

Special Populations: Women, Youth, and The Elderly

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Learning Objectives

- Participants will learn about the particular concerns in determining prevalence rates and risks among these vulnerable demographic groups.
- Participants will learn about gender differences in problem gambling behavior and its progression.
- Participants will develop a deeper understanding of the risk factors of gambling behavior that is unique to our youth.
- Participants learn about the wide range of causal factors that contribute to developing a gambling disorder among the elderly.

Breathe in

TAKE A DEEP BREATH
RELAX

Opening Exercise - Reflection

What comes to mind when you think about the risks of gambling?

What are the risk factors that are particular to Women who gamble. What have you observed?

What are the risk factors that are particular to Youth who become involved in gambling?

What are the challenges of the aging process for those above 60. How does gambling activity pose a risk to people as they age?



Women

In terms of engagement in or frequency of gambling,

Men 69 %

Women 36 %

Gender Differences in the U.S.

Men 2X as much

There also *were significant gender differences with* problem gambling with

Men 20.1 %

Women 7.8 %

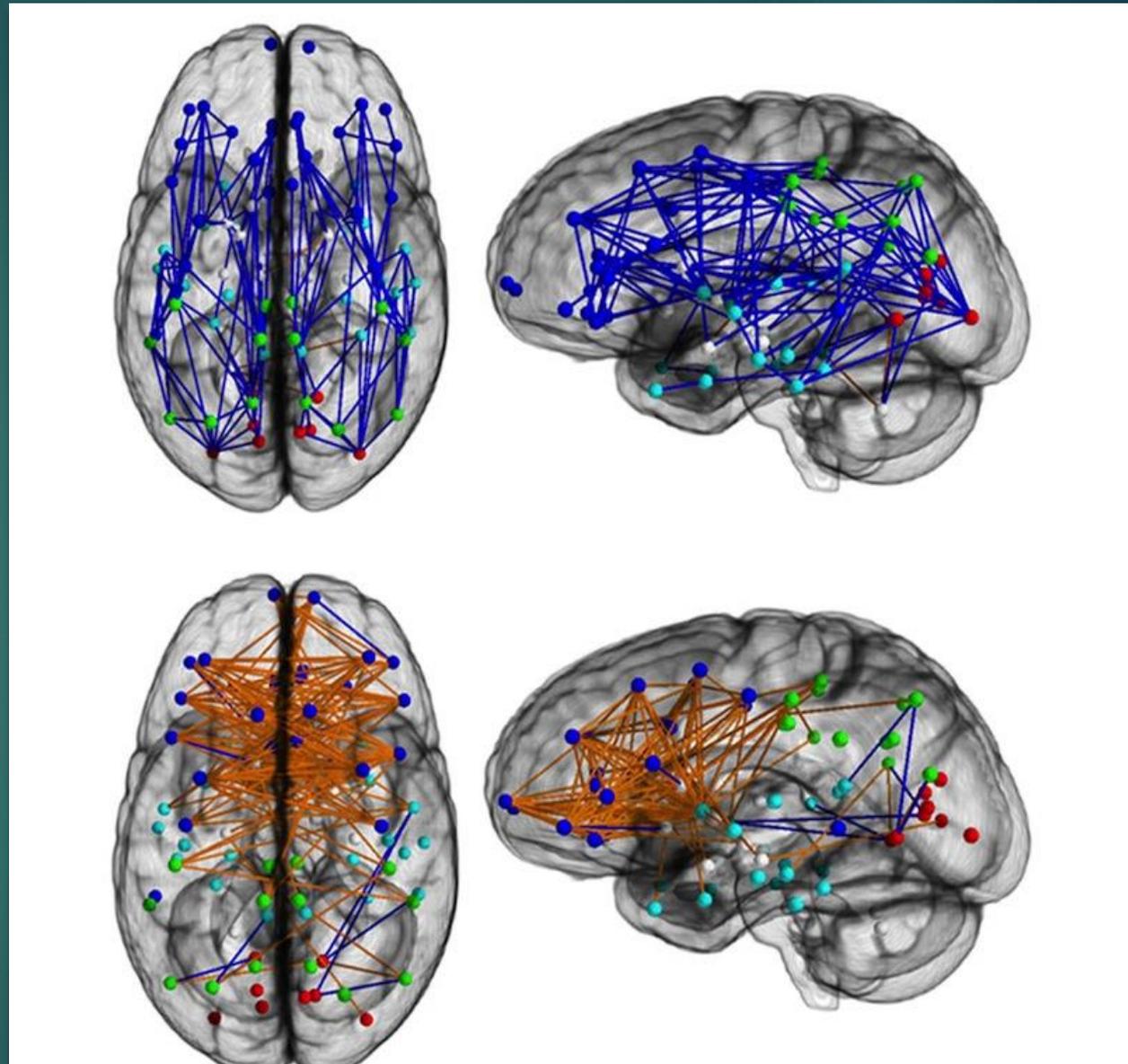
<https://www.ncbi.nlm.nih.gov/articles/PMC473671> (2016)

