

The Dangers of Youth Gambling Addiction



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Section 01: Introduction to Problem Gambling

Problem gambling is frequently misunderstood.



“Isn’t that when people keep gambling when they can’t afford it, because they’re irresponsible?”

“They could stop if they wanted to, right? They’re just selfish.”

“Kids can’t be sold lottery tickets or go to the casino, so they’re not problem gamblers. It’s only adults affected, right?”

WRONG.

Problem gambling, commonly referred to as a gambling addiction and clinically recognized as a gambling disorder, affects people of all ages, from adolescents as young as 10 to adults in their senior years. It’s not a matter of being irresponsible – it’s an addiction rooted in the brain just as are the drug and alcohol addictions of millions of people.

It’s not bad behavior or a bad habit – it’s a serious condition. Two million U.S. adults meet the criteria for pathological gambling (the most severe level of gambling addiction), and another four to six million are considered problem gamblers. And the earlier a person is introduced to gambling, the more likely they are to become problem gamblers as adults – or even earlier.

We aren’t just working to prevent future problem gambling in our young individuals – we need to help the kids who are being affected by it **RIGHT NOW**.

Teenagers ARE gambling.

Of U.S. residents ages 14-21, approximately 2.1 percent struggle with problem gambling. Another 6.5 percent are at-risk.

If our teenagers' problem gambling isn't halted early, it can have devastating consequences that affect the rest of their lives. What can we do to help? How can we guide them to recovery and to remain gambling-free? We begin by educating ourselves and those around us on youth gambling and problem gambling.

The following pages explore gambling addiction in youth; from the time they are first introduced to gambling through high school and college years. We will explore the warning signs of problem gambling and the consequences, and how we can raise awareness about problem gambling and educate Children of its dangers. We touch on the legal concerns of underage gambling, and we seek to help parents and youth struggling find the support and treatment they need.

Section 02: Adolescent Brain Development & At-Risk Behavior

There are a number of reasons the brain is something to consider when comparing the decision-making of children to adults, and especially when we begin to discuss adolescents and addiction. Children don't always understand or fully acknowledge the impact of their decisions and actions. Why is this?

Our brains do not fully develop until we reach our early twenties.

While 23 and 24-year-olds are just beginning to use their fully matured brains to evaluate emotions and make decisions, ***children and teenagers aren't prepared to balance emotion and logic to make healthy choices.*** They're not prepared to consider all the consequences of any one decision.

Instead, they are more likely to act impulsively and take risks. But what parts of our brains affect our decision making so drastically? Three important parts of the brain are highlighted below:

The Nucleus Accumbens

The nucleus accumbens is the part of the human brain that determines how much effort we are willing to put into earning a reward. It's where pleasure and excitement for achievements is recognized. As teenagers develop, their immature nucleus accumbens may be what makes teenagers prefer activities such as video games that don't require much effort to provide excitement and reward.

The Amygdala

The amygdala processes emotions and gut reactions. As people develop from teenagers to adults, this kind of activity shifts to the prefrontal cortex, leading to more rational thoughts rather than reactive thoughts. When this occurs, more reasoned observations and decisions are made. Unfortunately, until the prefrontal cortex develops, fear and aggressive behavior driven by the amygdala are more noticeable.

The Prefrontal Cortex

The prefrontal cortex, one of the last parts of the brain to completely mature, is located just behind the forehead. This area is responsible for the complex processing of information, which affects how people make decisions, control their impulses and set goals or plans. When the prefrontal cortex is underdeveloped, poor decision-making and judgment can occur. A person's nerve cells that connect the frontal lobes (also called cerebral cortex) with the rest of brain are not fully developed when he or she is only a teenager.

Teenagers drinking, smoking or gambling for the first time may appear to just be acting irresponsibly, but we have to understand that their brains are not wired the same as the adults attempting to enforce rules. Teenagers are making decisions that make sense to them – as best as their brains will allow them to reason, even when the decisions put them in dangerous situations.

We have to educate ourselves about adolescent brain development as we deal with negative actions or at-risk behaviors of teenagers. We must prepare ourselves for arguments and irritability stereotypical of teenagers, so that we can have constructive conversations that keep them safe. When our kids are introduced to activities such as gambling, we must educate them about the risks of partaking in these activities.

