

THE IMPACTS OF GAMBLING ON LOCAL CITIZENS

Deliverable 7: Impacts on Citizens Report

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Deliverable 7: Impacts on Citizens Report

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Town of Plainville



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THE IMPACTS OF GAMBLING ON LOCAL CITIZENS

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Section 1

EXECUTIVE SUMMARY

The purpose of this report is to provide the Town of Plainville with an analysis of how the proposed slot parlor expansion at the Plainridge Racecourse is expected to impact local citizens. It can be difficult to predict impacts on local citizens when a large gaming venue is introduced into a community with precision. However, information can be gleaned from socioeconomic impact studies that have focused on changes in communities that received a new form of gambling and based on this body of research, potential impacts can be identified.¹

To provide the Town of Plainville with information about the likely impacts of a slot parlor on local citizens, this report assesses the range of such impacts across applicable studies rated excellent or good in the Williams, Rehm, and Stevens comprehensive review of the research on “The Social and Economic Impacts of Gambling” (SEIG).² The present report identifies base rates of specific indicators (e.g., business and personal bankruptcies, mortgage foreclosures, domestic violence incidents, crime rates, motor vehicle accidents, child welfare cases, etc.) and considers how these indicators may change with the slot parlor opening.

Additionally, this report addresses the question of how the proposed Plainridge Racecourse slot parlor may impact the Town’s youth and seniors. To address these topics a research review on both topics are provided that extend beyond the SEIG studies and into the broader literature base. Importantly, the report concludes with a discussion of how the Town and surrounding communities can take actions to mitigate gambling related harm should the proposed slot parlor become a reality.

Despite limitations within the available body of knowledge, our analysis revealed general patterns in the type and direction of impacts related to local citizens’ health and social wellbeing, public services, and other economic impacts that have been identified by researchers as particularly relevant to local citizens. The Summary Table of Impacts on Local Citizens provides an overview of areas

identified by research where impacts may reasonably be expected along with estimated impact directions and brief descriptions of predicted impact magnitude (see Table 1).

The **health and social impacts** found in the reviewed studies and extrapolated to predict impacts on local citizens with the opening of the proposed slot parlor were:

- The most significant social impact of expanded gaming opportunities is the **increase in prevalence of problem gambling**. The most recent national gambling impact studies completed in the U.S. suggest that the introduction of a major new gaming venue in a community is associated with an approximate doubling of the rate of problem gambling,^{3,4} however, because Plainville residents have had prior exposure to slot machines at the nearby Twin River Casino, we predict the proposed slot parlor's impact on local problem gambling prevalence rates will increase to a lesser extent (estimated 44% increase). Over time, the prevalence rate will most likely decrease as residents and the community adapt to the having a slot parlor within the Town.
- Increased rates of problem gambling can lead to **higher rates of substance use, depression, insomnia, child abuse and neglect, domestic violence, unsafe sex, vehicle accidents, divorce, and suicide**.⁵ These health impacts are anticipated to be expressed in only a subset of problem gamblers. Given the low base rate of problem gamblers and the even smaller numbers of those that experience one or more of the associated health issues, the community is not likely to experience any dramatic shifts in health indicators. Rather, a relatively small number of individuals are expected to experience severe negative health consequences although a much larger group of citizens will be impacted to a lesser degree; anywhere from 3 to 10 people are indirectly harmed for every problem gambler.^{6,7}

Public service impacts that appeared most relevant to local citizens, with the opening of the proposed slot parlor were:

- **Police activity may increase** by 2% to 10% placing some additional demand on the Plainville Police Department. The majority of the increased activity is expected to result from a larger volume of motor vehicle incidents, an increase number of property crimes, and an increase in domestic dispute calls.
- The opening of the proposed slot parlor at the Plainridge Racecourse is anticipated to result in a 5% to 10% **increase in Fire Department activity** primarily due to increases in emergency medical service (EMS) calls. Much of that increase is anticipated to be related to increased visitation to the slot parlor from inside and outside of the Town.

The **economic impacts** not elsewhere addressed and most relevant at the citizen level were:

- The Plainridge Racecourse expansion will likely have a **mixed impact on bankruptcy rates**. There may be a small decrease in bankruptcy rates during the construction phase but these gains will likely be lost over time due to the projected increase in problem gambling prevalence rates (peaking by year 2017).

- The Plainridge Racecourse expansion will likely have a **mixed impact on employment**. A small spike in local employment during the construction phase and the first years of operation are likely, but at a certain point these gains will either level off or the increased availability of slots will produce a negative impact on overall employment by diverting consumer spending to slots from other local businesses and producing elevated problem gambling rates which have secondary impacts on employment. However, if the expansion does not occur, the community is at risk of losing a current producer of jobs which will likely lead to a small decrease in local employment until other employment sectors grow.
- Many of the **negative economic impacts of the slot parlor proposal are related to increases in problem gambling** (e.g., bankruptcy, divorce, loss of productivity and employment, increased health service demands). However, because a minority of problem gamblers has police/child welfare/employment/health service involvement their economic impact on the community is tempered.

Two populations that are of particular concern when it comes to expanding gambling in a community are **youth and seniors**. The predicted impacts on these groups are:

- It is likely that the proposed expanded gaming operations at the Plainridge Racecourse will have an **impact on the Town's youth**. The extent of that impact is difficult to predict due to the lack of available research on the topic. The most immediate impacts will likely result from increases in adult problem gambling prevalence and their secondary impacts on children. Increased advertising from, and direct exposure to an expanded Plainridge Racecourse gaming facility may increase youth gambling involvement but whether that increase translates to increased rates of problem gambling among youth or later in the youth's life is unknown due to the scarcity of investigations addressing these questions..
- The **impacts on seniors are anticipated to be mixed**. Although seniors are considered an at-risk group for problem gambling, evidence exists that gambling participation by seniors can lead to different health outcomes.⁸ Studies have found that older recreational gamblers, compared to non-gamblers, were more likely to have better subjective health ratings, better physical health functioning,⁹ and experience psychological benefits.¹⁰ Unlike those seniors who gamble recreationally, seniors that develop gambling problems were found to be more likely to manifest a broad range of physical health problems¹¹ and mental health problems.¹²

Many of the **negative impacts** likely to be experienced by citizens of the Town **can be mitigated by efforts to prevent and treat problem gambling**. Efforts to reduce gambling related harm will be most effective by investing sufficient resources to develop and implement a strategic plan to address problem gambling concerns prior to the opening of the proposed slot parlor.

Table 1.

SUMMARY TABLE OF IMPACTS ON LOCAL CITIZENS

Impact Area	Increase	Mixed or No Impact	Decrease	Comments
HEALTH & SOCIAL				
Problem Gambling Prevalence	X			Estimated 35% to 45% increase (prevalence increases with increased proximity to gambling venue)
Child Abuse and Neglect	X			Small increase
Suicide Rate	X			Small increase
Crime Rate	X			Small increase; primarily in non-violent crimes
Vehicle Accidents	X			Small increase related to driver fatigue and DUI
Unsafe Sex (STDs)	X			Magnitude difficult to estimate
Domestic Violence	X			Small increase in reports; actual magnitude difficult to estimate
Divorce	X			Small increase
PUBLIC SERVICE				
Police Department	X			Likely increase in total activity ranging from 2% to 10%
Fire Department	X			Likely increase in total activity ranging from 5% to 10%, primarily due to increases in EMS calls
ECONOMIC				
Government Revenue	X			Increased government revenue through taxes
Employment		X		Small spike in local employment during construction and early operation, but over time gains will either level off or slightly decrease
Bankruptcies		X		Small decrease during construction but by 2017 rates may slightly increase
Property Values		X		No significant changes in property value

Note: Negative impacts are primarily related to an estimated 44% increase in problem gambling prevalence within 10 miles of the slot parlor (net gain of 1.62 additional problem gamblers for every 100 adults). Because a minority of problem gamblers has police/child welfare/employment/health service involvement their impact on the community is tempered. Additionally, gambling may be one of several factors that contributed to an individual's behaviors creating social and economic costs (i.e., the mental health and substance abuse comorbidities of problem gamblers are additional contributing factors).

THE IMPACTS OF GAMBLING ON LOCAL CITIZENS

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Section 2

INTRODUCTION & OVERVIEW

Plainridge Racecourse, located in the Town of Plainville, is engaged in the process of applying to the Massachusetts Gaming Commission for a “Category 2” Gaming Licences, which will allow up to 1,250 slot machines (but no table games) at that facility. The Town retained Cummings Associates to assess the costs and benefits of introducing the proposed slot parlor to the Town and to assist in negotiations toward a Host Community Agreement.

The purpose of this report is to provide the Town of Plainville with an analysis of how the proposed slot parlor expansion at the Plainridge Racecourse is expected to impact local citizens. Researchers consistently agree that the most significant negative impacts of gambling are the social problems directly and indirectly associated with problem gambling. For this reason, much of this report focuses on problem gambling. Problem gambling is defined as gambling behavior that causes serious problems in an individual’s life, such as financial distress, emotional and physical deterioration, and damaged interpersonal relationships.¹³

It can be difficult to precisely predict impacts on local citizens when a large gaming venue is introduced into a community. However, since most socioeconomic impact studies have focused on changes in communities that received a new form of gambling, there is significantly more information about community-specific impacts in the available research literature compared with macro or regional impacts. Community-specific impacts are most often detected within a 10-mile radius of the new gambling venue. Given the rural location of the Town of Plainville (hereafter referred to as the Town); this report includes descriptions of possible impacts and impact indicator data for all of Norfolk County and neighboring Bristol County.

There are numerous existing databases within the Commonwealth of Massachusetts that contain information relevant to identifying and monitoring impacts on local citizens that arise from hosting a large gaming facility. These include information related to health and social impacts, public service impacts, and other economic impacts. It will be important to track indicator data in each of these areas to assess impacts over time.

To provide the Town with information about the likely impacts of a slot parlor on local citizens, this report assesses the range of such impacts across the studies rated excellent or good in the Williams, Rehm, and Stevens comprehensive review of the research on “The Social and Economic Impacts of Gambling” (SEIG).¹⁴ The present report also identifies base rates of specific indicators (e.g., business and personal bankruptcies, mortgage foreclosures, domestic violence incidents, crime rates, motor vehicle accidents, child welfare cases, etc.) and considers how these public and social service indicators may change with the opening of a slot parlor in the Town.

Additionally, this report addresses the question of how the proposed gambling expansion may impact the Town’s youth and seniors. To address these topics, research reviews are provided that extend beyond the SIEG studies and into the broader literature base. Importantly, the report concludes with a discussion of how the Town and surrounding communities can take actions to mitigate gambling related harm should the proposed slot parlor expansion at the Plainridge Racecourse become operational.

Section 3

CONTEXTUAL VARIABLES INFLUENCING IMPACTS

To understand the impact of introducing a 1,250 machine slot parlor within the Town of Plainville, it is important to understand characteristics related to the town including current gambling availability and demographic characteristics. Research on the impact of gambling on communities has demonstrated that these contextual variables may play a role in predicting potential impacts.

Town Demographics and Implications

Demographic Characteristics Predictive of Higher Probability of Problem Gambling

Certain demographic characteristics tend to predict higher probability of problem gambling. The demographic factors most consistently associated with higher rates of problem gambling are male

gender, under 35 years old, less than average education, low income, non-Caucasian ethnic identity (especially Indigenous Peoples, African-Americans, and Hispanic-Americans), and unmarried status.^{15,16,17,18,19,20} In addition, there are significantly higher rates of problem gambling among employees of gaming facilities, with newer employees having more problems than experienced employees.^{21,22}

If problem gambling and its associated harms are the greatest cost of gambling, and gambling problems are more likely among socioeconomically disadvantaged sections of the population, we can conclude that the harms are socioeconomically regressive, and that gambling may contribute to greater socioeconomic inequality.

Demographic Characteristics of the Town of Plainville

According to the United States Census Bureau, the Town has a total area of 11.6 square miles. Plainville borders the towns of Wrentham, Foxboro, Mansfield, North Attleboro and Cumberland, Rhode Island. As of the census of 2000, there were 7,683 people, 3,009 households, and 2,040 families residing in the town. Population growth estimates by the U.S. Census Bureau suggest the Town's population has grown by 7.6% since the 2000 census resulting in an estimated 2010 population of 8,264. In 2000, the population density was 694.6 inhabitants per square mile (268.2/km²). There were 3,111 housing units at an average density of 281.3 per square mile (108.6/km²). The racial makeup of the Town was 96.77% White, 0.95% Hispanic or Latino, 0.70% African American, 1.63% Asian, 0.25% from other races, and 0.65% from two or more races.

There were 3,009 households out of which 33.4% had children under the age of 18 living with them, 56.8% were married couples living together, 7.9% had a female householder with no husband present, and 32.2% were non-families. 26.2% of all households were made up of individuals and 9.1% had someone living alone who was 65 years of age or older. The average household size was 2.53 and the average family size was 3.11.

The Town's population was spread out with 25.5% under the age of 18, 6.2% from 18 to 24, 33.1% from 25 to 44, 23.1% from 45 to 64, and 12.1% who were 65 years of age or older. The median age was 37 years. For every 100 females, there are 97.6 males. For every 100 females age 18 and over, there were 95.4 males.

The median income for a household in the town was \$57,155, and the median income for a family was \$68,640. Males had a median income of \$50,708 versus \$32,377 for females. The per capita income for the town was \$25,816. About 2.4% of families and 4.0% of the population were below the poverty line, including 3.6% of those under age 18 and 8.5% of those ages 65 or over.

Demographic Characteristics of the Town of Plainville: Implications

While no demographic group is immune from developing a gambling disorder, approximately 50% of the Town's citizens fall into at least one demographic group that has been found to be at greater

risk for developing a gambling disorder.²³ For the purposes of this estimate, the following demographic indicators were used: male gender under 35 years old, unemployed, below poverty line, ethnic minority, gaming employee, and unmarried status (see Table 2.) Although in this calculation all at-risk groups are weighted equally, some demographic groups are at higher-risk than others.

