

Let's talk risk

A GUIDE TO DISCUSSING
GAMBLING WITH YOUR CHILD



Massachusetts
Department of
Public Health

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**How can
I keep my
child safe and
healthy?**

DEAR PARENT,

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

The reality is that risks are everywhere. They're a part of life. As parents, we can't control every risk our child takes. But we can guide them away from more problematic risk-taking behavior— like alcohol, substance use, vaping, and *gambling*.

While drugs and alcohol are a common concern for parents of adolescents, gambling often gets overlooked. That's totally okay—it's why this toolkit was created.

If the enclosed information is new to you, don't worry! It's never too late to have these important conversations with your child. You're taking the right steps by helping them build healthy habits so they can explore risk safely and with confidence.

Note: Although this toolkit was designed for parents of youth ages 10-13, you can use any of the conversation pointers with children of other ages.



Gambling:

**When you risk something
of value, and you don't
know if you will win or lose.**

Youth and gambling: A risk without reward

Surprising stats

From alcohol to drugs and vaping, certain addictions, especially ones that impact the adolescent brain, are front-and-center among parents' concerns. Problem gambling is a less-recognized risk that affects youth more than you may think.

Problem gambling impacts 4-5% of youth ages 12-17 compared to just 1% of adults. That means more than 40,000 adolescents in Massachusetts struggle with problem gambling. In fact, 60-80%

of high school students report having gambled in the past year, and gambling disorders can develop in children as young as 10. Overall, the number of children with gambling problems has quadrupled in just two years.

50%

of 6th-8th graders are
engaged in some form
of gambling

80%

of high school students
report having gambled
once in the past year

4-8%

of youth are impacted by
problem gambling, compared
to just 1% of adults

10yrs

The age gambling
disorders can begin to
develop in children

Gambling fast facts

50%

of 6th-8th graders are engaged
in some form of gambling

5%

of **youth** (ages 12-17) suffer
from problem gambling

vs.

1%

of **adults** suffer from
problem gambling

4x

The number of youth with
gambling problems has
quadrupled in just two years



13%

of youth (ages 11-16) have played
gambling-style games online



80%

of high school students report
having **gambled for money**
during the past year



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

Adolescents who gamble
are also more likely to
use **illegal drugs**



How it starts

Even if youth can't go to a casino or buy a lottery ticket, they can get involved in gambling in a number of ways, such as:

- Observing or joining 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 with pay-to-play activities

**So why
is this a
problem?**

It can impact youth for life

So, why is this a problem? How can playing a game that involves imaginary pets or magic coins lead to a lifelong gambling addiction?

Research shows that children introduced to seemingly harmless betting by age 12 are *four times more likely* to engage in problem gambling later in life. The parts of the brain that receive a “rush” of reward from substances are also stimulated by gambling. Since their prefrontal cortexes (the brain’s logic center) aren’t fully-developed, youth often have difficulty assessing risk and making healthy choices for themselves. So that “win” on a mobile app or Roblox® game today can lead to unhealthy real-life gambling, and all its negative side effects, tomorrow.



Children introduced to betting by age 12 are 4x more likely to engage in problem gambling later in life.”

Reduce the risk

There are plenty of ways you can reduce your child's risk of developing problem gambling. To help you get started, we've include some recommended steps below:

01

Reduce your child's exposure to gambling. Since children often mirror what their parents do, consider skipping that next lottery ticket or weekend poker game.

02

Establish clear rules around your child's screen time. This will decrease opportunities for online gambling.

03

If you notice your child playing any gambling-related apps or games, speak up and start a conversation. You can always use the tips included in this toolkit!

04

Keep an eye on your child's spending habits. Get more information the next time they ask for your credit card to make a purchase.

Know the warning signs

Understanding the warning signs of youth problem gambling can help you recognize it and prevent it from becoming an issue down the line. This is especially important if there is a history of addiction in your family. Warning signs from your child might include:



Changes in attitude around school (missing classes, not completing assignments, showing less interest in extracurricular activities, and/or getting lower grades)



Changes in mood or behavior (aggression, defensiveness, signs of anxiety/depression and/or secrecy)



Noticeable interest in competition (winning or being right)