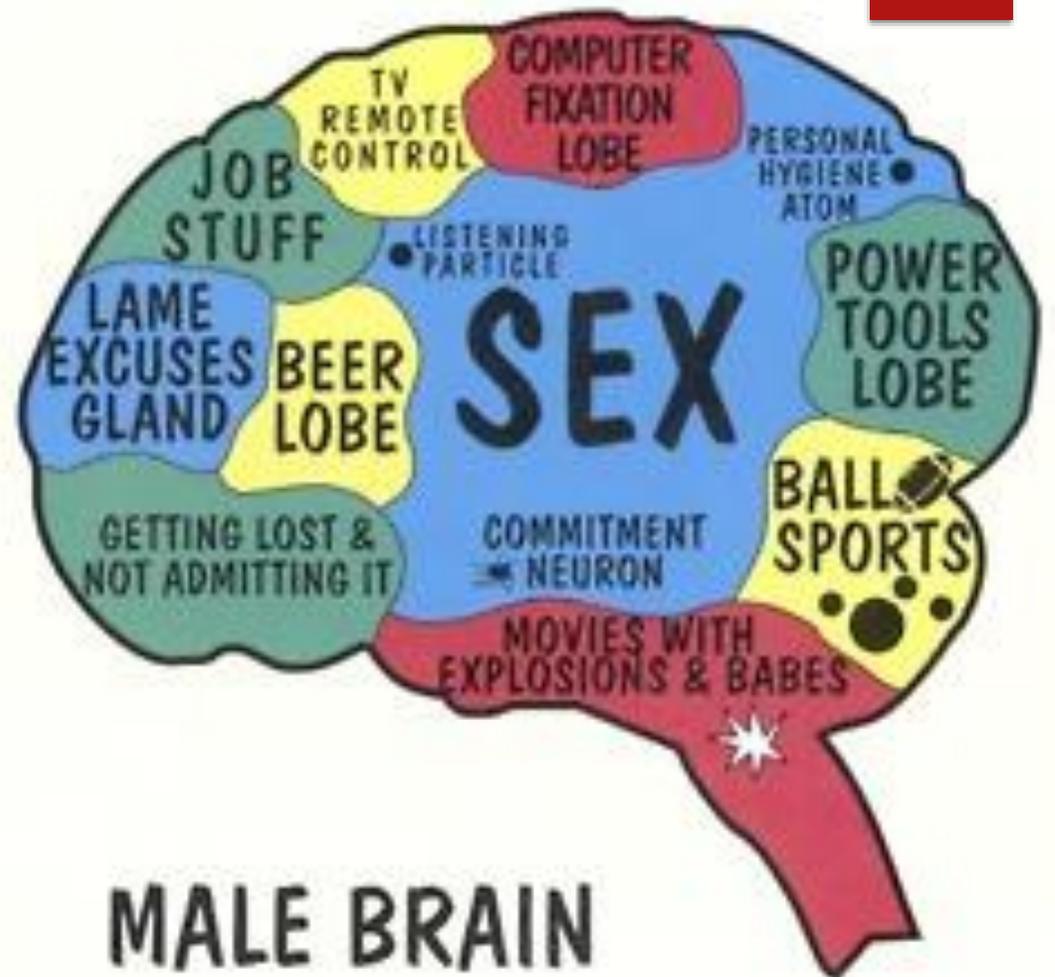
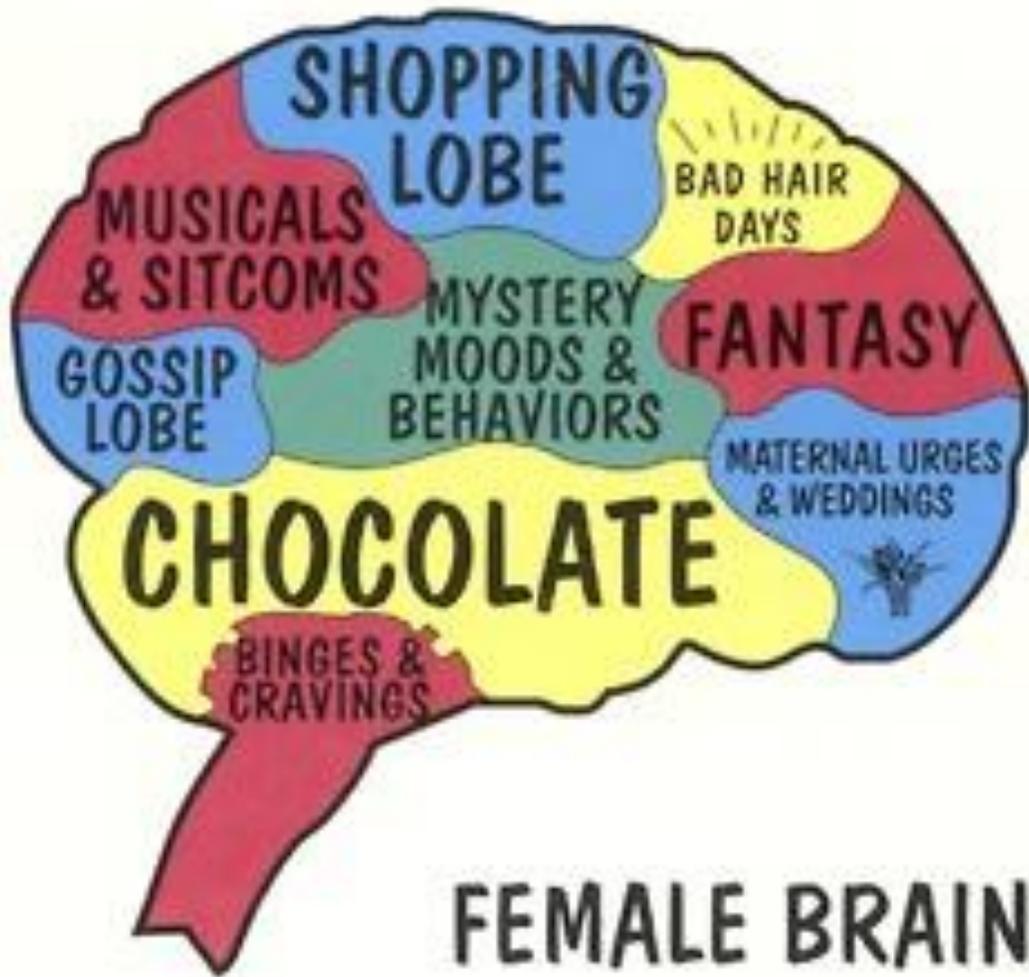


Gender Differences

- Men still have higher rates of problem gambling than women.
- Nearly equal numbers of women and men seek treatment for gambling problems.
- Women are still under-represented in Gamblers Anonymous.
- Men start earlier. Women progress more quickly.

Gender
differences in
brain
connectivity
(Verma et al,
2013)





Women have been largely invisible in problem gambling research.

- ▶ Most research based on samples of males with a gambling problem
- ▶ Too few females included to determine if differences exist
- ▶ Widespread assumption that what holds true for men will also hold true for women

UNDERSTANDING Women's Gambling

Social roles are important

- Acceptability is as important as availability

Characteristics of gambling venues are important

- Flexible hours
- Local availability
- Low price of participation
- Clean, attractive locations
- Physical safety
- Availability of childcare

Females with a Gambling Problem: Reasons for Gambling (Boughton & Falenchuk, 2007) n = 364

Mood Management

- Cheer up
- Decrease depression
- Feel hope
- Sooth Feelings

Stress Relief

- Get a break from reality
- Escape problems
- Break from responsibilities

Autonomy/Freedom

- Do what I want
- Treat myself
- Have time for myself

Research Summary

- ▶ Women seeking help for gambling problems start gambling **later in life** than men
- ▶ Women have **more rapid progression** into problems than men? (Desai & Potenza, 2008; DSM-5 supports but Grant, Chamberlain, Schreiber, & Odlaug, 2012; Slutske et al., 2014, did not support)
- ▶ Women seeking help are most likely to cite **non-strategic forms of gambling**
- ▶ Women at-risk gamblers had stronger association for major depression, dysthymia, panic disorder, and nicotine dependence (Desai & Potenza, 2007)
- ▶ Women DG **more severe DG**, elevated depression and anxiety, history of mood disorders, later age of onset, increased risk of family member with DG or AUD (males greater lifetime hx of AUD and SUD)
- ▶ Recent research clearly shows, however, that women seeking help for gambling problems start gambling later in life and that the progression of the disorder appears to be more rapid among women than among men (Ladd & Petry, 2002; Potenza et al., 2001; Tavares, Zilberman, Beites, & Gentil, 2001)

	Past problem	Current
Smoking	68%	48%
Compulsive shopping	43%	24%
Alcohol	41%	9%
Binge eating	38%	27%
Aggressive behavior	33%	14%
Sexual behavior	27%	9%
Nonprescription drugs	24%	11%
Shoplifting	22%	16%
Starving self	22%	10%
Prescription drugs	20%	8%
Criminal behavior	16%	4%

