

FACILITATOR GUIDE

Improving Your Odds



**A curriculum for youth about winning, losing,
and staying out of trouble with gambling.**

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Introduction: Gambling and Youth

An 18-year-old male living in the metro area called the Helpline. The man is unemployed, but spending large amounts of money on lottery tickets. The gambling behavior is causing conflicts with his family and friends because he has been unable to pay back money he has either taken or borrowed. He was in debt nearly \$5,000 at the time of the call.

* * *

An individual called the Helpline about a 16-year-old girl from a rural area who is having problems with gambling. She had altered her ID in order to gain entrance into bars to play pull-tabs. The gambling is causing problems with family and school—and the gambler is feeling depressed.

* * *

An 18-year-old female from a large city called the Helpline. She reported that she was going to a casino four times a week. Although she had been gambling for less than a year, the amount and size of the bets had increased considerably. The gambler's parents are unaware of any problems.

* * *

A 12 year old called the Helpline and said, "My mother is at the casino now. She goes to the casino almost every day and there is no food in the house." The 12-year-old caller is afraid and wants to know what to do.

* * *

The examples on the previous page are actual gambling problems reported by young people calling the Problem Gambling Helpline. Gambling problems are a growing concern among adolescents in the U.S. It is no longer limited to the Saturday night poker game or the annual Super Bowl pool. As young people reach the legal gambling age, they are suddenly able to buy lottery tickets, play bingo and enter casinos to gamble. Many young people find ways to do this long before they reach the legal gambling age.

Gambling has rapidly become an acceptable and regular form of recreation in the U.S. joining boating, walking, fishing, exercising, reading, traveling, and attending movies, plays, concerts, and sporting events as favorite recreational activities of Americans. For most people, gambling is a social or recreational activity; something that is fun and different to do. The recreational benefits are found in the excitement of taking a chance, the thrill of winning, and the fun of being with friends while gambling. **Rarely is one of the benefits financial gain.**

The social or recreational gambler can control his/her gambling; the problem or compulsive/pathological gambler cannot.

As with other recreational activities, people who choose to gamble need to anticipate possible risks and take action to reduce or eliminate those risks as much as possible. They also need to know the signs of a gambling problem and how to get help.

In the essay that follows, an 18-year-old high school senior discusses his concerns and views about gambling among adolescents—particularly casino gambling. He, like so many others, has already seen many friends and classmates experience some of the problems gambling can create.

HIT ME!

Eighteen-year-old Joe sighs as the dealer gives him a nine and a seven against the dealer's own king. The person to Joe's right holds on an 18. After momentarily contemplating the move, Joe decides that in blackjack, against a king, one must take another card. He tries to look confident as he motions for another card. The next card just happens to be a seven. The dealer apologizes as he takes Joe's last five dollars. Joe mentally adds the \$5 to the \$30 he's already dropped at the table, and decides to find his friends. He chuckles as he sees an intoxicated college kid put up \$50 and lose. "There are always college kids here on the weekends blowing all their squandered money and leaving in tears. Poor fools," Joe thinks to himself.

Joe's story is an all too common one among teenagers from our high school. I feel that gambling is a rapidly increasing habit and one which needs to be addressed. Turning 18 and going to the casino has become a rite of passage among high school seniors. Gambling has become the "cool" image and pastime. I myself have experienced "the itch," but was lucky to have had extremely bad luck at the casino. This poor luck has rapidly cured me of the desire. Gambling, however, is not confined to just the casino. Everywhere in town, on any given night, it is possible to find groups of kids playing poker for money. Poker starts among a few students in the school and then catches on. Different gambling circles form, each with a different reputation with respect to the size of the stakes. Yet, these card parties are a much safer alternative to the casino, because they are for socializing, and it's easier to control one's money.

There are two forms of gamblers among the youth. All ages play nickel and dime poker. Is this a harmless activity? One could be doing worse things. Where one can see the main difference is within the 18 year olds who frequent the casino.

There is one type who goes to the casino when there is nothing else to do. They go with their friends, and only take a few dollars along because they know they will lose whatever they take. They don't expect

to win and if they do win, they believe it probably won't happen again. They are happy they have learned their gambling lesson early in life. People that reach this stage are usually the ones who have recovered from being the other type.

The other group is where I see the problem. It is not uncommon for these kids to skip school to go to the casino, spending their wages as soon as they receive their paychecks. Many work 40-hour weeks at the casino, in addition to attending school. For many, their wages never leave the casino. These people are sacrificing their grades and future for a quick rush. When their money runs out they turn to illegal ways to obtain more, thus digging themselves into a deeper hole. The scariest thing is that the younger students see and follow the example. They start out with poker on weekends and soon are playing all the time. When they turn 18, they will have more trouble than the people before them. The new gamblers in turn will also influence younger students, creating a vicious circle.

What can we do to prevent this problem? Some have suggested that the legal age be raised to 21. I disagree. Turning 21 and being able to drink and gamble for the first time on the same night would be catastrophic. Furthermore, it's better to learn the lessons about gambling while living at home. During college or when supporting a family is a bad time to learn control. Learning these facts early in life is like taking a vaccine from which one becomes sick for a few days while yet avoiding a deadly disease. The best thing we can do to help the youth is to educate. Few know how addictive gambling really is, until it happens to them. Yet fewer know the facts about problem gambling. This problem is escalating in our community. I feel that the school is where we need to help people like Joe. We can't change what kids think is "cool," but we can at least let them know about the dangers.

Improving Your Odds

A Curriculum About Winning, Losing, and Staying out of Trouble with Gambling

“Improving Your Odds” is a curriculum designed to assist classroom teachers and youth leaders to help young people acquire the knowledge and skills necessary to make choices about whether, when and how much to gamble.

Improving Your Odds is teacher-developed, student-tested and easy to use. These materials can be integrated into your regular curriculum and will complement your current efforts.

Improving Your Odds will offer each of your students a variety of ways to learn about the realities and risks of gambling for today and tomorrow!

Curriculum Organization

Improving Your Odds is organized in six sections.

Section I - Gambling in the United States

Activities focus on the history of gambling in the U.S., current gambling activity and problems related to gambling.

Section II - Gambling: Choices and Guidelines, Part 1 and 2

Activities help young people establish personal guidelines about whether, when and how much to gamble.

Section III - Gambling Problems

Activities focus on the types of gamblers and the nature and extent of pathological gambling.

Section IV - What to Say, What to Do When Someone's Gambling Concerns You

Activities are designed to offer young people practical ways to share concern with someone whose gambling is causing problems.

Section V - Gambling Expansion in the United States

Activities offer young people an opportunity to consider the positive and negative effects of expanding gambling opportunities.

Section VI - Evaluation and Enrichment

Activities to provide young people, teachers and youth leaders an opportunity to integrate information from other sections and evaluate the degree to which learner outcomes have been achieved.

Activity Packages

Each activity includes:

- A Learner Outcome Statement
- A Brief Activity Description
- A List of Materials Needed
- Key Vocabulary Terms
- Teacher Background Information
- Action Steps for the Activity

By reviewing the Learner Outcome(s) section, you will understand the desired outcome(s) expected from each student.

The Activity Description and Materials Needed sections will help you be prepared to gather necessary materials and plan your actions with the students.

The Teacher Background section will help you understand important information about a specific aspect of gambling.

The Action Steps provide clear and direct statements explaining the strategies employed by *Improving Your Odds* to help students master the desired Learner Outcome(s).

Curriculum Description

This six-section program has been designed to allow students to explore the role of gambling in our society and in their lives. Within the program, students will learn about the risks and benefits of gambling, as well as examine their own attitudes, feelings and opinions around the decision to gamble or not to gamble. Included are activities that will help students decide whether or not to gamble and an opportunity to develop a personal set of guidelines for gambling if their decision is to gamble. Students will also learn how to recognize a gambling problem, what to say to someone whose gambling concerns them and where to go for help.

The activities encourage students to share thoughts and opinions and to learn from each other. Each section has at least one activity that encourages participant interaction. This sharing is essential in building the kind of social support so helpful in daily living as well as in times of stress or crisis.

Each section includes Teacher Background Information, Vocabulary, Learner Outcomes, Action Steps for Activities, Student Work Sheets and Fact Sheets.

The program can be completed in 4–10 or more hours, depending upon the amount of time spent discussing each activity and preparation time provided for students to complete the activities.

Learner Outcomes

After completing this program, students will be able to:

1. Describe the history of gambling in the United States.
2. Describe the types of gambling currently available to people in the United States.
3. Explain the financial and societal impact of gambling in the United States.
4. Explain the nature, incidence and prevalence of gambling and gambling problems in the United States.
5. Identify at least three societal influences that encourage people to gamble.
6. Describe six types of gamblers.
7. Identify common characteristics of problem and compulsive gambling.
8. Establish and follow personal guidelines about whether, when and how much to gamble.
9. Share concern with a friend or family member who is gambling in a high-risk or problematic way.
10. List at least three helping resources for problem/compulsive gamblers or other concerned persons.

SECTION I

Gambling in the United States

LEARNER OUTCOMES

Students will be able to:

1. Describe the type of gambling available to people at the present time.
2. Describe the history of gambling in the United States.
3. Explain the nature, incidence and prevalence of gambling and gambling problems in the United States.

MATERIALS NEEDED

Fact Sheet 1 - *Gambling: Some Historical Notes*

Work Sheet 1 - *Gambling in the U.S. - Thoughts, Feelings, and Opinions*

Work Sheet 2 - *What Are the Odds*

VOCABULARY

Bet

Betting

Casino

Compact

Gambling

Charitable gambling

Lottery

OVERVIEW OF SECTION

Students will learn about the history of gambling, current gambling activity and gambling problems in the United States. Students will have the chance to learn gambling terminology while examining their own personal opinions about risks and benefits related to gambling.

TEACHER BACKGROUND

Gambling has been part of civilization for at least 4000 years. Early Egyptians and Romans bet on games of skill and chance, and lotteries began emerging in Italy in the early 1500s.

Comparably, gambling history in the United States is relatively new and short. The colonists often employed lotteries to raise funds for military defenses and the first gambling center emerged in New Orleans with the arrival of the French colonists in 1718. Since then gambling has been outlawed and brought back several times.

The most recent explosion of gambling started in 1931 when Nevada earned the right to legalize gambling as a way to raise state revenue without raising taxes. In 1964 the first state-run lottery debuted in New Hampshire. In 1987 the United States Supreme Court decided the most important case to deal with gambling in American history.

