

NATIONAL GAMBLING IMPACT STUDY
COMMISSION

TESTIMONY:
**ON THE ISSUE OF YOUTH AND
ADOLESCENT WAGERING**

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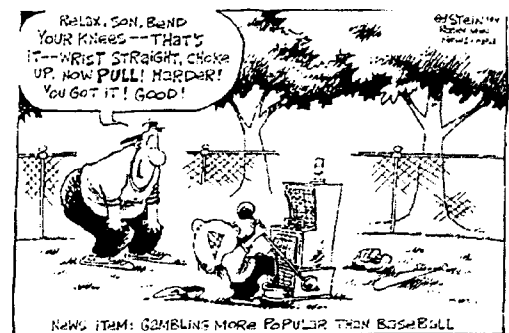
ELIZABETH M. GEORGE

Chair James and members of the Commission, thank you for the invitation to be here today as you examine this very important and emerging issue.

Historically, humans have gambled at least since the beginning of recorded history. Interestingly, the topic we are examining here today – youth and gambling – was also addressed historically as a 19th century newspaper article engraving shows, “a new juvenile vice - children gambling for delicacies.” (Fleming, 1978). Current newspaper “engravings” portray a similar concern as this 1994 cartoon illustrates.



Some dice games are so simple that even children can play. This nineteenth-century newspaper engraving shows “a new juvenile vice—children gambling for delicacies.”



In my testimony, I would like to address the following subjects:

Where and how are minors gambling, parental attitudes toward children's gambling behaviors, why youngsters gamble, effects of the exposure of minors to parental gambling and, finally, strategies and recommendations regarding the management of youth and adolescent wagering. This includes a summary of the final report from the *North American Think Tank on Youth Gambling Issues*, the *1996 Compulsive Gambling Survey: the Lottery's Response to the Management of the Problem* and a word on the *Community-Based Adolescent Compulsive Gambling Prevention Model*.

WHERE AND HOW ARE MINORS GAMBLING

Gambling in contemporary America is virtually universal. Approximately 90% of high school seniors have placed a bet during their lifetime (Shaffer, Hall, Walsh, & VanderBilt, 1995). Adolescents represent people who have lived in a time in America where gambling has been legal and promoted for their entire lifetime. This has occurred without educational messages to raise awareness among youth, parents and other adults about the risks and vulnerabilities of youth to gambling addiction.

According to the *North American Think Tank on Youth Gambling Issues Final Report (1995)*, card playing, sports betting and games of personal skill are, in order

of preference, particularly popular among juvenile gamblers. Lottery, bingo, pulltabs, video machines and casino games are popular in those states and provinces where they are legal. (NATT Final Report, 1995) Anecdotally, when youngsters are asked if they gamble, where they gamble and on what forms of gambling, their response is similar to this eighth grade student.

When asked if he had ever gambled on poker, or other card games, games of skill, pulltabs, lottery or sports betting, he responded 'yes' to all. A survey of tenth grade students asked how often they gambled. A frequent response was "D" for "daily". When questioned about how it might be possible for youngsters to gamble daily, a typical response was, "....

Everyone knows that during second hour, in the library, at the table next to the wall, there is a poker game going on every day." When questioned about what the librarian says about this behavior, a typical response would be, "... As long as we are quiet, he doesn't care."

POST-TEST ON
COMPULSIVE GAMBLING PRESENTATION

January 27, 1995
Ordean Middle School
8th Grade Health Class

1.) What do you know about compulsive gambling?
That it is something you become addicted to. Once you become addicted you keep gambling and you may lose alot of money, our h other people and even yourself.

2.) What are some of the danger signals of compulsive gambling?
When you constantly keep gambling, when you lose money or become so into it, that you cannot stop thinking about it;

3.) Do you think compulsive gambling can be a problem?
Yes, from what I heard I think that it is very serious.

