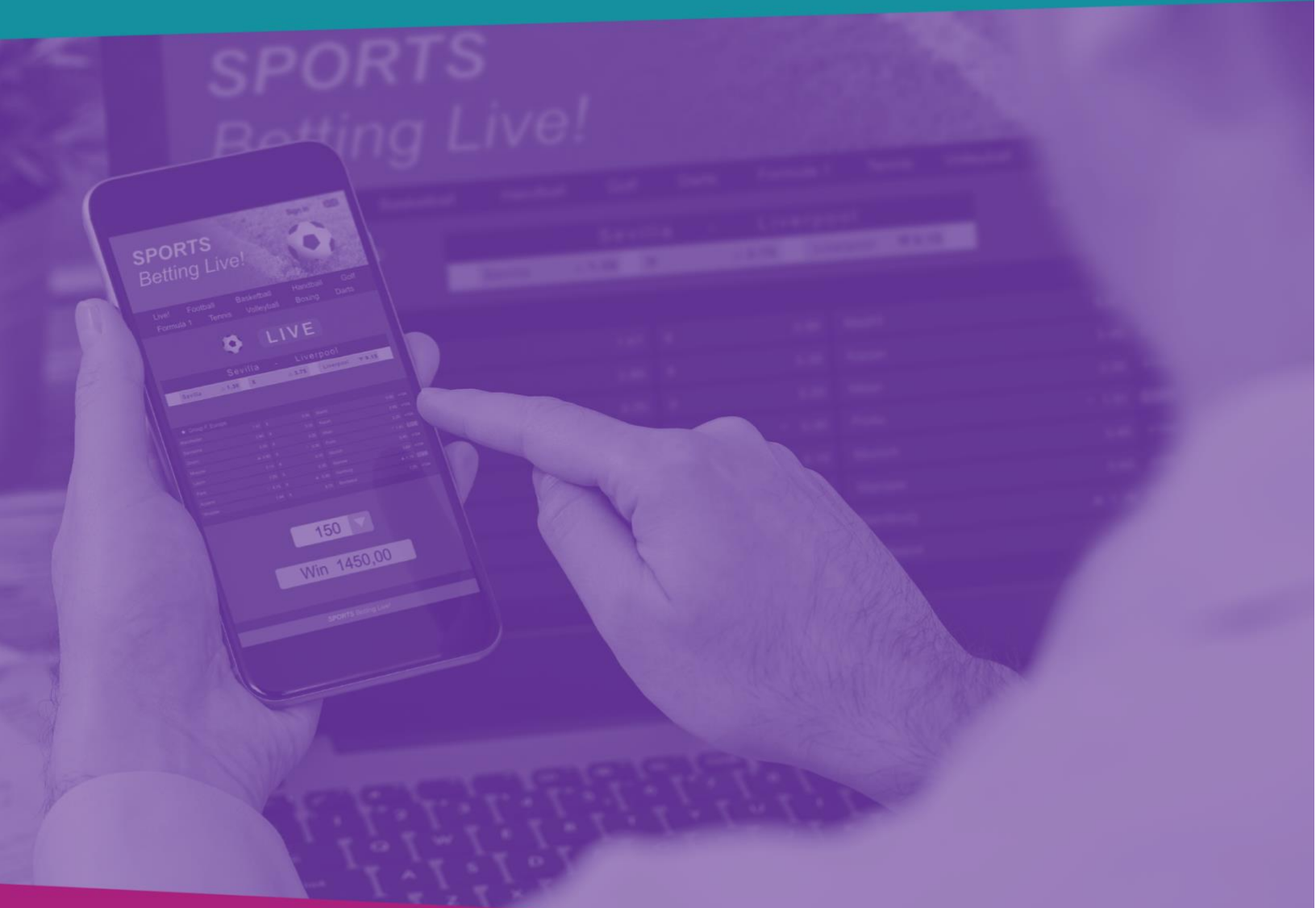


# PROBLEMATIC SPORTS BETTING IN NORTH CAROLINA – *A Guide for Clinical and Behavioral Health Service Providers*



NC DEPARTMENT OF  
**HEALTH AND HUMAN SERVICES**  
Division of Mental Health, Developmental  
Disabilities and Substance Use Services  
NC Problem Gambling Program

# Problematic Sports Betting in North Carolina – A Guide for Clinical and Behavioral Health Service Providers

Gambling can be an entertaining activity when done responsibly. Whether it is playing the lottery, going to a casino, charitable bingo and raffles, or sports betting, each type of wager comes with uncertainty which is why it is crucial to understand the risks and make informed decisions to ensure it remains a fun and safe activity. One area that has seen explosive growth both in popularity and dollars wagered is in the form of sports betting. This guidebook is a collection of topics focused on understanding the various facets, mechanics, impact, and resources around this new and emerging form of gambling within the state of North Carolina. It is NOT a “how-to” guide, rather an information database in guidebook form centered on some of our most vulnerable populations: high school- and college-aged individuals with the intended audience being:

- 1) Clinical / Behavioral Health Service Providers
- 2) Educators
- 3) General Service Providers (Regulators, Legislators, Peer Support, etc.)

This guide will provide the user with essential information on how to best support, educate, and equip teens and emerging adults as they explore their individual relationship with sports wagering. Using the latest information and data from across the United States, the guidebook will serve as a starting point to understanding various topics and how sports gambling intersects with other areas of an individual's experiences.

The guidebook, made possible through a grant provided by the North Carolina Department of Health & Human Services, Division of Mental Health, Developmental Disabilities and Substance Use Services will live online and be broken down by topic with specific focus on high school- and college-aged individuals. Please use this as a reference guide, facilitation tool, or to refresh areas of knowledge in the Safer Sports Gambling or Problem Gambling space. As always, should you or someone you know develop or already have a problematic relationship with any form of gambling, help and resources are available in the state via the North Carolina Problem Gambling Program. The program's website is [www.morethanagame.nc.gov](https://morethanagame.nc.gov) and through the North Carolina Problem Gambling Helpline at 877-718-5543.

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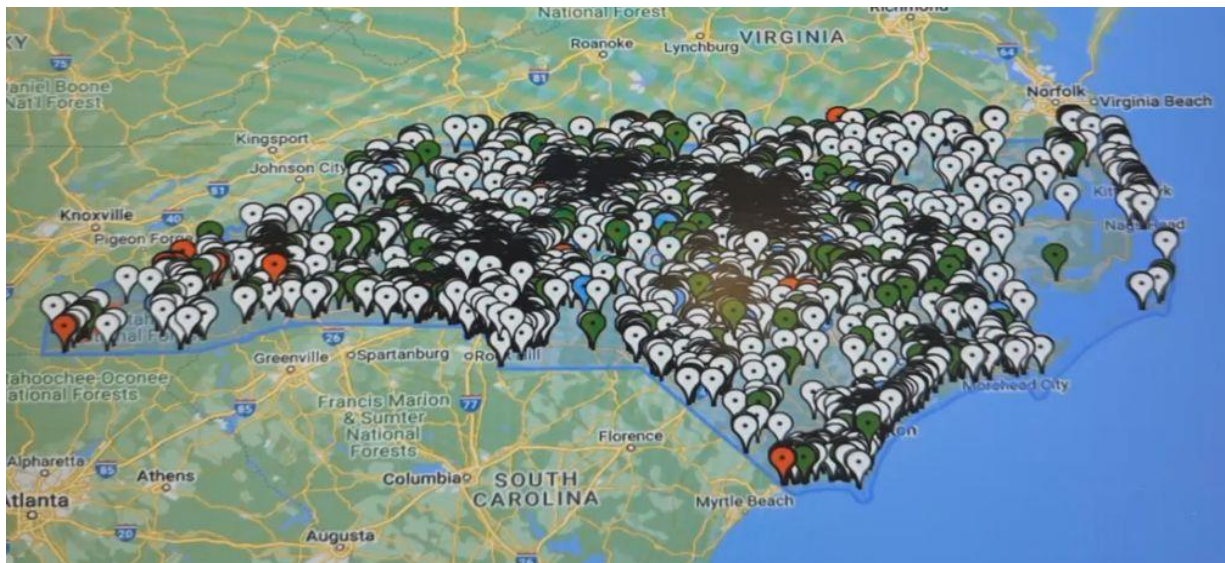
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## Overview of Sports Gambling in NC

North Carolina recently took a step toward legalizing and expanding gambling, particularly sports betting. Sports betting has been legal in North Carolina since 2019, however was limited to tribal casino's. The legislation allows residents to place mobile wagers on professional, collegiate, and amateur sports on-line. The bill was passed, and North Carolina entered the online sports betting space March 11, 2024. [Online Sports Betting](#)

The North Carolina State Lottery Commission oversees the regulation and licensing of sports wagering. The law authorizes up to 8 licenses for operators, allowing platforms like DraftKings, FanDuel, and Caesars to enter the market. These companies are expected to offer both mobile and in-person betting [GamblingNews](#).

To further show the impact of sports betting in North Carolina, it is helpful to visualize using pin drops and geolocation. This allows for the ability to identify where wagers are taking place within the state at any given time.



The image shows a live map of player locations. Each pin represents someone placing a bet in the first hour that sports gambling went live in North Carolina on March 11, 2024. The white pins represent Iphone users, the green pins Android users, with red representing a gambler who initially had a technical issue. (Source: NC Lottery Commission)

# Sports Betting Terminology

The terms gambling, wagering and betting are used interchangeably in this document, but all refer to the same action of risking something of value in hopes of gaining something of greater value.

Below is a set of the most common sports betting terms and definitions along with examples of each where applicable. When working with individuals who are betting on sports, a service provider is likely to hear terminology that he or she may not be familiar with. This section is meant to cover the most common and often used terms and is by no means a complete or comprehensive list of all sports betting terminology:

<b>Sportsbook</b>	Once the part of the casino where gamblers bet on (and watched) sports, the term now includes any retail location or company that takes bets online.
<b>Moneyline</b>	Betting on a team to win or lose. Payouts depend on the odds sportsbooks set according to a team's chances of winning.
<b>Over/under</b>	A bet on whether the points scored by both teams will go over or under a number set by the sportsbook.
<b>Parlays</b>	A package of bets that only pays off if each discrete wager wins. For example, a triple parlay may consist of a single bet on three teams to win.
<b>Point Spread</b>	The points a team must win or lose by for a bet to pay off, set by the sportsbook. For example, if the spread is Cincinnati Bengals -7 against the New England Patriots, Bengals bettors win only if the team outscore the Patriots by more than seven. Patriots bettors can win even if their team loses as long as it does so by fewer than seven.
<b>Props</b>	Bets on "propositions" outside of a team winning or losing, such as a player's statistical performance.
<b>Sharps</b>	Smart professional gamblers.
<b>Vig</b>	The vig, short for vigorish and also known as "juice," is the commission the sportsbook takes from winning bets.

Source: "Sports Betting Terms & Glossary," Covers, accessed Sept. 4, 2024, <https://tinyurl.com/CQRglossary>

## Bet

Wagering money on the outcome of a particular sports condition or event in hopes of winning money. (Note: While the definition of gambling generally focuses on "Risking something of VALUE," in the legal sports betting markets, MONEY is the item of value.) Money is not the only



item of value, lets clarify that because 'bonuses' are offered, and people can wager with those bonuses but they are not money. Additionally, there are applications that mimic sports books, which people may experience problems with that use coins, tokens or other non-tangible items.

## Odds / Moneyline

Betting odds, sometimes referred to as the 'Moneyline' represent the probability of an event happening and determine how much money you can win relative to your bet. There are two common formats for betting odds in the United States: **American** and **Fractional**. Let's break them down:

### 1. American Odds

American odds (aka Moneyline) are common in the world of sports betting and are centered around + (positive) and – (negative) numbers. *They reflect how much money you could win on a \$100 bet or how much you need to bet to win \$100.*

- **Positive Odds / Moneyline (+)**: Indicates how much you can win if you bet \$100.
- **Negative Odds / Moneyline (–)**: Indicates how much you need to bet to win \$100.

#### Example:

- **+200**: If you bet \$100, you will win \$200, plus get your initial \$100 back. Total PROFIT would be \$200, but total PAYOUT would be \$300.
  - If you bet \$50, you would PROFIT \$100, and PAYOUT \$150
- **–150**: You need to bet \$150 to win \$100. If it wins, PROFIT would be \$100 and PAYOUT would be \$250
  - If you bet \$75, you would PROFIT \$50 and PAYOUT would be \$125

### 2. Fractional Odds

Common in horse racing, fractional odds show the ratio of the profit to the original bet. The format is usually **X/Y**, where X is the potential profit, and Y is the amount you wager.