Table 2. Demographic Groups Predictive of Higher Probability of Problem Gambling and Estimated Counts within the Town of Plainville

RISK GROUP	Unemployedⁱ (Feb. 2013 est.)	Below Poverty Lineⁱⁱ	Ethnic Minority¹	Gaming Employee (year 2 est. assuming slot parlor expansion)	Male 21-35¹	Unmarried Age 18+ ¹
% of Pop.	8.9%	4%	3.2%	5.6% ⁱⁱⁱ	10.8%	34.3%
Count	442	307	246	429	830	2635
Adj. Count	442	154	197	408	671	1984

Note: Adjusted count seeks to estimate for duplicated cases following a stepwise progression across risk groups.

Characteristics of Community Exposure to Gambling and Problem Gambling Implications

Citizens of the Town of Plainville currently have access to multiple forms of gambling including Massachusetts State Lottery products (pull tabs, keno, instant games, Powerball, Mega Bucks, etc.), charitable gaming (bingo, sweepstakes, etc.), pari-mutuel wagering at the Plainridge Racecourse (live harness racing, plus simulast racing of all kinds), and a large casino with 4,750 slot and electronic table games 18 miles from the Town at Twin River Casino. Even with the citizens of the Town having access and exposure to the above mentioned gaming opportunities, the proposed 1250 slot parlor expansion to the Plainridge Racecourse represents a significant change to the local gaming landscape primarily due to much improved access to slots otherwise known as electronic gaming machines (EGMs).

There are three variables critical to the understanding of how the proposed Plainridge Racecourse expansion may impact local citizens: type of gaming, proximity to gaming, and community adaptation to gaming. More detail on how these variables influence social impacts will follow.

ⁱ Source: U.S. Department of Labor, Bureau of Labor Statistics, Local Area Unemployment Statistics program

ⁱⁱ Source: United States Census Bureau based on 2000 census

ⁱⁱⁱ Source: Plainridge Racecourse Media Kit. Downloaded 5/513: http://www.prcharness.com/Plainridge_Media_Kit.pdf
Adjusted from 650 total employees based on assumption that approximately 2/3 of Plainridge Racecourse employees will live in the Town.

Type of Gambling

While there have been reports of persons becoming addicted to many different forms of gambling, there is a general finding within the body of research that EGMs (slots, video poker, line games) tend to be more closely associated with problem gambling than any other form of gambling,^{24, 25, 26, 27, 28} which is attributed in part to EGMs being a ‘continuous’ form of gambling, meaning that they allow particularly frequent cycles of play.^{29, 30} Specifically, EGMs tend to be the gambling activity with the highest expenditures by problem gamblers⁶, and the most preferred form of gambling reported by problem gamblers.^{31, 32, 33, 34}

Proximity to Gambling

Researchers have tentatively concluded that the probability of problem gambling tends to increase as distance to gambling venues decrease.^{35,36,37,38} The vast majority of all gamblers live within easy driving distance of the venues they patronize.^{39,40,41,42,43,44} Two studies found that of EGM users specifically, between 40% and 54% report that they live within 3.1 miles of their preferred EGM venue.^{45,46} If most gamblers live within easy driving distance of gambling venues, it follows that the majority of problem gamblers probably also live within the same radius. In one study, 38% of probable problem gamblers who reported EGMs as their highest spending activity also reported that proximity was the primary factor influencing their choice of venue, and 26% reported “ease of access” as the top factor.⁴⁷ In terms of relative ease of access and the number of available EGMs in an area, some researchers have tentatively concluded that ease of access is a better predictor of related social harms than the density of EGMs in a particular area.⁴⁸ In a non-SIEG study, a national telephone survey of U.S. adults found those who live within 10 miles of a casino have twice the rate of pathological or problem gambling as those who do not.⁴⁹ The authors concluded that the most straightforward explanation for this relationship is the availability of an attractive gambling opportunity can lead to gambling pathology in some people who would not otherwise develop it.⁵⁰

Adaptation

Some researchers have argued that problem gambling prevalence will increase with increased gambling availability, while others argue that gambling problems will initially increase and then stabilize.^{51,52} This *adaptation hypothesis* states that individuals adapt relatively quickly following exposure to gambling, and the prevalence of problem gambling only increases in the short term after the introduction of new gambling opportunities. In describing the *adaptation hypothesis*, the author points out that “...after the novelty of initial exposure, people gradually adapt to the risks and hazards associated with potential objects of addiction” (pp. 1228-1229).⁵³ The main case-in-point is Nevada, a state that has very high rates of exposure to gambling but does not show proportionately more gambling-related problems than other states. Nevada is described by the authors of the *adaptation hypothesis* as a more “mature” gambling setting than more recent settings such as Massachusetts.⁵⁴

One can argue that the *adaptation hypothesis*, as commonly understood, is too simplistic and can lead to overgeneralizations. That is, the relationship between gambling exposure and problem gambling is multidimensional and complex, and long-term impact studies indicate that communities adapt to

gambling exposure over time in a variety of ways that serve to curb the impacts, both costs and benefits, of gambling even as the gambling industries continue to grow.^{55,56,57,58} One study in particular found that community adaptation over time had a very gradual positive effect on the prevalence of problem gambling, with an annual decrease at the rate of prevalence of 0.09% in the absence of any change in EGM density.⁵⁹ These decreases are the result of fewer incidences of new problem gamblers and effective resolution of gambling problems in some individuals.^{60,61,62} These two factors are influenced by adaptations at the individual and community levels, including most significantly natural recovery and professional treatment, as well as communities adjusting to the novelty of gambling opportunities and increased awareness of the potential harms. Since early gambling expenditures tend to be from household savings, the economic benefits of gambling expenditures following the introduction or expansion of gambling availability can also be expected to decline as savings are depleted.⁶³

EGMs, Proximity, and Adaptation: Implications on the Impacts of Local Citizens

The above research suggests that although the citizens of the Town currently have access to multiple forms of gambling, the proposed slot parlor would be expected to increase the rate of problem gambling within the local population primarily due to increasing the density of EGMs (e.g., slots) in the community along with the proposed slot parlor's close proximity to the Town's citizens. The rate of increase in problem gambling along with the longer-term trajectory will likely be impacted by individual and community adaptation. The following section on estimates of spending on gambling and problem gambling prevalence will provide models to project the impact of the proposed slot parlor on the problem gambling rates among the citizens of Plainville.

Section 4

PROBLEM GAMBLING

“Pathological” and “problem” are the current clinical terms used by treatment professionals to classify disordered gamblers.^{iv} The classification of pathological gambling identifies a more severe form of the disorder. The American Psychiatric Association (APA) *Diagnostic and Statistical Manual* (DSM-IV) has established a scale of criteria for classifying individuals as either problem or pathological gamblers. If a person exhibits persistent and recurrent maladaptive gambling behavior, as indicated by the following list of characteristics, their score increases. Three to four of the behaviors noted below indicate a subclinical pathology otherwise commonly referred to as

^{iv} The DSM-5 is scheduled to be released in May 2013. Pathological gambling is to be replaced by Disordered Gambling and reclassified as an Addiction Disorder. The criteria to meet the diagnostic threshold will be lowered from 5 characteristics to 4 and the “illegal acts” characteristic will be removed leaving the remaining nine symptoms.

problem gambling, while five or more of the characteristics indicate a pathological gambling condition.

- Preoccupation - referring to those who are preoccupied with reliving past gambling experiences, handicapping or planning the next gambling venture, or ways of getting money with which to gamble, etc.
- Tolerance - referring to the need to gamble with increasing amounts of money in order to achieve the desired excitement.
- Withdrawal – referring to feelings of restlessness or irritability when attempts are made to cut down or stop gambling.
- Escape - referring to those who gamble as a way of escaping from problems or relieving dysphonic moods.
- Chasing - referring to “chasing one’s losses” by returning to gamble in order to get even.
- Lying - refers to lying to family members, therapists, or others to conceal the extent of involvement with gambling.
- Loss of Control - describes repeated, unsuccessful attempts to control, cut back, or stop gambling.
- Illegal Acts – involves the commission of illegal acts in order to finance gambling.
- Risked Significant Relationship – refers to jeopardizing or losing a significant relationship, job, or educational or career opportunity due to gambling.
- Bailout - describes relying on others to provide money to relieve financial situations caused by gambling.

Estimating Problem Gambling Prevalence

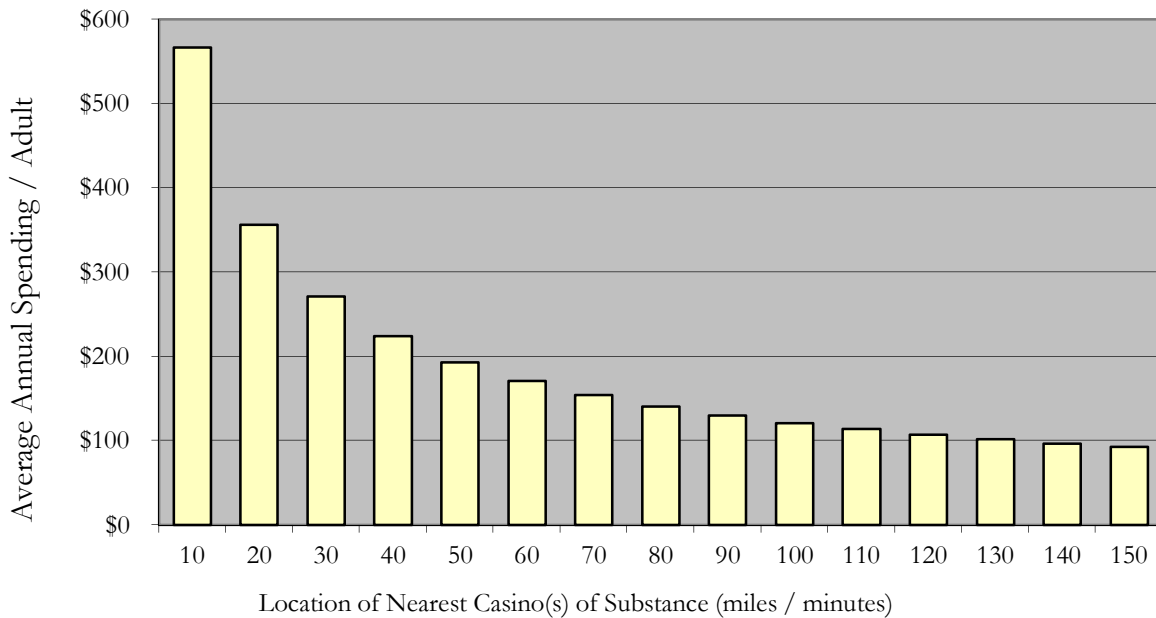
Numerous studies have been conducted over the years to estimate the prevalence rates of problem gambling in various states and in the United States overall. In 1989, Massachusetts conducted its first and only problem gambling prevalence study.⁶⁴ That study found that 2.1% of the adult population was classified as lifetime problem gamblers and an additional 2.3% of the adult population was estimated to meet the criteria for lifetime probable pathological gambling; the combined lifetime problem and pathological gambling prevalence rate was 4.4%.

In recently conducted research to standardize problem gambling prevalence rates so as to facilitate comparisons between jurisdictions, Williams, Volberg, and Stevens concluded that past year rates are

strongly correlated with lifetime rates and can be reliably converted.⁶⁵ Based upon the conversion factor determined by Williams et al., the standardized problem gambling prevalence rate for Massachusetts was 2.2% ($4.4 * .72 * .60 * 1.59 * .74 = 2.2\%$). That is, based on 1989 estimates of prevalence there were approximately 2.2% of Massachusetts citizens with a past-year gambling problem. However, the gambling landscape in Massachusetts has changed substantially since 1989 with the opening of Foxwoods Casino, Mohegan Sun Casino, the Twin River Casino, and other casinos easily accessed by Massachusetts citizens with a relatively short drive into a nearby state. Based on these changes and a model developed by Cummings Associates, the current statewide problem gambling prevalence rate is estimated at 2.74%.^v

Applying the model developed by Cummings Associates, we calculated the Town has a current problem gambling prevalence rate of 3.2%; where prevalence rate = $Z' + (.00504\% \times \text{casino expenditure/person})$. Z' is 1.94%, which is the hypothetical problem gambling base rate with \$0 casino spending, and the current Town per-capita casino spending estimated at \$249.^{vi} With this model, we are assuming that the problem gambling prevalence rates are correlated with casino proximity and casino expenditure which are supported by empirical findings described earlier under the heading “Proximity to Gambling”. To further illustrate the relationship between consumer spending, problem gambling prevalence, and distance/time traveled to venue see Figures 1 and 2.