In *California versus the Cabazon Band of Mission Indians* the high court held the opinion that if a state has legal gambling, the American Indians in that state could operate the same games free from government restriction. This decision opened the door to casino gaming on Indian reservations.

Legalized gambling in the United States has mushroomed since the early '90s. In 2005 Americans legally lost approximately \$80 billion (not counting most sports gambling or poker). This is an increase of 360% from the \$17.4 billion lost in 1995. (Source: National Council on Problem Gambling, 2006)

A brief summary of historical notes on gambling is included on Fact Sheet 1.

ACTION STEPS FOR TEACHER

1. Review Fact Sheet 1, which contains background information on gambling in the United States.
2. Introduce Work Sheet 1 to trigger thought and discussion among students.
 - a) Have the students complete Work Sheet 1 individually. (Reading through the exercise along with the students is a good way to judge how much time is needed.)
 - b) Have the students move into small groups of no more than five and discuss the 11 statements. Encourage the students to focus on reasons for their agreements or disagreements rather than simply doing a numerical tally.
3. Give students take-home assignment Work Sheet 2 and have students complete it prior to Section Two.
 - c) Give a two-minute warning before coming back together.
 - d) Let the groups share their discussions and use the notes to Work Sheet 1 to help facilitate the large group discussion, answer questions, correct misinformation or stimulate discussion.

The History of Gambling: Some Historical Notes

- Gambling has been part of civilization for thousands of years. Prehistoric graves have turned up dice made of ivory, bear bones, stones, and bronze. Egyptians and Romans bet on games of skill and chance. Dice similar to those used today were found in Egyptian tombs and in the Ruins of Babylon. The playing of dice was popular in Greece and Rome. Emperor Nero was said to have bet the equivalent of \$40,000 on a single roll of the dice. And it was Roman soldiers, betting on the turns of an upended chariot wheel, who invented roulette. Gambling was written about by Homer, Chaucer and Shakespeare, and the Bible mentions the practice of casting lots. (Fleming, 1978)
- Never was there a time that the United States was without gamblers. Gambling was a pastime in which American Indians had always engaged. They had a form of dice, playing cards and many other games. Columbus and his crew brought dice and cards with them on the Nina, Pinta, and the Santa Maria. People of the colonies often bet on wrestling matches, target shooting, and dog and rat fights. (Longstreet, 1977)
- Lotteries began emerging in Italy in the 1500s. American colonists often employed lotteries to raise funds for military defense, as Congress did in 1776. They organized a lottery of \$5 million in prizes to help fund the War for Independence. Several of the nation's top colleges were funded by lotteries, including Yale, Rhode Island College (now Brown University), Columbia, University of North Carolina, Dartmouth and Harvard. (Doocey, 1994)
- Benjamin Franklin organized a Pennsylvania lottery in 1748 to help raise money for military supplies to defend Philadelphia against the French and Indians. (Longstreet, 1977)
- One reason the colonists did not like the Stamp Act was because it taxed playing cards and dice. (Longstreet, 1977)
- Presidents George Washington, Thomas Jefferson, Andrew Jackson and Andrew Van Buren all enjoyed gambling of some sort. George Washington kept an account of "income and expenditures," recording both his winnings and losses at horse betting and cards. Despite his own order at Valley Forge that card playing was to only be for recreation and that there was to be no money involved, General Washington and his officers continued to play cards for money. (Chafetz, 1960) Thomas Jefferson was opposed to the idea of gambling and called it "the devil's game," yet, he also kept a record of his and Mrs. Jefferson's winnings and losses at gambling. Andrew Van Buren enjoyed gambling so much that he bet \$40,000 and a suit for evening wear on his chance of becoming president. Andrew Jackson, after losing all the money he brought with him, would often bet some of his clothing at the race track. (Longstreet, 1977)
- During the Civil War, playing cards, dice, and recordings of individual winnings and losses were found among the dead after the Battle of Gettysburg. (Longstreet, 1977)
- Gambling in the "wild west" was very dangerous. A poker hand that contains two aces, two eights and a queen is called, "Deadman's Hand." It received its name after Wild Bill Hickok won a poker game and was later shot in the back by his former opponent while holding that hand.
- Gambling in the United States has been outlawed and then legalized several times, but there has always been at least one major gambling center. New Orleans was the first such center when gambling arrived with the French Colonists in 1718. (Fleming, 1978)
- With the rise of the gambling houses in New Orleans came a style which many casinos today have followed. John Davis was convinced that gamblers liked to play in elegant surroundings and opened a first class gambling house called the Palace of Fortune. In the Palace, the gambler found thick carpets, gold-framed mirrors,

The History of Gambling: Some Historical Notes

velvet-upholstered furniture, and crystal chandeliers. The casino also served food and alcohol to its patrons. (Fleming, 1978)

- New Orleans' chief rival for the gambling business was not Las Vegas or Atlantic City but Washington, D.C. In 1832, Edward Pendleton opened the capitol's most famous gambling house and called it a "palace of fortune," but it was better known around the D.C. area as the "Hall of the Bleeding Heart." Congressmen and lobbyists frequented this casino. Several times, a lobbyist would cover a congressman's debt and the congressman would repay the debt through a vote. When Pendleton died in 1851, several former presidents attended his funeral and his pallbearers were prominent, high office holders and congressmen. (Fleming, 1978)
- Riverboat gambling is one of the oldest formats for gambling. In 1845, there were approximately 2,000 gamblers plying their trade on the Mississippi. (Chafetz, 1960) Riverboat gambling ceased during the Civil War when the Mississippi became a battlefield for the Union and Confederate gunboats; it never really became revitalized until the 1990s.
- In 1867, Fyodor Dostoyevsky, author of *War and Peace*, published the book, *The Gambler* to help pay off his gambling debts. (Fleming, 1978)
- In 1890, Judge Campbell ran his court from a saloon in Benicia, California. After hearing the evidence in a case, he would throw a pair of dice. Double fours could bring eight days or eight months in the slammer, depending upon the crime. If it was a busy day in court and the judge knew his prisoner and his background, he would toss the dice without even hearing the evidence. (Chafetz, 1960)
- It was not until the height of the Great Depression that full scale gambling became legal. In 1931, Nevada was granted the right to legalize gambling as a way to stimulate the economy and raise money without raising taxes. Although legal in 1931, gambling did not boom until after World War II.
- In 1964 the first state-run lottery debuted in New Hampshire. Today, 30 years later, lotteries are established in 37 states and the District of Columbia. At the close of the 1995 fiscal year, lotteries generated more than \$38 billion in gross sales, a far cry from the \$5.7 million generated in New Hampshire in it's inaugural year. (Doocey, 1994)
- In 1987, the United States Supreme Court decided the most important case dealing with gambling in the history of the America. In *California vs. the Cabazon Band of Mission Indians*, the high court held that if a state has legal gambling, the Indians in that state can operate the same games free from government restriction. Therefore, bingo games could be operated without regard to the prize limits states often imposed on non-Indian games. (Thompson and Tottenham, 1991) This ruling by the high court opened the door to establishment of casinos by Indians.
- Legalized gambling in the United States has mushroomed since the early '90s. In 2005 Americans legally lost approximately \$80 billion (not counting most sports gambling or poker). As of 2006, there are only two states, Hawaii and Utah, which do not have some form of legalized gambling. (National Council on Problem Gambling, 2006)
- Within the 48 states which have legal gambling, the trend is toward diversity, even in casinos. There are concentrated areas of resort and hotel casinos, such as those in Nevada and New Jersey; riverboat or dockside casinos, as in Iowa, Illinois, Missouri, and Mississippi; and limited stakes mining town casinos, such as those found in Deadwood, South Dakota, and in Cripple Creek, Central City, and Blackhawk, Colorado. There are Indian-owned casinos in 31 states. Lotteries are found in 42 states and Washington D.C.

WORK SHEET 1

Gambling in the United States: Thoughts, Feelings, and Opinions

Please take a few minutes to react to the following statements. Circle **SA** if you strongly agree, **A** if you partially agree, **U** if you are undecided or don't think you have enough information, **D** if you disagree or **SD** if you strongly disagree.

SA	=	Strongly Agree
A	=	Agree
U	=	Undecided
D	=	Disagree
SD	=	Strongly Disagree

1. Most people in the U.S. participate in gambling. SA A U D SD
2. Gambling among young people is on the rise. SA A U D SD
3. Some forms of gambling are more risky than others. SA A U D SD
4. Gambling is an adult activity and is not a serious concern for young people. SA A U D SD
5. Gambling is not a problem for most people. SA A U D SD
6. There are many young people who are living in families where someone else has a gambling problem. SA A U D SD
7. Young people with gambling problems are also often involved in drinking, smoking, drug use and high-risk sexual behaviors. SA A U D SD
8. Casino gambling is a new "rite of passage" for young people. SA A U D SD
9. It is easy for parents and adults to talk to young people about gambling. SA A U D SD
10. The church and state both promote gambling. SA A U D SD
11. Most people feel that gambling is morally wrong. SA A U D SD

You will be asked to share your responses in a small group after everyone has completed the exercise.

1. Most people in the U.S. participate in gambling.

This is true in most states, among both adults and youth. The National Council on Problem Gambling reports that over 70% of adults and 80% of adolescents gambled in the past year.

2. Gambling among young people is on the rise.

This may vary from one state to another. Even in states where the number of youth gambling may not be increasing, the forms of gambling are changing (i.e., internet gambling) and the amount wagered is increasing.

3. Some forms of gambling are more risky than others.

While all gambling involves some risk for problems, games where there is a very short period of time between making a bet and the result (slots and other machines, and online gambling) seem to be somewhat more risky.

4. Gambling is an adult activity and not a serious concern for young people.

Gambling affects people of all ages.

5. Most gambling does not result in problem behavior.

For most people gambling is a social or recreational activity, something that is fun and different to do. It does not cause personal, family or employment problems. But for the 1–4% that do have problems it can be devastating.

6. There are many young people who are living in families where someone else has a gambling problem.

This is true and similar to other addictive disorders.

7. Young people with gambling problems are also often involved in drinking, smoking, drug use and high-risk sexual behavior.

This is true. Young people with gambling problems are often involved in substance use (alcohol, tobacco and other drugs), anti-social behavior, start gambling early, often suffer from depression and have parents who gamble.