4.) Have you ever gambled on:

Poker or other card games	<u>yes</u>
Other games of skill such as pool or shooting baskets	<u>yes</u>
Pull-tabs	<u>yes</u>
A lottery	<u>yes</u>
The outcome of a professional, college, or high school sports event	<u>yes</u>
Anything else (specify)	<u></u>

HOW OLD ARE YOU 17

HOW OLD WERE YOU THE FIRST TIME YOU GAMBLED 6

WHAT IS YOUR BIGGEST WIN FROM GAMBLING \$250

WHAT IS YOUR BIGGEST LOSS DUE TO GAMBLING \$50

WHAT'S YOUR FAVORITE FORM OF GAMBLING Poker

HAVE YOU YOURSELF EVER PURCHASED OR PLAYED ANY OF THE FORMS OF GAMBLING LISTED BELOW AND HOW OFTEN DO YOU PLAY

ANSWER -D- FOR DAILY -W- FOR WEEKLY -M- FOR MONTHLY -N- FOR NEVER

CARDS <u>D</u>	SPORTS BETTING <u>W</u>
PULL TABS <u>M</u>	FLIPPED COINS FOR MONEY <u>W</u>
LOTTERY TICKETS <u>M</u>	HORSE OR DOG RACES <u>N</u>
CASINO GAMBLING <u>M</u>	GAME OF SKILL <u>M</u>

WHAT TYPES OF GAMBLING DO YOU DO WITH YOUR PARENTS poker

WHAT TYPES OF GAMBLING DO YOU DO WITH YOUR PEERS Games, Poker, coins

One disturbing adult view toward youth gambling comes from a school official's response to the casino night that was held in the school. He was distressed that for the past two years a group of 'gambling-sophisticated' youth was winning all of the prizes. As a school official who valued fairness and impartiality, he proposed a short gambling demonstration which would teach students how the games of chance were played and thus provide an equal opportunity for all students to win.

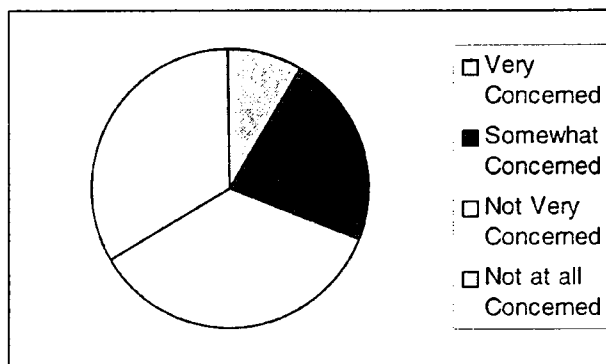
These types of anecdotal responses led to the design and implementation of a statewide survey in Minnesota, which asked adults: what they know or did not know about the dangers associated with youth gambling and, their attitude towards youth gambling. The survey was conducted by the Minnesota Center for Survey Research, University of Minnesota under contract with the North American Training Institute. The telephone survey questions targeted approximately 1000 randomly selected households focusing on parents with children under 15 years of age. The questions asked:

1. Are you aware of the symptoms of a gambling problem?
2. Have you ever read or heard anything about the potential problems associated with gambling among children?
3. Do you have children under 15 years old?

-
4. (if yes) As far as you know, have any of your children under 15 ever gambled on anything?
5. (if yes) In the past 12 months, have any of your children under age 15 gambled on?
- Poker or other card games
 - Other games of skill such as pool
 - Pulltabs
 - A lottery
 - The outcome of a professional, college, or high school sports event
 - Casino-type gambling
 - Anything else?
6. (if yes) How concerned are you about this gambling?
- Very concerned?
- Somewhat concerned?
- Not very concerned?
- Not at all concerned?

While 84% of parents in the statewide sample reported awareness of the symptoms of gambling problems in the general population, only 47% were aware of potential

problems associated specifically with youth gambling. Twenty-three percent of parents in the state survey were aware that their own children under the age of 15 had engaged in gambling behavior within the past 12 months. Of the parents who indicated that they were aware of their child's gambling behavior, 22% 'were somewhat concerned,' 35% indicated that they were 'not very concerned,' and 34% stated they were 'not at all concerned' about their child's gambling behavior. Only nine percent of parents stated they were 'very concerned' about their own child's gambling.



EXPOSURE OF YOUTH TO PARENTAL GAMBLING – ROLE MODELING

One of the reasons youngsters seek to gamble is because of role modeling by parents and other adults close to them. According to Linda Berman, clinician and author of the book, *Behind the 8-Ball: A Guide for Families*, parents are the major role model for children – not their peers. A child mimics what they see as normal in their home – be that love, violence, alcohol use or gambling activity. Often gambling can be a family affair. Card playing, family trips to the race track, lottery tickets given to youngsters as birthday gifts, family bets on football boards are all “gates” through which youngsters first enter the world of wagering.

