



Underage Gambling

Casino gambling is among the least popular forms of gambling among American young people. Even so, each year a number of young people across the country are either denied entrance to casinos or are ejected by casino management from gaming areas because they are below the legal age to gamble. Unfortunately, no system is foolproof, so some young people escape detection. By betting they won't get caught, they risk much more than the coins they've dropped in a slot machine or the chips they've laid on a blackjack table: they risk arrest, imprisonment, fines, and criminal records.

Wagering Behavior Among Young People

Only a handful of studies have attempted to document the breadth and scope of wagering behavior in young people. However, the evidence is overwhelming that wagering behavior is a quite common feature in the social lives of adolescents and young adults in the United States. Moreover, surveys of similarly-aged populations in Canada and England report rates of gambling similar to rates reported in studies of youth gambling in the U.S.

Consultants to the National Gambling Impact Study Commission conducted an extensive study of gambling among 16- and 17-year old Americans in 1998.¹ Among the findings:

- Adolescents gamble appreciably less than adults. About one-third of adolescents have never gambled, versus less than one-seventh of adults.
- The most common forms of gambling in which young people engage are private games of skill, particularly card games. The other most prominent games for young people are betting in sports pools and buying lottery tickets.
- Of all the forms of gambling analyzed, casino gambling is the least popular among adolescents. Only 1.1 percent of adolescents report having gambled in a casino. For every one adolescent casino gambler, there were approximately 12 adolescent lottery players. According to the report, "The adolescents were notably absent from casino play, with barely 1 percent reporting any casino wagers. This presumably reflects well on the enforcement efforts (particularly against fake IDs) of casino operators, among other factors."
- Adolescents tend to bet much smaller amounts of money than do adults. But the rate of pathological gambling among adolescents is about the same as it is for adults.

What Difference Does Underage Gambling Make?

- Regardless of whether underage gambling is "normal," there are very compelling reasons to treat underage gambling in casinos as a serious problem:
- **Underage gambling is, by definition, illegal.** Society has determined that casino gaming is an activity much like driving a car, serving in the military, entering into a legal contract, or getting married -- a threshold of intellectual maturity, physical maturity, and/or emotional maturity must be achieved before society will allow young people to decide for themselves whether or not to engage in these behaviors. For better or worse, society uses age as a proxy for achievement of these forms of maturity. It is plausible that society, by generally restricting casino gaming to those 21 and above might also desire that some measure of economic independence be achieved; it's one thing to decide to wager money that you have earned, and quite another to wager money that your parents have given you. We would concur that casino gaming is an activity in which only adults should engage.
- **The illegality of underage gambling has consequences for underage gamblers.** Although prison terms are an option in most jurisdictions, it is unlikely that those found guilty of underage gambling will serve time. More likely, having to admit to a conviction for underage gambling will haunt an individual when he or she applies to get into college or applies for a job. Convictions and criminal records do not impress college admissions counselors or corporate recruiters.
- **The illegality of underage gambling has consequences for casino companies.** Casinos themselves risk fines and even revocation of gaming licenses by permitting underage gambling. Gaming licenses are revocable privileges. Casino operators who fail to police underage gambling are failing the trust that the public and casino regulators have placed in them. Disregard for underage gambling laws can and should be an issue when gaming commissions deliberate license renewal requests.
- **Underage gambling may be a public health risk.** According to some experts, the vast majority of adult male pathological gamblers started gambling in their teens. Although studies also show that nearly all males engage in some form of wagering during their youth, it's at least conceivable that preventing underage gambling may prevent pathological gambling later in life. This possibility lends justification to a "zero tolerance" policy for underage casino gambling by both young men and young women.

Preventing Underage Gambling in Casinos

Laws against underage casino gambling won't have their intended effects unless young people, their parents, and casino employees know of their existence and understand the consequences of their violation. Getting the word out and making sure that it's understood is the joint responsibility of parents, teachers, law enforcement officials, and casino operators.

- Parents and teachers clearly should educate their children and students, and law enforcement officials should consistently enforce gaming laws and mete out appropriate punishments for underage gamers. In addition, casino companies must be socially responsible and take a lead role in implementing educational and enforcement initiatives to prevent underage gambling. Successful prevention efforts must be multi-faceted, targeting all groups who have a stake in ensuring

compliance with underage gambling laws. These groups, and some tactics that casinos companies might use to reach these groups, are listed below:

- **Casino Employees.** Casino companies must create a corporate culture or ethos that does not tolerate underage gambling. To that end, some specific tactics might include:
 - Training programs that teach employees how to identify and intervene with suspected underage gamers.
 - "Back of the house" signage and paycheck stuffers that promote the prevention of underage gambling.
 - Employee publications that regularly address underage gambling issues.
 - Including an employee's record of intervention with suspected minors as one criterion on which to evaluate employee performance.
- **Casino Patrons and their Families.** Casino companies are obligated to make sure that their customers know the rules and comply with them. Some strategies might include:
 - Signage at points of entry and on casino floors that clearly states the legal age requirements for gaming.
 - Broadcast of public service announcements in local media that warn minors and their friends and families about the law and underage gambling.
- **Communities.** Raising community awareness is a key in any prevention program. A number of tactics can be used to make sure that the message is heard by those who need to hear it:
 - Dispatch of teams to travel to schools, recreation centers, and other locations frequented by teenagers and young adults to speak on the hazards of underage gambling and the law.
 - Distribution of easily understood information packets on underage gambling and the law to minors.
 - Sponsorship of essay or poster contests that address underage gambling issues at local schools.

If implemented, these tactics work. In Atlantic City, for example, where several casinos have adopted such multi-faceted programs, the number of minors having to be prevented from entering casinos by casino personnel has dropped 38 percent between 1988 and 1995. The number of minors having to be escorted from casinos dropped 48 percent.

Conclusion

The prevalence of wagering behavior among young people indicates that gambling by the underage will occur regardless of whether legal casinos exist in a particular city or state. But providing access for adults to casino gaming must not mean providing access for minors. Legislators, regulators, and concerned members of the public have every reason to demand that casino companies be consistent, proactive, and comprehensive in developing strategies to combat underage gambling. Whether and how casino companies accept this responsibility will be a significant indicator of their commitment to enhancing the communities that serve as their hosts.

¹ National Opinion Research Center at the University of Chicago, et al. *Gambling Impact and Behavior Study*. Report to the National Gambling Impact Study Commission. April 1, 1999.