TIME I OHIO

WORKBOOK





Purpose of the Time Out Ohio Workbook

The Ohio Casino Control Commission and the Ohio Lottery Commission jointly administer the Time Out Ohio Program. The program permits individuals to voluntarily enter into an agreement with these state agencies to refrain from accessing all Ohio casinos, all Ohio racinos, and all Ohio sports gaming for a period of either one year, five years or lifetime.

The Casino Control Commission and the Ohio Lottery have published this workbook as an educational, selfevaluation resource guide. This workbook is provided to all participants upon voluntary removal as a selfassessment tool.

If you would like to seek assistance of a counselor, you can find one in your area by visiting the Ohio Problem Gambling Online Resource Directory website at GamblingHelpOhio.org, by calling the Ohio Problem Gambling Helpline at 1-800-589-9966 and asking for a referral to a counselor in your area, or by directly contacting the Ohio Department of Mental Health and Addiction Services (OhioMHAS) Bureau of Problem Gambling Services at 1-614-466-8562 for information and referral to a counselor in your area.

If you have any other questions or we can be of any further assistance, please contact the organizations or individuals listed on the last page of the workbook.

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The Time Out Ohio Participant Workbook is being used with the permission of the Maryland Lottery and Gaming Control Commission (MLGCC), which provides regulatory and law enforcement oversight for the casino gaming activities in Maryland.

Some changes have been made to comply with Ohio rules, regulations, or clinical practices.

NOVEMBER 2022

WHAT IS GAMBLING?

Gambling is risking money or something of value on an outcome that is not certain.

Gamblers Anonymous defines gambling as any betting or wagering, for self or others, whether for money or not, no matter how slight or insignificant, where the outcome is uncertain or depends upon chance or skill.

While gambling can be a safe form of entertainment for many, approximately 10 percent of the population is at risk for problem gambling. If you choose to gamble, it's important to determine goals and adjust your behavior in response to the actual outcome. The goal of this workbook is to help you understand what gambling is, how you gamble, and provide available resources if your gambling becomes a problem.

While some may find gambling to be an enjoyable form of entertainment, and the revenues associated with gambling can be economically beneficial to local communities and the states in which the gaming venues exist, it isn't all fun and games. There can be consequences that negatively impact you, your family, and your community - such as deterioration of relationships, divorce, child abuse and neglect, unemployment, loss of work productivity, financial loss or bankruptcy, the increased need for social services, physical and mental distress, criminal activity, and suicide.

WHAT ARE SOME OF THE DIFFERENT TYPES OF GAMBLING?

- **Bingo** is probably the most widely recognized form of gambling, but it is not always considered gambling. It is sponsored by numerous organizations including churches, civic organizations, fraternal organizations, state and county fairs, long-term care facilities, assisted living facilities and the military.
- The *Lottery* is present in many forms, including drawings, scratch offs, keno, video next generation devices and racinos. Ohio created the Lottery in 1973 and the Ohio Lottery has more than 10,000 retail locations.
- **Stock Trading/Day Trading** is basically the act of trading equity (stock) on the stock market with the intention of adding value to one's finances. Trading activities have a considerably high level of risk (the probability that an investment's actual return will be different than expected); uncertainty (limited knowledge to describe an existing state or future outcome); and complexity (a condition of numerous elements in a system and numerous forms of relationships among the elements).
- **Sports Betting** is the activity of predicting sports occurrences or results by making a wager on the outcome of a sporting event or the likelihood of an occurrence. Sports betting commonly takes place at physical sportsbook locations and through mobile sportsbook apps.
- Horse Racing is an equestrian (horse) sport that is inextricably associated with gambling. Ohio legalized horse racing in 1931.
- **Dog Racing** in the U.S. is part of the gambling business, similar to, horse racing.
- **Texas Hold'Em** is a variation of the standard card game of poker. Individuals compete for an amount of money or chips contributed by the players themselves. The cards are dealt randomly and outside the control of the players thus each player attempts to control the amount of money in the pot based on the hand the player holds.
- **Casino gambling** Casinos house electronic games (slots), games of chance (craps, roulette, baccarat) and some games of skill (blackjack, poker). Games usually have mathematically-determined odds that ensure the house (casino) has at all times an advantage over the players. Casinos often give out free items (comps) to people who are gambling. The more money a player spends, the more benefits or comps they will get.