It is very important to consider what the long term affects of gambling behavior by a role model will have on a child, especially if a parent gambles not as a form of occasional entertainment but excessively. Consequently, a child can learn from the parent an ineffective method of dealing with life's stresses or in a false belief that gambling can be a meaningful relief from financial problems. Parents who gamble excessively are avoiding issues in their lives by using such non-effective coping mechanisms. Consequently, parental excessive gambling can become 'one-more' in an arsenal of ineffective coping skills that can be learned by the child.

The goal or the "job" of adolescence is to learn how to feel competent, productive, accepted and worthwhile. A child who learns to gamble as a coping mechanism is bypassing the "job" of adolescence by "leapfrogging" over them via gambling. A youth may learn, 'if I'm sad, gambling will make me happier' . . . 'if I'm happy, I will celebrate by gambling' . . . 'if I'm anxious gambling will calm me down' . . . 'if I need to feel important, I will gamble and win.'

YOUTH AND IMPULSIVITY - CONVENIENCE GAMBLING

As we consider convenience gambling and its relationship to youth, we must consider the nature of the adolescent style – impulsive. This is yet another “job” of going through adolescence - to learn to develop maturity. A primary feature of learning maturing is to control impulses, such as sex, alcohol and other risky behaviors. According to Linda Berman, author of *Behind the 8-Ball: A Guide for Families*, “Youth gambling can create a tendency in them to avoid reality and rely on self-deception and illusion as methods of problem solving.”

WHY KIDS GAMBLE

In addition to adult role modeling, there are other reasons why youngsters gamble.

Youngsters try whatever is culturally popular. Gambling is promoted with exciting images of wealth, power, status and freedom, Yet for many teens, gambling has little to do with money. In reality, many young people gamble because of problems at home, low self-esteem, role modeling, and avoidance of pain and grief.

PROBLEMS AT HOME

For youth with unstable family lives, such as parental alcoholism, drug addiction, gambling addiction, violence or abuse, gambling can be an escape from those unfortunate realities of their lives.



LOW SELF-ESTEEM

People love winners. For those youngsters who lack self-esteem, winning a bet provides an instant, though temporary boost in confidence and esteem. Gambling makes them feel important and looked up to by others - part of the group and powerful – a remarkably heady experience for a youth and one they most assuredly would like to repeat.

AVOIDANCE OF PAIN AND GRIEF

Losses and trauma for a youth can include loss of job, boyfriend/girlfriend, a position on the sports team, death of parent, grandparent or sibling. Most teens work through these traumas with the help and support of friends and family but others, who may have problems with low self esteem or who may feel isolated and without friends may turn to something to ease the pain – to anesthetize themselves from the unbearable loss. That “something” with which they medicate themselves may be alcohol, drugs or gambling.

Moreover, since many adults are unaware of the dangers that attend underage gambling, they may encourage such behavior as exciting, entertaining and safe. As one parent stated, “ I thought I finally found something for my son to do that was not going to harm him.”

It is vitally important for youngsters, as well as parents, educators, adult role models, policy makers and others to recognize the potentially addictive nature of gambling and the vulnerability for youth.

To that end, two public policy think tanks were convened to address this important issue. The *Minnesota Public Policy Think Tank* convened a group of key public and private-sector leaders including legislative staff, health care providers, gaming industry leaders, educators and tribal leaders. The *Minnesota Public Policy Think Tank*, marked the first time a broad range of Minnesota stakeholders had the opportunity to discuss and evaluate the management of compulsive and underage gambling, and to articulate their visions for the future. (*Minnesota Public Policy Think Tank: A Blueprint for the Management of Compulsive Gambling*, North American Training Institute, 1994)

The *Minnesota Think Tank* clearly pointed to the need for a similar discussion at the national level. Especially concerned about the growing issue of youth gambling, Minnesota and other United States and Canadian leaders including Dr. Howard Shaffer, Harvard Medical School, recommended the development of a binational symposium.

The purpose of the North American Think Tank was to develop a blueprint for responsible public policy in the management of underage gambling issues. The symposium was held in Boston at the Harvard Medical School in April of 1995 and was co-convened by the Harvard Medical School, the Massachusetts Council and the North American Training Institute. The event brought together 42 key leaders from throughout the United States and Canada who represented diverse fields including: government, education, the gambling industry, finance, law enforcement, the judiciary, health care and research. Although their backgrounds and perspectives were widely diverse, they shared a common commitment: to invest their time, energy and considerable talents in the development of a binational strategy to address the management of youth gambling. Neither presenters nor participants were compensated for their attendance.