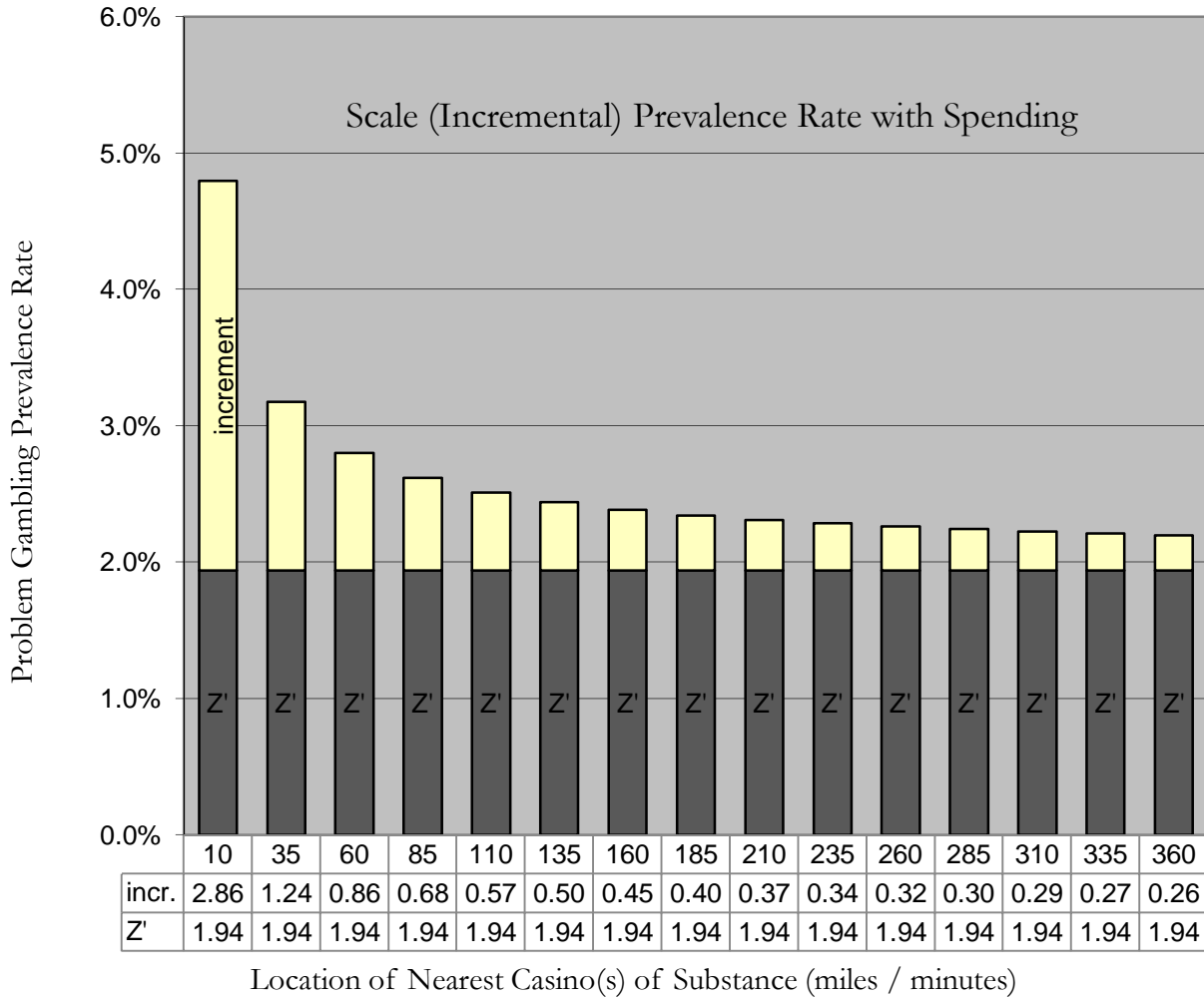
Figure 1. Relationship between Consumer Spending and Casino Proximity.



^v Problem gambling prevalence is related to casino spending where prevalence = $Z' + (.00504\% \times \text{spending/adult})$. Z' is the prevalence rate with casinos at an infinite distance (spending on casinos = \$0). Based on 1989 estimates the statewide rate was 2.2% including limited casino spending (\$51 per person). Subtracting out casino spending in 1989 provides an estimated problem gambling base rate of 1.94% ($Z'=1.94\%$). Current MA spending/adult = \$159 (See Cummings Associates Market Analysis Report for details on spending calculations).

^{vi} See Cummings Associates Market Analysis Report for details on spending calculations

Figure 2. Increase of Problem Gambling Prevalence Rate Associated with Casino Spending and Proximity.



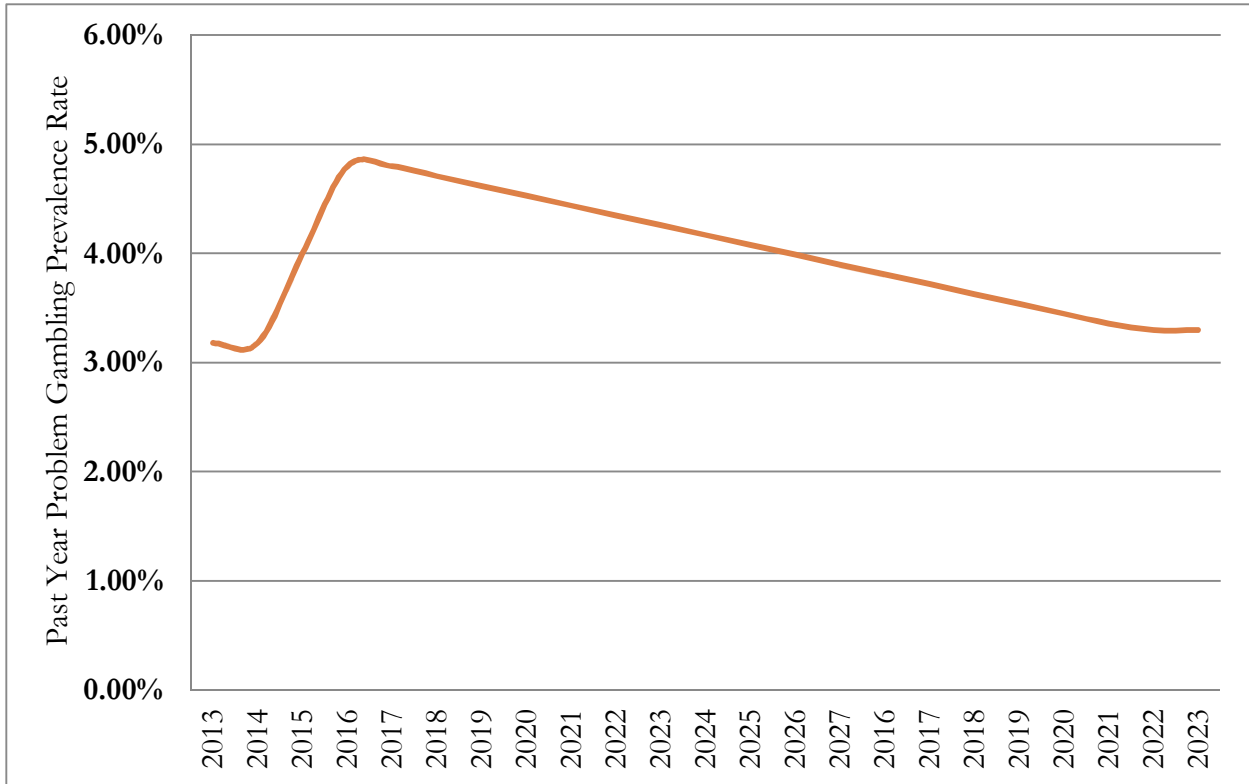
As depicted in Figure 2, with the opening of the proposed slot parlor, the adult problem gambling prevalence within the Town is projected to reach 4.8% (approximately 300 citizens) and 4% of Norfolk County residents (approximately 21,000 adults). In terms of the incremental increase attributed to opening the proposed slot parlor, the increase on the Town’s problem gambling rate is estimated at 1.62%.^{vii}

Opening a 1,250 machine slot parlor at the Plainridge Racecourse is expected to increase the problem and pathological gambling rate, for those living within 10 miles of the facility and within the first three years of operations, by approximately 44%. This could lead to an additional 100 Town citizens developing a gambling problem and another 5200 Norfolk County residents

^{vii} Changes in per-capita casino spending are expected to proportionally change problem gambling prevalence rates. The figures presented assume the addition of a 1250-slot parlor and no other new casinos in close proximity.

developing a gambling problem. As individuals and the community adapt to the having a slot parlor in their community, the problem gambling prevalence rate is expected to decrease at an annual rate of 0.09% in the absence of any change in EGM density (based on findings from a 2009 problem gambling prevalence meta-analysis in Australia and New Zealand)⁶⁶ then level out at a rate slightly higher than the pre-slot parlor baseline rate.

Figure 3. Town of Plainville Projected Problem Gambling Prevalence Pre and Post Slot Parlor Opening.



Note that the projected problem gambling prevalence rates, while based on per capita slot spending, exhibit differences from the projected gambling expenditure per-capita rates detailed in the “Market Analysis” report provided by Cummings Associates. In Cummings’ projections, consumers’ overall spending rises rapidly on a per capita basis, but then stabilizes. (The decline in revenues at Plainridge itself is due to new competition diverting away some of the spending that Plainridge will originally have all to itself.) With problem gambling, however, the increase is expected to continue for three years post slot parlor opening then experience a slow and protracted decline. This difference is primarily due to characteristics of problem gamblers where it can take months to years of regular gambling before a gambling problem develops⁶⁷ then once a gambling problem is manifested, it can take months to years to resolve. For example, one study found that the time elapsed between age of regular EMG involvement and age at which problem gambling criteria was met averaged 1.08 years⁶⁸ and in a separate study the average length of time between when a person first developed gambling related problems to the time they sought help was 4.7 years⁶⁹.

Section 5

HEALTH & SOCIAL IMPACTS

The Government Accounting Office (GAO) issued a report on the effects of gambling on communities which concluded that it is difficult to measure the social effects of gambling on the general population because of limited data, the complexity of establishing cause-effect relationships between gambling and other problems, and the difficulty of isolating gambling from other factors.⁷⁰ However, a University of Chicago’s National Opinion Research Center (NORC) study found that the subpopulations of pathological and problem gamblers are more likely than other gamblers or non-gamblers to have been on welfare, to have declared bankruptcy, to have been arrested or incarcerated, and to have received mental health care (see Table 3).⁷¹

Table 3. Percentage of Health, Substance Abuse, and Other Problems by Gambler Types

Problem	Non Gamblers	Low-Risk Gamblers	At-Risk Gamblers	Problem Gamblers	Pathological Gamblers
Health poor/fair, past year	22.8	14.0	15.7	16.3	31.1
Mental health services, past year	5.1	6.8	6.4	12.8	13.3
Emotionally harmful family argument about gambling	NA	0.1	0.8	15.8	53.1
Drug use 5+ days, past year	2.0	4.2	9.2	16.8	8.1
Any job loss, past year	2.6	3.9	5.5	10.8	13.8
Bankruptcy, ever	3.9	5.5	4.6	10.3	19.2
Arrested, ever	4.0	10.0	21.1	36.3	32.3

Source: National Opinion Research Center

Health Impacts

Recently published studies have highlighted the health impacts of expanded gambling upon communities.^{72,73,74} Research from gambling impact studies and the body of work on the health implications of gambling and problem gambling show:

- Problem gamblers are much more likely than the general population to have problems with alcohol^{75,76,77,78,79}, tobacco^{80,81,82,83} and other drugs.^{84,85,86}

- Problem gamblers are much more likely to suffer from mental health disorders than the general population.^{87,88,89,90,91,92}
- Gambling addiction appears to exacerbate the effects of pre-existing disorders, but many problems are actually brought by gambling.⁹³
- Problem gamblers are at increased risk of fatigue and sleep problems; chronic bronchitis; fibromyalgia; and self-report of poorer health.⁹⁴
- Problem gamblers' financial problems contribute to poorer health for families and communities and increase the likelihood of family breakdown and divorce. Problem gambling also contributes to child development problems, neglect, and poverty.⁹⁵
- Problem gamblers are at increased risk of suicide.⁹⁶

Research also shows that the health impacts of problem gambling can be intergenerational with the children of problem gamblers being more likely to use tobacco, alcohol or drugs, and develop psychosocial problems, educational challenges, and emotional disorders throughout their lives.⁹⁷ Children of problem gamblers are also at greater risk of becoming problem gamblers themselves.⁹⁸

While negative health impacts are most profoundly felt by problem gamblers and their family members, positive health impacts of gambling have been found for recreational gamblers. Gambling facilities provide adults with a leisure activity where the majority of patrons view gambling consumption as good and know that they may lose a few dollars but are there to have fun.⁹⁹ This is supported by the finding that more than half of total U.S. casino revenues stem from people who lose less than \$500 a year.¹⁰⁰ Health and gambling has been studied in older adult populations and there is some support that compared to older adults who either do not gamble or have gambling problems, older adults who gamble recreationally have better subjective health ratings and better physical health functioning.¹⁰¹ Additionally, at least one study found casinos to have psychological benefits for seniors.¹⁰²

Baseline Indicator Data

Massachusetts Problem Gambling Helpline

Through funding from the Massachusetts Department of Public Health, Bureau of Substance Abuse Services, the Massachusetts Council on Compulsive Gambling (MCCG) operates a problem gambling helpline (1-800-426-1234). The helpline counselors that answer the phones ask callers a series of questions that includes demographic information. The helpline counselors are instructed to place the callers' needs above the need to complete data collection fields. When a caller contacts the helpline it is up to the operator's discretion if it is appropriate to request demographic information from the caller. When demographic information is asked of the caller, they have the right to refuse to provide this information and often exercise that right. The MCCG estimates that caller location information is gathered on 20% of problem gambling helpline calls. Therefore, data specific to caller's county of residence needs to be interpreted with caution. The data provided in Figure 4