SPECIAL POPULATIONS AND
PROBLEM GAMBLING

Co-Occurring Problems

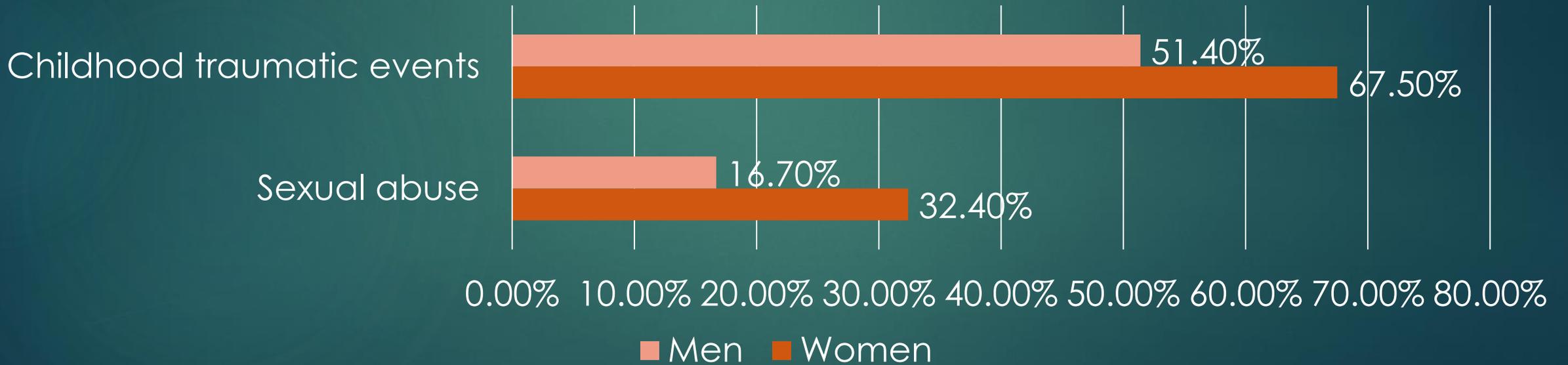
Females and Problem
Gambling
(Boughton &
Falenchuk, 2007)
n = 364

149 treatment-seeking individuals with a gambling problem from 7 states

SPECIAL POPULATIONS AND
PROBLEM GAMBLING

(Petry, Steinberg, & Women's Problem Gambling Research Center, 2005)

Childhood maltreatment associated with age of onset and severity of gambling problems.



Trauma and Gamblers

- ▶ Petry et al., (2007)
 - ▶ 149 Treatment seeking pathological gamblers from 7 states
 - ▶ Childhood traumatic events:
 - ▶ Women - 67.5%; Men - 51.4%
 - ▶ Sexual abuse
 - ▶ Women – 32.4%; Men – 16.7%
 - ▶ Childhood maltreatment associated with age of onset and severity of gambling problems
 - ▶ Ledgerwood & Milosevic
 - ▶ Gambling Disordered clients with PTSD more likely to be women

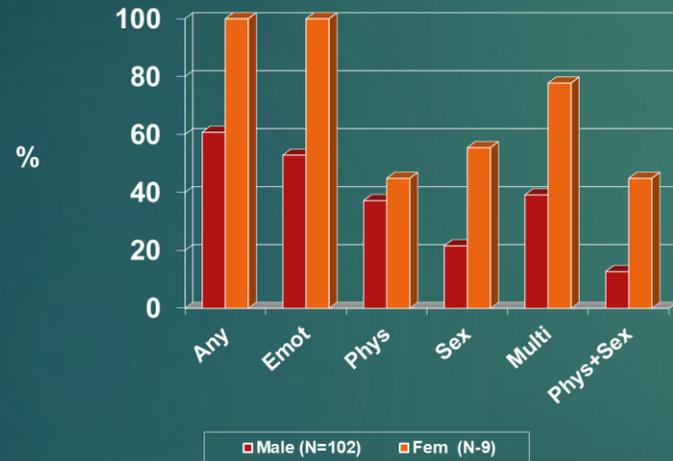
Gender and Trauma History

(Kausch & Rugle, 2004)

M: N = 102

F: N = 9

P<.03 P<.005



P<.04

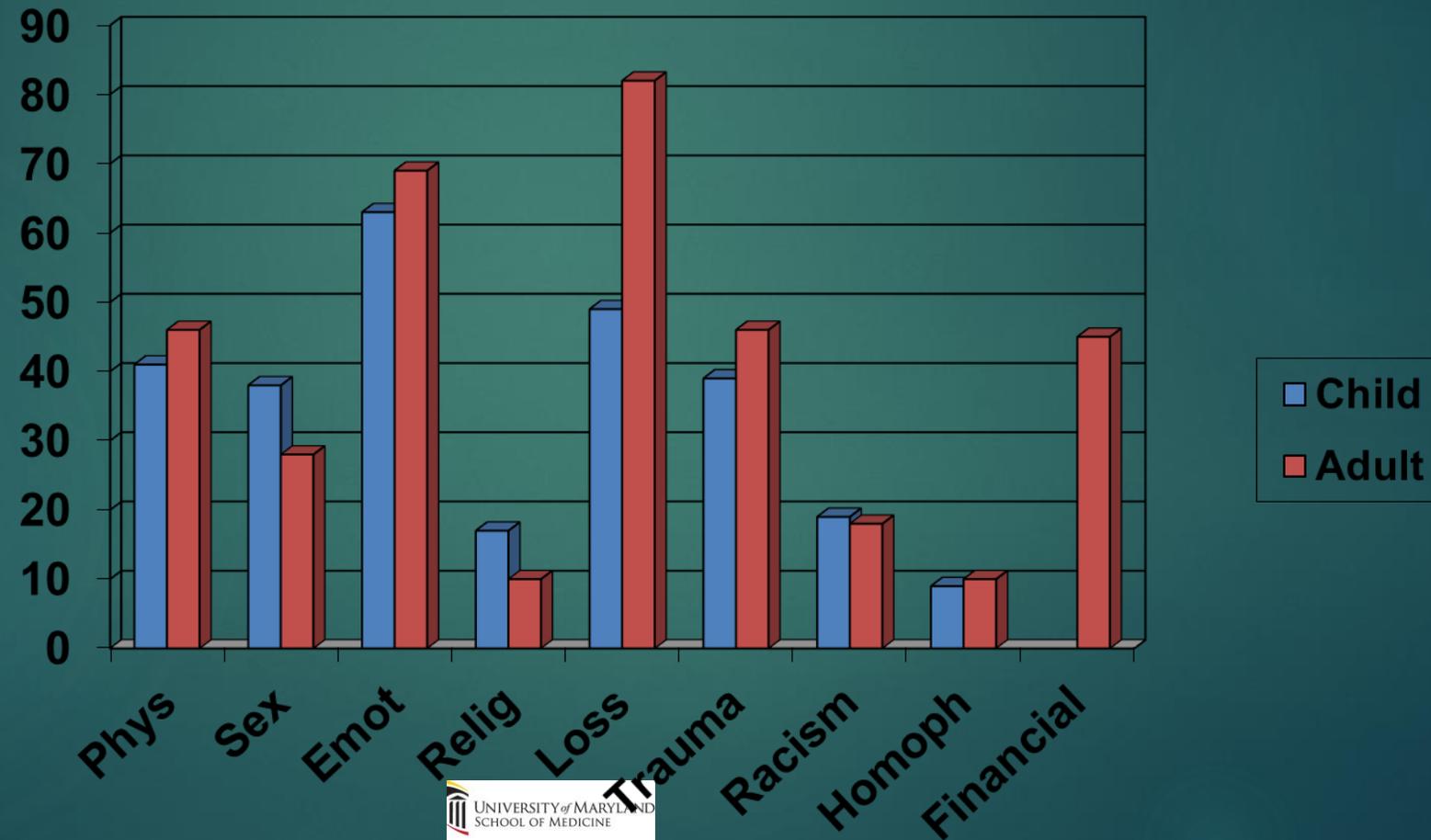
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Trauma Histories: Female Problem Gamblers