Linda Berman, MSW

Tom Brosig
Grand Casinos, Inc.

James E. Butler
Harrah's Hotel-Reno

Judith Byrnes
State of Georgia
DHR-Division of Mental Health

Colin S. Campbell, Ph.D.
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 THE THINK TANK PROCESS

The *Think Tank* process consisted of a highly structured and tightly managed format incorporating both small and large group debate and discussion as well as presentations by experts on the topic of youth gambling. Presenters represented diverse backgrounds and included:

Durand F. Jacobs, Clinical Professor of Medicine, Loma Linda University Medical School;

Philip G Satre, President and CEO Harrahs;

Henry Lesieur, Ph.D,

Joseph Malone, State Treasurer, State of Massachusetts;

William R. Eadington, Ph.D., Director, Institute for the Study of Gambling and Commercial Gaming, University of Nevada Reno;

Eric Turner, Executive Director, Massachusetts State Lottery;

Wayne York, Director, Cape Breton Region, Department of Health, Drug Dependency Services, Sydney, Nova Scotia;

I. Nelson Rose, Professor of Law, Whittier Law School;

Thomas J. Brosig, Chief Executive Officer, Grand Casino, Inc.;

Howard Shaffer, Ph.D., Director, Harvard Medical School Division on Addictions

Jeannette Hargroves
Federal Reserve
Bank of Boston

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I. Nelson Rose, Ph.D.
Whittier Law School

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Philip G. Satre
Promus Companies

Kathleen Scanlan, M.A.
Massachusetts Council on
Compulsive Gambling

The North American Think Tank on Youth Gambling Issues was the first international event to focus on youth gambling, and to develop specific recommendations. Despite the wide diversity of group members, participants demonstrated an amazing commonality of purpose in the development of their recommendations

Howard J. Schaffer, Ph.D.
Harvard Medical School
Division on Addictions

Chip Silverman, Ph.D., MPH
Green Springs Health Services

Garry Smith, Ph.D.
University of Alberta

Robert Tannenwald
Federal Reserve Bank of Boston

Eric M. Turner
Massachusetts State Lottery

Larry Vigil
Senator Ben Nighthorse
Campbell's Office

Rachel A. Volberg, Ph.D.
Gemini Research

Tom Wispinski
Alberta Alcohol &
Drug Commission

Wayne Yorke
Nova Scotia Dept. of Health

NORTH AMERICAN THINK TANK ON YOUTH GAMBLING ISSUES: FINAL REPORT

RECOMMENDATIONS:

1. POLICY DEVELOPMENT RECOMMENDATIONS

The US and Canada create a binational task force to coordinate the development of a North American response to youth gambling and solicit the funds necessary to pay for needed programs.

2. FUNDING RECOMMENDATIONS

The task force is structured as a not-for-profit organization to attract funding from public and private sector sources.

3. LAW ENFORCEMENT RECOMMENDATIONS

The gambling industry establish industry standards for enforcement of underage gambling prohibitions, support tougher penalties against vendors who fail to

enforce legal gambling age limits, and aggressively promote policies that prohibit payment of prizes to minors gambling illegally.

4. RESEARCH RECOMMENDATIONS

An international research effort is undertaken to determine the prevalence of youth gambling and the effectiveness of prevention and treatment programs, finding to be disseminated via the Internet.

5. TREATMENT AND TRAINING RECOMMENDATIONS

Treatment methods in North America be inventoried and evaluated for clinical efficacy, and that professional training for youth gambling treatment providers be tailored to meet training needs.

6. EDUCATION RECOMMENDATIONS

Curricula and programs be developed to educate children, parents and teachers about the issue of youth gambling.

7. PUBLIC AWARENESS AND MEDIA RECOMMENDATIONS

The public and policy makers be educated about youth gambling throughout the media and various other strategies; and that the gambling industry develop and promote a voluntary standards program to discourage the targeting of gambling advertising to young consumers.