#### Example:

- **5/1**: For every \$1 you bet, you win \$5. If you bet \$10, you will win \$50.
- **1/4**: You need to bet \$4 to win \$1. If you bet \$20, you will win \$5.

## Betting Odds in Practice:

Let's say a sports match between Team A and Team B offers these odds:

- **Team A: +150**
- **Team B: -200**

Here's how it works:

- If you bet \$100 on Team A and they win, you get \$150 in profit, plus your original \$100 back (\$250 total).
- To win \$100 by betting on Team B (the favorite), you need to wager \$200. If they win, you'll receive \$100 profit, plus your \$200 stake (\$300 total).

## Point Spread

In sports betting, this is a popular way to even the playing field between two teams of different strengths. It allows bettors a more balanced betting option to wager not just on who will win, but by how much. The point spread is essentially a **handicap** applied to the favorite team, giving the underdog a theoretical advantage.

### How a Point Spread Works:

- The **favorite** has a negative point spread (e.g., **-6.5**), meaning they need to win by more than that number for a bet on them to win.
- The **underdog** has a positive point spread (e.g., **+6.5**), meaning they can **EITHER** win outright or lose by fewer than that number for a bet on them to win.

### Example:

- **Team A (favorite): -6.5 - (This is the team expected to win)**
- **Team B (underdog): +6.5 - (This is the team expected to lose)**

#### Explanation:

- **Bet on Team A:** For your bet to win, Team A must win the game by **7 points or more**. If Team A wins by exactly 6 points or fewer, or loses, you lose the bet.
- **Bet on Team B:** For your bet to win, Team B must either **win the game outright** or **lose by 6 points or fewer**. If Team B loses by 7 points or more, you lose the bet.

### Result Scenarios:

- If **Team A wins by 7 points or more** (e.g., 30-20), a bet on Team A wins, and a bet on Team B loses.
- If **Team A wins by 6 points or fewer** (e.g., 30-24), a bet on Team B wins, and a bet on Team A loses.

- If **Team B wins outright**, a bet on Team B wins.

## Pushes (Draw):

If the point spread is a whole number (e.g., **-7** or **+7**), and the favorite wins by exactly that number of points, neither side wins or loses, and the bet is called a **push**. In a push, all bettors get their money back.

## Over/Under (Total)

Also known as **totals betting**, refers to wagering on the **total combined score** of both teams in a game. Instead of betting on which team will win, you're betting on whether the total points scored will be **over** or **under** a specified number set by the sportsbook operator.

## How the Over/Under Works:

- The sportsbook sets a **total points line** (e.g., 45.5 for football).
- You bet on whether the **combined final score** of both teams will be **over** or **under** that number.

## Example: Football Game

- **Game:** Team A vs. Team B
- **Over/Under Line:** 45.5 points

## Betting Options:

- **Bet the Over:** If you bet on the **over**, the combined final score of both teams must be **46 points or more** for you to win (e.g., a 30-20 game with a total of 50 points).
- **Bet the Under:** If you bet on the **under**, the combined score must be **45 points or fewer** for you to win (e.g., a 21-14 game with a total of 35 points).
- **Note:** Sportsbooks also will take Totals betting on individual teams. Instead of the combined score of the game, a bettor can make a wager, over or under on the points to be scored by an individual team.

## Push in Over/Under Betting:

If the sportsbook sets a whole number for the total (e.g., **45 points**), and the combined score equals that number (e.g., 27-18 for exactly 45 points), the bet is considered a **push**, and all bettors get their money back.



## Prop Bet

Short for **proposition bet**, is a type of sports wager that focuses on specific outcomes within a game or event that **aren't directly tied to the final result or the overall score**. Prop bets can be placed on individual player performances, team achievements, or even non game-related outcomes (especially for big events like the Super Bowl).

### Types of Prop Bets:

1. **Player Prop Bets:** Wagers on individual player statistics or accomplishments during the game.
2. **Team Prop Bets:** Bets on a specific team performance, such as the number of points scored by a team.
3. **Exotic Prop Bets:** Often for entertainment purposes, these might include unusual or off-beat occurrences during the game.

### Example 1: Player Prop Bets

These bets are based on an individual player's performance during the game.

- **NFL Example:**
  - **Over/Under on Passing Yards:** Will the quarterback throw for over or under **275.5 yards**?
  - **Touchdowns Scored:** Will a specific player score a touchdown?
  - **Number of Receptions:** How many catches will a wide receiver make?
- **NBA Example:**
  - **Points Scored:** Will a player score over or under **28.5 points**?
  - **Assists:** Will a player have over or under **6.5 assists**?
  - **Rebounds:** Will a player grab more than **10.5 rebounds**?

### Example 2: Team Prop Bets

These wagers focus on how the team performs in specific aspects, aside from the game's outcome.

- **NFL Example:**
  - **First Team to Score:** Which team will score first in the game (Team A or Team B)?
  - **Total Team Points:** Will Team A score over or under **24.5 points**?
  - **First Team to 10 Points:** Which team will reach 10 points first?
- **NBA Example:**
  - **Total Three-Pointers Made by a Team:** Will Team A make over or under **12.5 three-pointers** in the game?
  - **Team with the Most Turnovers:** Which team will have more turnovers in the game?

## Example 3: Exotic Prop Bets

These are often placed on special events like the **Super Bowl** and can be quirky or related to things outside the actual game.

- **Super Bowl Example:**
  - **Coin Toss Outcome:** Will the coin toss be heads or tails?
  - **National Anthem Length:** Will the national anthem last over or under **2 minutes**?
  - **Color of Sports Drink:** Will the sports drink be blue, red, green, etc.?

## Why People Bet on Props:

- **Entertainment Value:** Prop bets can add excitement and fun to watching the game, especially for casual bettors who might not want to focus on the final result.
- **Specialization:** Props can appeal to those who follow certain players or aspects of the game closely, allowing them to wager on specific scenarios they feel knowledgeable about.

## Key Characteristics of Prop Bets:

1. **Not Tied to the Final Score:** Props are focused on individual events, actions, or occurrences within the game rather than the overall outcome.
2. **Wide Variety:** The scope of prop bets is vast, allowing bettors to wager on anything from player stats to quirky side events.
3. **Specialized Knowledge:** Bettors can leverage their knowledge of specific players, teams, or game dynamics to place strategic bets.

Prop bets are an exciting way to add another dimension to sports betting, as they allow for more creativity and variety beyond the traditional bets on winners and point spreads.

## Parlay

In sports betting this is one of the fastest rising types of bets as it provides hopes of bigger profits but comes with increased risk. A parlay is a single wager that links two or more individual bets together. For the parlay bet to win, **all the individual bets (also called legs) must achieve something that the bettor has put a wager on**. If even one of the bets in the parlay loses, the entire parlay is lost. However, because a parlay requires multiple bets to win, the potential payout is **much higher** than betting on each outcome individually.

## How a Parlay Works:

- You can combine different types of bets (moneyline, point spread, totals, etc.) from various games or within the same game into one parlay.
- Each bet (leg) must win for the parlay to succeed.

- The more bets you add to a parlay, the greater the potential payout, but the **risk** also increases, as every selection needs to be correct.

## Example of a Parlay:

Let's say you want to place a **3-team parlay** on three NFL games.

1. **Game 1:** Team A **(-3.5)** vs. Team B
  - Bet: Team A to cover the spread (win by more than 3.5 points).
2. **Game 2:** Team C **(+2.5)** vs. Team D
  - Bet: Team C to cover the spread (lose by less than 2.5 points or win outright).
3. **Game 3:** Over/Under **45.5** total points in Team E vs. Team F
  - Bet: **Over** 45.5 points (both teams combined must score 46 or more).

### Scenario 1: All Bets Win

- Team A wins by 7 points, covering the -3.5 spread.
- Team C loses by only 1 point, covering the +2.5 spread.
- Team E and Team F combine for 48 points, going over 45.5 points.

In this case, since all three legs of the parlay won, your parlay bet is successful, and you receive a **larger payout** than if you had bet on each game separately.

### Scenario 2: One Bet Loses

- 3
- Team C loses by 5 points (bad, as they did not cover the spread).
- The total points in Game 3 are 50 (good, over 45.5).

Even though two out of the three bets won, the parlay is a **loss** because one leg (Team C) did not cover.

## Parlay Payouts:

The payout for a parlay is higher because the difficulty increases with each additional leg. The more selections in your parlay, the higher the potential payout. Here's an example of how the payouts might work depending on the number of teams or legs in the parlay:

- **2-team parlay:** Approximately **2.6 to 1** payout.
- **3-team parlay:** Approximately **6 to 1** payout.
- **4-team parlay:** Approximately **11 to 1** payout.
- **5-team parlay:** Approximately **22 to 1** payout.

For instance, if you bet \$100 on a **3-team parlay** with a 6-to-1 payout, and all three legs win, your return would be **\$60 in profit** plus your original \$10 stake, for a total payout of **\$70**.

## Key Characteristics of Parlays:

1. **Higher Risk, Higher Reward:** The odds and payouts increase significantly the more legs you add to the parlay.
2. **All or Nothing:** If one leg of the parlay loses, the entire bet is lost, no matter how many other bets win.
3. **Variety of Bets:** Parlays can include point spreads, moneylines, over/unders, and sometimes even prop bets across multiple games or even different sports.

Parlays are attractive to bettors because of the potential for large payouts from small wagers, but they are also risky because all selections must win for the parlay to pay out. Often, bettors can fall into a "Parlay Trap" which includes:

- 1) **Adding Extra "Safe" Bets:** Bettors add additional legs to a parlay, thinking it's a low-risk way to boost their payout. However, each added bet increases the chances of losing.
- 2) **Betting on Favorites:** Many parlays rely heavily on favorites winning, but upsets are common in sports. If even one favorite loses, the entire bet collapses.
- 3) **Chasing Losses:** After losing a single bet or parlay, bettors may attempt to recover by placing larger, more complex parlays, increasing their exposure to loss.
- 4) **Live Parlay Temptations:** Live betting parlays, where odds change quickly, can lead to rushed decisions without proper analysis, increasing the likelihood of failure.

## House Edge

The house edge in gambling refers to the built-in advantage that a bookmaker or sportsbook has over the players, ensuring long-term profitability. In sports betting, the house edge is essentially the margin that bookmakers create to guarantee a profit regardless of the outcome of an event. Here's a look at how the house edge is applied to sports betting and why it matters:

### How the House Edge Works in Sports Betting

- **The Vigorish or "Juice":**
  - In sports betting, the house edge primarily comes from the **vigorish** or "**juice**," which is a commission that bookmakers charge on each bet.
  - For example, in a standard point spread bet, the odds for each side are often set at -110, meaning a bettor must wager \$110 to win \$100. The extra \$10 (or 10%) is the bookmaker's cut, which ensures a profit over time.
  - Even if the two sides of a bet are evenly matched and attract equal betting amounts, the juice ensures that the bookmaker profits because they collect slightly more than they pay out.

- **Setting Odds and Margins:**
  - Bookmakers create odds based on the perceived probabilities of each outcome, but they adjust these odds slightly to create a margin in their favor.
  - For example, if two teams have a truly even chance of winning, the fair odds would be +100 on each side (bet \$100 to win \$100). However, to incorporate the house edge, the bookmaker may set the odds at -110 on each side, creating a built-in profit.

## How the House Edge Effects Bettors

- **Long-Term Losses:**
  - Because of the house edge, bettors are statistically more likely to lose money over time. Even if a bettor wins a few bets, the cumulative effect of the vigorish takes a toll in the long run.
- **Break-Even Rate:**
  - To break even on standard -110 bets, a bettor must win approximately 52.4% of their bets to offset the house edge. Winning less than this threshold results in losses over time.

## Why the House Edge is Important

The house edge ensures that bookmakers make a profit over time, making sports betting a lucrative business for them. For bettors, understanding the house edge is crucial, as it clarifies why sports betting is often a negative-expectation game. Without strategic betting or advantages, most bettors are likely to lose money over time, as the house edge consistently eats into potential profits.