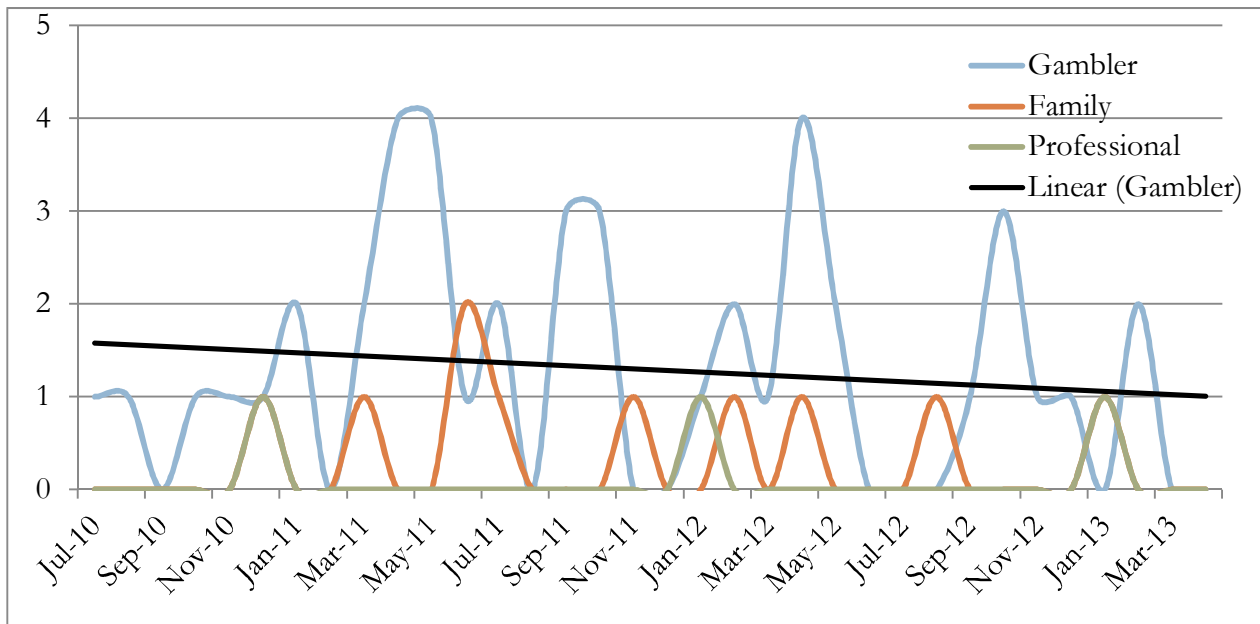
below depicts the number of callers from Norfolk County and Bristol County combined from July 2010 to April 2013. It is reasonable to assume that only a fraction of problem gamblers from these counties access the problem gambling helpline and of that fraction only a small number disclose they are residents of Norfolk County or Bristol County.

As depicted in Figure 4, the numbers of calls received each month for Norfolk and Bristol County averaged less than two per month and the number of gamblers calling for help has been on a downward trend over this 33 month period.

Figure 5 shows the estimated number of calls received on an annual basis for the past three years. The data depicted in this figure is adjusted by multiplying actual counts by five based on the MCCG estimate that only 20% of gamblers and family members of gamblers provide county of residence information. FY13 is based on averaging first 9 months of data, multiplying totals by 1.25 to estimate annual call volume (the last 3 months of data for FY13 were not available at the time this report was written).

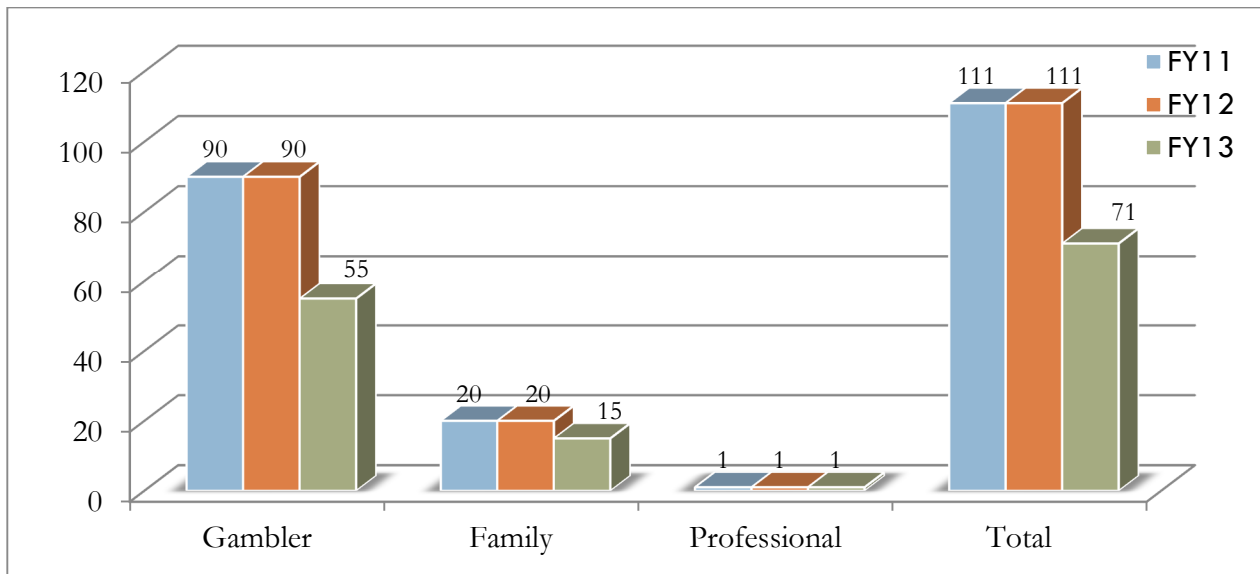
The available Massachusetts Problem Gambling Helpline data illustrates that residents of Norfolk County and Bristol County do not access the gambling helpline in numbers that remotely approach the estimated number of problem gamblers within each county. This suggests public awareness of the Massachusetts Problem Gambling Helpline is low. The helpline is perhaps the best point of information about problem gambling resources within Massachusetts, yet very few problem gamblers, family members of problem gamblers, and members of the professional community are reaching out for more information about problem gambling or problem gambling resources.

Figure 4. Problem Gambling Helpline Call Activity for Norfolk & Bristol Counties Combined: Documented Activity Fiscal Years 2011, 2012, 2013



Source: Massachusetts Council on Compulsive Gambling (MCPG). **Note:** Data reflects only those callers volunteering information of their county of residence. The MCPG estimates that 80% of callers do not disclose personal information related to their place of residency.

Figure 5. Problem Gambling Helpline Call Activity for Norfolk & Bristol Counties Combined: Estimated Number of Calls Received Fiscal Years 2011 through 2013



Source: Massachusetts Council on Compulsive Gambling (MCPG). **Notes:** (a) Data adjusted by multiplying actual counts by five based on estimate that only 20% of gamblers and family members of gamblers provide information of their county of residence. (b) FY13 adjustment includes averaging first 9 months of data, multiplying totals by 1.25 to estimate annual call volume (last 3 months not available).

Table 4: Health Status Indicator Counts and Rates

Type	Plainville Count	Plainville Crude Rate	Norfolk County Count	Norfolk County Crude Rate	State Crude Rate
<i>Infectious Diseases</i>					
HIV Incidence	N/A	N/A	N/A	N/A	8.6
Syphilis	0	0.0	0	0.0	9.4
Gonorrhea	0	0.0	N/A	N/A	37.9
Chlamydia	9	112.6	5	47.6	322.1
Syphilis ages 15-19	0	0.0	0	0.0	3.9
Gonorrhea ages 15-19	0	0.0	0	0.0	76.6
Chlamydia ages 15-19	N/A	N/A	0	0	1310.9
<i>Suicide</i>	0	0.0	1	9.5	7.7
Admission to DPH addiction treatment programs	83	1038.2	71	675.8	1589.9

Source: Massachusetts Department of Public Health, MassCHIP, Massachusetts Community Health Information Profile: <http://www.mass.gov/eohhs/researcher/community-health/masschip/topics/health-status-indicators.html#counties>
 Mass CHIP, Massachusetts Department of Public Health 2008 Mortality (Vital Records) ICD-10 based; 2009 AIDS Surveillance Program; 2009 Division of Epidemiology and Immunization; 2009 Division of Tuberculosis Prevention and Control; 2010 Division of Sexually Transmitted Disease Prevention; 2010 Substance Abuse (BSAS) DPH funded program utilization. **Note:** Crude rates are expressed per 100,000 persons

Table 5: Children Support Service Indicators

Indicator	Plainville	Norfolk	State
WIC Child Participants (active caseload)	23	8	68,053
WIC Infant Participants (active caseload)	23	8	30,096
Children Allegedly Abused/Neglected (unduplicated count of children)	57	35	77,415
Children with Verified Investigations of Abuse/Neglect	17	12	32,714

Source: Massachusetts Department of Public Health, MassCHIP, Kids Count Profile:

<http://www.mass.gov/eohhs/researcher/community-health/masschip/topics/kids-count.html>

Notes:2007 WIC program utilization; 2009 Department of Children and Families (DCF) Child Abuse/Neglect

Table 6. Town of Plainville Domestic Violence Incidents and Motor Vehicle Accidents

	FY10	FY11	FY12
Domestic Violence – Violations/ Service	5/30	11/30	6/38
Domestic Violence - Incidents	101	99	92
Domestic Violence - Arrests	10	17	18
Motor Vehicle Accidents (Total/Fatal)	89/1	89/1	92/0

Source: Town of Plainville Police Department^{103,104,105}

Predicted Impacts

A recent study by the Kansas Health Institute (KHI) examined how the presence of a casino in a community might affect health, both positively and negatively. It looked at potential risks, such as exposure to secondhand smoke, traffic accidents, gambling addiction, divorce and suicide. One of their main findings was that access to gambling can lead to problem or pathological gambling which is related to higher rates of nicotine dependence, substance use, depression, insomnia, child abuse and neglect, domestic violence, unsafe sex and divorce.¹⁰⁶

The KHI report identified indicators associated with access to gambling and how a new gaming facility affects residents. Their report included often overlooked health indicators of how expanded gambling may impact communities:

Child Abuse and Neglect: Research has documented an association between pathological gambling and child maltreatment.¹⁰⁷ Although the Gambling Impact and Behavior Study did not find a connection between casino development and child abuse.¹⁰⁸

Domestic Violence: Similar to child abuse and neglect, increases in domestic or interpersonal violence also have been associated with problem gamblers.^{109,110} The Gambling Impact and Behavior Study found that between a quarter and half of spouses of problem gamblers were abused.¹¹¹

Divorce: Problem gamblers report having more divorces than comparison groups,¹¹² are more likely to be currently divorced, and are more likely to live alone.¹¹³

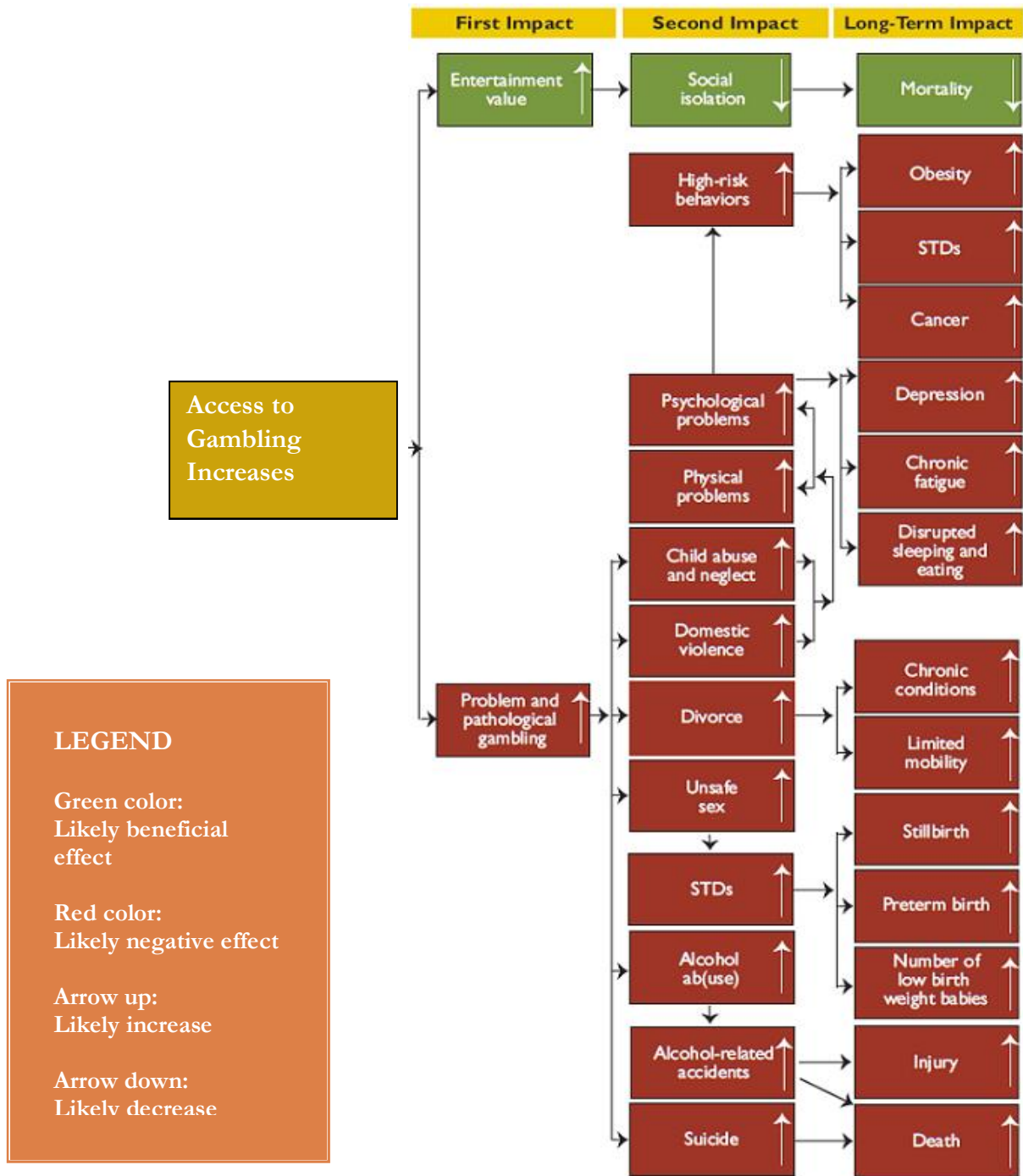
Unsafe Sex (STDs): According to Petry's 2000 study, "Compared to non-problem gamblers, problem gamblers reported more sex partners and less frequent use of condoms with casual and paid sex partners."¹¹⁴ Based on the available scientific evidence, it is possible that risky sex or compulsive sex behaviors may be a comorbid disorder that accompanies gambling addiction. One study found a significant increase in STDs within a community following the opening of a casino.¹¹⁵ The increase in community STD rates was attributed to sex worker solicitation of casino patrons.