A 1997 follow up survey of the North American Think Tank asked participants to indicate ways in which the Think Tank had an impact on their community, state, province or country in the seven areas of recommendations. Some sample responses to this survey include:

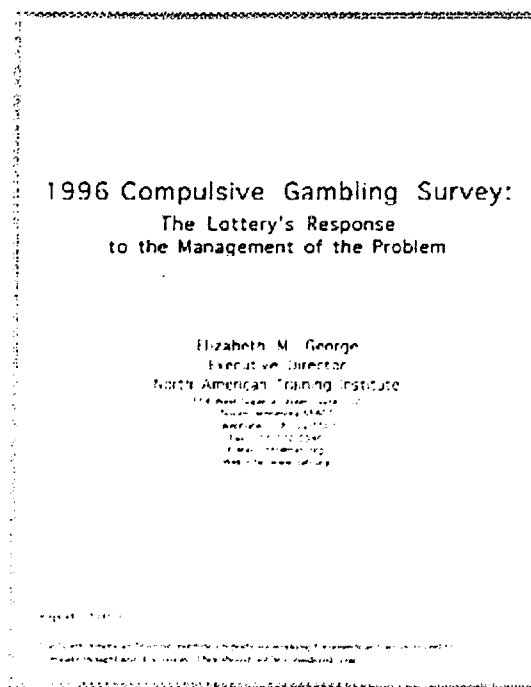
Jan Rasch, representative of the Office of the Governor of Mississippi stated:

‘After returning to Mississippi, we developed the Mississippi Think Tank using the North American Think Tank model. After meeting with the Governor regarding funding, it was decided that 1/3 of compulsive gambling funding would come from casinos, 1/3 from suppliers, and 1/3 state gaming fines. In addition, we met with the State Superintendent of Education to begin the process of addressing the issue in our schools and colleges.’

Thomas Cummings, Director of the Massachusetts Council on Compulsive Gambling indicated that a youth gambling prevention specialist was added to their staff by additional state funding, and a state-wide committee on youth gambling issues was convened. Information from the Think Tank resulted in proposed legislation for services in 1998.

Jeffrey Derevensky, Ph.D., McGill University Montreal stated that Loto Quebec recommended to the Minister that a law regarding lottery vendors and underage gambling be enacted. Funding for research had increased substantially and a federal three year grant on understanding children and adolescent gambling behavior was awarded. The Montreal Urban Police were trained to incorporate bilingual curriculum materials into a program for elementary and secondary schools. (*North American Think Tank on Youth Gambling Issues-Follow-up Survey*, North American Training Institute, 1997)

Other strategies for addressing the issues surrounding youth and wagering can be found in the *1996 Compulsive Gambling Survey: The Lottery's Response to the Management of the Problem*. The survey was designed and conducted by the North American Training Institute with assistance from George Andersen, Director of the Minnesota Lottery. Thirty-one U.S. lottery officials and two Canadian officials responded. Three survey questions were asked one of which addressed youth. It asked, " Many state lottery directors report concerns about the issue of underage



gambling with lottery tickets. Have you had difficulties preventing underage players from purchasing lottery tickets? What would assist you and your lottery staff in the management of this issue?"

Several lottery directors indicated that a training program on this topic would be helpful. For example, the lottery official from Illinois suggested developing a clerk training video similar to what 7-Eleven stores have provided on other topics, Louisiana officials indicated that training on this topic is included in their existing program. In general, lottery officials were aware of this issue but indicated their desire for information on additional youth deterrent strategies.

ADOLESCENT COMPULSIVE GAMBLING PREVENTION MODEL: A COMMUNITY- BASED EDUCATIONAL STRATEGY

In 1991, the North American Training Institute initiated a design for a comprehensive youth gambling prevention model. The educational model has grown in scope and delivery each year, including curricula, videos and other prevention material. Within the past months, the model has been expanded to include an on-

**Educator's
Guide**

to using



A curriculum designed to teach teens
how to think critically about gambling.



line magazine that uses a 13-year-old junior editor and a 13-year-old cartoonist.

To-date the web site has had significant response and currently the educational kit and curricula are being utilized in over 15 states. This Adolescent Compulsive Gambling Prevention model marks a beginning in the development and implementation of prevention programs and treatment services.

RECOMMENDATIONS FOR YOUR CONSIDERATION

I would like to offer the following suggestions for your consideration.

1. To engage in the advancement of awareness of both adults and children on the problems that attend underage gambling;
2. Build upon the commonality of purpose generated by participants of the North American Think Tank on Youth Gambling Issues;
3. Encourage proponents and opponents alike to join forces to develop and implement prevention, education and treatment initiatives for youth that are commensurate with drug and alcohol problems,

In conclusion, I would like to thank Chair James and the members of the commission for your invitation, your time and consideration of these singularly important matters.

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