 months

Figure 1: Aggregated Gambling Behaviors

## SOCIAL MEDIA AND GAMBLING BEHAVIORS

We are all inundated with daily messages on a variety of topics. Stop and think about the social media messaging you are exposed to around gambling. Messaging may include jackpot winners who are featured and celebrated, or messaging may highlight the expansion of gaming opportunities near you. These types of messages can lead players to believe their chances of winning are greater than they actually are.



# WHY TALK ABOUT RESPONSIBLE GAMBLING?

While in any given year, about 85% of adult Iowans who gamble do so without reporting any problems, about 15% of adult Iowans report a negative impact from their gambling. Responsible gambling conversations and information are effective in keeping gambling safe and fun, and reducing harmful effects. Think of it as harm reduction. By teaching safer gambling habits, we are able to teach and provide informed play, and reduce the number of individuals who may be harmed by their gambling.

**DID YOU KNOW?** While 90% of adult Iowans have gambled in their lifetime, 75% have gambled in the past year, and 48% in the past month.

It is also important to be aware of potential challenges when identifying an effective responsible gambling message. In some instances, locations may experience the following from customers:

- Unwillingness to speak about responsible gambling efforts;
- Avoidance picking up available resources; or
- Discomfort when approached to learn about tips for safe and fun play.

As an extension of their customer service, many gambling venues in the United States have developed and implemented responsible gambling programs to educate staff and patrons on informed and safe play. By creating an experience where the individual's gambling attitudes, behaviors and beliefs lower the risk for developing gambling problems, individuals spend what is affordable to lose and stick to the limits they set for themselves (money/time). Though they may still have a sense of luck or other superstitions about their gambling behaviors, they understand gambling always involves a measure of chance. Keeping everyone safe is the most sustainable business model.

## BECAUSE . . .

While the goal is to provide a safe play environment, some individuals will develop a problem. While about 9 in 10 Iowans have gambled in their lifetimes, about 15% who have gambled in the past year have experienced a symptom of problem gambling and 1 to 2% will meet the full criteria of a gambling disorder. We need to adjust the responsible gambling message to the patron. We still want to reach those who develop problems because of their gambling, but we want to meet the players where they are, provide the right information and, as appropriate, provide gambling information and assistance to those being harmed by gambling. In other words, responsible gambling focuses on positive ways to play, provides education and debunks myths.

### RESPONSIBLE PLAY

Focus on promotion and prevention by providing access to information, advice and self-help resources.

### AT-RISK PLAY

Increase early intervention through access to tools and resources to support positive play.

### PROBLEM PLAY

Improve access to programs and service to prevent escalation.

If we do our job right, then gambling will look like this . . .

- Setting money and time limits and sticking to them.
- Being able to walk away.
- Understanding the odds and that you are more likely to lose.
- Playing socially with friends.
- Not using money meant for bills, using credit cards or borrowing money to play.
- Always being honest about your gambling.
- Not becoming attached to a machine.
- Knowing you can't improve your odds with a behavior, tactic or lucky charm.

## SWOT ANALYSIS

Think of your organization's responsible gambling initiatives. Have considerations been made to identify the overall strengths, weaknesses, opportunities and threats? Do your players understand the odds? What does your organization do well in player education and support? Conducting a SWOT analysis will help to assess growth opportunities that will benefit the organization, staff and patrons. (15 minute activity – optional)



# CASINO

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## UNDERSTANDING THE ODDS

Understanding the odds of the games can help players enjoy their playing experience without any adverse consequences. When players understand the house edge and that the house always wins, they are able to appreciate casino games as entertainment, instead of a way to achieve financial gain.

In any given year, the majority of lowans who seek treatment for problem gambling (between 50 and 70%) will report slots as their primary wagering method. About 10 to 15% will report table games and about 5% will report sports wagering as their primary wagering method. Many will report more than one primary wagering method at admission to treatment.

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## THE HOUSE EDGE

Gambling establishments make money by ensuring that players have a less than 50% chance of winning. Casinos are built from profits of gambling losses. Infrequent wins are possible, but the law of averages dictates that, in the long run, the house always wins!

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## THE REAL WINNINGS

Being informed of the real winnings of any type of gambling helps keep expectations real. In most cases, you'll take home far less than you would think. This happens because people often do not pocket their winnings; they put them back to the games. It is called churning and it takes a toll on the individual's bankroll.