Alcohol-Related Accidents: Driving under the influence is another possible ill effect of casinos and racinos (race tracks at which slot machines are available for gamblers). A recent study found that rural or moderately sized counties with casinos saw an increase in alcohol-related fatalities.¹¹⁶

Suicide: Some studies have suggested that having a casino in a community may correlate to an increase in suicide.¹¹⁷ However, most researchers found no clear evidence that the availability of gambling had any impact on the rate of suicide,^{118,119,120,121,122} often citing lack of data and difficulty isolating gambling as a contributing factor. However, an important contradiction was a study that concluded that gambling may be a significant contributor to suicide rates and estimated that roughly 10% of suicides in Alberta, Canada are gambling-related.¹²³

Based upon the KHI findings and the broader literature review, Figure 6 below depicts how the proposed Plainridge Racecourse expansion may impact the health of the local community. The direction of the health impacts is provided but not the magnitude of the change. As depicted in the figure, an increase in the number of problem gamblers within the Town and surrounding communities is responsible for the negative health impacts of the gaming expansion project. As previously stated, an estimated 100 Town citizens and 5,300 Norfolk County residents may be added to current problem gambling rates with the proposed Plainridge Racecourse expansion. The health impacts described above are anticipated to be expressed in only a subset of problem gamblers. Given the low base rate of problem gamblers and the even smaller numbers of those that experience one or more of the associated health issues, the community is not likely to experience any dramatic shifts in health indicators. Rather, a relatively small number of individuals are expected to experience severe negative health consequences although a much larger group of citizens will be impacted to a lesser degree; anywhere from 3 to 10 people are indirectly harmed for every problem gambler.^{124,125}

Figure 6. Potential Health Impacts of Gambling Expansion



Source: Kansas Health Institute, HIA Casino Project, 2012

Section 6

PUBLIC SERVICE IMPACTS

Police Department

It is clear that the impact of gambling on crime is complex. The research in this area is limited and results are mixed. Problem gamblers are much more likely to engage in criminal activity than non-problem gamblers, so, theoretically, there is reason to expect that the incidence of crime should increase as prevalence of problem gambling increases. Empirically, some studies found either a very small increase in overall crime rate following the introduction or expansion of gambling,^{126, 127, 128, 129} while others found increases in certain types of crimes with no significant change in overall crime levels,^{130,131,132} and still others found no systematic pattern of change in crime as a result of gambling.^{133,134} In the cases in which the crime rate did show a moderate increase following the introduction of a new venue, these increases tended to be in non-violent and income-generating crimes such as fraud, theft, domestic disputes, and DUIs,^{135, 136, 137, 138, 139, 140, 141, 142} and only one study found a measurable increase in violent crime.¹⁴³ As we might expect, the one type of crime that tends to decrease in response to expanded legalized gambling is illegal gambling.¹⁴⁴

It is important to note that researchers believe that crime report statistics greatly underestimate the actual prevalence of gambling-related crime as a result of the many gambling-related crimes that go undetected or unreported, or fail to be recorded as gambling-related.^{145,146,147,148} These are some of the many complexities that make evaluating the impact of gambling on crime so challenging. In addition, causal relationships are difficult to establish and impossible to determine conclusively.

Baseline Indicator Data

Table 7. Town of Plainville Crime Data Fiscal Years 2010 to 2012^{149,150,151}

Type	FY10	FY11	FY12	Type	FY10	FY11	FY12
9-1-1 Calls	1978	2208	2626	Motor Vehicle Accidents (property)	214	221	208
Property Crimes	324	272	302	Motor Vehicle Accidents	89/1	89/1	92/0

				(Total/Fatal)			
Person Crimes	857	500	479	Officer Generated Activity	4,185	3652	3659
Burglar Alarm Calls	342	347	377	Medical/Fire Call Assist	195	195	123
Various Complaints	2,340	2052	2075	Domestic Violence - Incidents	101	99	92
Domestic Violence – Violations/ Service	5/30	11/30	6/38	Domestic Violence - Arrests	10	17	18
Total Arrests/Protective Custody	142/25	196/24	159/22	Total Incidents	8,701	10,138	10,083

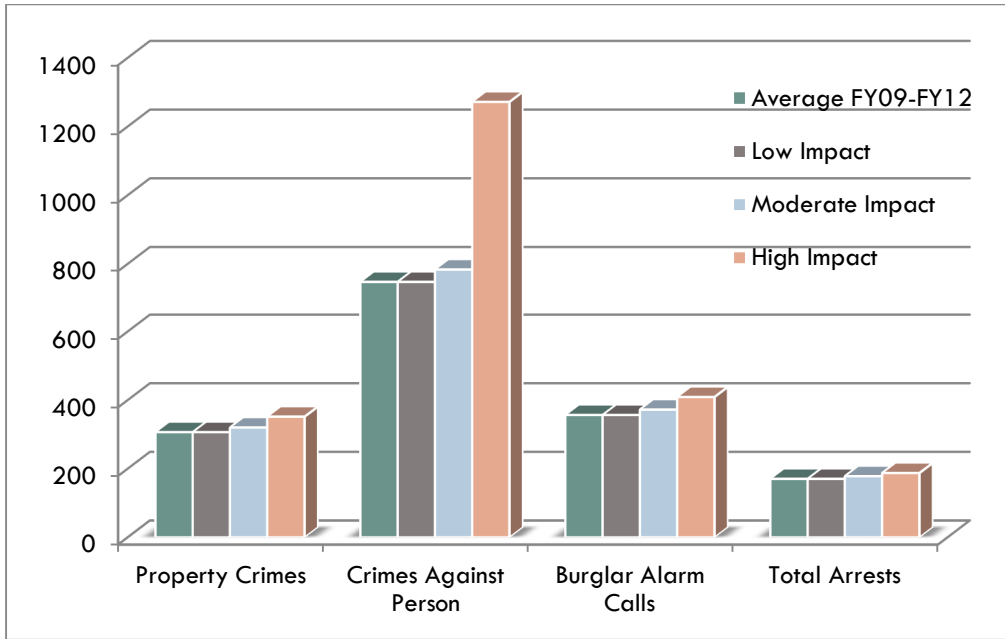
Notes: Property Crimes include: House breaks, larceny, shoplifting, & vandalism. Crimes Against the Person include, Assault & Battery, Sexual Assaults, Threats, Robbery & Annoying Phone Calls.

Predicted Impact

The opening of the proposed slot parlor at the Plainridge Racecourse is anticipated to result in a slight increase in reported crimes. Police activity may increase by 5% to 10% placing some additional demand on the Plainville Police Department. The majority of the increased activity is expected to result from a larger volume of motor vehicle incidents including accidents and DUIs, an increase number of property crimes, and an increase in domestic dispute calls. In terms of social impact, the most serious occurrences are anticipated to be suicides and family disputes; in most instances, gambling addiction is a prominent factor.¹⁵²

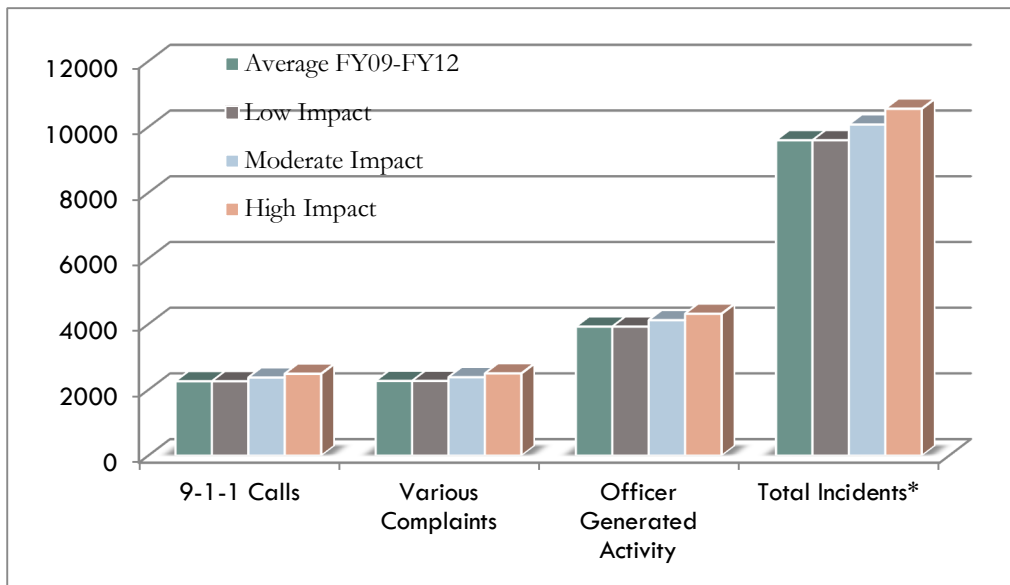
The below figures represent anticipated changes in activity volume for the Town of Plainville’s Police Department based primarily on studies described in the SEIG Report as good or excellent. It is important to consider that these estimates do not reflect the actual prevalence or increases in gambling-related crime as these estimates are based on crime report statistics, which are believed to greatly underestimate the actual amount of gambling related crime that takes place. For example, for persons entering gambling treatment centers in Oregon, 34% reported to have committed an illegal act related to their gambling while only 3% report any legal problems and only 1.5% reported being incarcerated as a result of their gambling.¹⁵³ This suggests that gambling related crimes captured by crime report statistics may only represent the tip of the iceberg of all gambling related offenses.

Figure 7. Town of Plainville Police Department: FY09-FY12 Average Crime Related Activity and Predicted Impact Post-Slot Parlor



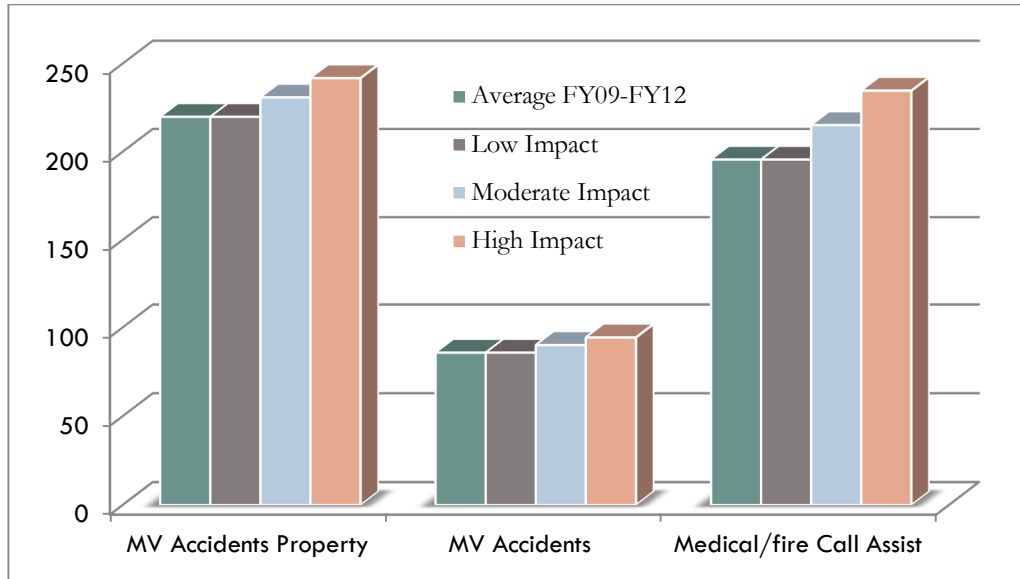
Notes: Low impact based on no changes from past four year average. Moderate impact based on average change calculation (AVG X 1.044%) found from SEIG reviewed studies. High impact based on those jurisdictions reporting the greatest crime increases, average change from those studies above overall mean, from SEIG reviewed studies.

Figure 8. Town of Plainville Police Department: FY09-FY12 Average Incidents and Predicted Impact Post-Slot Parlor



Notes: Low impact based on no changes from past four year average. Moderate and high impacts based on reports of approximately a 5% to 10% increase of total police activity found from SEIG reviewed studies.

Figure 9. Town of Plainville Police Department: FY09-FY12 Average Motor Vehicle Incidents and Medical/Fire Call Assists and Predicted Impact Post-Slot Parlor



Note: Low impact based on no changes from past four year average. Moderate and high impacts based on reports of approximately a 5% to 10% increase of total police activity found from SEIG reviewed studies. For medical/fire calls, 10% to 20% increase based on discussions from survey of nine fire departments conducted by the Town of Plainville's Fire Chief Joubert.

Fire and Emergence Medical Service

The research on the impact of gambling expansion as related to fire and emergence medical assistance service within communities reveal mixed findings. For some jurisdictions, the introduction of a casino or gaming expansion is accompanied by improved fire and emergence medical service (EMS) response times and capabilities, secondary to increased government revenues related to gaming expansion and greater budget allocations to local fire departments and other first responder services.¹⁵⁴ There are also examples in the literature where gaming expansion has been associated with negative impacts on fire department services. For example, in 1997, town officials of Montville estimated a yearly financial casino-related impact of nearly \$1 million as a result of increased costs for police, fire protection, and school spending. The majority of this spending was attributed to the construction of Mohegan Sun.¹⁵⁵ North Stonington has also reported an increased demand for fire services since the opening of the local casino resulting in the town instituting a \$140,000 financial incentive and longevity program in order to maintain adequate staffing levels.