Section 03: How Kids Are Introduced to Gambling

It starts innocently enough. Cousins sit around the kitchen table watching their parents play poker after a family dinner on a Sunday evening. They see the excitement and frustration as bets are won and lost, chips exchanged and new hands dealt. They feel the rush as they root for their parents, cheering them on by saying, “It’s okay. You’ll win next time.” They get excited when their parents allow them to join in playing.

It’s watching the Super Bowl with their father. He’s placed bets with the children’s uncle on who will win and what the score will be, and the atmosphere is tense for every hour of the big game. Waves of excitement and anxiety come as the odds of him winning his bet change with every touchdown.

It’s a trip to the convenience store with their mother. She buys gasoline for the car, two bottles of water and five dollars worth of the scratch-off type lottery tickets. She lets her children scratch off the various tickets; one child’s ticket reveals a one-dollar prize. Months later, the same child receives eight scratch-off tickets in a card on his eighth birthday.

It’s playing a game on their mother’s iPhone that challenges children to beat more levels and earn fake coins. The children are excited when they move forward, and stressed when they don’t have the coins to continue playing. It’s not what we might call “real gambling,” but these activities may promote a transition to “pay for play” activities, which is a subtle shift into gambling.

These are just a few examples of the many ways kids get introduced to gambling at young ages. Children are observant. They see the actions of their family members and friends, and they unconsciously, and naturally replicate these actions. They watch movies and commercials that celebrate casino-style gambling, and they get small doses of that same excitement by visiting arcades and playing video games.

What are some other ways kids are introduced to gambling?

- Peers at school introduce gambling opportunities to groups of friends and convince others to participate in bets.
- Kids are exposed to venues such as racetracks, where gambling is not only common but expected.
- Images of gambling are found on TV, the radio, billboards, posters and other forms of traditional and online advertising.
- New games available as mobile and online applications allow kids to wager fake money and property for opportunities to gain or win.

Gambling at the ages of 10 or 11 can seem innocent and harmless, but studies have shown that children who are introduced to and begin gambling by age 12 are four times more likely to become problem gamblers. That early introduction can be critical in the development of a gambling addiction. We must educate our kids about the potential dangers of gambling in an effort to prevent future gambling addiction.

Section 04: Youth and Online Gambling

In the last few years, children and teenagers have gained much more access to mobile phones and tablet devices that allow them to play games for hours at a time at home. These games, often relying on chance or minimal skill, can keep the child's attention for long stretches of time.

Why is this a problem?

These games, even when centered on pets, candy and other harmless themes, recreate some of the same emotions and excitement experienced by gamblers.

- The games build competition among online friends and strangers that drive children and teenagers to keep playing until they beat more levels or otherwise make progress.
- The games often allow players to earn fake money or other prizes that can be traded for an opportunity at winning more, replicating a real-life gambling opportunity.
- Many mobile games allow children to pay real money for game boosters and tips – making children sacrifice cash for games that will never produce any real value for them in return.
- The games are easily accessible, making it simple for children to get caught up playing and become distracted from their responsibilities, wherever they are – even if they are at school.

- The desire to play their preferred games can make children irritable when they are forced to do other activities, such as join the family for dinner or do homework.
- There are plenty of apps that simulate real gambling scenarios, such as poker games, blackjack and virtual slot machines, which increase the desire of teenagers nearing the age of 18 to play in real life.
- Young children playing free versions of games consider their online success indicative of how they would do in versions where they bet real money.

Many of these apps are marketed toward this young audience - 2 to 17-year-olds vulnerable to gambling addiction and its lifelong consequences.

Though official survey results are limited at this time, problem gambling experts are monitoring those in treatment for problem gambling for a sign that gambling addiction is on the rise in the younger populations.

Unfortunately, treatment professionals often only see a small sample of those affected by problem gambling, as many people do not get help for their gambling addiction or do not know there is help available.

Section 05: Gambling in High School

While children may have been introduced to gambling at younger ages, once they get to high school, students interested in gambling can find plenty of opportunities to do so without the knowledge of their parents or teachers. High school is where many students begin actively placing bets on their own. With more access to money than ever before (whether earned as allowance or given for specific purchases), high school students have extra money to place informal bets among friends and other students. Though not as common, they can also reach illegal gambling opportunities over the phone and on the Internet that require no more than unmonitored access to a credit card. These actions can be made out of the sight of teachers and other supervisors, and parents may be kept completely unaware.