8. Casino gambling is a new “rite of passage” for young people.

Parents and people who work with young people report that gambling at a casino has become a new rite of passage for many youth. Young people will often go to the casino on the eve of their 18th (or 21st in some states) birthday and walk in at exactly 12:00 a.m.

9. It is easy for parents and adults to talk to young people about gambling.

Adults have often been reluctant to talk about gambling with young people for a variety of reasons. Sometimes they feel that they don't know enough about gambling to say much. Sometimes they have concerns about the gambling they do in their own homes and for recreation outside the home. Sometimes they wonder if they can ask young people to refrain from doing something they do themselves. Some of them have never considered gambling a risky activity.

10. The church and state both promote gambling.

Many religious organizations sponsor bingo and raffles and lottery gambling is available in most states.

11. Most people feel that gambling is morally wrong.

In many states most people find nothing morally wrong with gambling.

What are the Odds?

PART I

Pull-tabs

A box of pull-tabs has 3,399 cards and offers the possibility of winning \$250 for a winning card that can be purchased for \$1. Here is the payout schedule the pull-tab seller receives when the box is purchased.

Takes in 3,399 cards at \$1 per card.....\$3,399	The seller advertises a 75% payout of all proceeds and the chance to win \$250 for just a \$1 bet!
PAYOUTS	
1 winner @ \$250\$250	
4 winners @ \$249\$996	
4 winners @ \$100\$400	
12 winners @ \$25\$300	
28 winners @ \$10\$280	
336 winners @ \$1\$336	
Payout 75%.....\$2,562	
Profit to the seller 25%\$837	

Given this information, answer the following questions:

1. How many pull-tab buyers will win any amount of money? _____
2. How many buyers will win the grand prize? _____
3. What percent of the winners will win the smallest amount of payout, \$1? _____
4. Assuming 3,399 people each buy a \$1 card, how many people will lose money gambling on the chance to win \$250? _____
5. What percentage of these people will win any amount of money? _____
6. How much money would a person need to spend buying pull-tabs to guarantee he/she would win more than he/she loses? _____

What are the Odds?

PART II

Scratch-off Lottery Tickets

A scratch-off lottery game offers a grand prize of \$5,000 for a wager of \$1. Given the payout schedule below, answer the following questions assuming all tickets will be sold:

1. What percent of all money wagered buying scratch-off lottery tickets will be paid back out to holders of winning tickets? _____
2. What is the most frequently won amount of money? _____
3. What are the odds of winning the grand prize of \$5,000? _____
4. What percentage of tickets will pay out more than \$100? _____
5. If all tickets in this game are sold and each ticket is bought by a separate person, how many people will lose money in this game? _____
6. How much money would a person need to spend buying scratch-off lottery tickets to guarantee he/she would not lose more than he/she wins? _____

Prizes and Odds for a \$1.00 Scratch-off Lottery Game			
<i>(based on 15,120,000 tickets sold)</i>			
If You Get	Approximate You Win	Approximate Odds*	No. of Winners**
3-Snowflakes	\$1	1:10.00	1,512,000
3-Sleds	\$2	1:10.64	1,421,280
3-Night Caps	\$3	1:20.00	756,000
3-Boots	\$10	1:166.67	90,720
3-Fireplaces	\$20	1:500	30,240
3-Snowmen	\$30	1:750	20,160
3-Scarfs	\$500	1:60,000	252
3-Bears	\$5,000	1:240,000	63

**Average overall odds of winning a prize are approximately 1:3.95.*

***The number of actual winners may vary based on sales, distribution, and number of prizes claimed.*

Gambling: Choices and Guidelines

LEARNER OUTCOMES

Students will be able to:

1. Identify at least three societal influences that encourage people to gamble.
2. Establish and follow personal guidelines about whether, when, and how much to gamble.

MATERIALS NEEDED

Work Sheet 2 - *What are the Odds?*

Work Sheet 3 - *Gambling Situations*

VOCABULARY

Risk

Pull-tabs

OVERVIEW OF SECTION

Students will consider a number of factors related to the decision of whether or not to gamble. Societal influences encouraging or discouraging gambling will be discussed.

Students will have an opportunity to examine a set of guidelines for gambling that will reduce the risk of gambling problems and establish a personal set of guidelines for choices related to gambling or not gambling.

TEACHER BACKGROUND

Choices, Risks, and Benefits:

Each of us has choices to make about the many forms of gambling available. Some people choose not to gamble in any form for a variety of reasons. Some non-gamblers are morally opposed to gambling. Some think it's simply foolish, while others may have a family history of gambling problems, chemical dependency or some other addiction and they just don't want to take the risk. For others gambling is a social or recreational activity, something that is fun and different to do.

As with other recreational activities, people who choose to gamble need to anticipate risks and take action to reduce or eliminate these risks as much as possible. Safe boating requires the use of a life jacket. Safe traveling requires the use of seat belts. Even reading for pleasure requires a well lighted environment to

reduce eye strain. Recreational gambling requires an understanding of the risks associated with gambling and a set of personal guidelines for low-risk, legal and appropriate choices about whether, when, and how much to gamble.

Characteristics of Low-Risk Gambling

1. Low-risk gamblers know that over time nearly everyone loses. The recreational benefits of gambling are found in the excitement of taking a chance, the thrill of winning, and the fun of being with friends while gambling. **RARELY IS THE BENEFIT FINANCIAL GAIN.**
2. Low-risk gambling is done socially with family, friends, or colleagues. Not alone. It is often combined with eating and other forms of entertainment.

TEACHER BACKGROUND (continued)

3. Low-risk gambling is done for limited amounts of time, both in frequency and duration. While no one can accurately predict when problems will develop, we do know that as a person gambles more frequently and for longer periods of time the risk increases.
4. Low-risk gambling always has predetermined limits for losses that are acceptable. Any money spent on gambling needs to be considered entertainment. Given the wide range of income and expenses for people, an acceptable amount for a gambling loss could range from zero dollars a year to several thousand dollars per year.

ACTION STEPS FOR TEACHER

1. Review information on the influences, choices, risks, and benefits of gambling information from the Teacher Background.
2. Introduce Work Sheet 3 to trigger thought and discussion among students.
 - a) Have students complete Work Sheet 3 individually according to the instructions at the top of the page.
 - b) Have students move into small groups of no more than five and discuss the level of risk they feel is involved in each situation by sharing their responses. Have students focus on the reasons why they think a situation is risky or not.
 - c) Give a two-minute warning before coming back together.
- d) As a large group, allow students to share interesting discussions that they may have had in their small groups.
- e) Complete discussion by asking everyone to brainstorm criteria they used in deciding whether a situation was risky or not. Answers may include the following: amount of money bet, age of gambler, type of game, legality, emotional state, income of gambler, etc. You may want to write them down as students generate a list. This list can be used as part of the introduction to the next section.
3. Review homework assignment, Work Sheet 2, and discuss students answers (see answer key on page 17).

WORK SHEET 3

Gambling Situations

A number of situations that involve actual or intended gambling are described below. For each situation, identify how risky you think each form of gambling is. A 5 is the highest risk and a 1 is the lowest risk. You will be asked to share your responses in a small group when everyone has completed this exercise.

	Low-Risk		High-Risk		
1. A parent and a child enjoy playing bingo at the county fair.	1	2	3	4	5
2. A person buys a few lottery tickets each time he/she buys gas.	1	2	3	4	5
3. Two high school students bet on football games each week.	1	2	3	4	5
4. A student saves money to go to a casino on her birthday when she reaches the legal gambling age.	1	2	3	4	5
5. A group of young people get together and have a weekend football pool that costs \$1 per person.	1	2	3	4	5
6. A person borrows \$25 from a friend to continue playing Texas Hold'em.	1	2	3	4	5
7. A person enjoys having a few drinks and playing pull-tabs at a local bar.	1	2	3	4	5
8. A group of high school students play poker on the weekends.	1	2	3	4	5
9. A person gambles on the Internet after a very stressful day.	1	2	3	4	5
10. Four friends shake dice to see who pays for coffee.	1	2	3	4	5
11. Lottery tickets are given as stocking stuffers from Santa during the holiday season.	1	2	3	4	5
12. Friends shoot pool for \$5 a game.	1	2	3	4	5
13. A person spends a day at the track.	1	2	3	4	5
14. A 12 year old buys some chances at a raffle.	1	2	3	4	5

How did you decide whether a situation was risky or not?

What guidelines did you use to decide whether gambling was high-risk or low-risk?

Answer Key to Work Sheet 2 – What are the Odds?

Pull-tabs

A box of pull-tabs has 3,399 cards and offers the possibility of winning \$250 for a winning card that can be purchased for \$1. Here is the pay out schedule the pull-tab seller receives when the box is purchased.

Takes in 3,399 cards at \$1 per card.....\$3,399

PAYOUTS

1 winner @ \$250..... \$250
 4 winners @ \$249 \$996
 4 winners @ \$100 \$400
 12 winners @ \$25 \$300
 28 winners @ \$10 \$280
 336 winners @ \$1 \$336

The seller advertises a 75% payout of all proceeds and the chance to win \$250 for just a \$1 bet!

Payout 75%\$2,562

Profit for the Seller 25% \$837

Given this information, answer the following questions:

1. How many pull-tab buyers will win any amount of money? **385**
2. How many buyers will win the grand prize? **1**
3. What percent of the winners will win the smallest amount of payout, \$1? **87%**
4. Assuming 3,399 people each buy a \$1 card, how many people will lose money gambling on the chance to win \$250? **3,014**
5. What percentage of these people will win any amount of money? **11%**
6. How much money would a person need to spend buying pull-tabs to guarantee he/she would win more than he/she loses? **It can't be guaranteed**

Scratch-Off Lottery Tickets

Prizes and Odds for a \$1 Scratch-Off Lottery Game (based on 15,120,000 tickets sold)

If You Get	Approximate You Win	Approximate Odds*	No. of Winners**
3-Snowflakes	\$1	1:10.00	1,512,000
3-Sleds	\$2	1:10.64	1,421,280
3-Night Caps	\$3	1:20.00	756,000
3-Boots	\$10	1:166.67	90,720
3-Fireplaces	\$20	1:500	30,240
3-Snowmen	\$30	1:750	20,160
3-Scarfs	\$500	1:60,000	252
3-Bears	\$5,000	1:240,000	63

*Average overall odds of winning a prize are approximately 1:3.95.