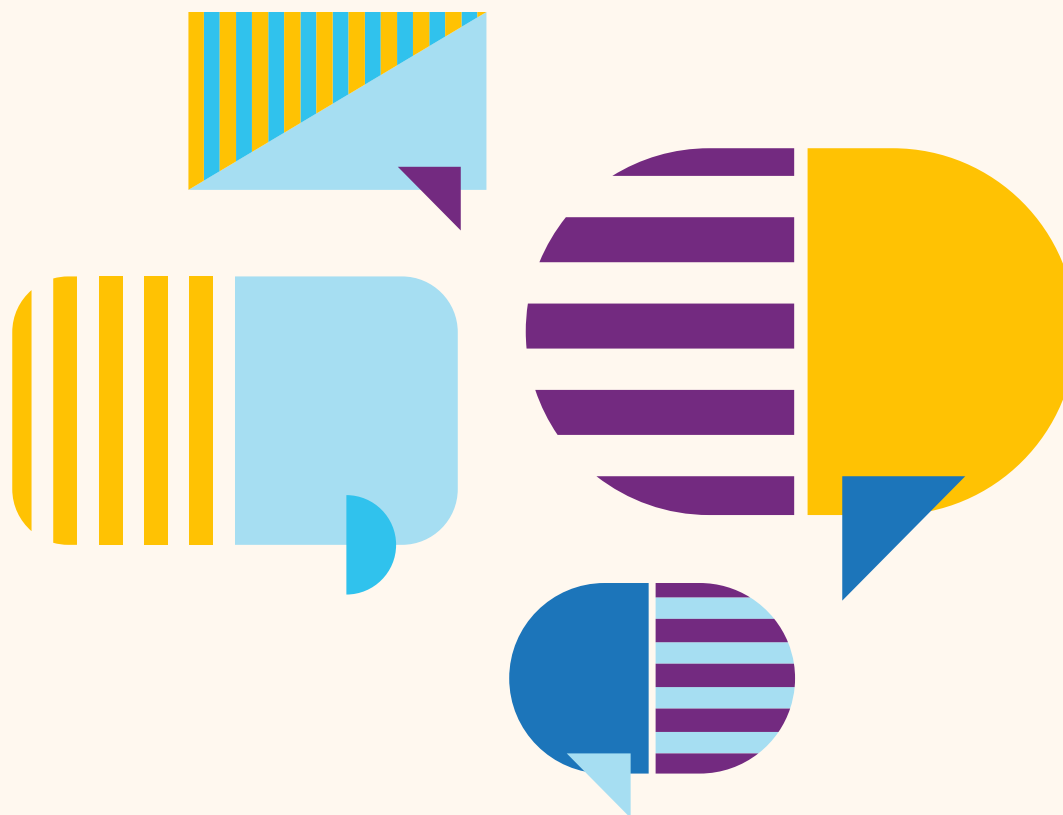
Money allotted for routine expenses (e.g. lunch money) or household cash going missing



Stashes of money and/or new possessions appearing

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





Start talking

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

Set the tone

Try to avoid challenges such as “I bet you can’t make it down the street in under 30 seconds,” which can normalize gambling behavior.

Instead, encourage your child to enjoy activities that are traditionally associated with wagers—such as card games or sports championships—without placing bets.

State the facts

Youth often overestimate the likelihood of winning a bet or a game. Level-setting those odds can help reduce the appeal of gambling. For instance, you can compare the odds of winning the lottery (1 in 292 million) to the odds of being struck by lightning (1 in 3,000).

Flip the script

Remind your child that gambling rarely results in winning. Allow them to consider what they can do with the money they save by not gambling.

Explain the science

Talk with your child about the dangers of gambling as you would talk to them about the risks of drugs and alcohol. Explain how their underdeveloped brains aren’t yet ready to make fully-informed decisions and are still susceptible to addiction’s most harmful effects.

Promote healthy activities

As youth get older, they might be better able to identify when gambling is just for fun versus when it becomes a problem. Until then, make sure family fun activities focus on experiences other than betting.

Be in the know

Be aware of the games and apps your child uses. Identify those that mimic gambling behavior. Ask questions and gauge your child's understanding of their own relationship with gambling.



How to use this toolkit

This toolkit is designed to help you and your child have meaningful conversations about the risks of gambling. When going through the activities, try to use them as a conversation starter. Ask follow-up questions, challenge their responses, and encourage them to think of alternative ways to approach these issues. Specific follow-up questions are included in each activity, so keep an eye out for those.

REFERENCES

Know the Odds

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National Council for Problem

Gambling Fact Sheet

ncpgambling.org/files/HS_Fact_Sheet.pdf

New York Council on Problem Gambling

talk2kids.org/

Raisingchildren.net.au

raisingchildren.net.au/pre-teens/behaviour/behaviour-questions-issues/gambling

Youthdecide.org

youthdecideny.org/wp-content/uploads/2015/01/Did-YOU-Know-Brochure.pdf

Massachusetts Youth Health Survey

mass.gov/lists/massachusetts-youth-health-survey-myhs

Activities

- 01 **TIC-TAC-TOE**
- 02 **MATCHING MEMORY CARDS**
- 03 **SCENARIO CARDS**

TIC-TAC-TOE

**Is it
gambling
or not?**

How to play

To start, the player reads a real-life scenario in the square and states whether the situation should be considered gambling or not. No matter what the player decides, they place a coin or other small object in the square. There are no right or wrong answers here —the goal is to talk things out.

Other than that, play this game like a regular game of tic-tac-toe. The first person to get three in a row, column, or diagonal wins.

LET'S PLAY!

Parent prompts for conversation

To have a meaningful conversation about gambling, ask the following questions to your child during and/or after the game.

- › Why do you think this situation is or isn't gambling?
- › What needs to change in the situation so that it would be considered gambling (or not gambling)?
- › Do you think I would give the same answer you did, or a different one?
- › Have you ever been in a situation like this one? If so, what did you do?