High school students are gambling, at home and on school grounds.



of students surveyed had gambled at least once in the past 12 months.

They're placing bets on high school sports outcomes, and the outcomes of televised sports competitions.



They're playing cards and dice.

They're purchasing lottery tickets - despite it being illegal for people under 18 to do so.



Why are so many high school students gambling? Most often, they find it fun and exciting. They're influenced by the competitiveness of wanting to win among peers, and when they do win, they're happy. Typically, high school students are satisfied by small wins, and their gambling does not escalate.

Unfortunately, some high school students become distracted by early, sometimes "big," wins that make them want to continue their gambling – and increase it.

What happens when gambling activity increases in high school?

- Students may lose money they need for field trips, school materials, meals and other required expenses.
- High school students can become distracted from their studies, part-time jobs and other obligations.
- Losses and debts to other students can cause friction and altercations between adolescents.
- Mounting debts or lies due to gambling can cause teenagers stress and guilt.
- Family members and friends may lose strong relationships with a student who has disconnected him or herself from those around in order to focus on gambling.

The consequences of problem gambling are numerous, and while most teenagers don't have the resources available to accumulate significant amounts of debt, certain gambling patterns may emerge when they gain more independence as working adults or college-age students.

Section 06: College & Gambling

For college students (and similarly, among most young adults of the ages 18-22), this age is a time of new independence. Often living outside of their parents' homes and managing their own budgets for the first time, college students are surrounded by opportunities to try new activities and take part in more at-risk behaviors.

What new and often risky behaviors do we already associate with college students?

- Poorer nutrition, exercise and sleeping patterns than during high school
- Frequent exposure to and intake of alcohol
- Legal but more frequent smoking of cigarettes
- Increased exposure to and partaking in illegal drug use
- Promiscuity with fellow students

NOT ON THAT LIST AND NOT OFTEN THOUGHT ABOUT? GAMBLING.

In fact, many studies suggest that the rate of problem gambling among college students is higher than in the adult population – it may even be **double the rate of the general population**, with as many as six percent of all college students affected.

Particularly at risk for problem gambling are college athletes, who are often highly competitive and social, both factors that can influence a desire to gamble. One such college athlete was highlighted in the e-book *“The Faces of Problem Gambling.”* Read the second story, *“The Gambler, Turned Coach”* to see how a three-sport, All-American athlete with a full athletic scholarship was affected by a gambling addiction for years of her life.

Why do college students gamble?

- To make money.
- To spend time with friends or as a way to meet new people.
- To compete among students in dorms, classes or organizations.
- To rebel against rules that had kept them from gambling at a younger age.
- Because they've always wanted to but have not had access to money previously.
- Because they've been given the opportunity to get a credit card for the first time.
- To stand-out among a crowded population by making a name for him or herself, complete with more money or new possessions won through gambling.
- To escape dealing with depression, loneliness or anxiety about classwork, personal problems or homesickness.

“ESCAPE” - curious what we meant by that? Many individuals use gambling to avoid handling personal feelings or problems. As there are many ways to gamble independently, without requiring others to participate, many problem gamblers do their gambling alone and without others knowing. They “escape” into activities such as Internet gambling and playing at slot machines to avoid interaction with others and to avoid having to confront existing problems.

Section 07: Signs of Underage Problem Gambling

As parents, family members and community members, it's important to know the most common signs of problem gambling in young adults. If we can identify a problem and help these children, teenagers or college students seek help early, we can prevent serious consequences from accumulating. Emotional stress and depression, as a result of a gambling problem, can lead to more devastating consequences.

FACT: Gambling addiction has the highest suicide rate of all addictions.

What are the signs of problem gambling that we should be looking for in our community's youth?

- The student is missing classes or entire school days with no explanation.
- Grades have suddenly dropped and assignments are not being completed on time or as well as in the past.
- Interest in extracurricular activities has lessened in recent weeks or months.
- The individual's behavior and attitude has changed, becoming more secretive, defensive or aggressive, which may suggest unexposed gambling or other hidden activities.
- There is an increased interest in money and the value of possessions.