**The number of actual winners may vary based on sales, distribution, and number of prizes claimed.

\$15,120,000 total revenue generated (15,120,000 x \$1.00)

\$9,180,360 total payout for prizes

3,830,715 total number of winners

A scratch-off lottery game offers a grand prize of \$5,000 for a wager of \$1. Given the payout schedule above, answer the following questions assuming all tickets will be sold:

1. What percent of all money wagered buying scratch-off lottery tickets will be paid back out to holders of winning tickets? **60%**
2. What is the most frequently won amount of money? **\$1**
3. What are the odds of winning the grand prize of \$5,000? **1 in 240,000**
4. What percentage of tickets will pay out more than \$100? **<1% or .0021%**
5. If all tickets in this game are sold and each ticket is bought by a separate person, how many people will lose money in this game? **11,289,285**
6. How much money would a person need to spend buying scratch-off lottery tickets to guarantee he/she would not lose more than he/she wins? **\$0**

Gambling: Choices and Guidelines

LEARNER OUTCOMES

Students will be able to:

1. Identify at least three societal influences that encourage people to gamble.
2. Establish and follow personal guidelines about whether, when, and how much to gamble.

MATERIALS NEEDED

Work Sheet 4 - *Setting Guidelines for Low-Risk Gambling*

Work Sheet 5 - *Personal Guidelines for Gambling*

Work Sheet 6 - *Societal Influences About Gambling*

Booklet - *Gambling: Choices and Guidelines*

VOCABULARY

Risk

TEACHER BACKGROUND

Influences

Decisions about whether, when, and how to gamble are not made in isolation. Television, radio, and billboard advertisements, news reports, friends' comments, parents' attitudes and behaviors, and religious traditions all have an impact on people's choices about gambling.

Many of these sources of information about gambling offer persuasive encouragement to participate in various forms of gambling. Most of these messages say little about the risks involved or the odds against winning.

Guidelines

Even though large numbers of people in the United States regularly gamble, many have given little thought to when gambling is appropriate and when it is not.

People have not talked about gambling 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 feel it was an important issue or they didn't feel they knew enough about gambling to talk about it. Gambling is not yet a

part of most school curriculums. For many people, new forms of gambling such as state lotteries and casinos have arrived so rapidly that they simply haven't had sufficient time to consider their choices.

Regardless of the reason, many people are not provided guidelines for what is low-risk, appropriate gambling for adults. Many people have not developed a personal set of guidelines to follow when considering whether or not to gamble and how to gamble in a low-risk, appropriate and legal manner, if they decide to gamble.

ACTION STEPS FOR TEACHER

1. Introduce Work Sheet 4 by briefly reviewing the information in the Teacher Background and the list of criteria students generated at the end of Section II, Part 1.
 - a) Have students read the eight guidelines in bold print on Work Sheet 4. Have them ignore the a, b, c, etc. questions for now.
 - b) Have students move into small groups of no more than five and discuss the guidelines by answering the a, b, c, etc. questions.
 - c) Give a two-minute warning before coming back together.
 - d) Let the groups share their discussions and use the following information reprinted from the booklet, *Gambling: Choices and Guidelines*, to help clarify each guideline.
2. Have students write down their own personal guidelines using Work Sheet 5 - *Personal Guidelines for Gambling*. Emphasize to students that the personal choices they make about gambling are clear messages to others. They can be a positive role model for other young people and friends if they choose not to gamble or if they choose to gamble in a low-risk, legal and appropriate manner.
3. Give students Work Sheet 6 - *Societal Influences About Gambling* and ask them to identify the messages they hear or see from each of the sources of information. Ask them to record specific examples they see or hear during the week. After four or five days, ask students to bring completed work sheets to class and facilitate a discussion of the types of messages and examples the students noticed. It will be important to also note the strength or persuasiveness of the messages as well as any potential source of influence (i.e. parents, religious organization or schools) that is not currently sending any messages about gambling.

- 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 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 reason for 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 like food, clothing, shelter, education or child care should not be used for gambling. Given the wide range of income and expenses for each person, an acceptable amount for a gambling loss could range from zero dollars a year to several thousand dollars per year. 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, writing bad checks, taking out loans, or borrowing from any other source of funds with the intention of repayment 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, school, or family responsibilities.
 - When in recovery from compulsive/pathological gambling.
 - When in the early stages of recovery from other addictions, such as chemical dependency.
 - When the money bet exceeds a predetermined limit.
 - When the form of gambling is illegal.
 - When the gambling is prohibited by an organizational or employer policy.
 - When the gambler has a potential influence on the outcome of an event, such as an athletic game.
 - When trying to make up for a gambling loss or series of losses (chasing).

Each of these situations presents specific risks which should preclude a person's gambling.
- 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, interfering with his/her ability to control gambling and adhere to predetermined limits.

Setting Guidelines for Low-Risk Gambling

As individuals, groups of friends and families, we can help reduce someone's risk of developing a gambling problem. Listed below are some suggestions for setting personal guidelines. Please read through the information in bold type and then you will be asked to discuss the questions in a small group.

1. The decision to gamble is a personal choice.

- a. What factors influence your decisions about whether or not to gamble?
- b. In what kinds of situations do people feel pressured to gamble?
- c. How might a family history of gambling problems or chemical dependency influence personal choices?

2. Gambling is not essential for having a good time.

- a. Are there times or events when gambling seems to be essential?
- b. Do you think gambling is more important or risky to any particular age group?
- c. Do you think most people agree with this guideline?

3. Acceptable losses need to be established before starting to gamble.

- a. Do you think most people know that if they gamble, over time, they will almost certainly lose?
- b. What factors influence acceptable personal limits?
- c. Do you think most people who gamble set predetermined acceptable losses?

4. Borrowing money to gamble should be avoided and discouraged.

- a. Is it ever appropriate to borrow money to gamble?

- b. Is it ever appropriate to loan someone money to pay off gambling debts?

5. There are times when people should not gamble.

- When under the legal gambling age.
 - When the gambling interferes with one's work, school, or family responsibilities.
 - When in recovery from compulsive/pathological gambling.
 - When in the early stages of recovery from other addictions, such as chemical dependency.
 - When the money bet exceeds a predetermined limit.
 - When the form of gambling is illegal.
 - When the gambling is prohibited by an employer or organizational policy.
 - When the gambler has a potential influence on the outcome of an event such as an athletic game.
 - When trying to make up for a gambling loss or series of losses (chasing).
- a. Do you agree that people should not gamble at these times?
 - b. What would you say to someone who is: An underage gambler? Betting money that exceeds their limit?

Gambling when in the early stages of recovering from chemical dependency?

- c. Are there other times when it is important not to gamble?

6. There are certain reasons for gambling that put a person at high risk for problems:

- When feeling lonely, angry, depressed, or under stress;
 - When trying to solve any personal or family problems;
 - When trying to impress others;
 - When coping with the death or loss of a loved one.
- a. Do you think gambling is a safe way to help someone cope with loneliness? anger? depression? stress?
 - b. What would you say to someone who is gambling to cope with the loss of a loved one? Spending long periods of time gambling during a stressful marriage?
 - c. Have you ever known anyone who gambles to impress others? Is this ever appropriate?

7. Use of alcohol or other drugs when gambling is risky.

- a. Why is this guideline important?
- b. Do you think most people who gamble use alcohol at the same time?

Societal Influences About Gambling

<p>1. Advertising</p> <p>Messages:</p> <p>Examples:</p>	<p>4. Government</p> <p>Messages:</p> <p>Examples:</p>
<p>2. Family</p> <p>Messages:</p> <p>Examples:</p>	<p>5. Friends</p> <p>Messages:</p> <p>Examples:</p>
<p>3. Religious Organizations</p> <p>Messages:</p> <p>Examples:</p>	<p>6. News Reports</p> <p>Messages:</p> <p>Examples:</p>

SECTION III

Gambling Problems

LEARNER OUTCOMES

Students will be able to:

1. List six commonly accepted types of gamblers.
2. Identify common characteristics of problem gambling.

MATERIALS NEEDED

Fact Sheet 2 - *Types of Gamblers*
 Fact Sheet 3 - *Criteria for Compulsive/Pathological Gambling*
 Fact Sheet 4 - *Compulsive Gambling and Recovery*
 Fact Sheet 5 - *Effects of Compulsive Gambling on the Spouse*
 Fact Sheet 6 - *Signs of Gambling Problems*
 Work Sheet 7 - *Gamblers Anonymous 20 Questions*

VOCABULARY

Bailout
 Chasing
 Compulsive/Pathological Gambling
 In Action
 Problem Gambling

OVERVIEW OF SECTION

Students will learn commonly accepted descriptions of different types of gamblers as well as definitions and examples of problem and compulsive gambling.

TEACHER BACKGROUND

Adults

A National Gambling Impact Study Commission reported in 1998 that 86% of Americans had gambled during their lifetime. The same study found that 68% reported gambling in the past year. A study in 2000 found 80% of youth gambled in the past year. It is safe to assume that most Americans participate in some form of gambling.

For most of these people, gambling is a social activity, something that is fun and different to do. It does not cause personal, family, employment or health problems. Current research suggests that from 1% to 2% of the total adult population can be classified as problem or probable pathological gamblers. The tables below shows lifetime and past year estimates of problem gambling in the U.S.

Estimates of Problem Gambling in the U.S. – LIFETIME

GROUP	RANGE	AVERAGE
Adult (NRC meta-analysis)	<1-3%	1.5%*
College (NRC meta-analysis)	3-11%	5.0%*
Adolescent (NRC meta-analysis)	1-7%	2.9%*
Adult Treatment (Harvard m-a)	11-18%	14.2%**

Estimated based on meta-analysis of surveys conducted 1988-1997 (National Research Council, 1999; Harvard Medical School, 1997). Problem Gambling defined by SOGS or modified SOGS.

*median

** mean

Estimates of Problem Gambling in the U.S. – PAST YEAR

GROUP	RANGE	MEDIAN
Adult	<1-2%	0.9%
Adolescent	<1-7%	6.1%

Estimated based on meta-analysis of surveys conducted 1988-1997 (National Research Council, 1999; Harvard Medical School, 1997). Problem gambling defined by SOGS or modified SOGS.