For more information and additional sports betting terms, Allie Grace Garnett with Britannica Money has assembled a robust list of terms with explanations below:

### [Sports Betting Terminology](#)

Garnett, A. Grace (2024, October 11). *Sports betting terminology: Responsible wagering starts with education*. *Encyclopedia Britannica*. <https://www.britannica.com/money/sports-betting-terminology>

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# Sports Betting Progression

Video games that contain an element of gambling or simulated gambling activities may be accessible to individuals under the age of 21, but the legal age for participation in DFS in North Carolina is 21.

The progression of sports betting from video games to social games, prediction-style contests, and daily fantasy sports (DFS) represents a gradual shift from casual gaming experiences to structured betting activities. Here's a breakdown of how each stage builds on the previous, culminating in more formalized betting behavior:

## Video Games with In-Game Rewards and Microtransactions

### Key Features:

- Many popular video games include elements like loot boxes, in-game purchases, and reward-based mechanics that mimic gambling.
- Players can spend real money on virtual items or chances to win random rewards (e.g., loot boxes or mystery packs), which introduces them to risk-reward scenarios similar to betting.

### How It Leads to Gambling:

- Although not sports betting, these mechanics introduce players to the psychological elements of gambling – uncertain outcomes, excitement from winning, and potential for monetary investment.
- Young people, particularly, may become accustomed to spending money on chance-based outcomes, which can influence later behavior in sports betting.





## Social Games with Virtual Betting Mechanics

### Key Features:

- Social casino games and sports-themed games on platforms like Facebook or mobile apps allow users to play casino-like games, place virtual bets, and compete in simulated sports contests with friends.
- Many of these games involve virtual currency that can be purchased but doesn't necessarily lead to monetary winnings, making them "free-to-play" but still mimicking gambling behavior.



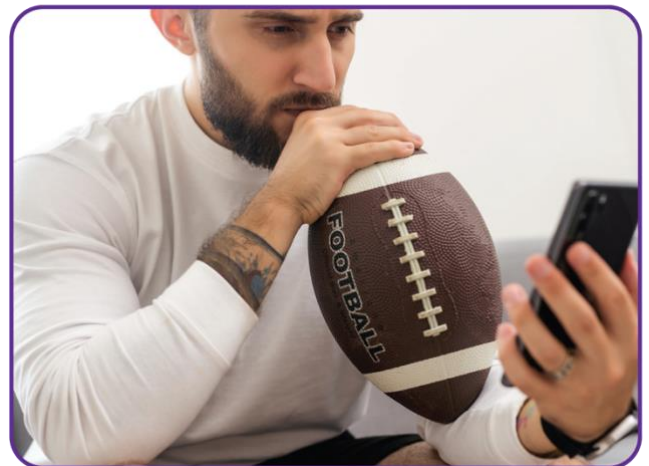
### How It Leads to Betting:

- Social games foster a casual, low-stakes introduction to betting mechanics where players can practice betting strategies or "experience" gambling without real-world consequences.
- Players may develop a sense of betting competence or confidence, potentially encouraging them to try real-money betting in other areas.

## Prediction-Style Contests

### Key Features:

- Prediction-style games involve participants making predictions on various real-world events, such as sports outcomes, political events, or entertainment awards.
- Many of these contests are free or come with small entry fees, and they often offer prizes (money, gift cards, or merchandise) for correct predictions.
- Platforms like DraftKings and FanDuel, for example, often offer free-entry prediction contests to engage new users before introducing them to DFS and other betting products.



## How It Leads to Betting:

- Prediction games bridge the gap between social gaming and real-money betting by making real-world events the focal point. Participants experience the thrill of wagering on actual outcomes, similar to sports betting.
- With experience, participants may seek more complex betting options with higher potential winnings, nudging them toward DFS and traditional sports betting.

## Daily Fantasy Sports (DFS)

### Key Features:

- In DFS, players create teams of real athletes and earn points based on those athletes' real-world performances, competing against other players for cash prizes.
- DFS requires a paid entry fee, and winnings are awarded based on the player's ranking at the end of the contest, which typically lasts for one day or one week.
- Unlike traditional sports betting, which involves betting on game outcomes, DFS rewards participants for assembling a team and predicting individual player performances, adding a layer of skill and strategy.



## How It Leads to Traditional Sports Betting:

- DFS offers participants a gateway to traditional sports betting by immersing them in sports analytics, player performance, and the thrill of financial stakes.
- Since DFS platforms often share sportsbooks, players are exposed to conventional betting options alongside DFS, making the transition to sports betting more seamless.
- The DFS structure – financial buy-ins, quick payouts, and competitive leagues – closely mirrors the gambling dynamics of traditional betting, making it a natural progression for players interested in higher stakes.

## Key Concerns with This Progression for Young People

- **Normalization of Gambling:** Each stage introduces gambling elements in increasingly explicit ways, potentially normalizing betting as a casual, everyday activity.

- **Escalation of Risk:** As players move from in-game purchases to DFS, they are often exposed to progressively higher stakes and real financial risks, which can escalate quickly for inexperienced players.
- **Increased Accessibility:** With the growth of mobile gaming, social media, and online betting platforms, each step in this progression is easily accessible to younger people, making it more likely they will encounter gambling early on.
- **Addiction Potential:** Each stage introduces dopamine-reward cycles, from winning a loot box to winning real money in DFS, increasing the risk of developing problematic gambling behavior.

In summary, this progression path – from video games to social games, prediction-style contests, and DFS – gradually familiarizes players with betting mechanics, often conditioning them for traditional sports betting. This incremental exposure can make the concept of gambling seem more commonplace, posing risks of addiction, financial strain, and impulsive betting behavior, especially for young people



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# Legal vs. Illegal Sports Betting and Emerging Adults

For high school and college-aged individuals, sports betting comes with a unique set of concerns and risks, particularly around legal, illegal, and unregulated betting. Here are some of the main differences between these types of betting and the specific concerns for young individuals in each category:

## Legal Sports Betting

### Differences:

- Legal sports betting operates within a regulated framework set by state or federal laws. *The Legal Betting Age in North Carolina is 21.*
- This type of betting can only be done in approved locations or through licensed online platforms, often with age restrictions (typically 21+ in the U.S.).
- Operators are required to follow strict guidelines, including offering responsible gaming options, such as setting betting limits and self-exclusion options. *The legal sportsbook operators in the state of North Carolina are: Bet Fanatics, Bet MGM, FanDuel, Draft Kings, Bet365, Caesars, ESPN Bet, and Underdog.*
- A live link to the current list of LEGAL Sportsbooks available in North Carolina can be found below:
  - [North Carolina Legal Sportsbook Operators](#)

### Concerns for Young People:

- **Underage Access:** Although legal betting is restricted to those over a certain age (often 21), college-aged individuals may still attempt to access these platforms, especially where ID verification systems are weak or circumventable.
- **Risk of Addiction:** Even within legal frameworks, young adults may not fully understand the risks and may be vulnerable to addictive behaviors due to the easy accessibility of online betting apps.
- **Financial Strain:** With limited income or savings, younger people may incur debt or use money meant for other purposes, like education, living expenses, or social activities.
- **Normalization of Gambling:** The legal status and advertising of sports betting can make it seem less risky or more acceptable to young people, who may be less aware of the potential consequences.





# Illegal Sports Betting

## Differences:

- Illegal betting includes bets placed through unauthorized means, such as with a local bookie, underground sports betting networks, or international websites that aren't licensed in the U.S.
- These operators do not have regulatory oversight, leading to a lack of consumer protections and increased risks of fraud or non-payment of winnings.



## Concerns for Young People:

- **Legal Consequences** – Engaging in illegal betting exposes young people to potential legal issues, which can impact their educational and career opportunities.
- **Lack of Accountability** – Illegal operators are unregulated, so they may exploit young people by withholding winnings or charging exorbitant fees, with no recourse for the bettor.
- **Enhanced Risk of Fraud** – These operators are more likely to commit scams, particularly against inexperienced bettors who may not be able to identify legitimate operations.
- **Peer Influence** – Since illegal betting is often social, students may feel peer pressure to participate in these betting activities, especially in sports culture-heavy environments like high schools and colleges.

# Unregulated Sports Betting (Gray Market)

## Differences:

- Unregulated betting usually refers to online platforms that operate in legal gray areas – where the betting activity might not be explicitly illegal but lacks government oversight.
- This can include some offshore websites or apps where the jurisdiction doesn't regulate gambling in the same way as domestic operations.

## Concerns for Young People:

- **Poor Consumer Protections** – Unlike regulated markets, unregulated betting platforms are not accountable to U.S. laws, which means they often lack safeguards against fraud or predatory practices.
- **Unmonitored Age Restrictions** – These platforms may have minimal or no age verification processes, making it easier for minors to participate.
- **Higher Risks of Addiction** – Unregulated sites may have limited options for responsible gambling and can prey on young users through bonuses, targeted ads, or addictive in-game elements that encourage continuous betting.

- **Unreliable Fair Play Standards** – With no guarantee of fair odds or game integrity, unregulated platforms may manipulate odds or fail to pay winnings, leaving young users financially vulnerable.

## Overall Concerns for Young Individuals Across All Forms of Betting

- **Developmental Susceptibility:** High school- and college-aged individuals are still developing decision-making skills and impulse control, which makes them more prone to impulsive betting behavior and addiction.
- **Mental Health Risks:** Early exposure to gambling can lead to heightened stress, anxiety, and depression, particularly as young people grapple with the financial and emotional toll of betting losses.
- **Academic and Athletic Consequences:** For student-athletes, betting can result in NCAA violations, team suspensions, or permanent eligibility losses, which may impact their scholarships, education, and athletic careers.
- **Influence of Technology:** The prevalence of mobile and online betting platforms makes sports betting highly accessible, leading young people to potentially frequent these platforms without the physical or logistical barriers of going to a casino or bookmaker.

## Summary

Each type of sports betting – whether legal, illegal, or unregulated – carries specific risks for high school- and college-aged individuals. Legal betting might seem safer due to regulation, but it still poses risks of addiction and financial strain. Illegal betting, though often discreet, exposes young individuals to legal and financial risks without protections. Unregulated betting in gray markets is particularly dangerous for its lack of fair practices and protections. The primary concerns in each scenario center on young people’s vulnerability to addiction, financial instability, and potential mental health impacts as they engage with gambling before fully understanding its risks.

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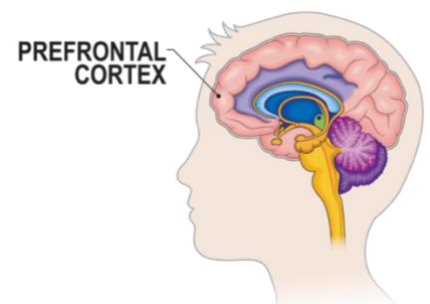


## High School- and College-Aged Vulnerability

High school- and college-aged individuals are considered more vulnerable to developing gambling-related problems, including sports betting, due to a combination of developmental, psychological, and environmental factors. Several research studies and findings highlight the specific reasons why younger people are at a higher risk for developing a problematic relationship with gambling.

## Brain Development and Impulse Control

Research on adolescent brain development indicates that young people are more likely to engage in risk-taking behaviors, including gambling, due to the ongoing maturation and development of the **prefrontal cortex**, which governs decision-making, impulse control, and the assessment of long-term consequences. This typically does not finish developing until mid to late 20's assuming no other cognitive or neurological impairment.



- **Study Findings:** The adolescent brain is highly sensitive to **rewards** and **instant gratification**, which is a key aspect of gambling. Young people often have an underdeveloped ability to delay gratification, making them more prone to impulsive behaviors like gambling. [Gambling and the Brain](#)
- **Risk Factor:** The appeal of quick, easy money from sports betting is especially tempting for high school- and college-aged individuals who may lack full cognitive maturity to assess the risks involved.

## Peer Pressure and Social Influence

For younger individuals, especially those in high school or college, **peer influence** plays a critical role in their behaviors and decision-making. The normalization of gambling and sports betting among friends or within social circles increases the likelihood that young people will engage in betting activities.

- **Study Findings:** A study in the Journal of Gambling Studies found that gambling, including sports betting, is often socially driven among youth, with **peer influence** playing a significant role in starting or escalating gambling behaviors.

### Social Impact and Peer Group Identification

- **Risk Factor:** Peer pressure to participate in sports betting can override an individual's ability to make rational, independent decisions, especially in environments where betting is seen as a form of social bonding.