- He or she is partaking in regular card games or other gaming situations with a group of peers.
- He or she speaks openly and frequently about an interest in gambling or borrowing money.
- The child becomes extremely competitive and interested in winning and “being right.”
- Money the adolescent or college student should have (such as lunch money) has gone missing.
- Money that should not be accessible, such as parents’ cash kept in the household, is missing.
- Alternatively, he or she has stashes of money or new possessions whose origins cannot be explained, suggesting the adolescent has won money.

These are just some of the signs of problem gambling. You can find more information about identifying problem gambling in KnowTheOdds’ **“Understanding Problem Gambling.”**

Section 08: Underage Gambling Legal Issues

Underage gambling is tremendously dangerous to the wellbeing of children in our community, and there are laws in place in many states that recognize this to be true. Vendors who permit children to gamble can be charged, though the charges and associated punishments change from state to state.

In New York State, it is illegal for vendors responsible for gambling opportunities to sell to children under the age of 18.

What does this mean?

- Racinos cannot allow individuals under the age of 18 to place bets, and new NYS casinos will not allow gamblers under the age of 21. Youth are prevented from being in the gambling areas except for when they must pass through to other event spaces in the same building.
- Racetracks cannot allow individuals younger than 18 to place bets on the outcome of any horse races.
- Restaurants, grocery stores, and convenience centers cannot sell any form of lottery ticket, whether scratch-off games or numbers-driven lottery games, to minors.

All agents who can sell gambling opportunities must verify the purchaser's age by checking the individual's personal ID. If an employee is caught allowing an underage individual to gamble, the employee may be charged with a misdemeanor and the venue can face penalties or review.

How do policies and laws help to prevent gambling problems in youth? By not allowing those under the age of 18, or 21 in some cases, to participate in gambling activities, we are subsequently increasing the age at which some children begin gambling. As previously discussed, the later a child is exposed to, and begins, gambling, the less likely he/she is to develop a gambling problem.

When we speak about problem gambling, we must raise awareness about the policies and laws in place to protect youth. We need to encourage grocery store clerks, gas station attendants and casino employees to take these rules seriously and to enforce them. We need to be sure signage is posted in all venues making it clear no underage gambling can occur. Finally, when children can't buy their own tickets or place their own bets, we must discourage parents, older relatives and friends from placing bets on behalf of these children and teenagers.

Section 09: Finding Help for Underage Gambling Addiction

If your child, teenager or college student needs help for their problem gambling, support and treatment opportunities do exist. Explore the following help available to problem gamblers in New York State and across the country:

ONE-ON-ONE COUNSELING. Personal counseling with trained professionals experienced in helping individuals with gambling addiction is available. One-on-one counseling sessions can help problem gamblers understand things such as:

- Why did I start gambling?
- How does gambling make me feel and what other activity or activities could I do to feel that way?
- When do I most often feel the urge to gamble?
- Do I use gambling to avoid problems? How else can I handle my problems?
- What must I do to stop gambling and stay in recovery?
- What consequences has gambling caused and how can I begin to repair my life?

Personal counseling is available from many licensed counselors who will see you as often as is mutually decided – even weekly or daily, if needed.

SELF-HELP GROUPS. Talking about your own addiction can seem embarrassing. It requires you to expose problems you have and the consequences your addiction has created. It encourages you to talk about your feelings, something you may have previously chosen not to do with friends and family.

Despite all of that, self-help groups bring together many problem gamblers every day, whether it's their first day of recovery or years later.

These groups help individuals:

- Hear the stories of people, like them, who have suffered from problem gambling.
- Realize that others have experienced the same consequences – they are not alone.
- Listen to how other problem gamblers handle emotions such as depression and anger.
- Learn from the personal experiences of people who have quit gambling and successfully remained in recovery.
- Become motivated to become a participant in the group and share their own stories of recovery.

Groups can consist of men only, women only, men and women, and even just members of specific age groups. The most popular network of self-help meetings is Gamblers Anonymous, whose chapters can be found in cities and towns nationwide.

SELF-HELP SUPPORT GROUPS FOR FAMILY MEMBERS AND FRIENDS.

We know that it's not just the gambler who is affected by gambling addiction. Parents, grandparents, brothers and sisters, and many more family members and friends can be affected by the actions of a problem gambler. They may feel that they caused the addiction or could have prevented it, and that can cause tremendous guilt. Others may feel anger at dishonesty of the problem gambler or the financial losses that have accumulated and affected the family.