TEACHER BACKGROUND (continued)

Youth

A number of recent prevalence studies on youth gambling have been conducted with most finding that the majority of youth gamble, older adolescents gamble more than younger teens, boys gamble more than girls, and a minority of youth may be considered frequent gamblers, and an even smaller percentage may be considered problem or pathological gamblers. (Arcuri, Lester, & Smith, 1985; Gupta & Derevensky, 1998a, 1998b; Jacobs, 1989; Ladouceur, Dubé, & Bujold, 1994; Ladouceur & Mireault, 1988; Lesieur & Klein, 1987; Shaffer, LaBrie, Scanlan, & Cummings, 1994; NORC, 1999; Stinchfield, Cassuto, Winters, & Latimer, 1997; Volberg, 1993;

Wallisch, 1993; Winters, Stinchfield, & Fulkerson, 1993; Winters, Stinchfield, & Kim, 1995; Wynne, Smith, & Jacobs, 1996; Annenberg Public Policy Center, 2005)

The studies reviewed provide evidence for a number of common variables associated with youth gambling and problem gambling that consistently appear across studies. These variables include gender, age, tobacco, alcohol and drug use, antisocial behavior, parental gambling and depression.

A 2005 national study of youth ages 14 to 22 found 2.9 million youth gamble on cards each week and almost 600,000 gamble on the internet each week. Those who play cards are also more likely than other gamblers to gamble

on the internet. Over 80% of card players are male. (Annenberg Public Policy Center, University of Pennsylvania, 2005)

As identified earlier, people who choose not to gamble or gamble with predetermined and acceptable limits are at low risk of becoming compulsive gamblers. But for others, gambling becomes uncontrollable and is no longer a choice. Compulsive/pathological gambling is not a bad habit, but rather a life-threatening disorder. It can be destructive to families, friendships, and careers. Bills go unpaid. Basic needs like food and rent are neglected. Some gamblers become suicidal and many gamblers engage in criminal activity.

ACTION STEPS FOR TEACHER

1. Review:
 - Fact Sheet 2 - *Types of Gamblers*
 - Fact Sheet 3 - *Criteria for Compulsive/Pathological Gambling*
 - Fact Sheet 4 - *Compulsive Gambling and Recovery*
 - Fact Sheet 5 - *Effects of Compulsive Gambling on the Spouse*
 - Fact Sheet 6 - *Signs of Gambling Problems*
2. Review information about the number of people experiencing gambling problems from the Teacher Background.

3. Explain and discuss the *Types of Gamblers* found on Fact Sheet 2 and the *Criteria for Compulsive/Pathological Gambling* on Fact Sheet 3.

4. Explain and discuss the *Compulsive Gambling and Recovery* and *Effects of Compulsive Gambling on the Spouse* on Fact Sheets 4 and 5.

Dr. Robert Custer described three phases of compulsive/pathological gambling: the adventurous or winning phase, the losing phase, then, the desperate phase. The progression of the disorder through the three phases is illustrated on Fact Sheet 4 - *Compulsive Gambling and Recovery*.

As with chemical dependency, the effect of gambling on the spouse and family members is also progressive. Sheila Wexler has illustrated the three phases on Fact Sheet 5 - *Effects of Compulsive Gambling on the Spouse*.

5. Explain and discuss Fact Sheet 6 - *Signs of Gambling Problems*.
6. Ask students to do Work Sheet 7 - *Gamblers Anonymous 20 Questions*.

The *Gamblers Anonymous 20 Questions* has been included as a tool that virtually anyone can use to determine if gambling is a problem.

Types of Gamblers

Dr. Robert Custer, a pioneer in the treatment of compulsive/pathological gambling, identifies six types of gamblers in his book, *When Luck Runs Out*.

1. **Professional gamblers** are very small in number and make their living by gambling. They make a serious study of a game and do it with great skill. They have little emotional reaction to gambling. They are able to control both the amount of money and time spent gambling. They lead a balanced lifestyle and the gambling does not interfere with family responsibilities.
2. **Antisocial personality or criminal gamblers** are also small in number but use gambling as a way to cheat or swindle others. They will use marked cards or loaded dice, or will fix races or events. Many are involved in other illegal activities. Their criminal activity is different from that associated with compulsive gamblers who live their lives by society's rules until their gambling forces them into criminal behavior.
3. **Casual, social gamblers** gamble for recreation or relaxation—as something that is fun and different to do. Losses are considered part of the cost of entertainment. Their gambling does not interfere with family, social, or job responsibilities.
4. **Serious social gamblers** play regularly with great intensity. Gambling is their main source of recreation, relaxation, pleasure and/or excitement, yet they place gambling second in importance to family and vocation. This type of gambler could be compared to a person who is intensely involved in a pastime such as fishing, golf or tennis. Generally their gambling does not interfere with family responsibilities.
5. **Relief and escape gamblers** gamble to find relief from feelings of anxiety, depression, anger, boredom or loneliness. The gambling provides a way to “get away from it all.” This type of gambler is in need of simple and quick relief and is not driven by a craving to gamble. While their gambling may cause problems, it is not progressive nor out of control.
6. **Compulsive gamblers** do not have the ability to control their gambling regardless of the consequences. Gambling is the only thing in life that is important. The gambling affects every part of life, family, job, values, and mental and physical health.

Criteria for Compulsive/Pathological Gambling

To be more specific and put compulsive/pathological gambling within a medical context, the *American Psychiatric Association's Diagnostic and Statistical Manual of Mental Disorders*, Edition IV (revised 1994), describes pathological gambling as follows:

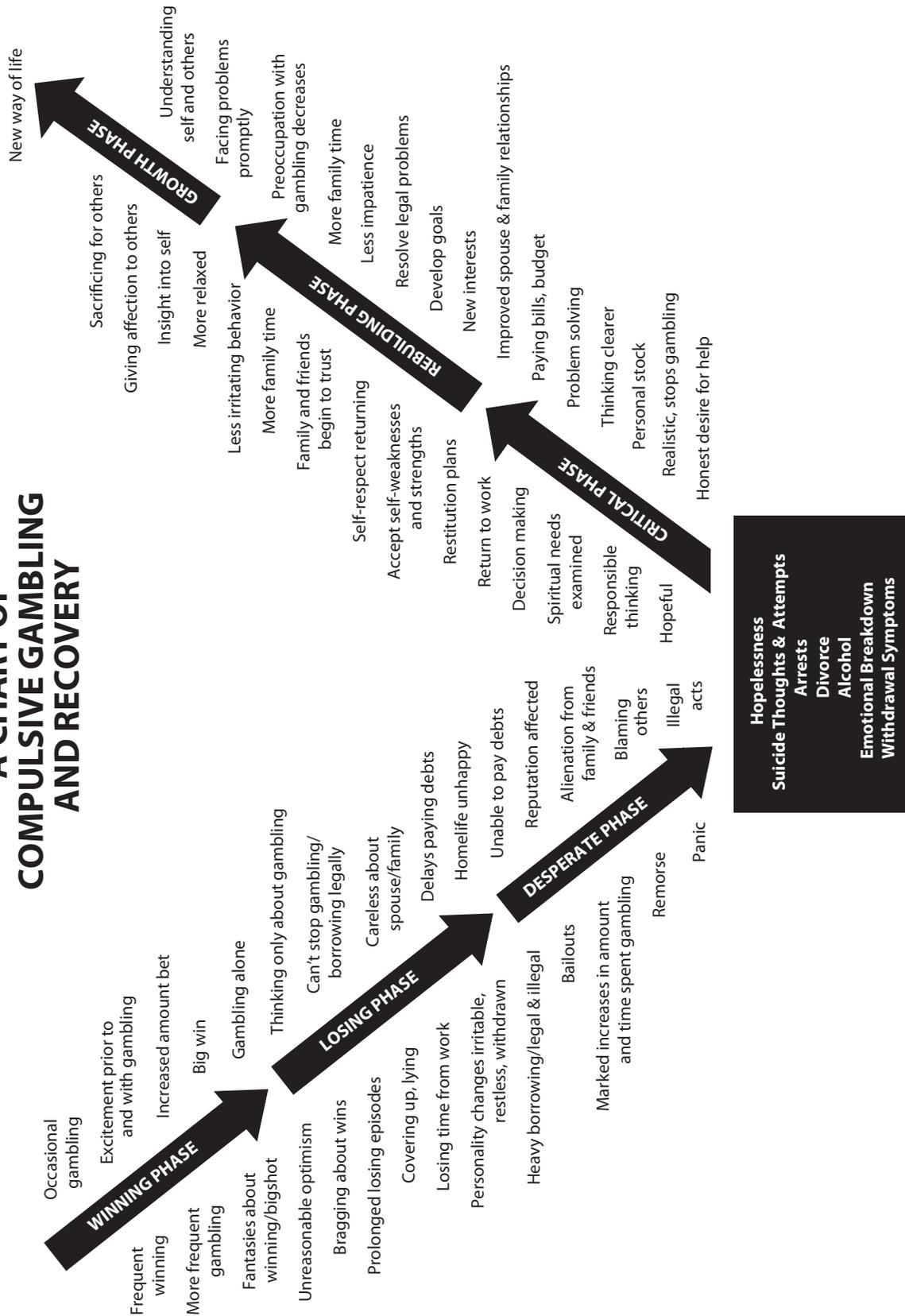
The essential feature of pathological gambling is persistent and recurrent maladaptive gambling behavior that disrupts personal, family, or vocational pursuits. The diagnosis is not made if the gambling behavior is better accounted for by a Manic Episode.

- The individual may be preoccupied with gambling (e.g., reliving past gambling experiences, planning the next gambling venture, or thinking of ways to get money with which to gamble).
- Most individuals with Pathological Gambling say that they are seeking “action” (an aroused, euphoric state) even more than money. Increasingly larger bets, or greater risks, may be needed to continue to produce the desired level of excitement.
- Individuals with Pathological Gambling often continue to gamble despite repeated efforts to control, cut back, or stop the behavior.
- There may be restlessness or irritability when attempting to cut down or stop gambling.
- The individual may gamble as a way of escaping from problems or to relieve a dysphoric mood (e.g., feelings of helplessness, guilt, anxiety, depression).
- A pattern of “chasing” one’s losses may develop, with an urgent need to keep gambling (often with making larger bets or taking greater risks) to undo a loss or series of losses. The individual may abandon his or her gambling strategy and try to win back losses all at once. Although all gamblers may chase for short periods, it is the long-term chase that is more characteristic of individuals with Pathological Gambling.
- The individual may lie to family members, therapists, or others to conceal the extent of involvement with gambling.
- When the individual’s borrowing resources are strained, the person may resort to anti-social behavior (e.g., forgery, fraud, theft, or embezzlement) to obtain money.
- The individual may have jeopardized or lost a significant relationship, job, or educational or career opportunity because of gambling.
- The individual may also engage in “bail-out” behavior, turning to family or others for help with a desperate financial situation that was caused by gambling.