Boughten & Falenchuk, 2007

N=364



Gender and Trauma

Although men report more exposure to traumatic events (except childhood trauma), women report higher levels of PTSD.

In U.S. lifetime prevalence rates of PTSD (National Comorbidity Survey, 2005)

• 3.6% men
women

9.7%

Gambling disordered clients with PTSD are more likely to be women.

(Ledgerwood & Milosevic, 2015)

Trauma

- ▶ Trauma is linked to an increase of at-risk gambling, as well as a number of other behavioral, mental, and physical health issues
- ▶ It is important to practice trauma-informed care and recognize that gambling may serve a purpose in coping with traumas.

Gambling as “undoing”

Cure for guilt and shame

Money = invulnerability

Re-enactment

Dissociation and sense of safety

Intensity and “aliveness”

BALTIMORESAFE

GAMBLING FOR WOMEN

Presented by THE MARYLAND CENTER on PROBLEM GAMBLING

..\..\..\Downloads\Keeping Gambling Safe -
Bus Trip to the Casino.mp4 – VIDEO 1

www.gamblesafewomen.org



IT'S IMPORTANT TO KNOW...

Anyone who gambles can develop a gambling problem. Be sure to know the signs and symptoms.



IT'S IMPORTANT TO KNOW...

For some people, gambling has the same effect that alcohol has on an alcoholic. Except, you may not realize you have an addiction.



IT'S IMPORTANT TO KNOW...

Gamblers don't feel "addicted."
You may not realize you have a problem.



IT'S IMPORTANT TO KNOW...

Gambling addictions can become rapidly worse for women in particular



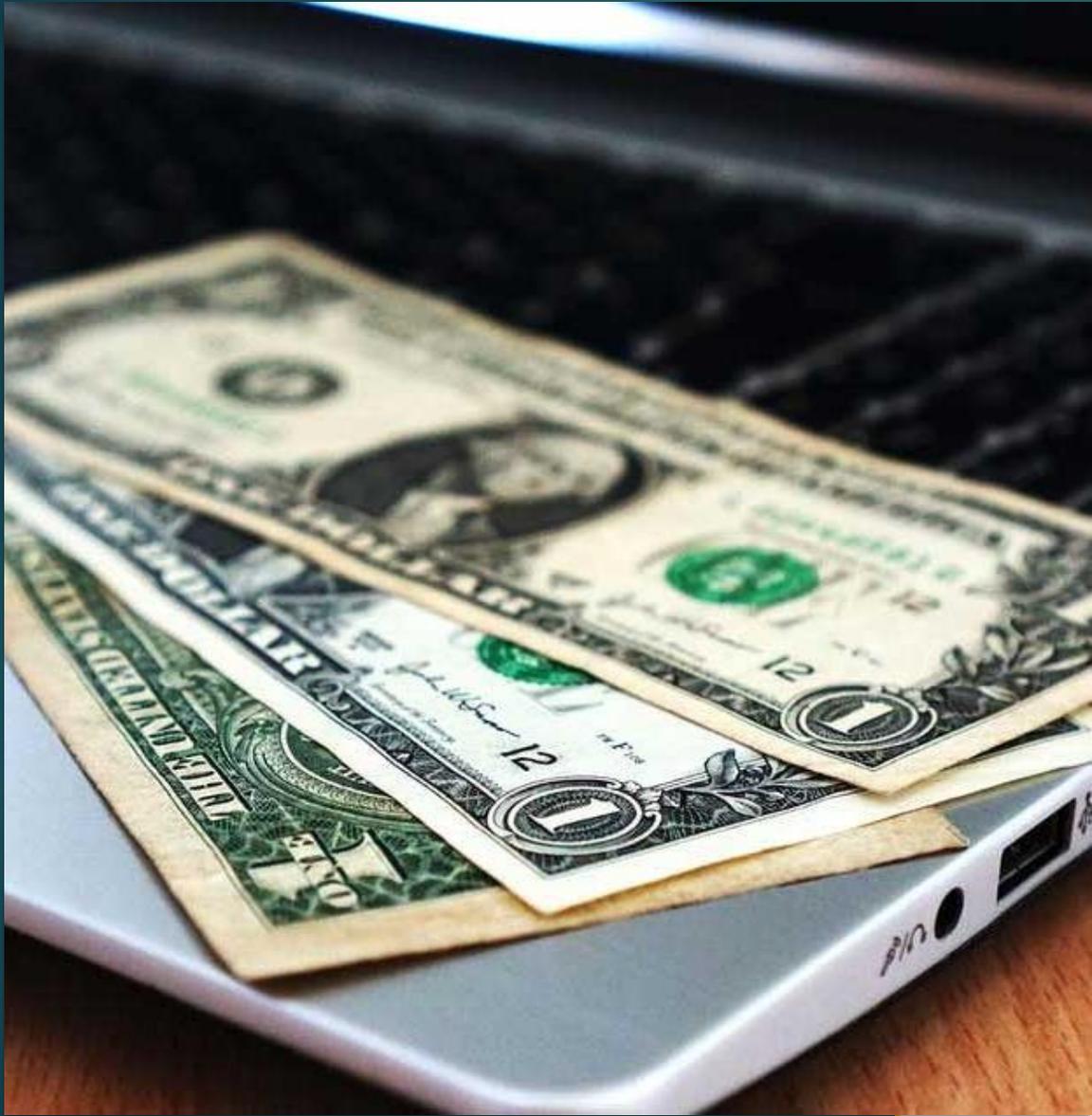
Youth

Youth

- ▶ Adolescence is a period of tremendous impulsivity and sensation seeking
- ▶ Research documents adolescents are typically engaged in more than one risky behavior simultaneously: substance, gambling, sex, smoking, speeding
- ▶ One study revealed gambling was more popular among youth than cigarette smoking/drug use/or alcohol consumption



Fact or Myth:
Youth have to be 19 to
gamble in a Maryland casino
or place a sports bet.



Myth: Youth must be 21 to gamble in a casino or sports bet.