- Video Lottery Terminals or VLT is a gaming machine that allows gamblers to bet on the outcome of lottery games. These machines may resemble slot machines, and in Ohio, are only allowed at the Racinos. Racinos are facilities with video lottery terminals and horse racing but do not have table games.
- Internet is basically using the internet to gamble.
- **Keno** is an Ohio Lottery game played in restaurants and bars, although versions exist at casinos and racinos as well.
- **Online Gambling Purchases within a Video Game** is any online game that includes opportunities to gamble as part of the game's action, such as buying better weapons, bidding for "loot boxes," etc.

WHAT IS THE DIFFERENCE BETWEEN SOCIAL GAMBLING, PROBLEM GAMBLING, AND DISORDERED GAMBLING?

People who gamble socially consider gambling to be a form of recreational activity, and maintain control over the time, money, and energy they expend on gambling. They consider the cost of gambling to be payment for entertainment. They do not risk more than they can afford to lose. They understand that losing is a part of the game and accept those losses. Social gambling behavior does not result in unintended consequences like problems with relationships, family or work.

People who have gambling problems experience a continuous or periodic loss of control over gambling; they have a preoccupation with gambling and with obtaining money with which to gamble; irrational thinking; and there is a continuation of the behavior despite adverse consequences. Problem gambling is not just about the loss of money but also how it impacts the person's entire life. It may interfere with work; may lead to emotional or physical distress or health problems; may cause financial problems; and may harm family, friends, or other relationships.

People with Gambling Disorder have lost control over their gambling. For them, gambling is the most important thing in their lives. Gambling Disorder leads to harm in every aspect of the gambler's life. As gambling continues, the person's family, friends, and employers are negatively affected. In addition, these people may engage in activities that they would not do without the addiction of Gambling Disorder. People with Gambling Disorder need help.

WHO CAN BECOME A PERSON WITH A GAMBLING PROBLEM?

The short answer is anyone. People with gambling problems are found in all age groups, all income groups, all cultures, and all jobs. It is estimated that approximately 10 percent of Ohio adults are at risk to develop a gambling problem or disordered gambling.

Bingo and Raffles

Lottery/Instant scratch tickets

Stock Market/Day trading

Sports Wagering

Horse Racing

Dog Racing

Internet

Texas Hold 'Em

Casino (slots and table games) Video Lottery Terminals

(Outside casinos or racinos)

Keno

Online Gambling Purchases within a Video Game

(Loot Boxes)

Racinos

THE INDIVIDUAL

Individuals who are problem or disordered gamblers can experience serious consequences related to their gambling. Most people know and understand that there can be significant financial loss, but most don't know or think about other consequences that are related to their gambling, such as:

- Emotional or physical distress like anxiety or depression
- Feeling the need to gamble, and then worrying about how to replace the time and money that has been lost to gambling
- Work-related issues missing work or not being focused on work because the individual is distracted by gambling
- Inability to pay bills
- Increased time away from family to gamble
- · Ongoing lying about gambling to a spouse or significant other
- Engaging in illegal activities stealing or selling things of value in order to support gambling

THE FAMILY

Problem gambling creates emotional, financial, and personal consequences for the gambler and the gambler's family. The following are some of the consequences that the family of a problem or disordered gambler might experience:

- The gambler may be absent or disinterested in the normal family activities or events. Relationships may be damaged and ultimately result in divorce, domestic violence, and even child abuse
- There may be unexplained financial problems due to the gambler's borrowing or stealing money
- Household items or other valuables may be stolen or pawned by the gambler to gamble further or pay gambling debts
- Other family members may need to increase work activities due to the financial losses caused by the problem gambling or a job loss by the problem gambler
- Children who grow up with a problem gambler are at higher risk of engaging in problem gambling behavior, alcohol or drug abuse, are more likely to do poorly in school, and more likely to be depressed

THE COMMUNITY

There are also societal effects of problem gambling. Problem gambling makes individuals more likely to experience consequences that impact the community, such as bankruptcies, job loss, lower productivity, less spending power, and even theft or fraud. Problem gambling also makes individuals more likely to experience health problems such as anxiety, depression, and suicide.