In anticipation of the Plainridge Racecourse expansion to add a slot parlor, additional parking, and other facilities, Theodore Joubert, Chief of the Town of Plainville Fire Department, conducted an informal survey of nine fire departments identified as servicing communities that “represent the same populous for the area” where a racino was developed. From this effort, Chief Joubert

concluded that he could reasonably expect a 10% to 20% increase in EMS calls, a 5% to 10% increase for services in general, and a slight increase in fire related calls. One notable exception was a report from the Fire Chief covering the Saratoga Gaming & Raceway where the Chief reported 10 significant fire related incidents related to the nearby racino.

Baseline Indicator Data

Table 8. Town of Plainville Fire Department Records Fiscal Years 2010 to 2012 ^{156,157,158}

Type	FY10	FY11	FY12
EMS calls are requests for medical aid	799	885	1061
Fire calls include structure fires, car fires, brush fires	36	182	233
Service calls include fire alarm maintenance, inspections	226	1042	1165
Hazardous calls include fuel leaks, odor investigations, suspicious items	74	156	78
Good intent ó including cancelled in route, smoke scare, nothing found	107	-	-
False ó including CO detectors, smoke det., sprinkler activation, heat det	210	-	-
Other ó inspections, citizen complaints, mutual aid, fire alarm maint./work	799	-	-
Miscellaneous calls include lifting assists, pre-inspection assistance, public education		339	181
Total Incidents / Activity	2402	2604	2588

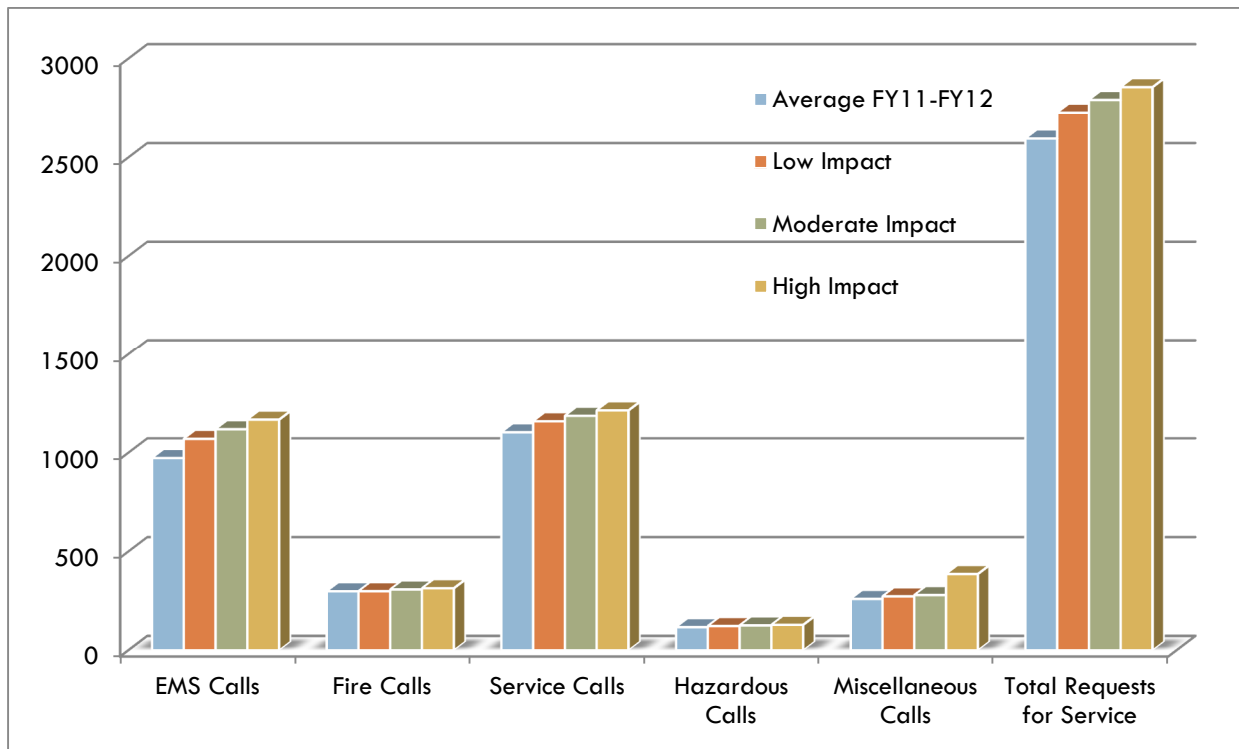
Predicted Impact

The opening of the proposed slot parlor at the Plainridge Racecourse is anticipated to result in a 5% to 10% increase in total Fire Department activity including a 10% to 20% increase in EMS calls. Much of that increase is anticipated to be related to increase Racecourse visitation from inside and outside of the Town. The higher racecourse visitation rates create the probability for more EMS calls by virtue of increasing the number of persons within the Department’s catchment area during racecourse business hours and by higher traffic volume.

The main issue the Plainville Fire Department faces is the distance between its one station, located downtown, and the location of the cross-town racecourse. A service call to the Plainridge Racecourse has a response time of approximately 6 to 8 minutes to cover a distance of roughly three miles. This response time does not meet the National Fire Protection Association standards for fire related calls but does meet the standard for EMS response time (maximum of 8 minutes). Chief Joubert stated his community would benefit from a sub-station in the northeast area of the Town with an engine and ambulance in order to provide better service to the new developments and northeastern area of the Town.

The implications for the citizens of the Town of Plainville depend on how the increased demand for fire and EMS services are resolved. With no additional infrastructure to the Town’s Fire Department, the new developments on the Town’s northeastern area will likely experience less than ideal response time. Further complicating increased calls to the northeast is the Department’s current level of staffing where four responders are on duty at any one time. A call across town removes resources away from other areas of the Town. If a sub-station was developed on the northeast part of town, with an additional engine, ambulance, and crew, the Fire Department would be significantly expanded and Fire Department services to Town citizens would improve.

Figure 10. Town of Plainville Fire Department: FY11-FY12 Average Activity and Predicted Impact Post-Slot Parlor Expansion



Note: For Emergency Medical Services (EMS) calls, 10% to 20% increase estimated, for fire calls 0% to 5% increase estimated, for all other calls, 5% to 10% increase estimated; all estimates based on discussions from survey of nine fire departments chiefs of towns and cities that developed a racino where the fire departments and area population sizes approximated that of the Town of Plainville. Survey conducted by the Town of Plainville’s Fire Chief Joubert and communicated to investigator on May 6, 2013.

Section 7

ECONOMIC IMPACTS ON LOCAL CITIZENS

The Williams, Rehm, and Stevens comprehensive review of the research on “The Social and Economic Impacts of Gambling” (SEIG Report) found that the most reliable impact of gambling across all forms of gambling is an increase in government revenue.¹⁵⁹ However, when gambling revenue is derived in a local area (e.g., community hosting a racino), the local community only benefits if local municipal governments receive adequate revenue from the gaming facility and use those funds to enhance service and/or increase value in state services. The SEIG Report also found the construction of new or expanded gambling venues can add to the physical assets and wealth of the community and thereby increase infrastructure value but this comes with increased infrastructure costs when service upgrades (e.g., police, fire services, public transportation) and increased maintenance demands (e.g., roads, utilities, sewage) are needed. Detailed fiscal impacts of public service and infrastructure need for the Town are outside of the scope of this report but are provided in accompanying reports from the Cummings Associates consulting team.

Findings from the SEIG Report suggest that the proposed Plainridge Racecourse expansion should not impact personal income as the majority of increased gaming revenue is expected to come from within the local community. Findings from SEIG reviewed studies also suggest the Plainridge Racecourse proposed gambling expansion should have no impact on property values.

Many of the primary negative economic impacts of the slot parlor proposal are related to increases in problem gambling (e.g., bankruptcy, divorce, loss of productivity and employment, increased health service demands). However, because a minority of problem gamblers has police/child welfare/employment/health service involvement, their economic impact on the community is tempered. Two other important reasons problem gambling related economic impacts are not anticipated to be large is the understanding that (a) a new slot parlor would only be partly responsible for the prevalence of problem gambling as problem gambling existed in the community prior to the slot parlor opening and (b) gambling may be one of several factors that contributed to an individual’s behaviors creating social and economic costs (i.e., the mental health and substance abuse comorbidities of problem gamblers are additional contributing factors).

The counterpoint to the finding that problem gamblers do not produce large economic impacts on communities is the well-recognized limitations of the data for which the studies in the SEIG Report relied on to form their conclusions. That is, if we know problem gambling related crimes, bankruptcies, job losses, and health services are under-reported then determining the true extent of

the impact problem gambling has on the local economy is difficult to determine. It is possible problem gambling has a much larger economic impact than is observed by traditional indicators due to the lack of causal information related to those indicators. For example, although bankruptcies may only raise by a small degree after the introduction of a slot parlor, it is possible that the proportion of problem gambling related bankruptcies increases significantly while the number of bankruptcies caused by other factors decreases significantly resulting in little to no net difference. Under this scenario, problem gamblers could be producing a considerable impact on the economy but that impact could go undetected (bankruptcy courts do not systematically collect information on whether or not bankruptcies are gambling related).

Several of the above described economic indicators have been discussed in greater detail elsewhere in this report (under the heading “Health and Social Service Impacts” and “Public Service Impacts”). The following sections on “bankruptcies”, “employment” and “property values” cover those impacts that are economic in nature, most likely to impact local citizens, and do not fall under the previous impact headings. For each of these sections a brief discussion of the relevance of the topic is followed by baseline rates for specific indicators along with a discussion of predicted impacts the proposed Plainridge Racecourse slot parlor expansion will have on local citizens.

Bankruptcies

Gambling is often funded by personal or household savings, and when that source runs out, frequent or problem gamblers draw money from other sources, leading to bankruptcy in some extreme cases. Most evidence indicates that personal bankruptcy rates tend to increase following the expansion of gambling,^{160, 161, 162, 163, 164, 165} with problem gamblers being more than twice as likely to file for bankruptcy than the general population.¹⁶⁶ There is also evidence that in some cases expanded gambling has no net impact on personal bankruptcies in a community.^{167, 168, 169}

Baseline Indicator Data

Table 9. Bankruptcies During Five-Year Period Ending December 31, 2012 for Norfolk County and Bristol County

During Five-Year period Ending December 31, 2012													
MA County	Yr	Total Annual Filings	Rate of Personal Bankruptcies per 1,000 Adults	Predominant Nature of Debt									
				Personal Bankruptcies (Nonbusiness Filings)				Business Bankruptcies (Business Filings)					
				Total	Ch 7	Ch 11	Ch 13	Total	Ch 7	Ch 11	Ch 12	Ch 13	
Norfolk	2008	1,277	2.49	1,234	872	3	359	43	14	27	0	2	
	2009	1,648	3.18	1,586	1,219	5	362	62	33	25	0	2	
	2010	1,933	3.74	1,886	1,351	5	530	47	28	16	0	3	
	2011	1,605	3.08	1,565	1,098	9	458	40	22	18	0	0	
	2012	1,374	2.63	1,345	939	2	404	29	11	18	0	0	
Bristol	2008	1,973	4.78	1,945	1,476	0	469	28	20	7	0	1	
	2009	2,462	5.87	2,400	1,897	3	500	62	44	11	5	2	
	2010	2,676	6.43	2,641	1,910	2	729	35	18	8	6	3	
	2011	2,282	5.40	2,230	1,677	0	553	52	14	9	28	1	
	2012	2,058	4.84	2,012	1,491	5	516	46	22	3	19	2	

Sources: Administrative Office of the U.S. Courts and SMR Research *Note:* Rates based on Census Estimated Pops of Adults 20+ years

Predicted Impact

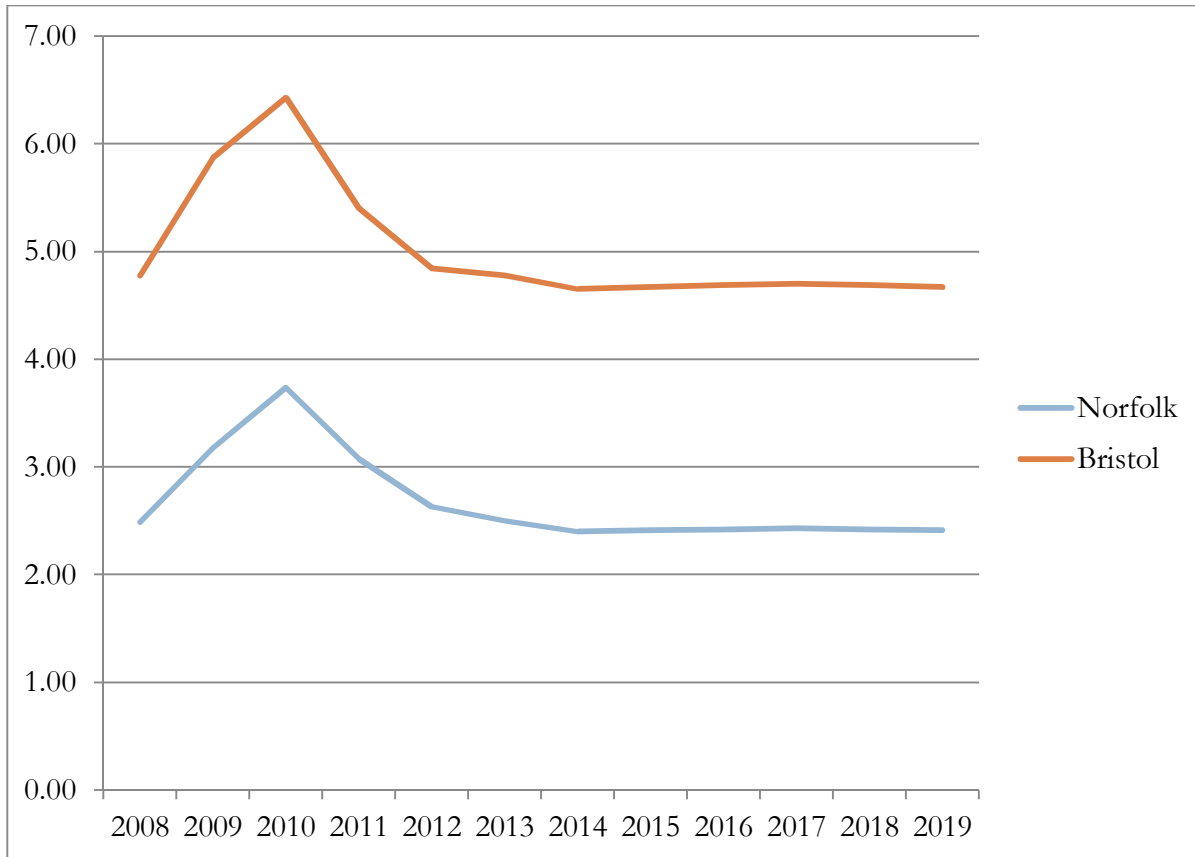
The Plainridge Racecourse expansion will likely contribute to a small decrease in bankruptcy rates during the construction phase but these gains will likely be lost over time due to the projected increase in problem gambling prevalence rates (doubling by year 2017, for those living within 10 miles of the racino).