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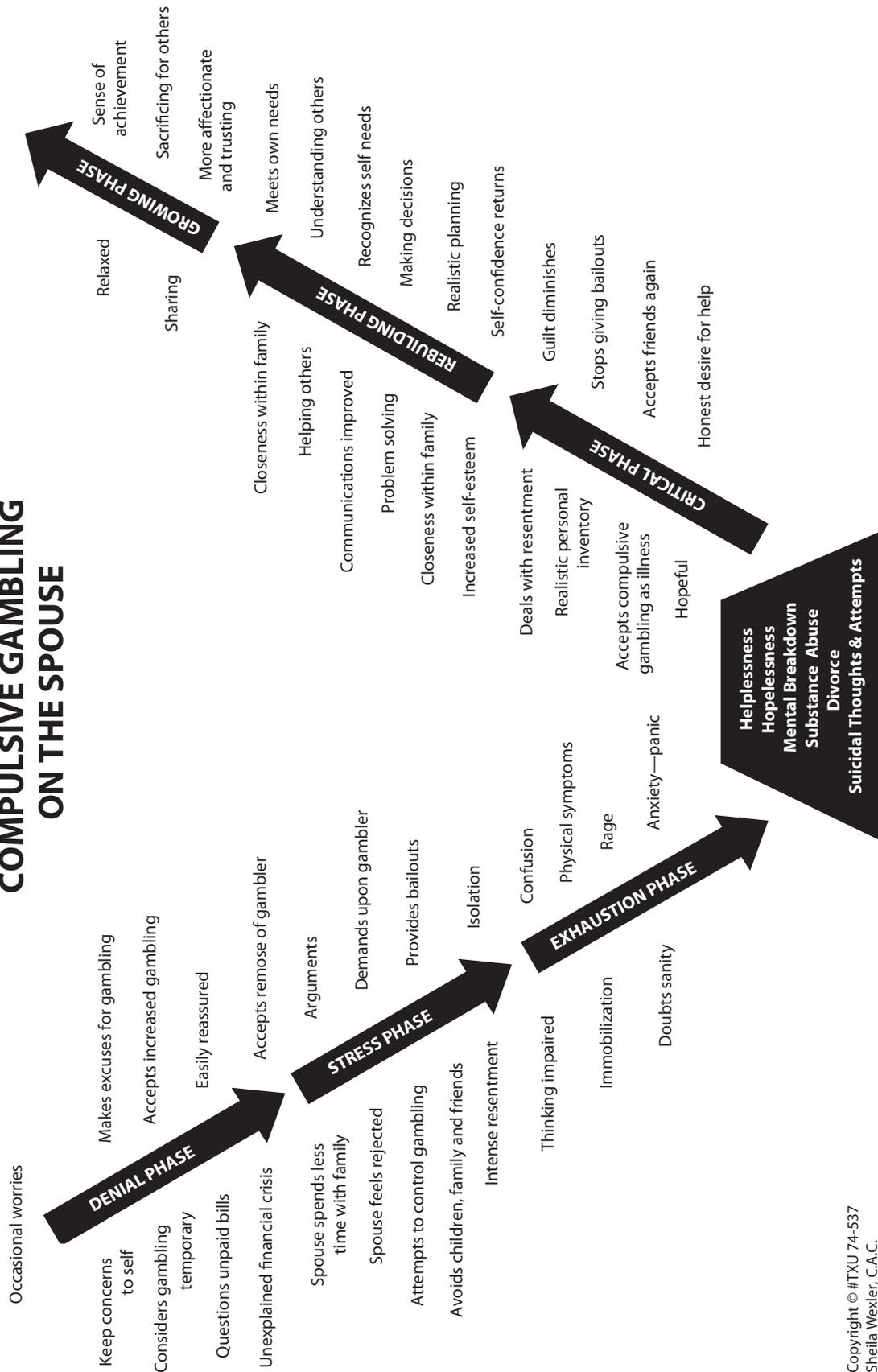
Compulsive Gambling and Recovery

A CHART OF COMPULSIVE GAMBLING AND RECOVERY



Effects of Compulsive Gambling on the Spouse

A CHART ON THE EFFECTS OF COMPULSIVE GAMBLING ON THE SPOUSE



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Signs of a Gambling Problem

- Increasing the frequency of gambling activity.
- Increasing the amount of money gambled.
- Gambling for longer periods of time or with more money than originally planned.
- Spending an excessive amount of free time gambling.
- Thinking or daydreaming about gambling or getting money to gamble.
- Missing school, family or other activities to gamble.
- Experiencing a special and intense pleasure, an aroused sense of being in “action” while gambling.
- Continuing to gamble despite negative consequences such as large losses, being late to school, missing school or family problems caused by gambling.
- Gambling in order to cope with loneliness, anger, stress, depression, etc.
- “Chasing,” i.e. feeling an urgent need to keep gambling, increasing the size of bets, or taking more chances in order to make up for a loss or series of losses.
- Borrowing, stealing, or selling personal items to obtain money to gamble.
- Bragging about wins but not talking about losses.
- Having frequent mood swings, higher when winning, lower when losing.
- Lying or secretive behavior to keep family and friends from knowing how much money is gambled.

Adopted from *Gambling: Choices and Guidelines*, Minnesota Institute of Public Health, 2005.

Gamblers Anonymous 20 Questions*

Are you a compulsive gambler?

Only you can decide. In short, compulsive gamblers are those whose gambling has caused continuing problems in any facet of their lives. The following questions may be of help to you:

- | | |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <ol style="list-style-type: none"> 1. Did you ever lose time from work due to gambling? 2. Has gambling ever made your home life unhappy? 3. Did gambling affect your reputation? 4. Have you ever felt remorse after gambling? 5. Did you ever gamble to get money with which to pay debts or otherwise solve financial difficulties? 6. Did gambling cause a decrease in your ambition or efficiency? 7. After losing did you feel you must return as soon as possible and win back your losses? 8. After a win did you have a strong urge to return and win more? 9. Did you often gamble until your last dollar was gone? 10. Did you ever borrow to finance gambling? 11. Have you ever sold anything to finance gambling? 12. Were you reluctant to use "gambling money" for normal expenditures? 13. Did gambling make you careless of the welfare of yourself and your family? | <ol style="list-style-type: none"> 14. Did you ever gamble longer than you had planned? 15. Have you ever gambled to escape worry or trouble? 16. Have you ever committed, or considered committing, an illegal act to finance gambling? 17. Did gambling cause you to have difficulty in sleeping? 18. Do arguments, disappointments or frustrations create within you an urge to gamble? 19. Did you ever have an urge to celebrate any good fortune by a few hours of gambling? 20. Have you ever considered self destruction as a result of your gambling? |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

Most compulsive gamblers will answer yes to at least seven of these questions.

*Reprinted with permission from Gamblers Anonymous, Inc., Los Angeles, CA.

SECTION IV

What to Say, What to Do When Someone's Gambling Concerns You

LEARNER OUTCOMES

Students will be able to:

1. Share concern with a friend or family member who is gambling in a high risk or problematic way.
2. List at least three helping resources for problem/ compulsive gamblers or concerned others.

MATERIALS NEEDED

Fact Sheet 7 - *Resources for Problem Gambling*

Booklet - *Gambling: Choices and Guidelines*

Work Sheet 8 - *What to Say, What to Do*

VOCABULARY

Gam-Anon

Gamblers Anonymous (GA)

Inpatient Treatment

Outpatient Treatment

OVERVIEW OF SECTION

Students will learn a process for talking with someone whose gambling concerns them and the resources which are available for people who have gambling problems.

TEACHER BACKGROUND

Many people experience times when the gambling habits of someone else concerns them. If that happens to you, what is your role? What should you do when a friend or family member is gambling too much; or at inappropriate times; or is acting in ways that are upsetting?

These questions can be difficult to answer as a spouse, parent, child, friend, teacher, colleague, or supervisor. Sometimes it seems so difficult that we say nothing and give the impression that we don't care about what we see. Yet, we do care and wonder what is the best way to show our concern and be helpful to someone who is important to us.

The following is adapted from the booklet, *Gambling: Choices and Guidelines* (Svendsen and Griffin, 2005), to help students as they plan what to do and what to say:

A. What exactly concerns you?

There are two kinds of information essential to helping people with gambling problems: understanding what constitutes low-risk gambling (see guidelines

presented in Section II) and being able to recognize behaviors which have the potential to cause problems or those which signal a definite high risk. These signs of gambling problems were reviewed in Section III.

B. Are you concerned about one incident, or a pattern of problem behavior?

Keeping track of incidents of concern can help you plan how to talk to a person. It's hard to argue with facts. Sometimes, one can ignore an occasional incident if the person returns to more acceptable behavior. However, even single incidents of unacceptable behavior can lead to serious consequences and can be a signal for you to talk to the person. A pattern of incidents is a clear sign that help is needed.

C. What do you do?

It is clearly your right and responsibility to talk about specific problem behaviors with a person you care about. The difficulty often arises in not knowing what to say or how to say it. By talking with someone openly, honestly, and respectfully, you

TEACHER BACKGROUND (continued)

can put a person at ease and break through the defensiveness and denial that often occur with gambling problems.

A simple and straightforward approach to letting someone know you are concerned is usually most helpful, but it can sound easier to do than it really is. Not everyone will be thankful that someone cares enough to share his/her concern. None of us can control what a person says or does in reaction to what we say. But we can control what we say, how we say it, and where and when we talk to a person about whom we are concerned.

D. What do you say?

While there is no foolproof way to share a concern with another person, the following six step process has worked well for many people. Read through these ideas and try them out the next time you want to tell a friend that you are concerned about something he/she is doing.

1. I Care...

Tell the person that you care about him/her and that you feel concerned about the way you see him/her acting.

You are a good friend and I'm upset because I see you doing things that are really risky.

We have been good friends and I don't want you to hurt yourself or get into trouble.

2. I See...

Tell the person exactly what he/she has done that concerns you.

Last night you were going to spend only \$20 and yet you lost over \$100.

You have been playing Texas Hold'em online.

You borrowed \$50 from me to gamble with over four months ago and still haven't paid me back.

You used to play cards once or twice a month and now it's every Friday and Saturday night.

3. I Feel...

Tell the person how you feel about the way you see him/her acting.

I get really upset when...

I get really frustrated when...