WHAT MIGHT PUT AN INDIVIDUAL AT RISK FOR PROBLEM GAMBLING?

Below is a chart indicating factors that put adults at risk for problem gambling behavior:

Community Risk Factors	What puts a person at risk? A gambling opportunity that is easily accessible via a mobile device or
Accessibility	computer or a gambling venue within close proximity to home or work.
Family Risk Factors	What puts a person at risk?
Family History of Addiction, Gambling, Overspending	Parents who had problems with alcohol, other drugs, gambling, or overspending.
Individual Risk Factors	What puts a person at risk?
Risk-taking Behavior	A pattern of risk-taking or impulsive behavior.
Abuse or Trauma	Any history or experience with abuse or trauma.
Mental Health Problems	Mental health disorders; particularly depression or anxiety.
Addiction, Gambling or Overspending	Any personal history or current behavior that includes substance abuse (including drugs and alcohol), gambling or overspending.
Using Gambling to Escape	Using gambling or drugs to avoid or cope with negative feelings or events, or gambling because of loneliness or chronic boredom.
Limited Hobbies	Having a lack of direction or limited hobbies to occupy leisure time.
Personal Loss	A life event that deals with coping with loss, such as divorce, death of a loved one, loss of a job, or retirement.
Financial Loss or Difficulties	A lack of financial stability.
Suicide	Problem gamblers are significantly more likely to have suicidal thoughts and make suicide attempts than those with other addictions.
Gambling-Related Risk Factors	What puts a person at risk?
Early Big Win	Experiencing a big win early in their gambling history.
Odds of Winning	A mistaken belief about the actual odds of winning at gambling.

A lack of asset management to ensure their assets are not gambled away.

Asset Management

SECTION TWO • WORKSHEET

UNDERSTANDING YOUR GAMBLING

In this section, you will be asked to think about your own gambling behavior either before or during your participation in the Time Out Ohio program. This is an opportunity to assess your gambling behavior and whether or not you might still be at risk. The only way to totally eliminate the risk is to never participate in any kind of gambling behavior. However, if you choose to gamble, it is important to understand gambling, understand your gambling, and make yourself familiar with the resources provided for problem or disordered gambling.

If you would like to seek assistance of a counselor, you can find one in your area by visiting the Ohio Problem Gambling Online Resource Directory website at GamblingHelpOhio.org, by calling the Ohio Problem Gambling Helpline at 1-800-589-9966 and asking for a referral to a counselor in your area, or by directly contacting the Ohio Department of Mental Health and Addiction Services (OhioMHAS) Bureau of Problem Gambling Services at 1-614-466-8562 for information and referral to a counselor in your area.

To get a referral for a participating counselor in your area, go to the following web sites

- Ohio Problem Gambling Online Resource Directory......www.gamblinghelpohio.org

To get a referral for a participating counselor in your area by phone, call:

•	Ohio Problem Gambling Helpline	1-800-589-9966
•	Ohio Department of Mental Health and Addiction Services (OhioMHAS)	
	Bureau of Problem Gambling Services	.1-614-466-8562

WORKSHEET

Please indicate which of the following types of gambling you have done in the past 12 months. For each type, mark one answer: "Not at All," "Less than Once a Week," or "Once a Week or More."

PLEASE "J" ONE ANSWER FOR EACH STATEMENT	NOT AT ALL	LESS THAN ONCE A WEEK	ONCE A WEEK OR MORE
Played cards for money			
Bet on horses, dogs, or other animals			
Bet on sports			
Played dice games, including craps, over and under or other dice games			
Went to casinos or racinos (legal or otherwise)			
Played the numbers, scratch-offs or bet on lotteries			
Played bingo			
Played the stock and/or commodities market			
Played slot machines, poker machines, or other gambling machines			
Bowled, shot pool, played golf, or some other game of skill for money			
Played pull tabs or "paper" games other than lotteries			
Bet on the internet or in an internet cafe			
Played fantasy sports for money			
Played Keno			
Made online gambling purchases within a video game (loot boxes)			
Some form of gambling not listed above (please specify:			

GAMBLING ASSESSMENT

This assessment will help you understand your gambling and whether you may have a gambling problem. Think about the last 12 months as you ask yourself these questions. Would your response be NEVER, SOMETIMES, MOST OF THE TIME, or ALMOST ALWAYS?