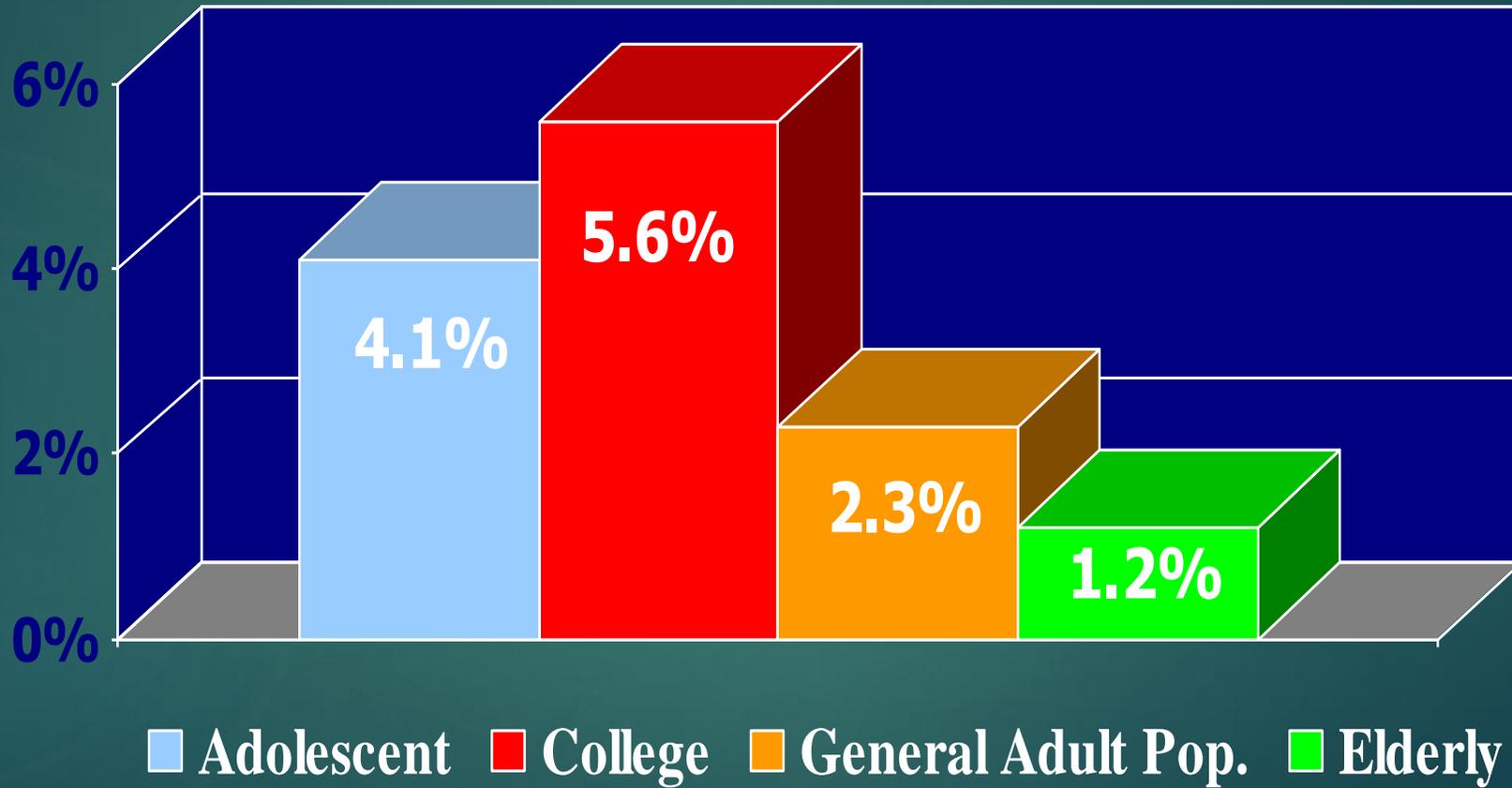


Fact or Myth:
Underage gambling
puts youth at risk for
future gambling
problems.



Fact: The human brain continues to grow until age 25, increasing risk for addiction at younger ages.

Rates of Pathological Gambling Across the Lifespan



Developmental Issues

- ▶ Nature of adolescence (stage of risk-taking, experimentation, for acceptance by peers, group conformity, etc.)
- ▶ First generation of youth exposed to ready access and varied gambling venues
- ▶ Gambling has become the new rite of passage
- ▶ Minimum legal age to place a bet varies across states, but many opportunities for 18-year-olds in Canada, United States, and around the world

Age of “Onset” (When Something Begins)

- ▶ “The earlier people begin gambling, the more likely they are to experience problems from gambling.”

National Academy of Sciences, 2001



- ▶ 33 % of students classified as possible “problem or pathological gamblers” reported starting gambling at age 8 or younger.

CT Youth Gambling Report 2008



- ADOLESCENT PROBLEM GAMBLERS REPORT BEGINNING GAMBLING AT EARLIER AGES, ABOUT 10 YEARS OF AGE.
- ADOLESCENTS MOVE RAPIDLY FROM SOCIAL GAMBLER TO PROBLEM GAMBLER AND REPORT EARLY GAMBLING IN THE HOME AND WITH FAMILY.
- GAMBLING IS MORE POPULAR AMONG MALES AND MORE PROBLEM GAMBLERS ARE MALES.



Youth Gambling and Problem Gambling

- GAMBLING BEHAVIOR CAN BEST BE UNDERSTOOD AND MEASURED ALONG A CONTINUUM OF RISK.
- THE CONTINUUM RANGES FROM NO GAMBLING TO SOCIAL GAMBLING TO PROBLEM AND PATHOLOGICAL GAMBLING
- WHILE MOST OF US GAMBLE RESPONSIBLY, SOME OF US FAIL TO CONTROL OUR LEVEL OF PLAYING OR ARE UNABLE TO STOP AND FAIL TO SET AND MAINTAIN REASONABLE LIMITS.
- PROBLEM GAMBLING IS A GROWING CONCERN AMONG CHILDREN AND YOUTH.