	Advertised Percent Return*	Amount Bet	Player Takes Home
Dollar <b>SLOTS</b>	<b>95.75%</b>	<b>\$100</b>	<b>\$41.17</b>
Double Zero <b>ROULETTE</b>	<b>94.70%</b>	<b>\$100</b>	<b>\$71.03</b>
Player/Banker <b>BACCARAT</b>	<b>98.85%</b>	<b>\$100</b>	<b>\$83.81</b>
Pass/Don't Pass <b>CRAPS</b>	<b>98.60%</b>	<b>\$100</b>	<b>\$83.31</b>
<b>BLACKJACK</b>	<b>99.00%</b>	<b>\$100</b>	<b>\$85.14</b>

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## UNDERSTANDING HOW SLOT MACHINES WORK


Many individuals mistakenly believe that slot machines are like a conveyor belt and that the machine is due for a win. This fallacy dictates that if a person plays the same machine for long enough, the machine will eventually pay out. This belief could not be further from the truth. A random number generator powers slot machines. Each spin is random and is not affected by previous spins.

### YOU CANNOT CHANGE THE OUTCOME OF THE GAME!

Many believe if they wear a certain hat or play a certain machine at a certain time, they can improve their odds. This is false!

### TIPS FOR PLAYING SAFE:

- Know the odds before you play.
- Set a budget and stick to it.
- Leave your debit card at home.
- Set a time limit and stick to it.
- If you win, set aside at least some of your winnings.
- Take breaks and walk away from the game you're playing. A brief break can allow you the time needed to assess whether it is time to stop.
- Track your losses.
- Track your time spent.
- Avoid gambling alone and agree with your friends to hold each other accountable.
- Put your family and friends first.
- Don't chase your losses – if you lose, don't try to win it back.
- Remember that playing casino games is for fun, not for financial gain.
- Stop when playing is no longer fun.



**One way to think about this is a bag of marbles. Out of thousands of white marbles, there is one black marble. Each time you draw a new marble, you have to put the marble back into the bag. Therefore, every time you draw, your chances do not improve, because the amount of marbles remains the same.**



Every casino property is required to have a **responsible gambling policy and procedure that outlines its approach to player engagement and sharing responsible gambling information.** As an employee, it is important to understand your casino's responsible gambling policy.

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## MY ROLE

Help dispel any myths about gambling fallacies such as:

- Certain machines being hot.
- Having a lucky day.
- A machine being "due" for a win.
- Any belief that patrons can control the outcome of the game.

Provide accurate information such as:

- Gambling is a game of chance.
- The odds of any given game are \_\_ to \_\_.
- In the long run, the odds of winning decrease.
- 1-800-BETS OFF materials (visible and available).

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## VOLUNTARY SELF-EXCLUSION

Pursuant to Iowa Code 99D.7(23) and 99F.4(22), IRGC manages a program for individuals to voluntarily exclude themselves from wagering with licensed casinos, racetracks, sports wagering operators, or fantasy sports operators, or entering the gaming areas of state licensed casinos and racetracks. A person in the program found in, or wagering with, a licensed entity will be removed. A person may also be charged with criminal trespassing. Additionally, the person will forfeit the right to any and all winnings. For more information, visit [irgc.iowa.gov/self-exclusion-program](http://irgc.iowa.gov/self-exclusion-program).

# WHEN PLAYING IS NO LONGER FUN AND GAMES

It is important to understand the warning signs of a gambling problem. A simple screening tool can indicate whether a person needs to seek further evaluation.

RISK FACTORS	PROTECTIVE FACTORS
Current mental health problems	Strong personal relationships
Under the age of 24	Delay onset of gambling till after the age of 24
Served in the armed forces	Involvement in hobbies
Male	Support network
Has friends or family who gamble	Social engagement
Taking medication for ailments such as Parkinson's or restless legs syndrome	Resilience
Recently experienced a traumatic event such as relationship problems or a loss	Understanding the odds

Examples of signs that gambling is no longer safe:

- Bets more money or more often to get the same excitement.
- Restless or irritable when trying to cut down or stop playing.
- Attempts to stop or cut back on gambling.
- Preoccupied (daydreaming) about when and how they can gamble next.
- Decides to gamble when sad, lonely, anxious, angry, etc.
- Returns another day to get even ("chasing" one's losses).
- Lies about their gambling.
- Impacts a person's relationships, job, hobbies, finances, etc.
- Asks others for help to cover gambling debts.
- Steals to cover gambling debts.

## WHERE CAN I FIND HELP?

**1-800-BETS OFF**

Everyone needs help sometimes. If you or a loved one are facing a problem with gambling, you are not alone. Call 1-800-BETS OFF or visit [yourlifeiowa.org/gambling](http://yourlifeiowa.org/gambling), 24/7, 365 days a year for free and confidential information, crisis counseling or referral to a problem gambling treatment provider near you. No judging. Just helping. We are your everyday life support.

## PROBLEM GAMBLING SERVICES

Since 1986, the IDPH has funded statewide prevention, intervention, treatment and recovery support services guided by a public health approach that considers the biological, behavioral, economic and cultural determinants that influence gambling and health.