- Circle your response for each question.
- Add your scores together at the bottom of the assessment.

DO YOU EVER:	NEVER	SOMETIMES	MOST OF THE TIME	ALMOST ALWAYS
Bet more than you could really afford to lose?	0	1	2	3
Need to gamble with larger amounts of money to get the same feeling of excitement?	0	1	2	3
Go back another day to try to win back the money you lost?	0	1	2	3
Borrow money or sold anything to get money to gamble?	0	1	2	3
Feel that you might have a problem with gambling?	0	1	2	3
Feel gambling has caused you any health problems, including stress or anxiety?	0	1	2	3
Have people criticizing your betting or telling you that you have a gambling problem, regardless of whether or not you think it is true?	0	1	2	3
Feel your gambling has caused financial problems for you or your household?	0	1	2	3
Feel guilty about the way you gamble or what happens when you gamble?	0	1	2	3
YOUR TOTAL SCORE:	=	+		•

Use the following scoring system to see where you stand				
0	1-2	3-7	8+	
Non-problem gambler	At-risk gambler	Moderate Gambler	Severe Gambling Problem	

This assessment was developed by the Canadian Responsible Gambling Council and the Addictions Foundation of Manitoba.

Which of these characteristics apply to you?

Low Risk		High Risk
I play for fun.		I play to win.
I set a limit on money and stop when I get to it.		I spend more money than I plan to or want to.
I keep track of time.		I stay longer than I plan to.
I only think about gambling sometimes.		I often think about gambling.
I stop playing when I lose.		I gamble to win back losses.
I don't gamble to reduce my money worries.		I gamble to solve my money worries.
I know I will lose over time.		I am sure that I will win over time.
Gambling is only one of my entertainment options.		Gambling is my most important form of entertainment.
I only gamble for enjoyment.		I gamble to reduce stress or escape from problems.
I gamble socially with friends.		I gamble alone.
I know that my actions may affect other people's feelings.		I don't think my gambling affects others.
TOTAL		TOTAL
How many of the low-risk activities apply to you?	?	How many of the high-risk activities apply to you?
What are other characteristics of low risk gamb you?	ling for	What are other high-risk characteristics that apply to you?

This assessment was developed by the Canadian Responsible Gambling Council and the Addictions Foundation of Manitoba.

PERSONAL GOALS FOR GAMBLING

	YES	NO
Do you want to continue gambling?		

If answer is "YES," continue with questions below.

What type of gambling would you like to do, if any?

How often would you like to gamble?

How much money can you afford to gamble?

Which people do you want to gamble with, if any?

Are there people who you think are higher risk than others?

COST - BENEFIT ANALYSIS

List all the benefits you receive from gambling. On a scale of 1-9, list how important each benefit is to you (1= not important; 9 = extremely important). Then, list the costs of gambling (emotional, physical, relational, etc. as well as financial) and how distressing that cost is on a 1-9 scale (1 = not distressing; 9 = extremely distressing)

Benefits of Gambling	Importance not important (1 - 9) important	Costs of Gambling (emotional, physical, financial, relational, etc.)	Distress not distressing (1 - 9) distressing

After you have made your Cost-Benefit list, look over the list and write down any feelings that arise when you think about the costs of gambling:

Do any of these costs seem too expensive or too distressing?

List 5 important goals in your life (things you would like to have in your life or accomplish) for the next 2-5 years:

Goal One:			
Goal Two:			
Goal Three:			
Goal Four:			
Goal Five:			

For each of these goals write down any ways that gambling might help you reach that goal and ways that gambling interferes with reaching that goal.

