# Youth & Risk A problem gambling toolkit

Dear Parent,

Every day, since your child was born, you've likely asked yourself: How can I keep my child safe and healthy?

The reality is, risks are everywhere. They're a part of life. There are certain risks we as parents cannot control, but there are other risks we can help our teens manage. As your teen grows up and explores limits – and, yes, takes some risks – you can guide them away from more problematic risk-taking, like alcohol, substance use, vaping and gambling. Their healthy brain development depends on it.

Consider this your toolkit to start the conversation about gambling, today.

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#### Gambling

A risk without reward

Certain addictions, especially ones that impact teen's brains, are front-and-center among parents' concerns – including alcohol, drugs and vaping. Problem gambling is another, less-recognized risk that impacts teens more than you may think.

Gambling disorders can begin in children as young as 10 years old. And problem gambling impacts about 4-8% of youths, compared to just 1% of adults. Even in high school, 60-80% of students reported that they gambled at least once in the past 12 months.

#### It starts innocently

If teens can't head to a casino or purchase a lottery ticket, how is this happening? Problem gambling in youths can start with simple activities, such as:

- Observing or joining in on adult poker games or sports betting
- "Scratching off" a lottery ticket purchased by a parent or other adult
- Playing an online or mobile app game earning fake coins, sometimes leading to pay-for-play activities

#### It can impact youth for life

So, why is this a problem? How can a game involving imaginary pets or candy lead to a lifelong addiction?

Research shows that children introduced to what seems like harmless betting by age 12 are four times more likely to engage in problem gambling later. Those same parts of the brain that receive a "rush" of reward from substances are involved in gambling addictions. And teens' brains, with an under-developed prefrontal cortex (the brain's logic center), aren't yet wired to weigh risk and make healthy choices for themselves. So that "win" on a mobile app or Facebook game today can lead to unhealthy real-life gambling, and all of its negative side effects, tomorrow.

#### You can take action

Luckily, there are steps you can take to reduce your child's risk of developing problem gambling. One step is to reduce a child's exposure to gambling. This starts with modeling healthy gambling behavior at home. Consider your own participation in lotteries or in-person gambling such as poker games. Another step is to establish clear rules around your child's screen time and their exposure to games involving betting. Ask them for more information the next time they want to use your credit card to make a purchase.

## Warning signs

Understanding the warning signs for youth problem gambling can help you watch for it — and prevent it from becoming a problem down the line. It's especially important if there is a history of addiction in your family.

These warning signs include:

- Changes in attitude around school, missed classes, incomplete assignments, less interest in extracurricular activities and/or lower grades
- Behavior changes (aggression, defensiveness, signs of anxiety/depression and/or secrecy)
- Noticeable interest in competition, winning or "being right"
- Household cash goes missing, the youth "loses" money for routine expenses (e.g. lunch money) or new "stashes" of money or possessions surface

Even if you don't observe these warning signs, it's important to talk to youth about healthy vs. unhealthy gambling behavior — just as you would with other threats to their well-being.

## **Gambling fast facts**

4-5% of youth (12-17) suffer from problem gambling. (That's more than 40,000 teens in Massachusetts)

X4 – The number of children with gambling problems has quadrupled in just two years

Among all addictions, gambling is linked to the highest suicide rate

60-80% of high school students report having gambled for money during the past year

90% of teens say they play video games on a console, computer or cell phone

13% of teens (11-16) have played gambling-style games online

Teens who gamble are more likely to use illegal drugs

## Start talking

Even if your family does not participate in betting or gambling, odds are your child has been exposed to these behaviors in media and advertising. Talking with your youth today can help them establish healthy ways of thinking so these exposures do not lead to problem gambling.

## Tips to spark meaningful conversations

- Set the tone. Try to avoid challenges such as "I bet you can't run down the street in under 30 seconds." Instead, encourage your youth to enjoy activities that can be associated with wagers such as card games and sports championships without placing bets.
- Give them context. Youth may overestimate their odds of winning a bet or a game. Level-setting those odds can help reduce the appeal of gambling. For instance, you can compare the chances of winning the lottery, 1 in 292 million, to the chance of being struck by lightning in your lifetime, 1 in 3,000.
- Point to alternatives. Since gambling rarely results in winning, encourage your child to consider what else they could do with the money they would lose if they bet it.
- Include brain science. Just like discussing harmful substances such as cigarettes, alcohol
  or drugs, explain the risks of unhealthy gambling to a developing brain. Provide insights
  into why: Underdeveloped brains aren't yet equipped to make fully informed choices
  and are susceptible to addiction's most harmful effects.
- Encourage moderation. As children get older, they're better able to identify problematic gambling behavior. Until then, make sure family fun activities focus on interpersonal rewards such as experiences, rather than betting.
- Stay tuned. Monitor the games and apps your child uses. Identify those that mimic gambling behavior and can become problematic later. Ask questions and listen to gauge your child's understanding.

## **Conversation Quick-Starts**

Teaching youth about risky behavior starts with engagement. Here are a few activities designed to be easy entry points to get the conversation started with your child.

#### Gambling or not?

Tic-tac-toe

The following page contains a tic-tac-toe gameboard. Before placing a marker, the player must read the scenario in the square and address whether or not the situation could be considered gambling. No wrong answers here, just good conversation.

Print the following page and play with coins or a pen to mark X's and O's. Or you can also play on screen using two different colored post-its or colored stickers.

Purchasing an upgrade for a game that is guaranteed

Accepting a challenge that starts with "I bet you \$5..."

A BINGO game that costs \$5 to play

Playing a card game without money involved

Taking \$10 from a wager if the Red Sox beat the Yankees

**Trading Pokemon cards** 

Buying a scratch ticket

Playing fantasy football

Spending \$2 in a mobile game to see what's behind door #1

#### What are the chances?

Matching memory game directions:

- 1. Print the following two pages and cut along the dotted lines to separate the individual cards. There will be 16 in total.
- 2. Place all cards face down on a flat surface.
- 3. Each player takes turns flipping over two cards to reveal the information on the other side. If it is a match the player keeps the set (a match is signified by one card with an event and another with the correct likelihood of the event happening, these cards will also have the same color and icon). If the cards selected are not a match, the player puts them back in place, face down on the table.
- 4. Players take turns back and forth until all of the cards are correctly matched and collected.

Being struck by lightning – 1 in 3,000

Winning \$10,000 on a scratch ticket – 1 in 407,000

Hitting the jackpot on a slot machine – 1 in 262,144

Winning the Powerball lottery – 1 in 292 million

Getting eaten by a shark – 1 in 8 million

Being hit by a meteorite – 1 in 3,000

Being dealt a royal flush in a game of poker – 1 in 649,740

Being injured by a toilet – 1 in 10,000

## What would you do?

Hypothetical scenarios can help your teen think about problem gambling and give them the opportunity to explore healthy ways to respond to each situation.

## Scenario #1

You're playing a video game with your best friend, and you reach a level you can't get past without purchasing some coins. That means asking a parent for their credit card. You say it's not worth it, since you may not even get the right coins to pass. But your friend says "It's only a dollar!" What do you say?

#### Scenario #2

One of your friends started a casual regular poker game, and you've played a few weekends in a row now. At first it seemed innocent—after all, many of your friends' parents play too—but over time you've spent a lot of money. Now you even owe a friend money after losing last week. What do you say when you get the invite for next weekend?

## Scenario #3

A group of popular kids are running a bracket-betting tournament for March Madness and ask you to join. It's pretty cool that they asked, but joining in means you will need to take \$25 out of your savings without telling your parents—and they know you are working hard to save up for those new shoes. What do you do?

#### References

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