

Youthful Gambling in the United States

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Bob and Robin C. sent their middle child off to college with high hopes. Rann was a state speech champion who graduated from high school in Kalispell, Mont. During his freshman year at Montana State University, they thought all was well with Rann. It was not. His first extended time away from home left him feeling isolated and lonely. He found relief by playing video keno. Virtually overnight, he was hooked. Within months he had pawned almost all his possessions to gamble. He was forced to live out of his car. His parents remained in the dark until they discovered that Rann had been forging checks from their checking account and they found rifles, skis and other belongings missing from their home. Rann had pawned them for gambling money.

Prevalence of Youthful Gambling

Obviously, not *all* youth will encounter such experiences, but youthful gambling appears to be on the rise in the United States and Canada. In fact, in its final report released in 1999, the National Gambling Impact Study Commission (NGISC) reported that as many as 1.1 million adolescents between the ages of 12 and 18 are considered pathological gamblers.

The International Centre for Youth Gambling Problems and High Risk Behavior reports, “Our recent data suggests that while 55 percent of adolescents are casual or recreational gamblers, 13 percent have some gambling related problems and 4-6 percent have a serious problem.

These trends are especially alarming because there is some evidence to suggest that “the proportion of pathological gamblers among adolescents in the United States could be more than three times that of adults.” At the very least, it appears that those who begin gambling at an early age “run a much higher lifetime risk of developing a gambling problem.”

Gambling Opportunities Available to Youth

A survey of 500 adolescents conducted by the National Opinion Research Center (NORC) at the University of Chicago revealed that youth wager differently than adults. The 16 and 17 year olds, especially, are most likely to bet on card games or other games of skill, participate in sports pools and take their chances in lotteries, especially instant lottery tickets.

An extensive review of literature conducted by the National Research Council (NRC) of the National Academy of Sciences also drew attention to this issue of “convenience” gambling — the wide array of legal games such as stand-alone slot machines, video poker, video keno or other electronic gaming devices found in retail outlets such as bars, truck stops and/or convenience stores — as a significant opportunity for underage gamblers.

A growing area of concern for administrators at colleges and universities is the dramatic increase in the number of students wagering on sporting events. A study sponsored by the National Collegiate Athletic Association in 1996 surveyed over 2,000 student athletes in Division I basketball and football programs. Of those responding, 25.5% admitted to betting on college sporting events while still in school.

This trend is fueled by the growth of on-line gambling opportunities. The Ohio State Department of Athletics calls internet betting “the fastest-growing segment of gambling.” Officials there suggest the reason is that “students have access to the Internet at all hours of the day...”

But Internet gambling is not limited to sports-related interests. A whole host of games — everything from Bingo and video game-type tournaments to lotteries and sweepstakes — are available electronically and few Internet sites make any attempt to verify the ages of players.

And, finally, while the NORC survey showed that “adolescents were notably absent from casino play, with barely 1 percent reporting any casino wagers” (presumably because of

good enforcement on the part of casino operators) the responses gathered from 18 year olds were dramatically different. Nearly 26 percent of those surveyed reported having gambled in a casino within the past year.

Consequences of Youthful Gambling

One of the chief concerns raised by the NGISC is the “ready availability of credit in and around casinos.” The report states, “Forty to sixty percent of the cash wagered by individuals in casinos is not physically brought onto the premises. Each year casinos extend billions of dollars in loans to their customers in the form of credit markers. Additional sums are charged by casino customers on their credit cards as cash advances. Casinos charge fees for cash advances ranging from 3 percent to 10 percent or more.”

The concern about credit also extends to on-line wagering. Ohio State University athletic officials lament “...all that is required to gamble on the Internet is a credit card.” The NGISC report confirms this. “Underage gamblers,” they say, “can use their parents’ credit cards or even their own credit and debit cards to register and set up accounts for use at Internet gambling sites.”

Unscrupulous business practices by some Web site operators also can put unsuspecting participants at increased risk. According to the NGISC report, “...there is the possibility of abuse by gambling operators. Most Internet service providers hosting Internet gambling operations are physically located offshore; as a result, operators can alter, move or entirely remove sites within minutes. This mobility makes it possible for dishonest operators to take credit card numbers and money from deposited accounts and close down.”

But, more important than financial consequences, researchers have studied the psychological, physical and social impacts of gambling on adolescents and young adults. The NGISC report noted “several studies have shown that pathological gambling is associated with alcohol and drug use, truancy, low grades, problematic gambling in parents and illegal activities to finance gambling.” Problems with gambling also may lead to increases in the use of weapons and the likelihood of being involved in violent incidents. And, some studies have also found that adolescents with serious gambling problems are at an increased risk for attempted suicides.

Reasons for Youthful Gambling

High school and college students may be drawn at first to gambling as a source of entertainment or because it provides an opportunity to interact with their peers.

Problems may develop for some individuals, however, because of the excitement gambling creates. Daniel Mason, an assistant professor at the University of Maryland (College Park) who has studied gambling addictions, suggests, “People who are addicted to gambling tend to get involved due to the thrill of the chance.”