	Ways Gambling Might Help	Ways Gambling Might Interfere
1.		
2.		
3.		
4.		
5.		

RE-EVALUATING

After looking at the Cost-Benefit Analysis and your Goal Assessment, are there any changes you would like to make in your personal goals for gambling?

IDENTIFY YOUR WARNING SIGNS

If you chose to continue to gamble, review the list of warning signs below and circle the ones that you think you need to be aware of and monitor.

Some Common Warning Signs of Gambling Problems

- Any increase in gambling behaviors
- Noticing an increase in cravings for other coping or addictive behaviors in connection with gambling
- Using gambling as a substitute for other coping behaviors
- Gambling to relieve boredom, anxiety, or depression
- Feeling the same kind of rush or high when gambling as when using alcohol and/or other drugs

What are any other signs that you might notice to indicate that gambling might be becoming a problem for you or putting your recovery at risk?

What is your plan if you notice any of these warning signs?

PLEASE COMPLETE THE FOLLOWING INFORMATION:

Demographic Information:

- 1) Gender:
 - Male
 - □ Female
- 2) Age:
 - □ Under 18
 - □ 18-24
 - 25-34
 - □ 35-44
 - □ 45-54
 - □ 55-64
 - □ 65 or older
- 3) Actual Age at the time of ban: _____
- 4) County of Residence: _____
- 5) State of Residence: _____

Gambling History:

- 6) My gambling has been problematic for:
 - Less than one year
 - □ 1-5 years
 - □ 6-10 years
 - □ More than 10 years
- 7) I began gambling at _____ years old.
- 8) I have participated in casino or racino gambling in Ohio for:
 - Less than one year
 - □ 1-3 years
 - □ 4-6 years
 - □ 7-10 years
 - □ 11-15 years
 - □ More than 15 years
- 9) Where else have you gambled in the past year?

10) How frequently have you gambled in the last year?

- Daily
- □ 4-5 times/week
- □ 2-3 times/week
- □ 1 time/week
- Less than 4 times per month

- 11) During the first 6 months after you started gambling, in which types of gambling did you participate? (check all that apply) □ Internet
 - □ Casino bingo
 - □ Casino/racino slots
- □ Keno
- □ Lottery Scratch

□ Stocks/

□ Lottery Keno

□ Sports betting

□ Lottery Powerball

Commodities

□ Illegal gambling

- □ Casino cards
- Casino dice
- □ Casino video poker Casino other

□ Horse or dog

racing

- □ Non-casino bingo
- □ Non-casino cards
 - Other
- 12) In the last 12 months, which types of gambling have you participated in? (check all that apply)
 - □ Casino bingo
 - □ Casino/racino slots
 - □ Casino cards
 - □ Casino dice
 - □ Casino video
 - poker □ Casino other
 - □ Non-casino bingo
 - □ Non-casino cards
 - □ Horses

Financial History:

- 13) In the past 12 months:
 - What is your average loss each time you gambled? \$

- □ Lottery Scratch □ Lottery Powerball
- □ Lottery Keno
- □ Sports betting
- □ Stocks/ Commodities
- □ Illegal gambling
- Loot boxes
- □ Other

\$

What is your average
win each time you
gambled?

14) In your lifetime:

What is your average loss each time you gambled? \$

What is your average win each time you gambled? \$

15) To the best of your knowledge, how much do you estimate you lost at gambling:

In the last year? \$_____

In the last three years? \$_____

□ Internet

□ Keno

Loot boxes

16) I plan to declare bankruptcy.