What We Know...sort of



Biological

Serotonin
Deficits

Noradrenergic
Deficits

Dopamine
Deficits

Cognitive
Dysregulation

Emotional
Dysregulation

Disinhibition
Impulsivity

Reward
Deficits

Poor
Problem
Solving

Attention
Deficits

Stress and
Frustration
Intolerance

Inappropriate
Response to
Punishment and
Reward

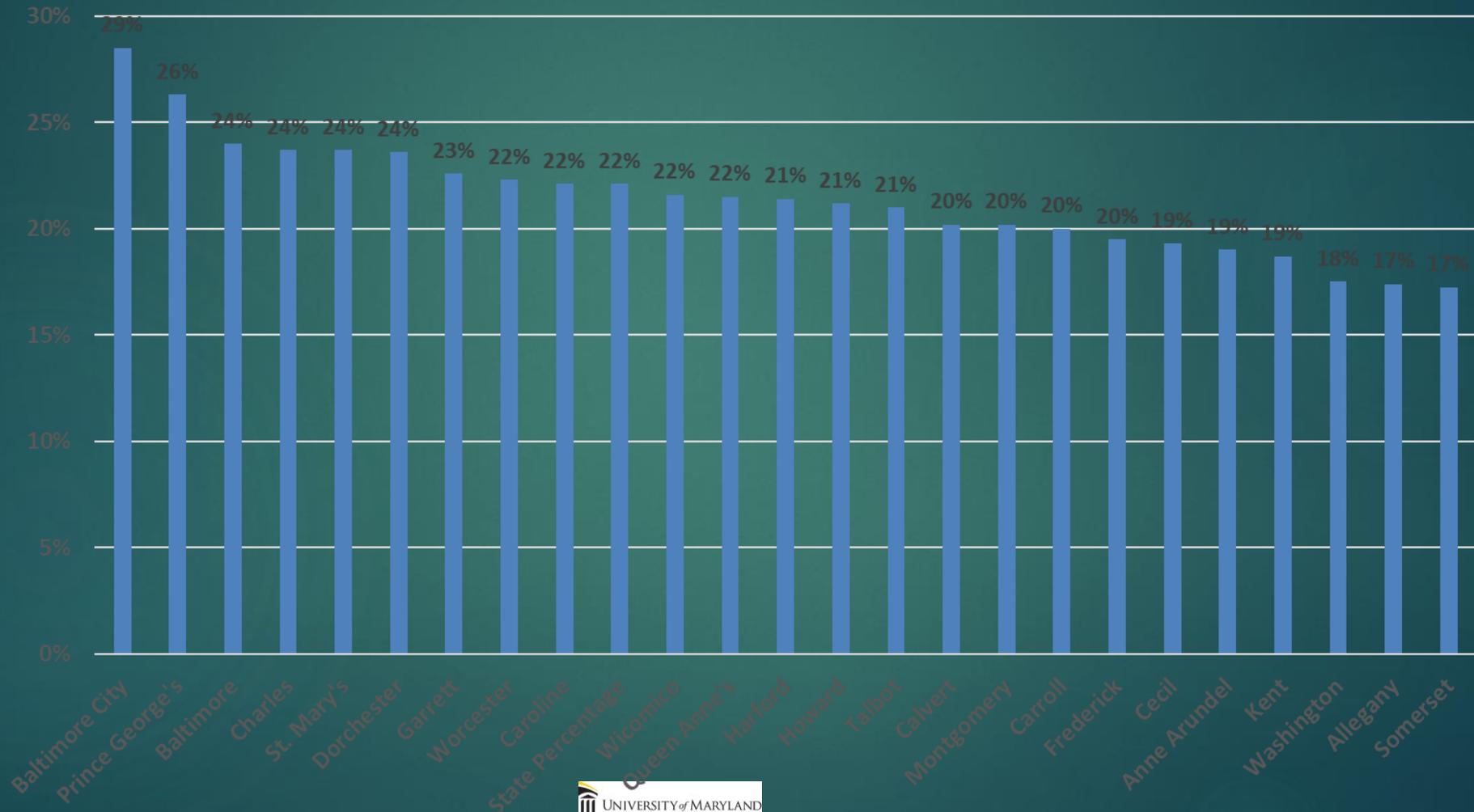
Disorganization

Self-Soothing
Deficits

GAMBLING

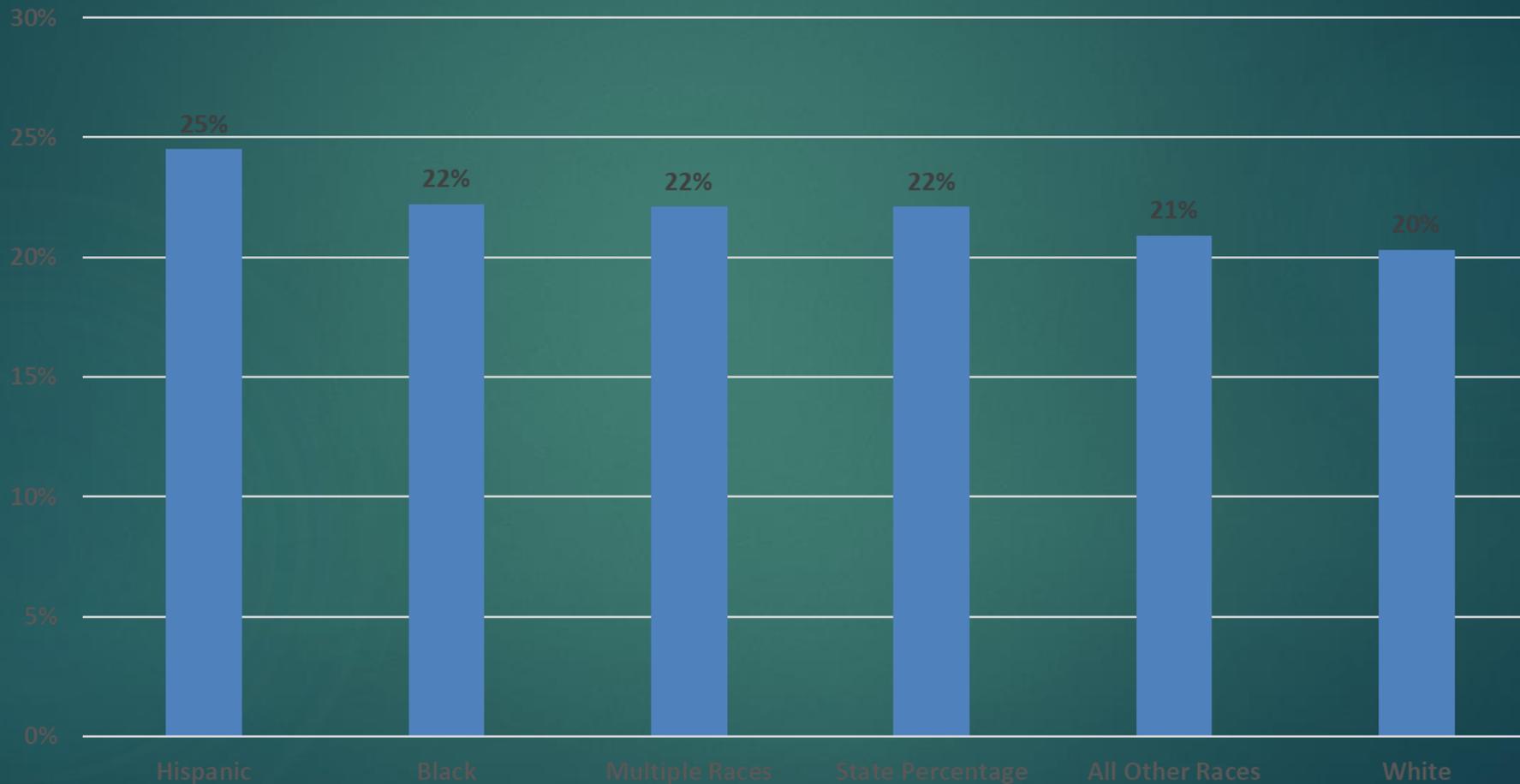
Solution to all problems. Works like drugs- focuses attention. Relieves stress. Becomes organizing principle. Acts as mood stabilizer. Euphoria substitutes for satisfaction

