

Testimony in Support of Senate Bill 363 (2022)

Public High Schools - Health Education - Gambling Dangers and Addiction
Before the Education, Health, and Environmental Affairs Committee: February 9, 2022

Dear Members of the Committee:

This testimony is in support of Senate Bill 363 (SB363), which will reduce the risk of gambling addiction in Maryland adolescents and young adults by authorizing state and county departments of education to provide an education program on the harms of gambling and gambling addiction to high school students.

Prevalence of gambling and disordered gambling in adults has increased in recent years due to expanded legalized gambling and limited awareness of the harms of disordered gambling and treatments for it. Increased prevalence of adult gambling also increases youth exposure to gambling. Early exposure to gambling intensifies the risk of gambling addiction and related health harms. Through education on the harms of gambling and risk of addiction, Maryland can expect reduced disordered gambling in youth, lowering problem gambling as these youth become adults.

Prevalence of Gambling and Disordered Gambling in Adults is Associated with Limited Awareness of Gambling Harms and Addiction.

Maryland expanded legalized gambling in the last decade. For example, in 2008 the Maryland Slot Machines Amendment was adopted allowing up to five video lottery licenses and placement of 15,000 slot machines at five casinos throughout the State, and in 2012 the Gaming Expansion Question was adopted allowing one additional casino to be constructed in Prince George's County, and sports wagering was legalized in 2021.¹ Increased exposure to gambling facilities increases risk of disordered gambling and unsurprisingly, Maryland has felt this impact. According to a 2018 study conducted by the National Council on Problem Gambling, Marylanders' gambling activities exceeded the national average in all fifteen types of gambling activities surveyed.²

Further, disordered gambling is harmful to financial, psychological, and physical health. Problem gambling is found most frequently in populations with limited ability to recover from gambling losses like older adults living on fixed incomes and people with lower socioeconomic status.³ People who live with disordered gambling may experience depression, migraine, distress, intestinal disorders, and other anxiety-related problems.⁴ As

¹ 2017 Gambling Prevalence Report
(<https://www.medschool.umaryland.edu/media/SOM/Departments/EpidemiologyandPublicHealth/MD-Problem-Gambling/Docs/2017-Gambling-Prevalence-Report-Final-rev-1.21.18.pdf>)

² 2018 NCPG survey data

³ <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC3004737/>

⁴ <https://www.medicalnewstoday.com/articles/15929>

much as one in five people with disordered gambling attempt suicide, a rate higher than any other addictive disorder.⁵

The current void in public knowledge of risks and resources associated with gambling is concerning. Less than 50% of Marylanders know about treatment options for gambling problems.⁶ Twenty-five percent more Marylanders gamble to win money than gamble to have fun.⁷ Incorrectly viewing gambling as an investment activity instead of an entertainment activity will make people spend more than they can afford in hopes of financial gain.

Youth Gambling and Disordered Gambling Make High School a Critical Time to Educate Youth on Gambling Harms and Addiction.

Gambling among young people is ubiquitous. The average age at which a child first gambles is 12 years old – younger than the average age for first use of alcohol, tobacco, and other drugs.⁸ According to reference literature in a case study of the Maryland Smart Choices Gambling Prevention Program, approximately 80% of students ages 12-17 have gambled for money and 35% of those students gambled once a week.⁹ Gambling peaks at age 22-30 with 89% of surveyed subjects having gambled in the last year.¹⁰ Since only 41% of high school graduates enroll in college, disordered gambling education is most likely to reach the most youth when offered in high school.¹¹

This gambling is not benign as 10-15% of youth experience problems related to their gambling.¹² Youth with disordered gambling behaviors are susceptible to serious academic, behavioral, and mental health consequences. They can experience distraction from studies, lower grades, more absences, loss of interest in once-enjoyed activities, strained peer relationships, depression, anxiety, stress, and even suicide.¹³ Other problems related to youth gambling include losing money needed for lunch, field trips, and other necessary expenses.¹⁴ Youth who gamble are 2 time more likely to use illegal drugs, 3 times more likely to smoke cigarettes or drink alcohol, and 4 times more likely to get into trouble with law enforcement.¹⁵

⁵ <https://www.seracct.org/21-for-a-reason/gambling/>

⁶ 2018 NCPG survey data

⁷ 2018 NCPG survey data

⁸ Jacobs DF. Youth gambling in North America: Long-term trends and future prospects. In: Derevensky JL, Gupta R, editors. *Gambling Problems in Youth: Theoretical and Applied Perspectives*. New York, NY: Kluwer Academic/Plenum Publishers; 2004. pp. 1–24.