## Exposure to Online and Mobile Betting

The rise of **online sports betting platforms** and mobile apps has made it easier for high school- and college-aged individuals to access gambling activities. These platforms offer convenience, 24/7 availability, and often target younger audiences with aggressive marketing, including promotions and bonuses for new bettors.

- **Study Findings:** Research from both **Fairleigh Dickinson University** and the **University of Michigan** found that the availability of mobile devices and the ease of access to betting apps significantly increases the likelihood of gambling participation among younger individuals. Furthermore, the availability and normalization of **free-to-play gambling simulations** (which mimic real gambling) can act as a gateway to real-money betting. These games include titles like slot-o-mania, candy crush, and other popular free to download apps.

### Youth Exposure to Online Gambling

### Online Gambling Among Young Males

- **Risk Factor:** The accessibility of online betting coupled with the high exposure to marketing encourages more frequent participation, which increases the risk of developing gambling problems.

## Influence of Sports Culture

Sports betting is often intertwined with the culture of sports, especially in college environments where there is a strong association between attending sports events and placing bets on the outcomes. For high school- and college-aged individuals, sports fandom can heighten the appeal of betting, and they may feel more knowledgeable about the sport, which can lead to **overconfidence** in their betting decisions.

- **Study Findings:** A study in the **Journal of Adolescent Health** highlighted that young people who are heavily involved in sports as athletes or fans are more likely to participate in sports betting and show higher rates of gambling-related problems.

### Gambling and Health Risk Behaviors

- **Risk Factor:** The excitement surrounding sports events, combined with a false sense of expertise, can drive risky sports betting behaviors.



## Lack of Financial Literacy

Young people, particularly those in high school and early college years, often have limited understanding of financial management and the long-term consequences of debt. Their **financial vulnerability**, combined with the allure of "easy money" through sports betting, increases their susceptibility to gambling-related harm.

- **Study Findings:** Research from the **Journal of Gambling Studies** found that young individuals who engage in gambling are more likely to develop financial problems, as they often use sports betting to supplement their limited income or win back losses.

### [Gambling and Money Attitudes Among Emerging Adults](#)

- **Risk Factor:** Inexperience in managing money can make younger individuals more prone to chasing losses and accumulating debt, further deepening their gambling-related issues.

## Psychological Factors: Stress, Anxiety, and Escapism

High school and college students often experience significant stress from academics, social pressures, and life transitions. For some, gambling offers an **escape** or distraction from these stressors. Furthermore, gambling can trigger the brain's **reward pathways**, making it a temporary relief from anxiety or depression.

- **Study Findings:** Research from the **National Institutes of Health (NIH)** found that individuals who experience high levels of stress or anxiety are more likely to engage in problem gambling, using it as a coping mechanism.

### [Adolescent Gambling](#)

- **Risk Factor:** The temporary emotional relief provided by gambling can lead to **problematic gambling behaviors**, especially when students are dealing with high stress or mental health issues.

## Glamorization of Gambling in Media and Advertising

Young people are frequently exposed to **glamorous depictions of gambling** in advertisements, media, and social media. Advertisements for sports betting often feature celebrities, exciting imagery, and promises of large payouts, which can mislead young audiences into viewing gambling as fun, low-risk, and socially acceptable.

- **Study Findings:** Studies on gambling advertisements, such as those published by **Rossi and Nairn**, show that younger individuals are more influenced by gambling

marketing. They often perceive gambling as a "cool" activity that fits within their peer group's culture.

#### [Gambling Marketing and its Impact on Youth](#)

- **Risk Factor:** Constant exposure to advertising may lead to the normalization of gambling, reducing perceived risk and increasing the likelihood of participation among high school and college-aged individuals.

Adolescents, high school- and college-aged individuals are at higher risk for developing gambling-related problems due to factors like underdeveloped impulse control, social influences, ease of access to online betting, financial inexperience, psychological vulnerabilities, and targeted marketing. These risks are compounded by the excitement and culture surrounding sports, particularly when betting becomes normalized in social settings. Recognizing and addressing these risks is crucial in mitigating gambling problems among youth.

#### [Early Onset Gambling Research](#)

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# Sports Betting and the NCAA Student Athlete

The NCAA has strict rules and enforcement mechanisms around sports betting for student-athletes, coaches, and staff, aiming to prevent conflicts of interest while maintaining the integrity of college sports. Here is a breakdown of the primary rules, penalties, and enforcement measures related to NCAA student-athlete betting:



## Rules and Restrictions on Sports Betting for NCAA Athletes

- **Absolute Prohibition on Betting:** NCAA rules prohibit student-athletes, as well as coaches, staff, and other employees involved with collegiate sports, from placing any bets on NCAA sports. This prohibition extends to both college and professional sports that are sponsored by the NCAA.
- **Prohibition on Providing Inside Information:** Student-athletes and associated staff are not allowed to provide information about their team or other teams that could be used to influence betting. This includes details on injuries, strategies, or any insider knowledge that isn't public.
- **Fantasy Sports and Pools:** Although betting on fantasy sports or participating in fantasy leagues is generally banned, the NCAA permits pools in which no monetary stakes are involved, and participants do not wager anything of value.

## Punishment for NCAA Sports Betting Violations

- **Automatic Ineligibility:** Athletes found to be involved in betting on their own sports are typically ruled ineligible, either temporarily or permanently, depending on the severity and specifics of the case.
- **Suspensions Based on Wager Amount:** Under recent guidelines, suspension lengths are tied to the total amount wagered.
  - *Less than \$200* – Student-athletes must complete education on sports betting but face no additional ineligibility.
  - *\$200 to \$500* – Half of one season's games suspension.
  - *Over \$500* – Suspension from 100% of a season's games, although reinstatement is possible after completing sports betting education.
  - *Betting on your own team* – Permanent loss of eligibility.
- **Potential Legal Consequences:** In some cases, if illegal gambling is involved, athletes could face legal consequences in addition to NCAA sanctions.



## **Enforcement and Monitoring**

- **Collaboration with Betting Agencies:** The NCAA partners with sports betting integrity firms to monitor betting activity around NCAA games. These firms use sophisticated algorithms to detect unusual betting patterns that could indicate insider knowledge or match-fixing.
- **Education and Awareness Programs:** NCAA schools conduct mandatory education sessions to inform athletes, coaches, and staff about the rules, potential consequences of betting, and resources for avoiding involvement in gambling.
- **Self-Reporting and Investigations:** The NCAA encourages self-reporting of violations and conducts investigations if suspicious activity is reported or detected. Schools are obligated to report violations and take corrective action in line with NCAA recommendations.

In May 2023, results from a sports wagering survey commissioned by the NCAA and conducted by Opinion Diagnostics showed that betting is prevalent among young adults amid a rise of online platforms and advertising. The links to the survey findings and the report are below:

[NCAA Survey 2023](#)

[NCAA Survey 2024](#)

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## Risk and Protective Factors

When considering high school- and college-aged individuals who engage in sports gambling or betting, risk and protective factors play a significant role in determining the likelihood of problematic gambling behaviors. Here are the key **risk** and **protective** factors:

### Risk Factors

These factors increase the likelihood of developing a problematic relationship with gambling among youth and emerging adults.

#### 1. **Peer Influence**

- Adolescents and young adults may be more likely to gamble if their friends or peer group engage in gambling. Social pressure to fit in or emulate others, either online or in person, can drive risky behaviors.

#### 2. **Age of Onset**

- The earlier one starts an activity without seeing or experiencing negative consequences, the greater the likelihood of developing a problematic relationship with gambling since patterns are being established while the brain is still developing.

#### 3. **Family History of Gambling**

- A family environment where gambling is normalized or where parents and other relatives have gambling issues can increase the risk for young people. This is especially true the earlier one is exposed to the activity and instances where there are no perceived negative consequences.

### RISK FACTORS

1. Peer Influence
2. Age of Onset
3. Family History of Gambling
4. Availability of Sports Betting Platforms
5. Impulsivity
6. Mental Health Issues
7. Previous Gambling Behavior
8. Financial Stress
9. Thrill-Seeking Personality
10. Low Perception of Risk
11. Emotional Dysregulation
12. Alcohol and Substance Use
13. Cognitive Distortions

#### 4. **Availability of Sports Betting Platforms**

- The easy access and availability to online betting platforms, mobile apps, and advertising targeting youth increases exposure and temptation to engage in sports gambling.

#### 5. **Impulsivity**

- Adolescents and young adults are still developing impulse control. High levels of impulsivity can lead to rash decisions, including excessive gambling without consideration of consequences.

#### 6. **Mental Health Issues**

- Conditions such as anxiety, depression, or substance misuse can increase the likelihood of using gambling as a form of action or escape or coping mechanism.

#### 7. **Previous Gambling Behavior**

- Early exposure to gambling mechanics or gambling like activities (even in non-financial forms, like video games with in-app purchases or prize packs or loot boxes) can increase risk for future problematic behaviors.

#### 8. **Financial Stress**

- Economic pressures, including the need to pay for tuition, living expenses, or other personal costs, may push individuals to gamble in the hope of making quick money.

#### 9. **Thrill-Seeking Personality**

- Some young people are naturally drawn to risk-taking behaviors, and gambling offers a potential source of excitement or adrenaline, especially when linked to sports.

#### 10. **Low Perception of Risk**

- Misunderstanding the actual odds or consequences of gambling, coupled with the illusion of skill in sports betting, can increase involvement and financial losses.

#### 11. **Emotional Dysregulation**

- Emotional dysregulation is the inability to manage or generally respond appropriately to emotional states. Gambling can become a way to cope with stressors and events in life while the intermittent reward schedule of wins and losses can create a maladaptive pattern of behavior.

#### 12. **Alcohol and Substance Use**

- Engaging in alcohol or drug use, often common in college environments, can lower inhibitions and lead to riskier gambling decisions. Ninety-four percent of people with gambling problems will have at least one co-occurring mental health or addiction disorder (including alcohol and nicotine dependence, depression, anxiety, and obsessive-compulsive disorder) ([Pricel et al., 2021](#)).

#### 13. **Cognitive Distortions**

- Cognitive distortions are inaccurate or irrational thought patterns that reinforce maladaptive behaviors. Common distortions in gambling include the **illusion of control** (believing one can influence outcomes) and the **gambler's fallacy** (believing past events influence future probabilities). These distortions lead to persistent gambling despite negative outcomes, as individuals misinterpret losses as near-wins or opportunities for recovery.

## Trauma

- Trauma refers to the emotional, physiological, and psychological response to deeply distressing or disturbing experiences. Trauma survivors may use gambling as a coping mechanism to numb or distract from pain. The dissociative states induced by gambling can temporarily alleviate intrusive memories or feelings associated with trauma.

## Toxic Stress

- Toxic stress results from prolonged exposure to intense, adverse conditions without adequate support or resources to manage it. Gambling, with the potential for immediate rewards, can offer a temporary escape from the pressures of daily life, but it ultimately may exacerbate stress through financial losses and relationship problems.

## Loneliness / Social Isolation

- Loneliness is the subjective experience of feeling isolated or disconnected from others. Gaming and gambling through online platforms often fill a void while providing a sense of community, however superficial, that appeals to lonely individuals. Loneliness can amplify the emotional highs and lows of gambling, making wins feel more rewarding and losses feel less isolating.

## Protective Factors

These factors can help reduce the likelihood of developing a problematic relationship with sports gambling:

### 1. Parental Involvement and Communication

- Active parental involvement and open communication about the dangers of sports gambling can reduce the appeal and engagement in risky behaviors.

### 2. Education and Awareness

- Awareness campaigns that educate young people about the risks and realities of sports gambling, including the role of luck versus perceived skill, can deter or reduce sports gambling engagement.

### 3. Positive Peer Influence

- Being part of a peer group that discourages underage or early onset sports gambling or promotes healthier alternative social activities can buffer against risk-taking behaviors.

### PROTECTIVE FACTORS

1. Parental Involvement and Communication
2. Education and Awareness
3. Positive Peer Influence
4. Extracurricular Involvement
5. Healthy Coping Mechanisms
6. Financial Literacy
7. Strong School and Community Support Systems
8. Regulations and Legal Restrictions

**4. Extracurricular Involvement**

- Participation in structured activities, such as sports, clubs, or volunteer work, provides a healthy outlet for energy and reduces idle time that could otherwise be spent betting on sports.

**5. Healthy Coping Mechanisms**

- Developing effective ways to manage social isolation or stress, such as through physical activity, mindfulness, coping skills or counseling, can decrease the temptation to use gambling as an escape.