Percentage of Maryland High School Students Reporting Gambling in the Last Year by County (YRBS, 2018)



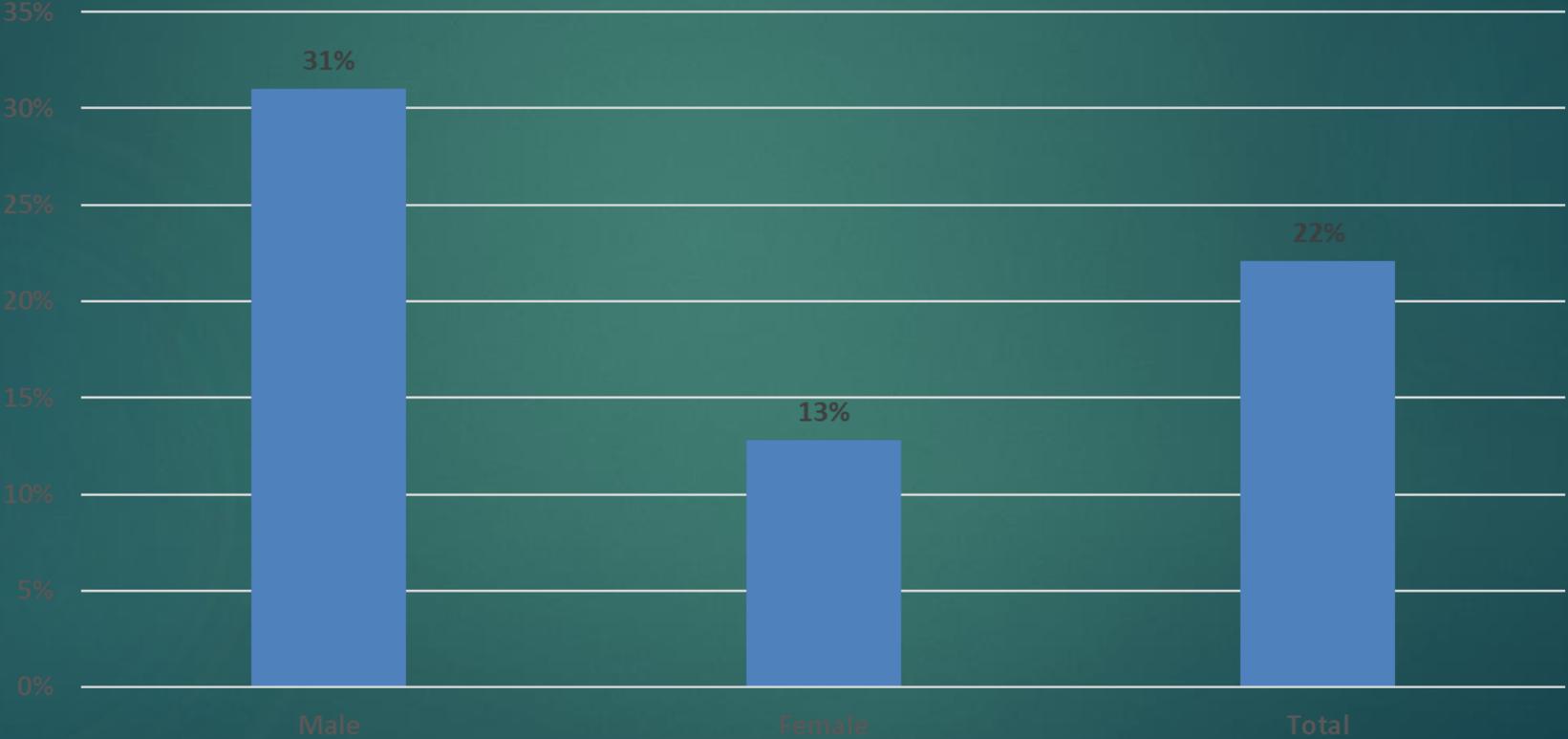


Percentage of Maryland High School Students Reporting Gambling in the Last Year by Race
(YRBS, 2018)





Percentage of Maryland High School Students Reporting Gambling in the Last Year by Gender (YRBS, 2018)



What percentage of youth have gambling problems?

Worldwide

(Calado & Griffiths, 2016)

Overall, 0.2–5.6% met diagnostic criteria in the past year.

North America 2.1–2.6%

Asia (only Hong Kong) 0.9%

Oceania 0.2–4.4%

Europe 0.2–12.3%

In the U.S.

(Welte, Barnes, Tidwell, & Hoffman, 2008)

0.4% gambling disorder

2.2% problem gambling

Youth Gambling and Problem Gambling

Problem and pathological gambling have a number of concomitant negative personal, familial, social, economic and health consequences.

Prevalence rates in the U.S., Canada, Australia, New Zealand and the U. K. indicate about 80% of underage youth report gambling during the past year.

4-6% experience severe problems and 10-15% are at risk for the development of a severe gambling problem.

Adolescent prevalence rates of problem gamblers are greater than those of adults.

Youth Problem Gambling Health - Social Correlates

- ▶ ABOUT 4.2% OF 12-17 YR. OLD'S HAVE AN ALCOHOL ABUSE PROBLEM.
- ▶ ABOUT 2.3% HAVE AN ILLICIT DRUG ABUSE PROBLEM (NHS-DA 01).
- ▶ BOTH ARE LOWER THAN THE 4-6% OF YOUTH WITH SEVERE GAMBLING PROBLEMS (GUPTA & DEREVENSKY 98A).
- ▶ PROBLEM AND PATHOLOGICAL GAMBLING RESULT IN:
 - ▶ increased delinquency and crime
 - ▶ disruption of familial relationships
 - ▶ decreased academic performance, higher truancy, poor grades
 - ▶ higher rates of depression
 - ▶ higher rates of suicidal ideation and suicide attempts



- ▶ HAVE POOR GENERAL COPING SKILLS.
- ▶ HAVE DIFFICULTY CONFORMING TO SOCIAL NORMS AND EXPERIENCE DIFFICULTIES WITH SELF-DISCIPLINE.
- ▶ ADOLESCENTS OFTEN FAIL TO UNDERSTAND THE RISKS OR ODDS ASSOCIATED WITH GAMBLING.
- ▶ PROBLEM GAMBLING MAY BE A “GATEWAY” TO SUBSTANCE ABUSE, DEPRESSION, ANXIETY AND OTHER SIGNIFICANT MENTAL HEALTH DISORDERS.
- ▶ IN THE US AND CANADA ABOUT 15.3 MILLION 12-17 YR. OLD'S HAVE GAMBLLED FOR MONEY.
- ▶ WHILE 2.2 MILLION ARE REPORTED TO BE EXPERIENCING SERIOUS GAMBLING RELATED PROBLEMS.