⁹ Enhancing the Relevance and Effectiveness of a Youth Gambling Prevention Program for Urban, Minority Youth: A Pilot Study of Maryland Smart Choices (<https://pubmed.ncbi.nlm.nih.gov/30121840/>)

¹⁰ <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC4383132/>

¹¹ <https://nces.ed.gov/programs/coe/indicator/cpb#:~:text=The%20overall%20college%20enrollment%20rate%20of%2018%2D%20to%2024%2Dyear,%2D%20or%204%2Dyear%20institutions.>

¹² Youth gambling problems: a public health perspective (<https://academic.oup.com/heapro/article/20/1/69/797595>)

¹³ Enhancing the Relevance and Effectiveness of a Youth Gambling Prevention Program for Urban, Minority Youth: A Pilot Study of Maryland Smart Choices

¹⁴ <https://www.seracct.org/21-for-a-reason/gambling/>

¹⁵ <https://www.seracct.org/21-for-a-reason/gambling/>

Gambling Education Programs Can Raise Awareness of Gambling Harm and Addiction

The Maryland Smart Choices Gambling Prevention Program, a gambling education program piloted in Baltimore City Public Schools in 2014-2015, successfully raised students' awareness of gambling harms and the risk and impact of addiction.¹⁶ First, students recognized that disordered gambling in youth often accompanies other serious challenges in their lives.¹⁷ Second, student awareness of the differences between games involving *skill* and games involving only *luck* improved.¹⁸ Third, students' identification of activities that could lead to gambling addiction improved.¹⁹ The pilot program exemplifies the positive effects of education on gambling harms and addiction.

In another study from Portugal, a pre- and post-test program was performed with 111 high-school students randomly assigned to two groups (experimental and control). The findings demonstrated that youth education as an intervention was effective in improving correct knowledge about gambling, reducing misconceptions, and in decreasing the total hours spent gambling per week. The intervention was also effective in reducing the number of at-risk/disordered gamblers during the study period. Further, these findings were stable after a 6-week follow-up.²⁰

Existing and Proposed Gambling Awareness Mandates in other States

Many states, including Maryland, require problem gambling prevention education to raise awareness and prevent problem gambling. However, these types of public awareness campaigns often have a broader focus and are not as hands-on as the education program schools could offer through passage of this bill. Helping young people avoid the harms of disordered gambling through educational programming is the subject of legislative proposals across the country. The Virginia General Assembly is currently considering a bill that would require public schools to provide instruction concerning gambling and the addictive potential of gambling.²¹ Similarly, the Illinois General Assembly is considering a bill to promote public awareness regarding the impact of gambling disorders on individuals, families, and communities and the stigma that surrounds gambling disorders.²² States are taking more seriously the negative public health implications of problem gambling and are responding with policy proposals consistent with good public health practices. Educating young people to reduce the likelihood of disordered gambling establishes the necessary public health intervention without compromising Marylander's access to gambling.

¹⁶ Enhancing the Relevance and Effectiveness of a Youth Gambling Prevention Program for Urban, Minority Youth: A Pilot Study of Maryland Smart Choices

¹⁷ Enhancing the Relevance and Effectiveness of a Youth Gambling Prevention Program for Urban, Minority Youth: A Pilot Study of Maryland Smart Choices

¹⁸ Enhancing the Relevance and Effectiveness of a Youth Gambling Prevention Program for Urban, Minority Youth: A Pilot Study of Maryland Smart Choices

¹⁹ Enhancing the Relevance and Effectiveness of a Youth Gambling Prevention Program for Urban, Minority Youth: A Pilot Study of Maryland Smart Choices

²⁰ <https://link.springer.com/article/10.1007/s10899-019-09908-2>

²¹ <https://lis.virginia.gov/cgi-bin/legp604.exe?221+sum+HB1108>

²² <https://www.ilga.gov/legislation/fulltext.asp?DocName=&SessionId=110&GA=102&DocTypeId=HB&DocNum=4700&GAID=16&LegID=&SpecSess=&Session=>

Public Health Law Clinic
University of Maryland Carey School of Law
500 West Baltimore Street
Baltimore, MD 21201
Favorable SB363

Conclusion

As Maryland's legalized gambling industry has grown, disordered gambling in adults and youth has also grown. Disordered gambling has significant bearing on the health and lives of affected individuals and communities. Education can reduce problematic gambling behavior and addiction. Prevention via education is often less costly than remedy during and post addiction. SB363 will enable our youth to identify risks of gambling, harms of gambling addiction, and resources for addiction recovery, leading to healthier gambling behaviors.