**6. Financial Literacy**

- Teaching young people about responsible money management, budgeting, and the potential pitfalls of gambling can protect them from the allure of quick financial gains through sports betting.

**7. Strong School and Community Support Systems**

- Supportive environments at school and in the community, including access to mental health services and counseling, can provide young individuals and emerging adults with the help they need to avoid or reduce sports gambling-related problems.

**8. Regulations and Legal Restrictions**

- Stricter regulations and legislation on access for minors, including limits on advertising or the use of age verification processes, can reduce exposure and involvement in sports wagering.

The State of North Carolina provides resources to address Risk and Protective factors. They do this through the North Carolina Problem Gambling Program (NCPGP), utilizing effective problem gambling prevention, education, outreach and treatment services throughout North Carolina. Some of the information contained includes:

- Education and Training
- Youth Prevention Grants
- Technical Support and Consultation
- Education Materials

The link to resources and information can be found below:

## [More Than A Game](#)

The screenshot shows the homepage of the 'More Than A Game' website. At the top left is the logo 'MORE THAN A GAME' in large, bold, pink letters. To the right of the logo is a language dropdown menu set to 'English' and a search bar. Below these are four buttons: 'Email for Support', 'Chat With Us', 'Call 1-877-718-5543', and 'Text morethanagame to 53342'. A navigation bar with five colored tabs (purple, green, pink, teal, orange) contains the links: 'About Us', 'Treatment', 'Prevention', 'Recovery', and 'Resources'. Below the navigation bar is a row of four portrait photos of diverse individuals. The main heading reads 'If gambling is more than a game, free help is available . . .'. Below this is a subheading: 'Get free resources that can help you and your loved ones build a strong support system and personalized plan to keep things from becoming more than a game.' followed by a bullet point: '• [NC Problem Gambling Program Card \(pdf\)](#)'. Below that is the text 'I am seeking information for:' followed by three buttons: 'Myself' (with a person icon), 'Family/Friend' (with a group of people icon), and 'Clinician' (with a medical bag icon).

Another helpful resource to understand why Media Literacy is so important and how it connects with gaming, gambling, and digital media use, the attached document below can be utilized:

## [Media Literacy](#)

Using the available resources and understanding these risk and protective factors can help educators, parents, and policy makers design strategies to prevent gambling problems in high school- and college-aged populations.



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# Warning Signs for Problematic Sports Gambling

Problematic sports gambling can have a significant impact on various areas of life. Recognizing the warning signs early can help prevent further harm. Below are some of the common warning signs from people experiencing gambling related problems, as well as how they can affect different areas of life. [Right Choice Recovery Infographic on Sports Gambling Addiction](#)



## Warning Signs of Problematic Sports Gambling

1. **Preoccupation:**
  - Constantly thinking about past gambling experiences, planning future gambling activities, or strategizing on how to get more money for gambling.
2. **Increasing Tolerance:**
  - Needing to wager to experience the same level of excitement.
3. **Chasing Losses:**
  - After losing money, a person feels the urge to gamble more to try and win back the losses, leading to a dangerous cycle.
4. **Lying:**
  - Hiding the extent of gambling from friends, family, or co-workers by lying about time or money spent on gambling.
5. **Neglecting Responsibilities:**
  - Failing to meet work, school, or family obligations because of time spent gambling or thinking about gambling.
6. **Borrowing Money or Stealing:**
  - Asking friends or family for loans, using credit cards excessively, or even stealing to finance gambling activities or pay off debts.
7. **Mood Swings and Irritability:**
  - Becoming easily agitated, depressed, or anxious, especially when unable to gamble or after significant losses.
8. **Gambling to Cope with Problems:**
  - Using gambling to escape stress, anxiety, depression, or other emotional issues, which can worsen over time.
9. **Unsuccessful Attempts to Quit or Cut Back:**
  - Repeatedly trying to reduce or stop gambling without success, often resulting in increased feelings of helplessness.
10. **Financial Troubles:**
  - Accumulating debts, missing payments, or savings depletion due to gambling.

Youth are 4x more at risk  
**DEVELOPING GAMBLING DISORDER**  
than adults



**4X MORE AT RISK**

Adapted from a Minnesota Alliance on Problem Gambling graphic.

### **WARNING SIGNS OF SPORTS GAMBLING ADDICTION**

1. Frequent Betting
2. Chasing Losses
3. Increased Bet Sizes
4. Preoccupation with Betting
5. Financial Issues
6. Lying about Gambling
7. Avoiding Responsibilities
8. Emotional Distress

Adapted from a Right Choice Recovery graphic.

## **Impact of Problematic Gambling on Different Areas of Life**



### **1. Financial Impact**

- **Debt and Bankruptcy:** Gambling can quickly lead to significant financial loss. Individuals may rack up credit card debt, take out loans, or lose savings.
- **Inability to Meet Basic Needs:** Problem gamblers might spend money on betting instead of essentials like rent, food, or utilities.
- **Job Loss:** Problem gambling can lead to missed work, reduced productivity, and even job loss due to poor performance or theft.



### **2. Academic or Professional Impact**

- **Decline in Academic Performance:** High school or college students who gamble may skip classes, neglect assignments, or fail exams as they prioritize gambling.
- **Workplace Issues:** Adults may struggle with absenteeism, reduced concentration, and diminished job performance. In extreme cases, problem gambling can result in termination.
- **Damaged Reputation:** Repeated gambling failures or financial troubles may result in a loss of credibility among peers or colleagues.



### 3. Mental and Emotional Health

- **Increased Stress and Anxiety:** The pressure of financial losses and the guilt associated with problematic gambling can contribute to high levels of stress and anxiety.
- **Depression:** Losing control over gambling habits can lead to feelings of hopelessness, depression, and even thoughts of suicide.
- **Mood Instability:** Frequent mood swings, irritability, and emotional outbursts are common as gamblers struggle with their addiction.



### 4. Relationships and Social Life

- **Strained Relationships:** Frequent lying, financial issues, and neglecting family and social obligations due to gambling can create tension in personal relationships.
- **Isolation:** Problem gamblers may withdraw from social activities, friendships, and family events to focus on gambling or hide their behavior.
- **Conflict and Domestic Problems:** Gambling can lead to arguments over finances, time, and dishonesty, which can escalate into emotional or even physical conflicts within the family.



### 5. Physical Health

- **Sleep Disorders:** Gambling addiction can lead to late nights spent gambling online or in person, causing sleep deprivation.
- **Substance Abuse:** Some individuals turn to alcohol or drugs as a way to cope with the stress and emotional toll of their gambling problems.
- **Neglect of Self-Care:** Problem gamblers may neglect basic health routines, such as eating properly, exercising, or attending medical appointments, as they prioritize gambling.



## 6. Legal Problems

- **Theft and Fraud:** Some problem gamblers may resort to illegal activities, such as theft, embezzlement, or fraud, to fund their gambling or cover losses.
- **Arrest and Criminal Record:** Engaging in illegal activities to support gambling can lead to arrest, prosecution, and a permanent criminal record.

An ongoing study conducted by East Carolina University and funded by the Division of Mental Health, Developmental Disabilities and Substance Use Services, (NCDHHS) is seeking to identify 'Gambling Behavior and Awareness among UNC System Undergraduates.' The study led by Dr. Michelle L. Malkin (GRPI Director) and Dr. Michele Stacey (affiliated faculty) will explore findings from both universities and community colleges across the state. A link to the study is found below:

[East Carolina Gambling Behavior and Risk Study](#)



NC DEPARTMENT OF  
**HEALTH AND  
HUMAN SERVICES**



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## Debunking Nine Myths Around Sports Wagering

Sports betting is surrounded by various myths that can lead to misconceptions, problematic behavior, or unrealistic expectations among bettors. Here's a breakdown of some common myths and the facts that debunk them:

### 1. Myth – Sports Betting is a Guaranteed Way to Make Money

#### Debunked

- Sports betting is not a reliable source of income. It's designed as a form of entertainment where the odds are in favor of the house (the sportsbook).
- Even professional bettors, who rely on extensive knowledge and analytics, experience losing streaks and achieve slim profit margins.

### 2. Myth – Betting on Your Favorite Team is a Smart Strategy

#### Debunked

- Emotional attachment can cloud judgment, leading to biased decisions. Betting should be based on logic, research and data, not personal loyalty or fandom.
- Bettors often overestimate their team's chances, ignoring unfavorable odds or key statistics.

### 3. Myth – Past Outcomes can Predict Future Results

#### Debunked

- Sports events are influenced by numerous variables, including player performance, injuries, weather and strategies. The outcome of a previous game doesn't guarantee the same result in the future.
- While trends and statistics can provide context, they are often over relied upon as strong predictors of an outcome.



## **4. Myth – The "Hot Hand" Phenomenon Means a Winning Streak Will Continue**

### **Debunked**

- The "hot hand fallacy" is the belief that a person or team on a winning streak is more likely to win again. In reality, each game or bet is independent and mutually exclusive of previous outcomes.
- Sports outcomes remain uncertain, and betting based on streaks often leads to losses.

## **5. Myth – You Can Outsmart the Sportsbook**

### **Debunked**

- Sportsbooks have advanced algorithms, access to vast data, and expert analysts to set odds. While skilled bettors can find value in specific bets, consistently outsmarting the house is extremely rare.
- Odds are designed to ensure sportsbooks maintain a profit margin regardless of outcomes.

## **6. Myth – Complex Betting Systems Guarantee Success**

### **Debunked**

- Systems like the Martingale (doubling bets after a loss) rely on infinite resources and ignore the reality of limits set by sportsbooks and bankrolls. They do not guarantee long-term success.
- Luck and probability still play significant roles, and no system can overcome the house edge.

## **7. Myth – Live Betting is Easier to Win**

### **Debunked**

- Live betting may seem appealing due to in-the-moment opportunities, but it requires quick decisions and can lead to impulsive wagers without thorough analysis.
- Odds in live betting change rapidly, and sportsbooks capitalize on bettors' emotional reactions during games.



## **8. Myth – You Need to Bet Big to Win Big**

### **Debunked**

- While large bets can yield significant returns, they also carry a high risk of loss. Responsible betting emphasizes managing bankrolls and avoiding wagers that exceed your comfort level.
- Small, strategic bets over time can be more sustainable and enjoyable.

## **9. Myth – Losing Means You’re Unlucky**

### **Debunked**

- While luck plays a role, most losses stem from poor decision-making, insufficient research, or unrealistic expectations.
- Betting success comes from disciplined strategies, understanding odds, and recognizing that losses are a normal part of the process.

## **Percentage of Sports Bettors Who Lose Money**

The following table provides an overview of the percentage of sports bettors who lose money, based on various studies:

Study	Percentage of Sports Bettors Who Lose Money
American Gaming Association (2019)	95%
University of Nevada, Las Vegas (2017)	90-95%
Betfair Exchange (2016)	80%

## **Conclusion**

Debunking these myths helps set realistic expectations and promotes responsible betting. Sports betting is a game of chance and strategy, and understanding its realities can help bettors enjoy it as a form of entertainment without falling into harmful patterns.

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# The Role of Marketing, Advertising and Promotions

Marketing, advertising and promotional offers have a significant impact on sports betting, especially among high school- and college-aged individuals. This demographic is particularly impressionable and heavily engaged with digital media, making them more susceptible to targeted sports betting promotions, AI, and the use of persuasive design. Here's a breakdown of how these strategies and factors affect young and emerging adults:



## 1. Aggressive Marketing and Advertising

- **Constant Exposure:** Sports betting companies spend millions on ads across social media, streaming platforms, TV, and even within sports stadiums. These ads often feature celebrities, athletes, and influencers, making betting seem fun, easy, and socially acceptable.
- **Glamorization of Betting Wins:** Advertising often showcases the excitement of winning, rarely emphasizing the risks of losing, which can give younger audiences a distorted perception of betting outcomes.
- **Accessibility and Normalization:** The ubiquity of sports betting ads can make it seem like betting is a standard part of sports fandom, potentially normalizing the behavior for young audiences. This especially impacts college-aged individuals who may be more likely to see betting as an accepted or even encouraged activity among their peers.