4. Listen.

After you tell the person that you care, how you feel, and what you've seen, it's important to be willing to listen to what he/she says.

You may find that the person will say nothing. He/she may not have been prepared for this and will not be ready to talk with you. Or he/she may become angry and tell you it's none of your business. The person may thank you and say he/she will make changes. Others may tell you about a problem that goes well beyond your ability to be helpful. In all cases it is important to listen to what he/she says.

5. I Want...

Tell the person what you would like to see him/her do.

If you are going to gamble, then I want you to set a limit for losses ahead of time and stick to it.

I want you to talk to someone about what's been happening to you because of your gambling.

6. I Will...

Tell the person what you are willing and able to do to help.

Responses can range from simply being available as a good listener, to helping arrange a meeting with someone who can help. If the person chooses to say nothing, let him/her know that the door is open to discuss this at a future time.

I'm always here if you need a friend to talk to or just a hug.

I won't loan you money to cover your losses, but I will help you find someone who can help you with your gambling problem.

Remember, the best time and place to talk with someone about an important topic is when you feel comfortable, are likely not to be disturbed, and have time to talk things through. It is also important to talk when neither of you has been drinking or using other drugs.

E. Finding Help

If the behavior that concerns you does not change, or if you discover a serious problem, additional help may be necessary. Assisting a person to get the best help available is often the most caring action anyone can take.

ACTION STEPS FOR TEACHER

1. Before beginning this section review Fact Sheet 7 - *Resources for Problem Gambling*, and pages 9–12 in the booklet *Gambling: Choices and Guidelines*.
2. Review the information from Teacher Background on:
 - a) What exactly concerns you? and
 - b) Are you concerned about one incident or a pattern of problem behaviors? This information can be used to help determine if someone has a gambling problem.
3. Explain the process (steps) of sharing concern with another person from Teacher Background in:
 - c) What do you do? and
 - d) What do you say?
4. Introduce Work Sheet 8 - *What to Say, What to Do*.
 - a) Provide each student with a copy of Work Sheet 8.
 - b) Have students move into small groups of no more than five and ask them to read through each situation together.
 - c) Have students then decide what they would do for each situation.
 - d) If they decide that they would take action, ask them what they would say and how they would say it. Encourage them to speculate on responding to more than one response from the person they are concerned about.
 - e) Come back together as a large group and ask students to summarize discussions they had in their small groups.
5. Go over helping resources by reviewing Fact Sheet 7 - *Resources for Problem Gambling*.

Resources for Problem Gambling

For help for someone with a gambling problem contact:

Gamblers Anonymous
PO Box 17173
Los Angeles, CA 90017
(213) 386-8789
www.gamblersanonymous.org

Gamblers Anonymous (GA) is a fellowship in which people share their experiences, support, and hope in order to stop gambling. The GA program for recovery, like that of Alcoholics Anonymous (AA), is based on the Twelve Steps. Gamblers Anonymous meetings take place daily throughout the United States.

For help for family members and friends of gamblers contact:

Gam-Anon
PO Box 157
Whitestone, NY 11357
(718) 352-1671
www.gam-anon.org

Gam-Anon is a fellowship the families or close friends who have been affected by the gambling problem. Gam-Anon helps individuals learn effective ways of coping with the gambling problem. It is based on the Twelve-Steps of Al-Anon. Gam-Anon meetings take place daily throughout the United States.

For further information on compulsive gambling contact:

The National Council on Problem Gambling, Inc.
216 G Street NE, Suite 200
Washington, D.C. 20002
(202) 547-9204
www.ncpgambling.org

The National Council on Problem Gambling, Inc. provides information, training and education on compulsive gambling. It also maintains a toll-free **National Helpline number (1-800-522-4700)**. Callers are connected to their nearest state affiliate council for assistance with gambling problems and referrals to community resources. For further information on membership, newsletters, and referrals to professional treatment programs, contact the National Council on Problem Gambling, Inc., or an affiliate council near you.

What to Say, What to Do

Listed below are examples of situations that can occur related to gambling. Read through each situation as a group and then discuss what you would do if you were involved. What would you say?

1. A friend of yours has been saving money for over two years working 15–20 hours per week. Her 18th birthday is next week and she tells you that she is going to take her entire savings to the casino and double her money.

2. Over the past six months a friend of yours has been playing Texas Hold'em with friends. At first it was only once or twice a month, then it was every weekend and now it's every Friday and Saturday night.

3. You are part of the "Post Graduation" party committee and they are planning a "casino" as part of the party with lots of expensive prizes.

4. You are playing cards with a friend and she runs out of money. She asks to borrow \$20 from you.

5. A friend of yours tells you that one of his parents is gambling a lot, sometimes staying out an entire day or two. His parents argue a lot and when he tries to say something about it they just tell him not to worry. He knows that bills are not being paid and he is really concerned.

6. A boy comes to school and brags about all the money he made on the weekend playing cards and shooting pool.

SECTION V

Gambling Expansion in the United States

LEARNER OUTCOMES

The students will be able to:

1. List the pros and cons of expanding gambling in the U.S.
2. Discuss how public policy is a factor in how gambling opportunities have expanded.

MATERIALS NEEDED

Fact Sheet 8 - *Positive Impact of Gambling in U.S.*

Fact Sheet 9 - *Negative Impact of Gambling in U.S.*

Work Sheet 9 - *What a Billion Dollars Would Buy*

Work Sheet 10 - *The Impact of Gambling on Society*

Work Sheet 11 - *Case Study: Expansion of Gambling in the U.S.*

VOCABULARY

Parimutuels

Off-Track Betting

Handle

OVERVIEW OF SECTION

Students will consider ways that gambling has positively and negatively impacted the quality of life in the United States. Students will make projections about future benefits and problems that will result from various types of public policies about gambling.

TEACHER BACKGROUND

While Nevada and Atlantic City have had casino gambling for years, there are 48 states now that have legal gambling. Casinos, riverboat casinos and casino-style games have spread quickly. There are Indian-owned casinos in 31 states. Lotteries are found in 42 states and Washington D.C.

Legalized gambling in the U.S. has mushroomed in the past decade. In 2000 Americans legally bet over \$825 billion, an increase of 275 billion from 1995. Total losses for 2000 were \$61.4 billion and approximately \$80 billion in 2005.

ACTION STEPS FOR TEACHER

1. Introduce the concept of public policy as a factor in how gambling opportunities have expanded in the U.S. during the past few years.
2. Discuss the types of messages and examples of societal influences on gambling that students identified earlier on when completing Work Sheet 6. Discuss how these influences might affect individual choices and public policy about gambling.
3. **Option 1:** Give students Work Sheet 11 - *Case Study: Expansion of Gambling in the U.S.* and ask each student to individually prepare answers to each question.

Option 2: Give students Work Sheet 11 - *Case Study: Expansion of Gambling in the U.S.* and

invite them to work in small groups to prepare lists of positive and negative aspects of each question. Fact Sheets 8 and 9 will provide some examples for students.

Option 3: Divide the class into three groups and assign one question to each group to prepare a presentation supporting their future option as the best for the nation or state.

4. Have students review and complete Work Sheet 9 - *What a Billion Dollars Would Buy*.
5. As an evaluation and summary activity ask each student to prepare a written or oral response to question four of Work Sheet 11 - *Case Study: Expansion of Gambling in the U.S.*

Impact of Gambling in the U.S. - Positive

- Gambling tax revenues allowed states to increase state spending on education.
- County expenditures for Aid to Families with Dependent Children (AFDC) have declined in counties in one state where tribal casinos are located, while, on average, counties in the remainder of the state saw an increase in expenditures for these benefits. Without casino employment, expenditures for AFDC might have been \$10 million more.
- In Nevada more than 200,000 persons or 26% of the state's total workforce are employed in the gaming industry. They receive billions of dollars in salaries annually.
- Several of the nation's top colleges were originally funded by lotteries. These include Yale, William and Mary, Columbia, University of North Carolina, Dartmouth, and Harvard.
- Gambling has brought economic development opportunities to many American Indians and saved state and federal governments billions of dollars formerly required for health care, public assistance, and social services.
- In Minnesota, thousands of direct jobs and indirect jobs have been created and are supported by tribal gaming.
- The revenue brought in from casino gambling in Central City, Cripple Creek and Blackhawk, Colorado, revived these three practically extinct communities and allowed them to restore the area's disintegrating infrastructure.
- In one state, revenues of bars and restaurants in counties with casinos grew significantly more than for non-casino counties. These figures do not include bars and restaurants in casinos.
- Research conducted in 1992 found that crime rates in cities with casinos compare favorably to other tourist cities. Las Vegas had the second lowest visitor crime rate. Smaller cities with river-boat and dockside casinos have even reported reduced street crime. This is the result of revitalizing decaying crime ridden sections of cities and improved economic development.

Editorial and opinion articles offer a variety of perspectives:

- "The government should remain neutral about gambling and should limit its involvement to defining what regulation is in the public interest (such as how extensively the integrity of gambling forms should be guaranteed), and then enforcing it. Steps should be taken to maximize state tax revenues from this activity, which could then be spent for public-interest purposes."
- "Taking citizens off the welfare rolls and putting them on the tax rolls is one of the most important benefits of tribal gaming."
- "Charitable gambling is not directly operated by states and is ingrained in our society. Elements of the population, especially charitable organizations, have come to depend on it. These forms of gambling should be allowed to continue, with the state maintaining strong regulatory controls and concentrating its efforts on reducing the negative effects of such gambling."
- "Federal, state, and local tax revenues are greatly increased when casinos create jobs and employ individuals who were previously unemployed."

Impact of Gambling in the U.S. - Negative

- In Illinois, lottery proceeds and casino revenues earmarked for education were intended to increase. Instead, during the time gambling revenues have gone to education, the state's share of funds for education has consistently dropped. (Greenberg, 1995)
- New Jersey officials estimate that debts totaling \$500 million are accrued each year by pathological gamblers.
- It is estimated that attempted suicides for compulsive gamblers is 20 times the national average and attempted suicides for the spouses of compulsive gamblers 15 times the national average.
- The average age of compulsive gamblers is 33 years old, down from 40 years old.
- It is estimated that over 50% of all compulsive gamblers have dependent children.
- A 1992 Virginia Department of State Police survey of local law enforcement officials noted increases in criminal offenses such as public intoxication, driving under the influence of alcohol, disorderly conduct, petty theft, bad checks, and traffic offenses after riverboat gambling became legal. (Greenberg, 1995)
- Gamblers in Minnesota treatment programs have accumulated an average lifetime gambling debt of \$46,000. Over half the people in treatment have annual incomes of under \$20,000 and gambling debts ranging from 1.5 to 5 times their annual income.
- Research done in the US and UK has found that between 12% and 24% of prison populations are probable pathological gamblers.
- Gamblers Anonymous meetings in Illinois increased from 17 to 40 from 1992–1995.
- There were 221,736 calls made to the National Council on Problem Gambling Helpline (800-522-4700) in 2005, an increase of 21% over the 183,328 calls made in 2004. In the last three years they have recorded a 60 percent increase in calls.