Some research indicates that problem and pathological gamblers over their lifetime are more likely to declare bankruptcy than non-gamblers. A national gambling survey conducted in 1999 by the National Opinion Research Center (NORC) at the University of Chicago found 4.2 percent of non-gamblers experienced bankruptcy at some point in their life compared to 10.3 percent of problem gamblers and 19.2 percent of pathological gamblers.¹⁷⁰ Unfortunately, federal courts do not track what percentage of bankruptcy filings are by problem gamblers.

If a conservative assumption is made that the rate of personal bankruptcies doubles for problem gamblers, as were the findings in Montana,¹⁷¹ then there may be an additional 26 bankruptcies filed in Norfolk County that are problem gambling related beginning 2017. Twenty-six additional county

wide bankruptcies would create a very slight increase in the overall rate of annual personal bankruptcies (see Figure 11).

Figure 11. Rate of Annual Personal Bankruptcies per 1,000 Adults from 2008 to 2012 and projected for 2013 to 2019 for Norfolk County and Bristol County



Assumptions: (1) The rate of bankruptcies will double for problem gamblers; (2) Approximately 5,300 additional problem gamblers in Norfolk County and 4,200 in Bristol County peaking in 2017 then declining at an annual rate of .09%; (3) Five percent decrease in bankruptcies during building phase of Plainridge Racecourse expansion; (4) Other than the above variables, all other factors influencing bankruptcies remain unchanged from 2012.

Employment

Most of the evidence suggests that major increases in gambling availability – as in the case of the opening of a large casino – cause a slight increase in local employment levels through the combination of direct employment at gaming venues and indirect job-creation in gambling-related sectors.^{172, 173, 174, 175, 176, 177, 178, 179} In other cases, the opening of new venues results in changes in local employment as new venues divert employees from other local sectors, having no impact on overall

employment levels.^{180, 181, 182, 183} In addition, sometimes there are too few added jobs to be considered a significant increase in local employment,^{184, 185} and small spikes in overall employment following the opening of new venues generally does not lead to a permanently higher level employment.^{186, 187}

Regarding EGMs specifically, one study found that expansion lead to a small spike in local employment, but at a certain point these gains seemed to level off despite further increases in EGM availability in an area.¹⁸⁸ Increased availability of EGMs can also have a negative impact on overall employment if it displaces revenue from other business sectors that employ more people. They are the least labor-intensive form of gambling, so if consumer spending is diverted to EGMs from other local businesses that employ more people, the result would be a decrease in overall employment.¹⁸⁹

Baseline Indicator Data

Table 10. United States Department of Labor, Bureau of Labor Statistics: Unemployment Rates

	Town of Plainville Percent	Norfolk County Percent	State of Massachusetts Percent
February 2013 Unemployment Rate	8.80%	5.50%	6.50%
February 2012 Unemployment Rate	9.20%	6.10%	6.70%
February 2011 Unemployment Rate	9.50%	6.70%	7.60%
February 2010 Unemployment Rate	12.10%	7.90%	8.60%

Predicted Impact

The construction and first years of operation of the Plainridge racino complex will likely lead to a slight increase in local employment levels within the Town of Plainville and neighboring communities by virtue of being a major employer in the area (expected to employ 650 employees throughout the complex)^{viii} and a significant consumer of products and services needed to support facility operations leading to indirect job-creation. Furthermore, without the proposed Plainridge

^{viii} Based on information provided within the Plainridge Racecourse media kit accessed 5.10.13 http://www.prcharness.com/Plainridge_Media_Kit.pdf

Racecourse expansion, there are reports that the facility would not be financially viable resulting in closure of operations and the loss of a large employer and business consumer in the area.¹⁹⁰

Complicating the picture of net employment gain is the impact of the anticipated rise in problem gambling prevalence rates within the local community. The proposed slot parlor is anticipated to produce as many as 5,300 new problem gamblers within Norfolk County. A national gambling survey conducted in 1999 by the National Opinion Research Center (NORC) at the University of Chicago found 10.8 percent of problem gamblers and 13.8 percent of pathological gamblers reported job loss in the past year compared to four percent of non-problem gamblers and 2.6 percent of non-gamblers.¹⁹¹ Given that the demographic background of problem and pathological gamblers is not the same as non-gamblers, the NORC study concluded that eight percent of their job loss was the excess rate due to gambling. If the NORC study findings generalized to Norfolk County and the increased problem gambling prevalence projections are correct, then approximately 52 problem gamblers may lose their jobs and enter into unemployment $((.108+.138) / 2 \times (.08 \times 5,300))$. Some of those vacated jobs will be filled with previously unemployed residents; others may produce a compounded job loss if the problem gambler was an employer who lost his/her business; together these factors suggest overall impact on community unemployment is very difficult to predict.

Further complicating the longer range impacts of the racino development on local employment levels is the impact EMGs may have on area businesses. That is, if consumer spending is diverted to EMGs from other local businesses that employ more people then overall employment can be impacted.

In summary, the expansion is likely to lead to a small increase in local employment during the construction phase and the first years of operation, but at a certain point these gains will either level off or the increased availability of EMGs will produce a negative impact on overall employment by diverting consumer spending to EMGs from other local businesses and producing elevated problem gambling rates which have secondary impacts on employment. However, if the expansion does not occur, the community is at risk of losing a current producer of jobs which will likely lead to a small decrease in local employment until other employment sectors grow.

Property Values

Research indicates that new gambling facilities have no significant impact on property values in the community.^{192, 193, 194} The introduction of large casinos has a slight positive impact on property values in some cases, but EGM venues appear to be much less likely to impact factors related to property values (e.g., traffic, tourism).

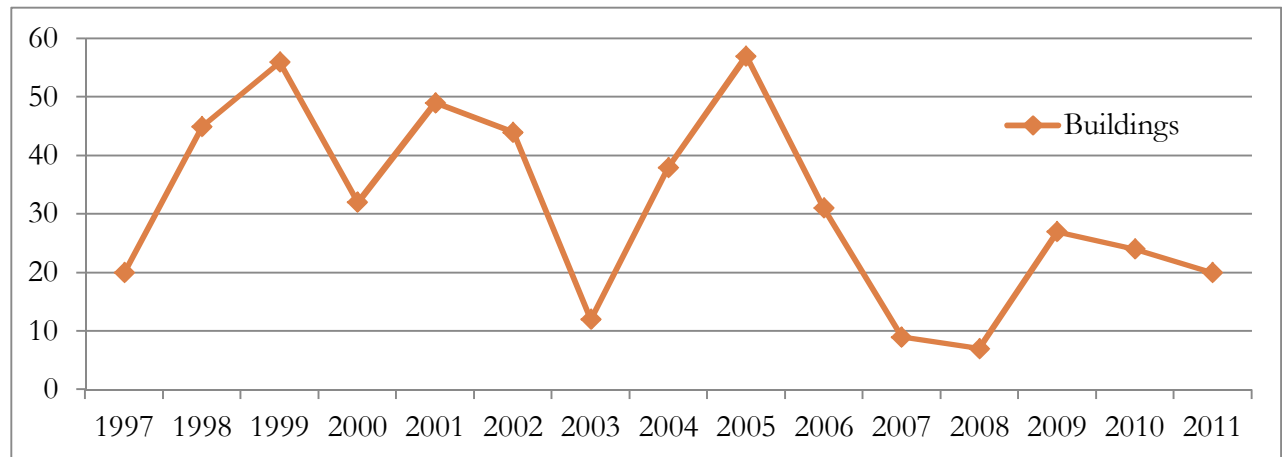
Baseline Indicator Data

Table 11. Town of Plainville Real Estate Activity Calendar Year 2012

	Number	Percent Change from 2011
Recorded Documents	2,195	+32%
Total Volume of Real Estate Sales	\$58,691,273	+158%
Average Sale Price of Deeds over \$1,000	\$519,391	+83%
Number of Mortgages Recorded	535	+40%
Number of Foreclosures	10	+0%
Number of Notice to Foreclose Mortgage Filings	18	-31%
Homesteads Filed	146	+30%

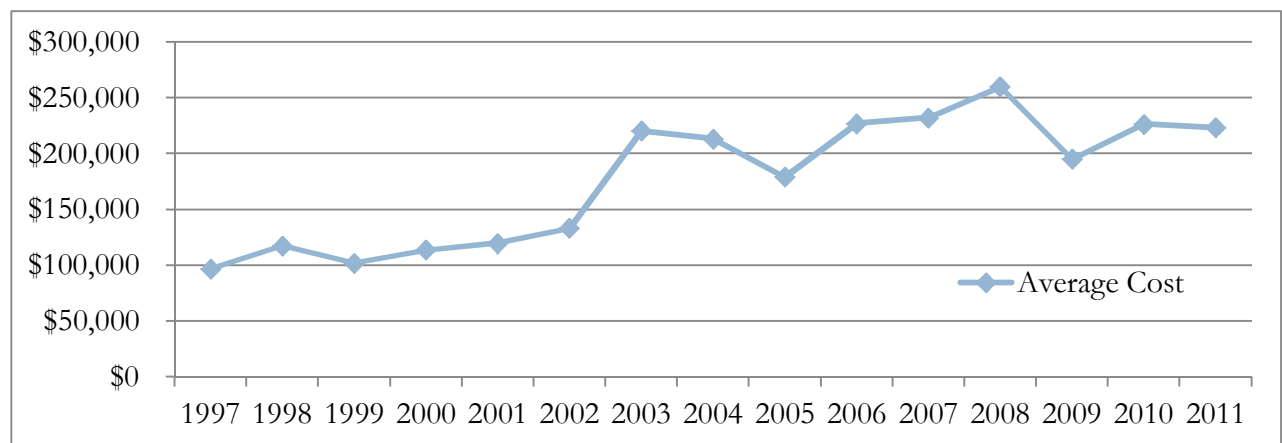
Source: Norfolk County Registry of Deeds Accessed May 10, 2013: <http://www.norfolkdeeds.org/index.cfm?cdid=12516&pid=12049>

Figure 12. Single-family New House Construction Building Permits



Source: Citi-Data.com accessed May 10, 2013: <http://www.city-data.com/city/Plainville-Massachusetts.html>

Figure 13. Single-family New House Construction Average Cost



Source: Citi-Data.com accessed May 10, 2013: <http://www.city-data.com/city/Plainville-Massachusetts.html>

Predicted Impact

Research indicates that new gambling facilities have no significant impact on property values in the community.^{195, 196, 197} The introduction of large casinos has a slight positive impact on property values in some cases, but EGM venues appear to be much less likely to impact factors related to property values.

Section 8

POPULATIONS OF SPECIAL INTERESTS

Two populations that are of particular concern when it comes to expanding gambling in a community are youth and seniors. These groups are often considered vulnerable segments of our population but for differing reasons. For youth, a large body of research exists that indicate early life experiences can have lasting effects. As a society we want to protect our youth and reduce risk factors that may create problems in later life. Seniors too are important members of our society and we are invested in protecting our aging population. Casinos in particular have been criticized for predatory marketing practices aimed at seniors and images of older adults lining slot machine banks are often conjured when envisioning a slot parlor or casino development. To address concerns regarding the impact of the proposed Plainridge Racecourse slot parlor on youth and seniors, the following literature reviews are provided along with an analysis of the relative risks and related impacts on these populations of special interest.

Youth

The rapid expansion and societal acceptance of legalized gambling have raised concerns about youth gambling.¹⁹⁸ Research shows that 63% to 82% of teenagers (12 to 17 years of age) gamble each year, 4% to 7% of adolescents exhibit serious patterns of pathological gambling, and 10% to 15% are at risk for either developing or returning to a serious gambling problem.^{199,200,201,202} There is increasing evidence to suggest that minors are engaging in gambling and developing more gambling-related problems than any other age cohort. Furthermore, several cross-sectional studies have shown links between adolescent problem gambling and several individual characteristics, including substance abuse, juvenile delinquency, school problems, psychological problems, being victimized by sexual or physical abuse, and parental history of gambling problems.^{203,204,205}

Casino & Racino Proximity and the Relationship to Youth Gambling

There is a dearth of empirical literature specifically investigating the relationship between gambling expansion within a community to impacts on youth within that community. However, within the broader literature on youth gambling there are some studies that looked at variables that impact youth such as youth casino gambling, gambling advertisement, and the effects of parental problem gambling on youth.