## 2. Promotional Offers and Bonuses

- **Sign-Up Bonuses and Free Bets:** Betting sites offer attractive promotions – like free bets, no-risk first bets, and deposit matches – that entice new users to sign up and make their first wagers. For young people, these promotions reduce the immediate cost of betting, making it appear less risky and more inviting to try out.
- **Referral Incentives:** Referral bonuses reward existing users for bringing in friends, often turning college students into informal brand ambassadors who encourage others to sign up. Peer influence can be especially strong among this demographic, reinforcing the social acceptance of sports betting.
- **Bonus Cash and Loyalty Programs:** Promotions that give users extra cash or rewards for betting frequently encourage ongoing participation, often nudging young bettors to place more bets to "make the most" of these bonuses, which can quickly lead to higher losses and risky gambling habits.

### 3. Impact of Targeted Digital Marketing on Young Audiences

- **Personalized Ads:** Betting companies leverage sophisticated algorithms and data analytics to target young users online, especially through social media and mobile apps. Ads can reach young audiences in their online spaces with tailored messages that align with their interests, such as promoting betting odds on games featuring their favorite teams or sports.
- **Cross-Promotion with Influencers:** Sports betting companies often work with popular social media influencers to promote betting content. This can make sports betting feel like a trending activity among peer groups, enhancing its appeal for high school- and college-aged followers.
- **Gamified Advertising:** Many ads use interactive elements, such as quizzes, polls, or mini-games that simulate sports betting. These interactions are fun, engaging, and feel like an extension of gaming, making it easier for young users to explore betting without fully realizing they are gambling.

### 4. Psychological Impact on High School- and College-Aged Audiences

- **Risk of Developing Gambling Habits:** Young people, especially those in high school and college, are more vulnerable to developing gambling habits. The “free” offers and bonuses can create a pattern of repeated betting, making it difficult for some to realize when it becomes problematic.
- **FOMO and Impulse Betting:** Promotions around high-stakes games or major sports events capitalize on “Fear of Missing Out” (FOMO), encouraging young people to place bets impulsively. This urge is particularly strong among those who may feel left out if their peers are all discussing their betting picks and outcomes.
- **Financial Strain and Debt:** Many college students are already managing limited budgets. Promo offers that require deposits or match bets can push them to spend beyond their means. Once the promotions are gone, they may continue betting and, without realizing it, could accumulate financial losses or debt.

### 5. Influence on the Culture of Sports Fandom

- **Social Reinforcement:** Advertising and promotional offers reinforce the idea that sports fandom is closely tied to betting. Younger fans may start to see betting as integral to supporting or “engaging” with their favorite teams, especially if ads imply that betting enhances the excitement of the game.
- **Peer Pressure and Social Validation:** College environments often have strong social dynamics, and if friends are betting, it can create a sense of pressure to join in, particularly when referrals or bonus offers are involved. This creates a loop where young individuals repeatedly encourage each other to bet, solidifying sports betting as part of their social and sports-related activities.



## 6. Media Literacy

It is important to critically analyze and evaluate media content and messages. In the gambling context, it involves understanding how advertisements and marketing campaigns are crafted to influence decision-making, often by exploiting psychological vulnerabilities. Media literacy helps individuals recognize manipulative tactics and make informed decisions rather than being swayed by emotionally charged or misleading promotions. Below are three critical areas to consider as it pertains to gambling marketing and advertising and the connection with Media Literacy.

### A) Persuasive Design

Persuasive design has become a household word and polarizing topic in society. It focuses on combining psychological principles with user-interface elements to guide behavior in a desired direction, often leading individuals to have a “better than real life” experience. All parents and others involved in raising healthy kids need to understand how the consumer tech industry is using this hidden psychological science to influence childhood and emerging adults, and how to protect our youth from it. Specific to gambling advertising this would include:

- **Engagement Loops** – Features like push notifications, blinking lights, sounds and flashy visuals are designed to grab attention and maintain engagement.
- **Scarcity Principle** – Phrases like “limited-time offers” or “act now” are common in gambling ads to communicate urgency and instill a fear of missing out (FOMO).
- **Reward Systems** – Gamification elements, such as “Leaderboards,” “Digital scratch and win” or “spin-to-win” mini-games, are integrated to tap into competitive instincts, while simulating the gambling experience and triggering reward-seeking behaviors. Media literacy can help individuals recognize these design strategies and question their intent.
- **Habit Formation** – Regular promotions, daily challenges, and “streak rewards” are designed to form habits, encouraging users to interact with the platform consistently.

Article: [Persuasive Design](#)

## B) Computer Technology / Artificial Intelligence (AI)

Computer technology and AI enables gambling platforms and advertisers to target individuals or potential players more precisely:

- **Data Analytics** – Advanced algorithms analyze vast amounts of user data, including browsing history, betting habits, and preferences, to create personalized marketing campaigns, offers, promotions or ads, maximizing their persuasive impact.
- **Social Media Algorithms** – Gambling content is often amplified through platforms where users interact, making it easier for vulnerable groups to encounter these ads.
- **Augmented and Virtual Reality** – Enhanced visual and sensory experiences simulate gambling environments, drawing users into immersive promotional content. Media literacy here involves understanding how technology personalizes and amplifies messages to increase susceptibility.
- **Predictive Analytics** – AI predicts user behavior, identifying when a customer is likely to place a bet or stop betting. This insight allows marketers to time promotions and notifications strategically.

## C) Behavioral Design

Behavior design incorporates insights from behavioral psychology to influence choices subtly. In gambling marketing:

- **Habit Formation** – By encouraging micro-decisions and micro-transactions (e.g., a free first bet or In-Play wagering), gambling platforms establish habits that, for some, can lead to problematic behaviors.
- **Loss Aversion** – Gambling advertisements often focus on reinforcing wins or recovering losses, using emotionally charged language to keep players engaged.
- **Anchoring** – Displaying potential payouts prominently serves to anchor expectations and increases the perceived value of participating. Media literacy empowers individuals to spot these behavioral triggers and critically evaluate their motivations.

Marketing, advertising, and promotions in sports betting are powerful tools that draw in high school and college-aged individuals by lowering the initial costs, glamorizing betting, and integrating it into their social and digital lives. For young audiences, who are still developing impulse control and financial management skills, these strategies can increase the risk of early exposure to gambling, potentially leading to habit formation, financial strain, and a long-term impact on their mental and financial well-being.

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# Responsible Sports Gambling Strategies

As noted previously, teens and young adults are particularly vulnerable to the risks of developing sports betting and gambling related problems due to factors like impulsivity, peer pressure, and the novelty of gambling. However, there are strategies that can be used to keep sports betting fun while reducing the risk of developing an addiction:



## 1. Set a Budget and Stick to It

- **Pre-set limits:** Decide in advance how much money you're willing to lose in a week or month, and never go beyond that amount.
- **Separate betting money:** Keep your gambling money separate from other funds like rent, groceries, or savings. Once your gambling budget is exhausted, stop betting.

## 2. Treat Betting as Entertainment, Not Income

- **View it as a hobby:** Sports betting should be seen as a form of entertainment, not a way to make money or escape financial problems.
- **Avoid "chasing losses":** Trying to win back money lost by betting more is a risky behavior that can lead to addiction.

## 3. Bet with Friends for Fun, Not Competitiveness

- **Social betting:** Make small, friendly bets with friends to keep things light and social, rather than serious or high-stakes.
- **Avoid peer pressure:** Be mindful of peer influence. If others are making large bets, you don't have to match them.



## 4. Track Your Bets

- **Monitor time and money spent:** Keeping track of how much you're betting and how often helps provide clarity on your behavior. It can prevent the habit from escalating.
- **Use betting apps responsibly:** Some apps have features to track your activity and provide insights into how much you're betting.

## 5. Take Regular Breaks

- **Limit your frequency:** Regular breaks help prevent sports betting from becoming a compulsive behavior. This can mean taking a break for a week or setting limits like "no betting on weekdays."
- **Pursue other activities:** Ensure sports betting isn't your main source of fun. Engage in other hobbies, sports, or social activities.

## 6. Educate Yourself on the Odds and Risks

- **Understand odds:** Recognize that betting odds are always in favor of the house/bookmakers. The more you understand the nature of sports betting, the less likely you are to expect consistent wins.
- **Recognize problem signs:** Be aware of the signs of gambling addiction, such as betting more than you can afford, feeling anxious or guilty after betting, or constantly thinking about betting.

## 7. Use Self-Exclusion Tools

- **Apps and websites:** Many sports betting platforms offer tools to set betting limits or self-exclude for a period if you feel like you are losing control.
- **Block betting apps/sites:** There are apps that allow you to block gambling apps and websites if you want to limit your access.

## 8. Talk Openly About It

- **Discuss with friends or family:** If you notice any negative feelings or behaviors associated with your betting, talking about it with someone you trust can help reduce the pressure and prevent addiction.
- **Seek help early:** If betting starts becoming a concern, consider reaching out to a counselor or support group for guidance before it escalates.

## 9. Know When to Stop

- **Quit while ahead:** If you've won some money, resist the temptation to keep betting. Walking away with your winnings can help reinforce the idea that betting doesn't need to go on indefinitely.
- **Don't bet on impulse:** Avoid betting out of boredom, frustration, or stress. Betting when you're in an emotional state can lead to poor decisions.

## 10. Avoid Betting on "In-Play" or Live Bets

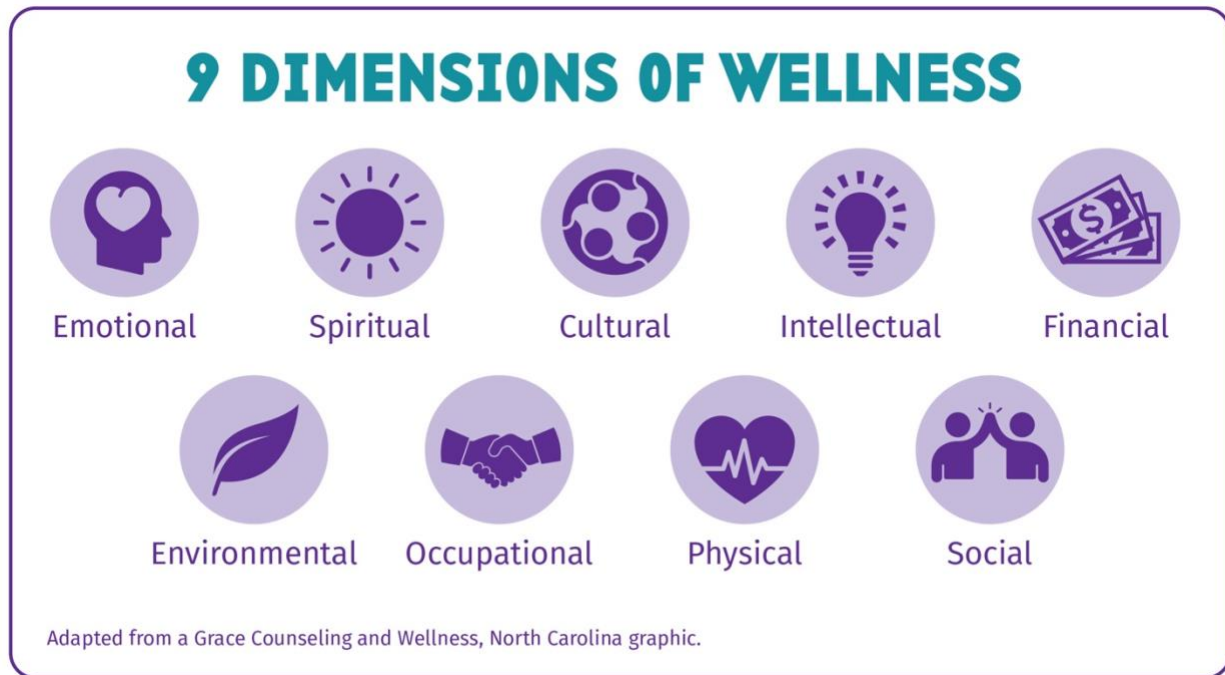
- **Limit live bets:** In-play betting, where you bet while the game is happening, can lead to impulsive decisions. It's often harder to control the frequency of bets in this format, increasing the risk of addiction.

These strategies can help maintain a healthy balance between enjoying sports betting as a recreational activity and protecting against the potential for addiction. It's essential to always remain mindful of how sports betting affects your health, well-being and finances.