In fact, in their report to the NGISC, Schaefer and his associates commented on the developmental characteristics

of adolescents and their relationship to the development of problem gambling behaviors: “...compared to adults, youth have had more exposure to gambling during an age when vulnerability is high and risk-taking behavior is a norm; consequently, these young people have higher rates of disordered gambling than their more mature and less vulnerable counterparts.” Researchers at the International Centre for Youth Gambling Problems and High-Risk Behaviors also think that gambling serves as an escape for some youth. “When playing,” they say, “adolescents with serious gambling problems report that nothing else matters and that all their problems disappear.”

Whatever the reasons, researchers and collegiate officials alike continue to express alarm at the growing number of students who engage in both legal and illegal forms of gambling. The NCAA has taken steps to address the issue by adopting By-Law 10.3 which forbids students and athletic staff members from engaging in gambling activities related to intercollegiate or, even, professional sporting events. Bills also have been introduced in both houses of Congress to address wagering on collegiate athletics but no formal legislation has yet been adopted.

What Parents Can Do

According to the Minnesota Institute of Public Health, “Many people have not examined their beliefs about gambling. They simply have not thought seriously about the benefits and risks of gambling or discussed it with anyone for a variety of reasons. Many had no family discussions when growing up because gambling was not as popular, visible or available; their parents didn’t consider it to be an important issue. It is still not a part of most school curricula. For many people, new forms of gambling like state lotteries and casinos have arrived so rapidly that they simply haven’t had sufficient time to consider their choices.”

However, they advise that “developing a set of personal guidelines for low-risk, legal and appropriate choices about whether, when and how much to gamble can provide direction for personal decisions as well as teach appropriate behavior to others.” The suggestions provided in the chart on the next page can serve as a springboard for discussing this important issue with your son or daughter.

Common Signs of Gambling Problems

According to the Minnesota Institute of Public Health, the following are some signs of a possible gambling problem that are easy to observe:

- gambling more often,
- gambling for more money,
- gambling for longer periods of time,
- gambling in spite of negative consequences, such as large losses or poor academic performance, and
- gambling as a means to cope with loneliness, stress or depression

Where to Go for Help

- Gambling Statewide Hotline 1-800-560-2126 Sponsored by the Nebraska Affiliate of the National Council on Problem Gambling, this toll free 24-hour/7 day-a-week service is a live answer phone line providing information, crisis intervention and referrals for persons experiencing gambling-related problems. Counselors will provide referrals for professional counseling in your area, if needed.
- Gamblers Anonymous
www.gamblersanonymous.org
- National Council on Problem Gambling
www.ncpgambling.org

Resources

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Setting Personal Guidelines

Making choices about gambling based on the following suggestions provided by the Minnesota Institute of Public Health is likely to reduce the risk of developing a gambling problem. Talk to your son or daughter about this important issue.

1. **The decision to gamble is a personal choice.**
No one should feel pressured to gamble. Many people will choose to gamble socially, for a limited period of time and with predetermined limits for losses. Others will simply have no desire to gamble. Some people with a family history of gambling problems or other addictions may choose not to risk gambling at all. The bottom line is that no one should feel that she/he has to gamble to be accepted.
2. **Gambling is not essential for having a good time.**
The real value of social activities is being with friends and taking time out from the pressures of daily living. Gambling should not be seen as necessary for having fun and being with friends. Gambling can be an enjoyable complement to other activities, but shouldn't be seen as the only method of socializing.
3. **What constitutes an acceptable loss needs to be established before starting to gamble.**
People need to expect that they will lose more often than they will win. The odds are always against winning. Any money spent on gambling needs to be considered the cost of entertainment. Money that is needed for basics such as food, clothing, shelter, education or child care should not be used for gambling. People should only gamble money they can afford to lose and avoid betting where the level is out of their range. For those who choose to gamble, it is essential to know when to stop.
4. **Borrowing money to gamble should be avoided and discouraged.**
Borrowing money from a friend or relative, writing bad checks, pawning personal possessions, taking out loans, or borrowing from any other source of funds with the intention of repaying with gambling winnings is always high-risk and inappropriate.
5. **There are times when people should not gamble.**
 - When under the legal gambling age.
 - When the gambling interferes with one's work or family responsibilities.
 - When in recovery from compulsive/pathological gambling. And, for many, when in recovery from chemical dependency or other addictions.
 - When in the early stages of recovery from other addictions such as chemical dependency.
 - When the form of gambling is illegal.
 - When the gambling is prohibited by an organizational or employer policy.
 - When trying to make up for a gambling loss or series of losses (chasing).
6. **There are certain high risk situations during which gambling should be avoided.**
 - When feeling lonely, angry, depressed or under stress.
 - When coping with the death or loss of a loved one.
 - When trying to solve any personal or family problems.
 - When trying to impress others.
7. **Use of alcohol or other drugs when gambling is risky.**
Alcohol or other drug use can affect a person's judgment and can interfere with his/her ability to control gambling and adhere to predetermined limits.

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