One-on-one and group counseling is available for these family members. Self-help options such as Gam-Anon focus on helping family members cope with the addiction of loved ones.

THE NEW YORK STATE HOPELINE is available 24 hours per day, 7 days per week. By calling 1-877-8-HOPENY (1-877-846-7369), you can speak to professional clinicians to find help for alcohol, drug and gambling abuse. The NYS HOPEline will direct callers to services such as counselors, support groups and self-help opportunities such as the ones mentioned previously. All calls are toll-free and confidential.

Section 10: Educating Your Children about Gambling Addiction

Even if you don't personally gamble around your children, you can almost guarantee that they have been exposed to gambling early and often. For example, you can't help that your child sees a casino on television or sees the latest lottery jackpot promoted on the billboard next to the highway.

What can you do to keep your children safe?

Talk to your children about gambling and its risks. Consider talking about the following:

EDUCATE them about how gambling occurs and the risks of placing bets.

TEACH your children about the low odds of winning from lottery tickets, scratch-offs, slot machines and other gambling opportunities. Compare these odds to being struck by lightning, finding a four-leaf clover and other examples that will engage kids' interest while getting the point across that gambling rarely results in gain.

SPEAK to them about the risks of gambling addiction just as you would speak to them about the dangers of drug and alcohol abuse. The kinds of conversations that keep kids from smoking cigarettes can also keep them safe from problem gambling.

WORK with them to understand how they can enjoy card games, the Super Bowl and other games frequently associated with gambling without placing any bets.

ALLOW your child to consider what they would do with money they save by not gambling. How could they save their money in order to obtain possessions or do activities they like? How would gambling affect their ability to save for these?

TEACH your children about what to do if they suspect problem gambling is affecting one or more of their classmates. Students should understand that gambling addiction is a serious concern that needs to be brought to the attention of teachers, guidance counselors and parents.

By having these conversations with your children at a young age, and again as they become teenagers and young adults, you can help them stay aware of the dangers of problem gambling. As they get older, these conversations will also help them understand the difference between gambling on occasion for social entertainment and excessive gambling that can negatively impact other areas of their life.

Section 11: Raising Awareness in Your Community

We must protect the children in our communities from developing gambling addictions. To do so, we must raise awareness about problem gambling. We have to let people know it exists, and that it affects people of all ages. We must teach people how to identify its signs, and how to help people seek treatment. We need to educate parents, siblings and friends about the causes of gambling addiction and how they can best support their problem gamblers.

If you want to help raise awareness about problem gambling, consider doing the following:

SPEAK TO PEOPLE. Whether you teach your children at home about problem gambling or arrange for a professional to speak to an entire classroom of young students, every opportunity to educate the youth in our communities is important. We must raise awareness among adults as well – those who have never heard of gambling addiction and those who don't understand its medical definition. We must inform people that gambling addiction is treatable, and that recovery is possible.

SHARE RESOURCES. Whether you share the online version of this book through your social media networks or direct people to other online resources, you can help bring attention to information created to keep kids, teenagers and young adults safe.



You can find more resources from the New York Council on Problem Gambling by visiting DontBetYet.com - a website devoted to educating children about the dangers of problem gambling. There, you'll find a cartoon, children's book, worksheets, poster and more information to help guide your discussion of problem gambling with children.

RAISE AWARENESS OF THE HELP THAT IS AVAILABLE. The easiest way to do this is to raise awareness of the NYS HOPEline. The NYS HOPEline is a helpline for individuals struggling with alcohol, drug and/or gambling abuse, as well as those affected by these addictions. Trained professionals answer each phone call and can provide hope and guidance to each individual seeking a healthier, happier life free of the consequences of addiction. Promotion of the NYS HOPEline can have a hand in helping many people in our communities.

Together, we can educate our youth about the risks of problem gambling, and we can prevent addiction from affecting our communities, even as more gambling opportunities develop in New York State and online. If you or someone you know needs help for problem gambling, we encourage you to reach out for help as soon as possible.

FIND HELP FOR GAMBLING

1-877-8-HOPENY

1-877-846-7369

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To find more information about problem gambling, visit **KnowTheOdds.org**.