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# Mental Health and Wellbeing

A problematic relationship with sports betting can significantly impact the mental health and overall well-being of teens and college-aged students. Using the **nine dimensions of wellness**, we can explore how each aspect of wellness is affected while taking a deeper look at the concept of 'Emotional Betting':



## 1. Emotional Wellness

- **Stress and anxiety:** Teens and young adults may experience chronic stress or anxiety due to losses or financial instability caused by betting. Constantly worrying about recovering losses or hiding the problem from others can take a toll on emotional health.
- **Mood swings:** Emotional highs from winning and lows from losing can create mood instability, leading to irritability, frustration, or even depression.
- **Feelings of guilt or shame:** As losses accumulate, individuals might feel guilty for engaging in betting or ashamed for hiding their behavior from family and friends.

## 2. Financial Wellness

- **Debt and financial stress:** Problematic betting can quickly lead to financial issues, with teens and college students taking on debt, borrowing money, or using funds meant for other expenses (e.g., tuition or food) to gamble.

- **Compromised future goals:** Financial instability due to betting can affect a young person's ability to pay for college, save for the future, or manage student loans, creating long-term financial insecurity.

### 3. Occupational Wellness

- **Distraction from academic or work responsibilities:** Time and energy spent on sports betting may lead to neglect of academic studies or part-time jobs. Individuals may miss deadlines, perform poorly in school, or show up late for work, jeopardizing academic and career aspirations.
- **Reduced job prospects:** As a result of gambling-related stress or financial issues, young people may lose interest in planning for their future careers, affecting their overall sense of purpose.

### 4. Social Wellness

- **Isolation:** Teens and college students may isolate themselves to hide their gambling problems from friends or family. This secrecy can damage relationships and lead to feelings of loneliness.
- **Conflict with family and friends:** Friends and family may notice a change in behavior or become concerned about the financial impact of betting, leading to arguments or strained relationships.
- **Peer pressure:** Betting may initially be driven by peer influence, especially in college settings. However, this dynamic can change if the individual becomes isolated from friends due to growing addiction.

### 5. Physical Wellness

- **Neglect of physical health:** When sports betting becomes a preoccupation, young people may neglect their physical well-being, such as not getting enough sleep, exercise, or proper nutrition.
- **Stress-related health issues:** Chronic stress from financial losses or the emotional ups and downs of gambling can lead to physical problems like headaches, fatigue, and stomach issues.
- **Increased substance use:** Some young people may turn to alcohol or drugs to cope with gambling losses, leading to further deterioration of their physical health.

## 6. Intellectual Wellness

- **Impaired decision-making:** Betting on sports can cloud judgment, leading to impulsive or risky decision-making that goes against intellectual growth and critical thinking.
- **Reduced academic performance:** Problematic gambling can distract from academic pursuits, as students may spend more time betting or thinking about bets.
- **Limited intellectual stimulation:** When time and energy are invested in sports betting, it can reduce the motivation to explore new ideas, hobbies, or intellectual challenges.

## 7. Environmental Wellness

- **Disorganized living space:** Those consumed by gambling may neglect their physical environment. Their living spaces may become disorganized or unclean due to a lack of focus on day-to-day responsibilities.
- **Toxic environments:** Young people who surround themselves with others who gamble or promote risky behaviors can find themselves in an environment that reinforces unhealthy habits.

## 8. Spiritual Wellness

- **Loss of purpose or values:** Sports betting can erode one's sense of purpose, leading to a disconnect from personal values or a lack of meaning in life. Young people may question their values or lose touch with what provides meaning beyond material gain.
- **Internal conflict:** For individuals with strong spiritual beliefs or values, engaging in excessive betting may create an internal conflict, leading to feelings of guilt or a loss of self-identity.

## 9. Cultural/Community Wellness

- **Disconnection from community:** Problematic betting can lead to a sense of isolation from one's community or cultural groups, especially if gambling conflicts with cultural or community values.
- **Harm to cultural identity:** In some communities, gambling may be frowned upon, leading to a sense of alienation or cultural disconnection for the person engaging in sports betting.

## How Emotional Betting Leads to Problematic Wagering

1. **Impaired Decision-Making:** Emotional bettors may place wagers based on biases, such as loyalty to a favorite team or anger over previous losses, rather than objectively assessing odds and probabilities. This can lead to poor decisions and financial losses.
2. **Chasing Losses:** After losing, emotional bettors often try to "win back" their money by placing riskier bets without proper strategy. This behavior, known as "chasing losses," can spiral into significant financial problems.
3. **Overconfidence or Desperation:** A winning streak may lead to overconfidence, resulting in larger, riskier bets. Conversely, desperation during losing streaks can trigger reckless gambling, exacerbating losses.
4. **Neglecting Limits:** Emotional bettors often ignore self-imposed limits on time, frequency or money, wagering more than they can afford due to the thrill or stress of the moment.
5. **Escalation of Gambling Habits:** Emotional betting can contribute to a cycle of dependency, where gambling becomes a way to cope with stress, anger, or sadness, potentially leading to addiction.

## Warning Signs of Emotional Betting

1. **Frequent Impulse Bets:** Placing bets without adequate research or a clear strategy, especially during live games or moments of heightened excitement.
2. **Chasing Losses:** Increasing bet sizes or frequency after a losing streak to try to recover lost money quickly.
3. **Bets Based on Personal Biases:** Consistently betting on a favorite team or player despite poor odds, ignoring logical analysis.
4. **Mood-Driven Gambling:** Betting when feeling stressed, angry, or euphoric, often to manage emotions.
5. **Financial Strain:** Borrowing money, maxing out credit cards, or dipping into savings to fund gambling activities.
6. **Neglecting Other Responsibilities:** Skipping work, avoiding family, or neglecting bills to focus on betting.
7. **Frustration and Regret:** Experiencing frequent feelings of guilt, anger, or regret after placing bets or losing money.

Problematic sports betting can disrupt all aspects of wellness for teens and college-aged students. From emotional distress and financial struggles to weakened relationships and poor physical health, the negative impact of gambling can permeate their lives. Taking a holistic approach to wellness, including fostering healthy habits, building strong support systems, and being aware of emotional betting, can help mitigate the risk of gambling problems.

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# Financial Considerations with Sports Betting



Gambling on sports presents significant financial considerations for teens and college-aged individuals, who are often in a vulnerable financial position. The consequences of gambling, especially when it becomes problematic, can have both short-term and long-term effects. Here's a breakdown of the key financial considerations and potential harms:

## 1. Financial Considerations

### Limited Financial Resources

- **Low disposable income** – Teens and college students often have limited or irregular income from part-time jobs or allowances, making it riskier to gamble with money they can't afford to lose.
- **Reliance on loans or financial aid** – Many college students rely on student loans or scholarships for tuition and living expenses, leaving little room for discretionary spending like gambling.



## Impact on Budgeting and Saving

- **Difficulty managing money** – Gambling can disrupt basic financial management, leading young people to prioritize betting over essential expenses such as rent, groceries, or transportation.
- **Inability to save** – Teens and college students may struggle to save money for future needs, such as emergency funds, car repairs, or travel expenses, if their gambling habit consumes a significant portion of their income.

## Compulsive Spending

- **Impulse betting** – Teens and young adults may engage in impulsive betting behavior, driven by excitement or peer pressure, leading to reckless spending and financial strain.
- **Chasing losses** – A common tendency in problematic gambling is to bet more money to recover losses, which can result in escalating financial problems.

## Credit and Loans

- **Risk of borrowing to gamble** – Teens and college students may turn to credit cards, tribal loans, payday loans, or personal loans to finance their gambling. This can lead to high-interest debt that accumulates quickly and becomes difficult to repay.
- **Misuse of student loans** – Some students may misuse student loan money to fund their gambling activities, diverting funds meant for education or living expenses.

## 2. Short-Term Financial Impact

### Immediate Financial Losses

- **Loss of savings or allowances** – Teens or students who gamble may quickly deplete any savings or disposable income, leaving them with little or no money for day-to-day needs.
- **Overdraft fees and penalties** – Individuals may accidentally overdraft their bank accounts if they gamble more than they can afford, leading to additional financial penalties and fees.



## Neglect of Essential Expenses

- **Skipping payments** – Gambling losses may lead to the inability to pay for necessities such as rent, utilities, food, or tuition, causing immediate financial hardship.
- **Financial instability** – In the short term, individuals may experience increased stress and anxiety due to their inability to meet financial obligations.

## Selling Personal Items

- **Liquidating assets** – To continue betting or repay gambling debts, some may resort to selling personal items, such as electronics, clothes, or other belongings, which further reduces their financial security.

## Peer Loans and Borrowing from Friends or Family

- **Strained relationships** – Borrowing money from friends or family to cover gambling debts can damage relationships, especially if the money cannot be repaid promptly.
- **Damage to trust** – Repeated borrowing without repayment can lead to long-term issues of mistrust, isolation, and loss of social support.

## 3. Long-Term Financial Impact

### Accumulation of Debt

- **Credit card debt** – Using credit cards to fund gambling can lead to substantial long-term debt, especially if individuals only make minimum payments and face high interest rates.
- **Loan defaults** – Missing payments on personal loans or payday loans taken to gamble can result in loan defaults, which may negatively impact credit scores and financial stability for years.

### Damage to Credit Score

- **Long-term credit consequences** – Gambling debt can lead to missed payments on loans, credit cards, or other bills, resulting in a damaged credit score. A poor credit score can affect an individual's ability to
  - Secure future loans (for cars, homes, or businesses).
  - Obtain rental housing.
  - Qualify for lower insurance premiums.
  - Gain certain employment opportunities that require credit checks.



Using one of the three main credit reporting bureaus is a great way to get an understanding of both past and current debt obligations:

[Experian](#)

[TransUnion](#)

[Equifax](#)

## Legal Consequences

- **Legal action for unpaid debts** – If debts accumulate and go unpaid, creditors may take legal action, which can lead to wage garnishment, liens on property, or court judgments.
- **Debt collection harassment** – Individuals may face aggressive debt collection practices, which can cause mental stress and create a lasting financial burden.

## Impact on Education

- **Dropping out due to financial strain** – Excessive gambling can lead to students running out of money for tuition, leading to them dropping out of college or delaying graduation.
- **Loss of scholarships** – If gambling affects academic performance or results in financial instability, students may lose scholarships or grants that are essential for continuing their education.

## Long-Term Financial Insecurity

- **Difficulty in future financial planning** – Individuals with a history of problematic gambling may struggle to save for long-term financial goals such as buying a house, starting a business, or investing in retirement accounts.
- **Inability to handle future financial crises** – Without savings or financial stability, individuals who have lost money to gambling may struggle to cope with future financial challenges like medical emergencies, job loss, or unexpected expenses.

## Career Implications

- **Negative effect on job prospects** – In the long term, financial instability or addiction-related behavior may hinder job prospects, particularly in fields that require financial responsibility or background checks.
- **Reduced academic or career opportunities** – The distraction and stress of gambling can negatively impact academic performance, reducing chances for internships, scholarships, or future career opportunities.

## 4. Potential for Harm and Consequences

### Mental and Emotional Harm

- **Increased stress** – The financial strain of gambling can lead to chronic stress and anxiety, impacting emotional well-being.
- **Depression and guilt** – Feelings of guilt or regret over financial losses can contribute to depression, potentially leading to withdrawal from social activities or academic engagement.



### Social Isolation

- **Loss of support networks** – Financial issues related to gambling may cause a person to withdraw from social circles or face isolation due to mistrust and financial conflicts with friends and family.
- **Shame and secrecy** – Teens or students may hide the extent of their financial problems from loved ones, further isolating themselves from the support they need.

### Gambling Addiction

- **Cycle of debt and gambling** – As debts accumulate, individuals may continue gambling in an attempt to win back money, leading to a vicious cycle of worsening financial problems.
- **Long-term dependency** – Without intervention, gambling can become an ingrained habit that continues into adulthood, creating ongoing financial and personal challenges.

In both the short and long term, the financial consequences of gambling on sports can be devastating for teens and college-aged individuals. From immediate losses and mounting debt to long-term damage to credit scores and career prospects, problematic gambling can have a lasting impact on a young person's financial future. Understanding these risks can help individuals make more informed decisions and seek help early if needed.