**TAKING A \$10 WAGER
IF THE RED SOX BEAT
THE YANKEES**

**PURCHASING AN
UPGRADE FROM A GAME
THAT IS GUARANTEED**

**BORROWING MONEY
FROM A FRIEND TO PLAY
AN ONLINE GAME**

**ACCEPTING A CHALLENGE
THAT STARTS WITH,
“I BET YOU \$5...”**

**PARTICIPATING
IN A BINGO GAME THAT
COSTS \$5 TO PLAY**

**PLAYING A CARD GAME
WITHOUT MONEY INVOLVED**

TRADING POKÉMON CARDS

BUYING A SCRATCH TICKET

**SPENDING \$2 IN A MOBILE
GAME TO OPEN A LOOT BOX**

MATCHING MEMORY CARDS

**What
are the
chances?**

How to play

01

Print the following two pages and cut along the dotted lines to separate the individual cards. There will be 16 in total.

02

Place all game cards face down on a flat surface.

03

Each player takes turns flipping over two cards to reveal the information on the other side. If the cards are a match, the player keeps the set and gets to take another turn. Matching cards have the same icon. Each matching pair will have one card with an event and another card with the likelihood of that event happening.

04

If the cards selected are not a match, the player puts them back in place, face down on the table.

05

Players take turns until all the cards are correctly matched. The player with the most cards at the end of the game wins.

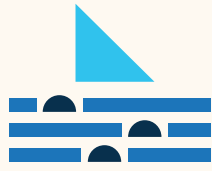
Parent prompts for conversation

At the end of the game, ask the below questions to see what your child's takeaways were.

- › Which of these stats surprised you the most?
Which surprised you the least?
- › What did you notice about the gambling stats compared to the non-gambling stats? Were gambling scenarios more likely or less likely to happen than the others?
- › Which is more likely to happen to you — getting injured by a toilet or winning the lottery?



your chances
of being injured
by a toilet



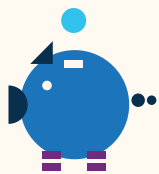
your chances
of being eaten
by a shark



your chances
of being hit by
a meteorite



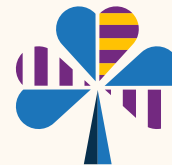
your chances
of being struck
by lightning



your chances
of winning \$10,000
on a scratch ticket



your chances
of hitting the jackpot
on a slot machine



your chances
of rolling two 6's
on a pair of dice



your chances
of winning the
Powerball® lottery



1 in
10,000



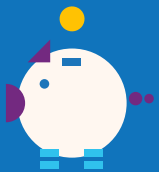
1 in
8 million



1 in
250,000



1 in
3,000



1 in
407,000



1 in
262,144



1 in 36



1 in
292 million

SCENARIO CARDS

Real-life gambling scenarios

Parent prompts for conversation

Hypothetical situations can help prepare youth for when they encounter gambling in real-life. Read each of the gambling-related scenarios with your child and discuss their responses. Ask follow-up questions. Once your child gives a response, dig deeper into their thinking.

- › Tell me more about why that would be your response.
- › Would you always respond that way, or would you sometimes respond differently?
- › What do you think [family member's name] would do in this situation?
- › Is there a different way to approach the situation that might help you make a better decision?

**01 ROBLOX®**

You're playing Adopt Me on Roblox® with a friend and are trying to find a rare pet. You collect ten eggs and want to use Robux to hatch them all, but you've already spent your monthly limit on Roblox®. To buy more, you would need to ask your parents for their credit card. You say it's not worth it since you may not even get the egg you're looking for. But your friend responds, "It's only a few dollars!"

WHAT DO YOU SAY?**02 LOTTERY TICKETS**

Your grandparents always give you a toy each holiday season. This year, you politely let them know that you're a bit too old for toys and would appreciate a different type of gift. They suggest that they give you a lottery ticket instead.

HOW DO YOU RESPOND?**03 FORTNITE® TOURNAMENT**

A group of popular kids are betting on a professional Fortnite® tournament 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're working hard to save up for those new sneakers.

WHAT DO YOU DO?

Print-friendly activities

**TAKING A \$10 WAGER
IF THE RED SOX BEAT
THE YANKEES**

**PURCHASING AN
UPGRADE FROM A GAME
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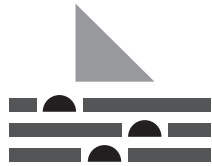
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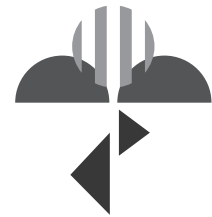
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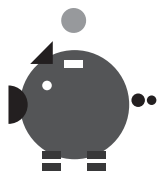
your chances
of being eaten
by a shark



your chances
of being hit by
a meteorite



your chances
of being struck
by lightning



your chances
of winning \$10,000
on a scratch ticket



your chances of
hitting the jackpot
on a slot machine



your chances
of rolling two 6's
on a pair of dice



your chances
of winning the
Powerball® lottery



**1 in
10,000**



**1 in
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WHAT DO YOU DO?



**Learn more at
mass.gov/YouthGambling
or scan the QR code**



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**LET'S GET REAL
ABOUT GAMBLING**