## PROBLEM GAMBLING TREATMENT SERVICES

Treatment for problem gambling (gamblers, concerned persons and family) is available through the Integrated Provider Network (IPN) of 20 licensed problem gambling treatment providers covering all of Iowa's 99 counties. Services include:

- Outpatient counseling (including e-therapy options).
- Crisis intervention.
- Individual and group counseling.
- Financial counseling (including budgeting and debt reduction plans).

Recovery support services offer transportation assistance and recovery peer coaching for persons receiving problem gambling counseling.

## PROBLEM GAMBLING PREVENTION SERVICES

By partnering with gambling operators to inform staff about responsible gambling, the IPN is helping build state and local capacity to equip players across the state to play responsibly and avoid negative consequences. Responsible gambling efforts funded through IDPH are focused around the Strategic Prevention Framework (SPF). This five-step planning model is utilized to ensure that prevention services are:



- **DATA-DRIVEN:** Prevention services need to be driven by data so the true issue is identified and addressed.
- **DYNAMIC:** Each step of the SPF will need to be revisited, possibly multiple times. This is especially true as the prevention needs of communities change and as community capacity to address these needs evolves.
- **FOCUSED ON POPULATION-LEVEL CHANGE:** Effective prevention means implementing strategies that impact a population within a community or county.
- **INTENDED TO GUIDE PREVENTION EFFORTS FOR PEOPLE OF ALL AGES:** Problem gambling prevention strategies utilized should engage populations across the lifespan. Some problem gambling populations that are often overlooked, but at significant risk, include young adults ages 18 to 25 and adults age 65 and older.
- **RELIANT ON A TEAM APPROACH:** Each step requires — and greatly benefits from — the participation of diverse community partners up to and including Iowans employed in the gambling industry. Individuals involved will change as prevention strategies evolve over time, but the need for prevention partners will remain constant.

To learn more about this framework and to connect with the prevention agency near you, visit [yourlifeiowa.org/prevention](http://yourlifeiowa.org/prevention).

## OUR PARTNERS

### INTEGRATED PROVIDER NETWORK (IPN)

IDPH's Substance Use and Problem Gambling Services Integrated Provider Network is a statewide, community-based, resiliency- and recovery-oriented system of care for substance use and problem gambling services (prevention, early intervention, treatment and recovery support). For more information, visit [idph.iowa.gov/substance-abuse/Integrated-Provider-Network](http://idph.iowa.gov/substance-abuse/Integrated-Provider-Network).

### IOWA DEPARTMENT OF INSPECTIONS AND APPEALS

The Department of Inspections and Appeals (DIA) is a multifaceted regulatory agency charged with protecting the health, safety and well-being of Iowans. The department was created in 1986 [Iowa Code Chapter 10A] to coordinate and conduct various audits, appeals, hearings, inspections and investigations related to the operations of the executive branch of Iowa state government. Staff in the department are responsible for inspecting and licensing or certifying health care providers and suppliers, restaurants and grocery stores, social and charitable gambling operations, hotels and motels. In addition, DIA staff investigate alleged fraud in the state's public assistance programs and conduct contested case hearings to settle disputes between Iowans and various state government agencies. For more information, visit [dia.iowa.gov](http://dia.iowa.gov).

### IOWA GAMING ASSOCIATION (IGA)

The IGA is a nonprofit organization that was created in 1999 to support the state's gaming industry. It is an advocate for commercial gaming in Iowa and communicates timely and accurate information about gaming to its members, the public and Iowa's

legislating bodies. The IGA's mission is to promote the benefits of Iowa's casino gaming industry and advocate for mutually agreed upon positions. For more information, visit [iowagaming.org](http://iowagaming.org).

### IOWA LOTTERY

Since the Iowa Lottery's start in 1985, its profits have helped make Iowa a better place to live, work and raise a family. The lottery provides entertainment and prizes to its players, while at the same time raising billions of dollars for the state programs that benefit all Iowans. Through the years, lottery funds have been used in a variety of ways to enhance the state, including projects to create new recreation areas, support research at Iowa's public universities, benefit Iowa veterans, support surviving family members of Iowa peace officers and firefighters who die in the line of duty, develop new products and techniques for agriculture and promote tourism. For more information, visit [ialottery.com](http://ialottery.com).

### IOWA RACING & GAMING COMMISSION (IRGC)

The IRGC was created by the Pari-Mutuel Wagering Act in May 1983. The commission is charged with the administration of the Iowa Pari-Mutuel Wagering Act and Excursion Boat Gambling Act, which mandates the commission shall have full jurisdiction over and shall supervise all race meetings and gambling excursions governed by Iowa Code Chapters 99D and 99F. The commission appoints an administrator for a four-year term, who is responsible for the daily operations of the commission. For more information, visit [irgc.iowa.gov](http://irgc.iowa.gov).