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# Treatment Considerations with Sports Betting

## Comparing Gambling Addiction Treatment Options

Treatment Option	Accessibility	Level of Support	Cost	Flexibility	Privacy
National & State Hotlines	Immediate	Varies	Free to call	Varies	High
Virtual treatment (Birches Health)	Immediate	High	Low: Insurance-covered	High	High
In-Person Counseling	Moderate	High	Varies	Moderate	High
GA & Support Groups	Moderate	Moderate	Free/Low Cost	Moderate	Moderate
In-Patient Treatment Facilities	Low (availability)	Very High	High	Low	Moderate

Sports betting addiction has some unique features that distinguish it from other forms of gambling addiction, largely due to the nature of sports betting and the psychological, social, and environmental factors that influence it. Here are some of these unique aspects:

## 1. Perceived Skill Involvement

- **Belief in Control** – Unlike games of chance (e.g., slot machines), sports betting can give a strong illusion of control or skill-based success. Bettors may believe they have an edge if they study teams, players, or statistics, reinforcing the belief that they can "beat the odds" with knowledge.
- **Risk of Cognitive Distortions** – This perception of control can lead to cognitive distortions, such as the "illusion of control," where bettors overestimate their ability to predict outcomes, potentially increasing the frequency and intensity of betting.

## 2. Emotional Investment and Loyalty

- **Personal Connection to Teams or Athletes** – Many sports bettors are fans of the teams or athletes they bet on, creating an emotional stake that can deepen addiction. The fan loyalty can intensify the connection to betting outcomes, sometimes leading to irrational bets based on loyalty rather than logic.
- **Higher Emotional Highs and Lows** – Wins and losses are often accompanied by intense emotions because the bettor's team performance directly impacts them, creating a stronger emotional rollercoaster that can drive further betting as a way to "even the score."



### 3. Frequent, Time-Sensitive Opportunities

- **Constant Events and Opportunities** – Sports betting offers frequent betting opportunities due to the constant schedule of games and matches across various sports and leagues worldwide. This frequency can fuel addiction as there’s always “one more game” to bet on, leading to potential gambling binges.
- **Live Betting Options** – The rise of in-game or live betting allows individuals to place bets in real-time as a game progresses. This immediacy can make it challenging for bettors to pause or disengage, often resulting in impulsive decision-making and loss chasing.

### 4. Impact of Media and Advertising

- **Pervasive Marketing and Sponsorships** – Sports betting ads are prevalent, often integrated into sports broadcasts, social media, and even in-stadium experiences. This constant exposure can normalize betting behaviors, especially for younger audiences, and increase temptation for those trying to limit or quit.
- **Celebrity and Athlete Endorsements** – Promotions by popular athletes and influencers can enhance the appeal and perceived acceptability of sports betting, further enticing individuals to bet.

### 5. Peer Influence and Social Setting

- **Social Betting Culture** – Sports betting is often seen as a social activity, especially among friends or within communities of fans, and may even be considered part of sports fandom culture. This social aspect can pressure individuals to place bets to “be part of the group,” complicating treatment and recovery.
- **Online Betting Communities** – Online forums and social media groups dedicated to sports betting create environments where bettors can exchange tips and “brag” about wins, reinforcing betting behavior and potentially increasing the compulsion to bet frequently.

### 6. Financial Distress from “Chasing Losses”

- **Desire to Recoup Losses Quickly** – Since bets are tied to specific events with clear outcomes, sports bettors may feel a stronger urge to “chase losses” after a game goes poorly. This may lead to placing higher-stakes or more frequent bets in a short time to try to recover financial losses, creating a cycle of increased risk and escalating debt.
- **Underestimating Long-Term Losses** – Sports bettors may justify ongoing betting by focusing on small, sporadic wins, rather than recognizing long-term cumulative losses. This selective memory or selective reporting can fuel the addiction.

## 7. Integration with Technology and Easy Accessibility

- **Mobile Apps and Online Betting** – Sports betting is increasingly facilitated by mobile apps, allowing bets to be placed easily and discreetly. This accessibility removes traditional barriers like visiting a casino, making it easier to develop a betting habit without ever leaving home.
- **Push Notifications and Promotional Offers** – Betting apps often use push notifications to encourage betting, sometimes offering free bets, odds boosts, or other promotions tied to upcoming games. These tactics increase impulsivity and can contribute to betting addiction.

## 8. Overlap with Other Addictions or High-Risk Behaviors

- **Increased Risk of Substance Use** – The excitement and social settings associated with sports betting can also increase substance use, as sports fans may bet while drinking or engaging in other high-risk behaviors.
- **Impulse Control Issues** – Sports betting addiction may also co-occur with impulse control issues or other behavioral addictions (e.g., online gaming), which can complicate treatment and require a more comprehensive, multi-faceted approach.

Overall, sports betting addiction often involves a complex mix of perceived skill, emotional investment, social influence, and technology-fueled accessibility, creating a unique profile that can make treatment challenging.

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# Treatment Strategies for Sports Betting

Treating sports betting addiction involves a range of therapeutic strategies and interventions designed to help individuals recognize and modify harmful gambling behaviors. Sports betting addiction shares similarities with other behavioral addictions, such as disordered gambling, and it can benefit from evidence-based treatments adapted to its specific triggers and consequences. Here are some effective treatment strategies and counseling modalities for addressing sports betting addiction:

## 1. Cognitive Behavioral Therapy (CBT)

- **Goal** – CBT focuses on identifying and changing thought patterns, beliefs, and behaviors that fuel betting addiction.
- **Strategies** – Therapists help clients understand triggers, develop healthier coping mechanisms, and manage risk factors like emotional distress.
- **Approaches** – Techniques like cognitive restructuring, behavioral experiments, and exposure therapy are often used.
- **Effectiveness** – CBT is one of the most effective treatments for gambling-related issues and is widely used in addiction counseling.

## 2. Motivational Interviewing (MI)

- **Goal** – MI is a client-centered approach aimed at enhancing the individual's motivation to change their gambling habits.
- **Strategies** – Therapists help clients resolve ambivalence, set goals, and strengthen their commitment to change.
- **Effectiveness** – Especially useful for individuals who are in the early stages of addiction and may be hesitant to commit to treatment fully.

## 3. Contingency Management (CM)

- **Goal** – CM uses positive reinforcement to encourage abstinence and compliance with treatment.
- **Strategies** – Individuals receive tangible rewards for meeting milestones, such as attending therapy sessions or maintaining abstinence.
- **Effectiveness** – CM has shown promise in addiction treatment, particularly for reinforcing positive behaviors.

## 4. Mindfulness-Based Interventions (MBI)

- **Goal** – To help individuals build awareness of cravings and emotional triggers without acting on them.
- **Strategies** – Techniques such as mindfulness meditation and deep breathing exercises can help manage impulsivity and stress.
- **Effectiveness** – Research supports the effectiveness of MBI in reducing impulsive behaviors and managing emotional responses in addiction.

## 5. Family Therapy

- **Goal** – Address the impact of gambling on family dynamics and strengthen the support system.
- **Strategies** – Therapy may involve education, communication skills training, and family support in maintaining the individual's recovery.
- **Effectiveness** – Family involvement can improve treatment outcomes by providing accountability and emotional support.

## 6. Support Groups and 12-Step Programs

- **Goal** – Provide peer support and a structured pathway for recovery.
- **Strategies** – Gamblers Anonymous (GA) and similar groups offer a supportive community, shared experiences, and accountability.
- **Effectiveness** – These programs provide social support and a sense of community, which can be crucial for recovery.

## 7. Psychoeducation and Financial Counseling

- **Goal** – Educate clients about the impact of sports betting, how betting odds work, and strategies to rebuild financial stability.
- **Strategies** – Therapy may include budgeting assistance, debt management, and understanding the risks associated with gambling.
- **Effectiveness** – Financial counseling can help reduce stress and provide practical solutions, enhancing recovery efforts.

## 9. Digital and Online Tools

- **Goal** – Provide flexible, accessible resources for individuals unable to attend in-person therapy.
- **Resources** – Online therapy sessions, mobile apps for self-monitoring, and forums for peer support.
- **Effectiveness** – Digital tools can increase access to treatment, offering support at any time, though they are often most effective when combined with traditional therapy.

## **10. Relapse Prevention Planning**

- **Goal** – Prepare individuals to identify and manage situations that might trigger a relapse.
- **Strategies** – Developing coping strategies, creating a supportive environment, and identifying high-risk situations.
- **Effectiveness** – Relapse prevention is essential for maintaining long-term recovery and reducing the likelihood of relapse.

Each of these modalities can be effective alone or as part of a comprehensive treatment plan. A tailored, multimodal approach combining therapies like CBT with peer support and family involvement often yields the best outcomes.

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# State and National Resources for Gambling Addiction

In North Carolina and around the country, there are several resources available to help individuals struggling with gambling addiction, including treatment programs, hotlines, support groups, and educational services. Here are some key resources and support options available in the state:

## North Carolina Problem Gambling Program (NCPGP)

- **Overview** – The North Carolina Problem Gambling Program is a state-funded initiative designed to prevent and treat gambling addiction in North Carolina. It offers free, confidential services, including counseling, treatment referrals, and public education.
- **Services** – NCPGP provides a helpline, financial counseling, and access to licensed therapists specializing in gambling addiction.
- **Contact** – [NC Problem Gambling Program](#)

## Gamblers Anonymous (GA)

- **Overview** – Gamblers Anonymous offers a 12-step program to help individuals recover from gambling addiction. Meetings are available across the state, and GA provides a supportive, peer-based environment for individuals to share their experiences and challenges.
- **Meeting Information** – Meeting schedules are available on the GA website, and meetings are held both in-person and online.
- **Contact** – [Gamblers Anonymous](#)

## Gam-Anon

- **Overview** – Gam-Anon offers a 12-step program to help family members and loved ones who are dealing with a loved one who has a gambling addiction. Gam-Anon provides a supportive, peer-based environment for individuals to share their experiences and challenges.
- **Meeting Information** – Meeting schedules are available on the Gam-Anon website, and meetings are held both in-person and online.
- **Contact** – [Gam-Anon](#)



## North Carolina Problem Gambling Helpline

- **Overview** – This helpline provides free, confidential support and connects callers to certified counselors and treatment options. The helpline also offers referrals to local treatment providers and additional resources.
- **Contact** 24/7/365 Toll-free Helpline
  - Call: 877-718-5543
  - Text: “morethanagamenc.com” to 53342
  - Visit: [morethanagame.nc.gov](https://morethanagame.nc.gov)

## Therapy and Counseling Services

- **Licensed Addiction Counselors**: Many licensed mental health counselors and addiction specialists in North Carolina offer therapy for gambling addiction. The NCPGP often connects individuals to certified therapists who have experience treating gambling addiction.
- **Financial Counseling**: Financial counselors specializing in gambling-related financial distress are available through the NCPGP and other local agencies, offering support with budgeting, debt management, and recovery planning.

## Online Support and Digital Resources

- **[SMART Recovery](#)** – SMART Recovery offers an alternative, science-based addiction recovery program. Meetings are available online, with additional resources for managing gambling addiction.
- **[GamTalk](#)** – GamTalk is an online community where individuals can share experiences and offer each other support for gambling addiction. It provides a supportive forum with real-time chats and group discussions.
- **[GamFin](#)** – a company that provides financial counseling, training, and an online community for people affected by problem gambling.
- **[Podcasts](#)** – There are more than a dozen podcasts available that focus on recovery from all forms of gambling addiction.
- **[Online Meetings](#)** – There are numerous online recovery meetings available both live and recorded to provide support for BOTH the person who struggles with gambling as well as the loved ones who are impacted.
- **[Sunrise Community](#)** – A resource for North Carolina providing programs and services free of charge along with peer support.
- **[Training and Education](#)** – Available through the UNC Behavioral Health Springboard, this is a site offering continuing education and prevention services.

## Educational and Prevention Programs

- **Public Education Campaigns** – The NC Problem Gambling Program regularly conducts public awareness and prevention campaigns to educate the public on the risks of gambling and resources available for support.
- **Community Outreach Programs** – Many organizations collaborate with schools, workplaces, and community centers to provide education on responsible gambling and to prevent gambling addiction.

## Additional Online Resources

- **National Problem Gambling Helpline** – Available for support and resources nationwide at 1-800-522-4700.
- **National Council on Problem Gambling (NCPG)** – The NCPG offers resources, tools, and educational materials on gambling addiction that can be accessed online, as well as a chat and text support service.
- [National Suicide Helpline](#) – For those needing immediate support or dealing with thoughts of suicide.

These resources can provide individuals in North Carolina with the help they need to address gambling addiction and access ongoing support for recovery.

Don't leave things to chance **RECOVERY IS POSSIBLE**

Text the phrase  
**morethanagamenc**  
to **53342**

Call **877-718-5543**

Visit  
**morethanagame.nc.gov**

If gambling is more than a game, free help is available.

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