Editorial and opinion articles offer a variety of perspectives:

- “Ten thousand...construction jobs are supposed to be created by this project. This may very well be true. However, we could create plenty of construction (and permanent) jobs by building brothels and opium dens.”
- “By turning gambling into a mainstream activity available almost everywhere in the US and Canada, we are developing a something-for-nothing mentality and drawing resources away from more productive economic activities.”
- “States should not be actively involved in the promotion of gambling. The lottery is the one form of gambling that states directly own and operate, and encouraging citizens to gamble is not a legitimate role for the government.”
- “The total volume of gambling in the US—exceeding \$825 billion in 2000—has become excessive and should be addressed. Government helped to create this high-volume business, and government should take the lead in trying to reduce its volume and its influence. Advertising for state lotteries should be sharply curtailed. States should also restrict advertising of tribal casinos to the extent possible and seek additional authority from Congress, if necessary. Charitable gambling sales volume can be limited by mandating lower prize payouts and increasing the minimum share that must go for charity. No additional forms of gambling should be legalized.”

What a Billion Dollars Would Buy

In 2005 Americans lost approximately \$80 billion on gambling. To help you get an idea of how much a billion dollars is, consider the following example:

A billion dollars would buy 125,000,000 \$8.00 movie tickets. This would be enough for 20 tickets for all 6,195,643 people who live in Indiana or 200 tickets for every person in Vermont.

Now estimate how many of the following items a billion dollars would buy and you pick the specific population of people:

Item	How Many for a Billion	What Population?
CDs	_____	_____
Soft drinks	_____	_____
Meals of burger, fries and beverage	_____	_____
Laptop computer	_____	_____
42 inch screen TV	_____	_____
1 book	_____	_____
1 week round-trip ticket plus hotel to Cancun	_____	_____
1 week round-trip ticket plus hotel to Vail, CO	_____	_____
3 bedroom/2 bath home	_____	_____
Macaroni and cheese	_____	_____
Frozen pizza	_____	_____
Bananas	_____	_____
Bus ride	_____	_____

How about any other items in which you might be interested? _____

If Americans' net losses were over \$80 billion in 2005, what is the per capita loss in the U.S.? _____

Now do the same for Americans 18 and over, per capita loss _____

The Impact of Gambling on Society

1. What factors have influenced the major changes in public policy toward gambling that have occurred in the past 10 years?

2. How has legalized gambling benefited society?

3. What are the most significant risks to society presented by legalized gambling?

4. What are the most significant risks to society presented by illegal gambling?

5. What effect has tribal gaming had upon the economy? _____

6. What should the government's role be in regulating gambling?

7. What are the moral and ethical issues related to gambling? _____

8. How might increased gambling opportunities affect problems related to gambling?

9. How might increased gambling opportunities affect the economy? _____

10. Why do people like to gamble? _____

11. What is the relationship of compulsive gambling to crime? _____

12. If most people who gamble lose money, what motivates people to continue to gamble?

13. What services should be available to help people with gambling problems?

14. Should children of any age be allowed to gamble legally? _____

Case Study

Expansion of gambling in the United States; has it been good for the U.S.?

Gambling in the U.S. has expanded rapidly and extensively since 1982. Citizens throughout the country and policymakers are considering what the future should be regarding continued expansion of gambling opportunities.

There are at least three options to consider; each has positive and negative aspects. Based on what you know about gambling and the information provided with this unit about the effects of gambling in the U.S., please answer the following questions:

- 1. What are the pros and cons of expanding existing opportunities to gamble and allowing new forms of gambling?

Pros _____	Cons _____
_____	_____
_____	_____
_____	_____

- 2. What are the pros and cons of making new laws to restrict gambling and reduce opportunities for people to gamble?

Pros _____	Cons _____
_____	_____
_____	_____
_____	_____

- 3. What are the pros and cons of maintaining current gambling opportunities and laws?

Pros _____	Cons _____
_____	_____
_____	_____
_____	_____

- 4. After considering the above lists of pros and cons, explain which option you think makes the most sense and should be followed for the next four-year period.

SECTION VI

Evaluation and Enrichment

LEARNER OUTCOMES

Students will be able to:

1. Demonstrate their mastery of the outcomes listed in the beginning of the curriculum.

MATERIALS NEEDED

Work Sheet 10 - *The Impact of Gambling on Society*

VOCABULARY

OVERVIEW OF SECTION

There are many ways to measure the degree to which students have achieved the expected outcomes of this program. Classroom discussion, Work Sheet responses, and involvement in small group activities can all be observed to gain insight about how each student is mastering the knowledge and skills expected in this program.

In order to bring this program to closure and/or to provide you with other ways to evaluate students' abilities to demonstrate mastery of the outcomes, additional activities are offered in this section. These three activities may also be used to provide enrichment opportunities for students who have demonstrated mastery of outcomes.

TEACHER BACKGROUND

Most of the information needed to prepare responses to the three activities is included in the fact sheets and Teacher Background portion of each section.

ACTION STEPS FOR TEACHER

Activity 1: Ask each student to select a question from the list on Work Sheet 10 - *The Impact of Gambling on Society* and prepare an essay responding to the questions based on class discussion and/or additional reading.

Activity 2: Invite students to work in small groups to prepare a 5–10 minute oral report on one (or more) of the questions on Work Sheet 10.

Activity 3: Ask students to poll friends, parents or the general public about their opinions regarding all or some of the questions on Work Sheet 10 to determine opinions of others outside the class.

Glossary of Gambling Terminology

This glossary was prepared to help you understand and interpret the gambling terms used in this curriculum.

Bailout - Money given to a gambler to allow him/her to pay debts without suffering consequences. A form of enabling.

Bet - The amount of money or object that is risked in a wager.

Bingo - A game of chance where the players use a board which is divided up into squares. The squares are all numbered, and the numbers are picked randomly from a container of some kind. The first person to match the numbers picked on their game card in a row—across, horizontally, or diagonally—wins.

Casino - A gambling facility that normally includes all or a combination of the following: slot machines, video games, card games and other games such as keno, craps and bingo. Usually there is a minimum age you have to be to be allowed inside.

Chasing - The urgent need to keep gambling—often with larger and larger bets—or taking greater risks in order to make up for a loss or series of losses.

Compact - Voluntary agreements between Indian tribes and the states that regulate tribal gaming.

Compulsive Gambling - Not being able to resist the urge to gamble. This leads to damage to a person's life, family and/or job. It is a disorder or addiction that can be helped. Also referred to as pathological gambling.

Craps - A game of chance where the player throws two dice. If the player rolls a 7 or 11, the total of the two dice together, the player wins. This is probably the most popular game of chance in the world, but it is illegal in some states.

Gambling - To bet money on the outcome of a game, contest, or other event. Playing a game of chance.

Gamblers Anonymous (GA) - A fellowship in which people share their experience, support, and hope in order to stop gambling and build better lives.

Gam-Anon - A fellowship in which families and friends of compulsive gamblers learn effective ways to cope with the gambling problem by seeking help for themselves and gaining serenity and peace of mind.

Gross Gambling Revenue (Consumer Loss) (Net Revenue) - Gross Gambling revenue is the handle less payouts or prizes or winnings returned to players. It is a better measurement than gross revenues or the handle (total amount of money wagered by consumers) for comparing the size of one form of gambling with another or with nongambling industries.

Gross Revenues (Gross Receipts) (Handle) (Gross Wagering) - Total amount of monies bet or wagered on any form of gambling.

Handle - Total amount of money bet or wagered on any form of gambling.

High Stakes Bingo - The type of bingo that is played at the tribal casinos. The prizes are larger than what you find at bingo games run by charitable organizations such as a churches.

In Action - A term used to describe the gambler when gambling. Some describe it as a physiological and psychological arousal.

Inpatient Treatment - A patient staying in a hospital or treatment center for treatment.

Glossary of Gambling Terminology

Keno - A game of chance in which players pick numbers on a grid, similar to lotto.

Charitable Gambling - Games such as pull-tabs, bingo, tipboards, paddlewheels, or raffles that are operated by religious or other nonprofit groups under state regulations.

Lottery - A game of chance where tokens, keys or other objects are sold. Of these items, only one is the winner. The winner is usually selected randomly by a drawing.

Lottery Ticket (Scratch off) - A game in which players purchase tickets with randomly printed numbers. Winning numbers are revealed by scratching off a coating or pulling open the tickets.

Net Proceeds (Net Outcome) - Amount of money left after all prizes are given out, taxes are paid, and expenses are paid.

Off-track Betting - Betting on horse racing away from the track where the race is being run. Can be done by phone or at a specific off-track betting location.

Outpatient Treatment - A patient who receives treatment at a hospital or clinic without being hospitalized.

Paddlewheel - Round wheel that is used in some games of chance. Sometimes used in raffles to select winning numbers.

Pari-mutuel Betting - A system of betting, mainly on horse races, in which the winner splits the winnings with the state, the track and other winners.

Problem Gambling - Heavy gambling by people who are not fully addicted and can stop but who experience problems related to their gambling.

Pull-tabs - A game of chance in which the player pulls tabs on a card to match symbols to find out if he/she wins or loses.

Risk - The possibility of losing an amount of money that is bet on the outcome of an event, contest, game, or machine.

Simulcasting - Any televising of races for the purpose of betting on them. Usually televised at off-track betting parlors or at a race track other than the one at which a race is being run.

Texas Hold'em - A version of poker. A flop game, each player gets two pocket cards, while five community cards are dealt face-up on the table. The strength of a player's hand is the best five-card hand that can be made with these seven cards. There are four rounds of betting: after the pocket cards are dealt, after the first three community cards (the flop), after the fourth, or turn card, and after the final, or river card.

Tipboards - A game of chance in which tickets are sold off a board and then the seal is broken to show the winner.

Video Gaming - Electronic games played on a video screen for money, typically poker, keno, blackjack or slots.

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