- □ Have in the past
- Plan to
- □ No
- 17) Did you incur credit card debt due to gambling?
 - □ Yes
 - □ No
- 18) If yes, where did you get cash advances on your credit card to gamble?
 - Bank/Financial Institution
 - D ATM
 - □ ATM at Casino/Racino
 - Other _____
- 19) To the best of your knowledge, how much credit card debt did you incur from gambling:
 - □ In the last year \$_____
 - □ In the last three years \$_____

General Information:

20) Highest level of education you have completed:

- □ College Graduate □ Grade School Some High
 - School □ PhD, MD, JD, etc.
- □ High School

21) Current employment status:

- □ Full-time
- □ Student □ Not in work force
- Part-time
- Unemployed □ Retired
 - □ Self-employed

Occupation: _____

22) Current income status:

Personal income

□ \$10 - 19,000

□ <\$10,000

Household Income

□ \$40 - 49.000

□ \$50 - 74,999

□ \$75,000 or more

- □ <\$10.000
- □ \$10 19,000
- □ \$20 39,000 □ \$20 - 39.000
- □ \$40 49.000
- □ \$50 74,999
- □ \$75,000 or more

23) Current marital status:

- □ Single
- □ Married
- Living as Married
- □ Separated
- □ Divorced
- □ Widowed

24) Do you believe your gambling has negatively impacted significant relationships with your familv?

- □ Yes
- □ No

25) How many dependent children are living in the home?

Time Out Ohio Information:

26) What were your main reasons for voluntarily banning yourself?

- □ Referred by
- casino/racino Referred by
- spouse/partner
- Referred by Helpline
- To save job □ To gain control
- Need help
- Referred by a counselor
- □ To prevent suicide □ Other

□ Financial crisis

□ Hit rock bottom

□ To save marriage

□ Referred by

27) Check one answer for each of the following questions:

□ Yes I have attended a Gamblers Anonymous meeting. □ No Yes I attend a Gamblers Anonymous meeting regularly. □ No □ Yes I have sought counseling for my gambling problem. □ No □ Yes I attend counseling regularly for my gambling problem. □ No □ Yes I have completed problem gambling treatment. □ No □ Yes I have sought counseling for other personal problems. □ No

28) I banned myself for:

- □ 1Year
- □ 5 Years
- □ Lifetime

29) I have gambled or placed a wager since my enrollment in Time Out Ohio:

- No
- □ Once
- □ More than once

If you have gambled or placed a wager more than once, how many times?

- □ Masters' Degree

SECTION THREE • RESOURCES

Ohio Problem Gambling Helpline

1-800-589-9966

IN CRISIS? CALL 988 or TEXT 4HOPE TO 741741

Ohio Problem Gambling Online Resource Directory

Find a Counselor in Your Area

www.gamblinghelpohio.org

Chat with a live Specialist

Monday - Friday: 9:00 a.m. - 5:00 p.m.

Ohio for Responsible Gambling

www.ORG.ohio.gov

Ohio Department of Mental Health and Addiction Services, Bureau of Problem Gambling Services

Stacey Frohnapfel-Hasson, MPA, OCPC OhioMHAS Chief, Problem Gambling Services Stacey.Frohnapfel@mha.ohio.gov

614-644-8456

Scott Anderson, LCDC II OhioMHAS Gambling Disorder Treatment Specialist Scott.Anderson@mha.ohio.gov 614-466-8562

Gamblers Anonymous

www.gamblersanonymous.org/ga/locations 855-2CALLGA (855-222-5542)

Problem Gambling Network of Ohio

Derek Longmeier, MBA, OCPC, ICPS Executive Director panohio.org

National Council on Problem Gambling

730 11th St, NW, Ste. 601 Washington, DC 20001 www.ncpgambling.org

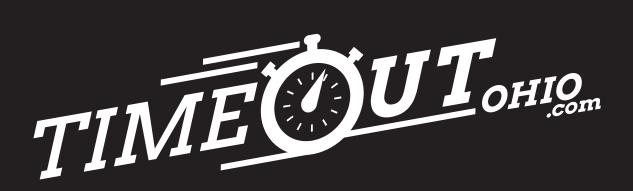
Ohio Casino Control Commission

Cory Brown Manager of Problem Gambling Services 614-387-5854 Cory.Brown@casinocontrol.ohio.gov

Ohio Lottery Commission

Susan Diamond

Responsible Gambling Program Coordinator 216-774-5738 Susan.Diamond@lottery.ohio.gov



Ohio Problem Gambling Helpline 1-800-589-9966

> In Crisis? Text 4hope to 741741

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Chat with a live Specialist Monday - Friday: 9:00 a.m. - 5:00 p.m.

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