Although youth are legally forbidden to gamble at casinos or on slot machines, it is well documented they try and do at times succeed. Each month approximately 29,000 underage individuals are stopped at the door or caught on the floors of Atlantic City casinos.²⁰⁶ The Responsible Gambling Manager at one of Australia's largest casinos disclosed that for each month he represented the casino, approximately 700 underage individuals were discovered gambling within the casino.²⁰⁷ For those youth who are successful in casino gambling, there is evidence to suggest they are at much greater risk for developing or manifesting a gambling problem.²⁰⁸

Another area of concern is the potential impact of increased gambling advertisement that accompanies gambling expansion. The powerful impact of advertising on children and adolescents has been examined in several public health domains, including alcohol, tobacco, and food consumption but very little attention has been given to the impact of gambling advertising on youth. From this limited literature base some important observations are emerging. In one study that explored this issue, focus group research with adolescents demonstrated that gambling advertisements were viewed as attractive and that younger people are more likely to remember advertisements compared to individuals of other ages.²⁰⁹ Advertisements tend to focus on the fun, entertainment, and possibility of "winning big" with no mention of the potential consequences of gambling. Adolescents report that these advertisements portray gambling as a rewarding and enriching activity that leads to a happier lifestyle.²¹⁰ In a different study, the investigators reviewed existing studies on youth and gambling marketing in addition to examining the larger public health literature on marketing's impact on youth and concluded that the presence of gambling advertisements is a strong risk factor for youth gambling involvement.²¹¹

Related to the impact of advertising, there is speculation that a casino or large gaming venue within a community would impact youth by virtue of increased direct exposure to gambling venues. For example, some casinos and other gaming venues market to families and creating enticements for family outings such as offering arcade rooms, children's play areas, and restaurant deals.²¹² Parents taking their children to gaming venues may be inadvertently providing messages to their children that gambling is a parentally acceptable and harmless activity.

Other literature suggests that proximity to large gaming venues may not be as detrimental to adolescents' gambling habits. Several surveys in Nevada found that rates of gambling may be significantly lower among adolescents in mature gambling jurisdictions.²¹³ In these jurisdictions, problem gambling and participation by underage youth in age-restricted activities is much lower compared to jurisdictions where gambling is less available. Several repeated studies in North

America and in Europe have found that since the early 1990s and during a period of gambling expansion, adolescent problem gambling prevalence rates have either remained stable or decreased.²¹⁴

Youth Implications

It is likely that the proposed slot parlor and expanded gaming operations at the Plainridge Racecourse will have an impact on the Town's youth. The extent of that impact is difficult to predict due to the lack of available research on the topic. The most immediate impacts will likely result from increases in adult problem gambling prevalence and their secondary impacts on children. The opening of the slot parlor has the potential to double the rate of problem and pathological gambling, for those adults living within 10 miles of the facility and within the first three years of operations, which could lead to an additional 100 or so Plainville households with a problem gambler. In the 2000 census, for the Town of Plainville, there were 3,009 households out of which 33.4% had children under the age of 18 living with them and the average family size was 3.11. These figures suggest that approximately 37 additional Plainville children will be living in a household with a problem gambler. Research has documented a wide-range of damage experience by families of problem gamblers. This ranges from severe financial problems, through emotional and relationship problems, to physical and psychological abuse.^{215,216,217,218,219,220,221} As Abbott, Cramer, and Sherrets (1995) stated; "A compulsive gambler can devastate the family system adversely affecting the marriage, parent-child relationships and the psychological development of children."²²²

What is less well understood is what impact the proposed slot parlor will have on the propensity for the Town's youth to develop gambling problems. The research is too underdeveloped in this area to determine whether youth who are exposed to more gambling opportunities in their communities are at greater risk of developing problems. However, research does exist that suggest that the presence of gambling advertisements is a strong risk factor for youth gambling involvement. That is, there is a likelihood that due to increase advertising from and direct exposure to an expanded Plainridge Racecourse gaming facility that youth gambling involvement levels will increase but whether that increased involvement translates to increased rates of problem gambling among youth or later in life is difficult to determine based on the fields' current body of knowledge.

Seniors

Seniors are gambling in greater numbers now than ever before in U.S. history. In 1975, 23% of those aged > 65 years reported gambling in the previous year; by 1998, the percentage had risen to 50%.²²³ Seniors appear to represent an attractive demographic for gambling venues. They are the fastest growing segment of the population and often have substantial time for social and leisure activities.^{224,225,226,227} Casinos are attractive to seniors for various reasons; they offer a place to socialize,^{228, 229, 230} they may be considered an inexpensive way to enjoy the day out²³¹ and they have

the potential to offer emotional escape, excitement, independence, empowerment and financial gain.²³²

Among seniors last year(commonly considered “current year”), problem gambling prevalence rates ranged from 0.3%²³³ to 2.7%²³⁴ for older adults sampled from communities, to 3.8%²³⁵ for older adults in senior centers, and a high of 11%²³⁶ for older adults sampled from gambling venues. In a systematic review of the empirical studies exploring gambling behavior and problems among older adults the authors concluded that prevalence rates of both current and lifetime disordered gambling among older adults were lower than those among younger adults. With respect to gender differences, the results are generally consistent, suggesting that the estimation for disordered gambling among male older adults was higher than among female older adults.²³⁷

Seniors as an At-risk Group

Although the proportion of seniors that manifest a gambling problem is lower than other age groups, this population is frequently considered an at-risk group for being impacted by gambling problems. There are several reasons why seniors are viewed as at-risk and these include:

- When people are coping with big changes or losses they are more vulnerable to develop a gambling problem; seniors may turn to gambling as a distraction from later life transitions such as retirement, lack of opportunities to socialize, death of a spouse and friends, and chronic illness.²³⁸
- Seniors who have gambled away their retirement savings don't have the needed working years to make up their losses.
- Many seniors may not understand addiction, making them less likely to identify a gambling problem.
- Seniors have been brought up in a generation that believes in not sharing problems publicly.²³⁹ This belief may lead to seniors not seeking treatment, which may further increase their negative health and financial outcomes.²⁴⁰
- Many seniors may hide the extent of their gambling because of the stigma associated with it and health professionals rarely assess for problem gambling.
- Compared to younger adults, seniors have higher rates of cognitive impairment that may interfere with their ability to make sound decisions.
- Some medications used more commonly with seniors than with young populations have been linked to problem gambling behaviors (dopamine agonists such as some Parkinson's Disease medications).²⁴¹
- Many older adults are living on a fixed income and have limited opportunities to increase their income. This can be problematic in two ways: even relatively small losses could result in an inability to afford essentials and some may view gambling as the only earnings strategy available to them.

Health Outcomes

Although seniors are considered an at-risk group for problem gambling, evidence exists that gambling and casino participation by seniors can lead to different health outcomes.²⁴² A study of those 65 years or older (N = 8,205), found that older recreational gamblers, compared to non-gamblers, were more likely to face nicotine dependence, to be diagnosed with chronic conditions, and to be obese. However, they were also more likely to have better subjective health ratings and better physical health functioning.²⁴³ Correspondingly, at least one study found casinos to have psychological benefits for seniors.²⁴⁴ Unlike those seniors who gamble recreationally, problem gambling in seniors was found to be associated with a broad range of physical health problems²⁴⁵ and mental health problems such as to anxiety and depression.²⁴⁶

Implications

It is likely that the proposed slot parlor and expanded gaming operations at the Plainridge Racecourse will have an impact on the Town's seniors. For some seniors that impact will be positive while for others the impact will be negative. The positive impact will be felt by recreational senior gamblers with the skills and abilities to make choices based on analyzing potential costs and benefits. When evaluating their gambling as costing them more than anticipated, the majority of senior gamblers will discontinue or curb their gambling. This is supported by research findings that the majority of seniors who report visiting casinos do so only for the social aspect.²⁴⁷ Thus, the proposed Plainridge Racecourse expansion may lead to increased recreational activity and social interactions among some of the Town's seniors which in turn may facilitate better physical and psychological health.

On the flip side, as discussed elsewhere in this report, the odds of developing a gambling problem may double when a casino or slot parlor is within close proximity of residence. There is little reason to believe that seniors are immune from this effect. Studies have found seniors sampled from gambling venues were more likely to have higher levels of disordered gambling than seniors sampled from communities^{248, 249} and one study found visiting a casino was the largest contributor to gambling problems among seniors; seniors who visited the casino monthly or more were 2.6 times more likely than seniors who rarely or occasionally visited the casino to show evidence of a gambling problem.²⁵⁰

In summary, the impacts on seniors are anticipated to be mixed. For those seniors that develop a gambling problem, the impact can be severe. Because of the numerous reasons seniors are considered an at-risk group for problem gambling, education programs should be implemented in residential facilities and community organizations that inform seniors of the risks associated with gambling and tips to keep social and recreational gambling from developing into unhealthy gambling.

Section 9

MITIGATING HARM

Many of the negative impacts associated with the proposed slot parlor expansion of the Plainridge Racecourse are directly related to problem gambling. Research has found that with successful community adaptation, the negative impacts related to problem gambling can be mitigated. This adaptation process includes the community developing effective responses to address problem gambling thereby reducing the rate of new problem gambling cases and decreasing the severity and/or duration of a problem gambling episode.

The Massachusetts legislation that allows for casinos and slot parlors in the state included a provision to set aside a portion of gaming tax revenues to fund problem gambling services. Based upon current estimates, the amount to be dedicated to problem gambling services would be between \$20 million to \$25 million a year. However, those funds will not be available until the proposed casinos and slot parlors are operational and it is unclear how much of that funding will reach the Town of Plainville and the surrounding communities.

For a community to most effectively mitigate harm caused by the development of a racino or casino, community readiness efforts need to be made to build an effective problem gambling treatment and prevention system before the expanded gaming venue opens to the public. Data from the Massachusetts Problem Gambling Helpline show citizens from the Town of Plainville and the surrounding counties access helpline services at a very low rate suggesting current community awareness of, and interest in, problem gambling services are low.

The following are recommendations based on practices that have been found to be effective in other communities to mitigate harm related to legalized gambling expansion.

Strategic Planning and Monitoring. There is broad consensus that the fundamental elements of an effective problem gambling prevention effort include consultation with the full range of stakeholders, cooperatively established goals, agreement on measurable criteria of performance, and independent evaluation of these efforts. This would involve creating an integrated database of prevalence rates, conducting more research, and widely disseminating findings. Many of these local efforts will be aided by larger efforts within the state. The Massachusetts Gaming Commission recently awarded a contract to a University of Massachusetts Amherst School of Public Health and Health Sciences research team to perform a comprehensive, multi-year \$3.64 million research project to study the economic and social impacts of introducing casino gambling in Massachusetts. Some duplication of effort at the local level may be avoided by determining what indicator data will be gathered by the Amherst research team to help inform local policy and gambling harm reduction practices. In the near term, the Town should consider forming a task force of community leaders and experts to develop a strategic plan to address problem gambling within local communities.

Raising Public Awareness. Public awareness campaigns have been proven effective in delaying initiation of problematic behaviors and reducing harm from problem behaviors. The effectiveness of such campaigns depends on a number of factors including identification of groups at risk and developing messages aimed at these groups, coordinated and persistent messaging efforts through multiple channels, and sufficient resources to implement efforts. At-risk groups to consider targeted messaging efforts towards include youth, women, older adults, cultural and ethnic minorities, employees of gambling venues, recent immigrants, current and former military servicemen, incarcerated populations, and slot parlor patrons. Plainridge Racecourse operators must play a key role in the collaborative development of responsible gambling practices. For example, ‘gambling information’ kiosks within the slot parlor can bring together a range of problem gambling prevention initiatives.

Training for Professionals and the Industry. Work is needed to train healthcare professionals, educators, and criminal justice personnel, including courts, probation, and juvenile justice in how to screen for gambling problems and how to refer problem gamblers and family members for help. There is a need to develop cost-effective approaches to expanding the availability of problem gambling treatment services and to provide a broader continuum of care.

Implementing Robust Responsible Gambling Practices within Gaming Facilities. All Plainridge Racecourse employees should receive training on practices to promote responsible gambling and practices to address patrons who self-identify as a problem gambler and/or display concerning behaviors. Additionally, because gaming employees are considered an at-risk group for developing a gambling problem, policies and practices should be in place to address this concern. Other innovative responsible gambling initiatives may be considered that further help to create a well-informed and healthy player based.

Online Resources and Other Innovative Practices. Stateside efforts are anticipated to provide residents an abundance of online resources and a high quality problem gambling helpline. Community efforts will be useful in helping guide local citizens to stateside resources. For example, town and county websites should provide links to the Massachusetts Council on Compulsive Gambling and other resources. An innovative practice that has been adopted in other places in the country to address problem gambling has been the development of community coalitions to raise problem gambling awareness. Community coalitions can become important mechanisms to educate the community and keep the topic of problem gambling in the public eye. Other innovative practices may include school based initiatives, health service initiatives, and social program initiatives where information about gambling is integrated into healthy behavior curriculums/programs and parent education efforts.

Problem Gambling Treatment Improvement Initiatives. The current problem gambling treatment system in Massachusetts serves fewer problem gamblers than most state funded gambling treatment systems.²⁵¹ Efforts to develop effective and efficient gambling treatment options in the Town and surrounding communities are needed. Ideally, a continuum of care will be developed that offers assistance to persons at all levels of need from brief interventions for those in the early stages

of problem development to residential treatment services for those disordered gamblers needing a 24 hour safe and structured therapeutic setting.

In conclusion, many of the negative impacts on the local citizens of the Town of Plainville can be mitigated by efforts to prevent and treat problem gambling. Efforts to reduce gambling related harm will be most effective by investing sufficient resources to develop and implement a strategic plan to address problem gambling concerns prior to the opening of the proposed slot parlor expansion project.

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