Youth Problem Gambling Health and Social Correlates

Types of Gambling Popular Among Youth

- ▶ POPULAR GAMBLING AMONG "REGULAR" YOUNG GAMBLERS IS DEPENDENT ON DEVELOPMENTAL LEVEL, GAMBLING OPPORTUNITIES,
- ▶ ACCESSIBILITY, LEGAL RESTRICTIONS, AND CULTURAL FACTORS.
 - ▶ Males: gamble on cards, sports pools, sporting events, games of skill.
 - ▶ Females: gamble on cards, lottery tickets, and bingo.
- ▶ LOTTERY REMAINS THE MOST PREFERRED GAMBLING ACTIVITY FOR ALL ADOLESCENT GAMBLERS.

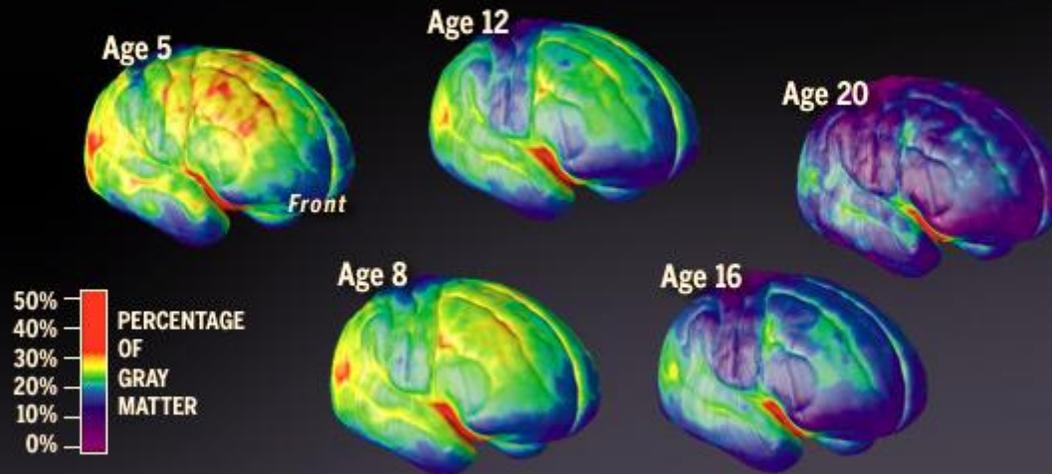


Natural Risk Takers

Teenagers and young adults are natural risk takers. Frontal lobe development, or lack thereof, makes judgment calls “iffy” and cause impulse control issues.

Time-Lapse Brain

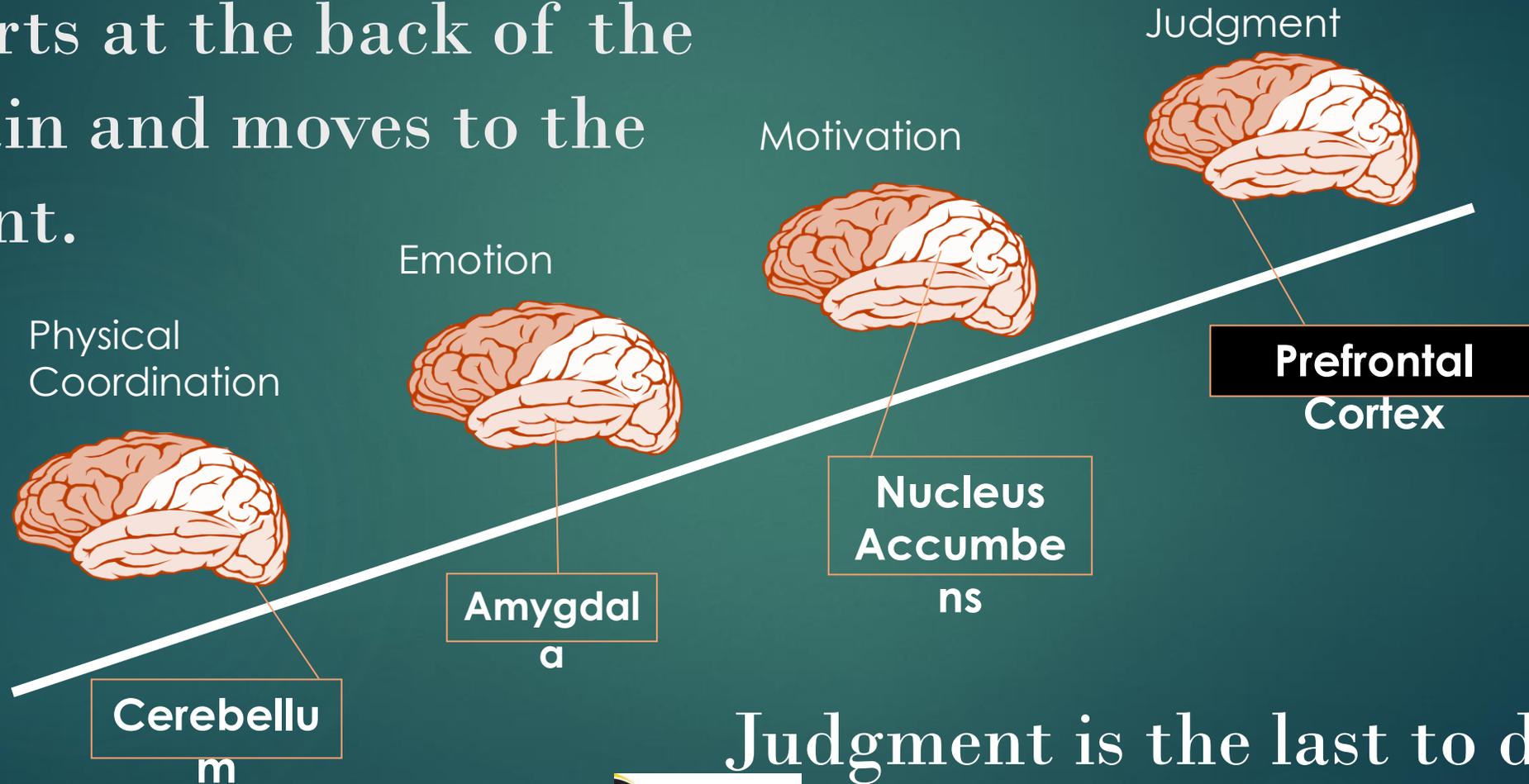
■ Gray matter wanes as the brain matures. Here 15 years of brain development are compressed into five images, showing a shift from red (least mature) to blue.



[« PREVIOUS](#)

[NEXT: Launch Flash Movie »](#)

Neurological maturation starts at the back of the brain and moves to the front.



Judgment is the last to develop!

If a teen is doing music or sports or academics, **those are the cells and connections that will be hardwired.** If they're lying on the couch or playing video games [or online poker], those are the cells and connections that are going to survive.

Video 2

Peer Related Activities

“The most popular adolescent gambling activities tend to be self-organized peer related activities.”

(Volberg, Gupta, Griffiths, Ólason, & Delfabbro, 2010)

“The peer related gambling activities include betting on non-casino card and dice games as well as wagering on sports or games of personal skill. Other betting activities that adolescents are likely to take part in include purchasing lottery tickets and scratch cards, pari-mutual betting, playing on electronic gaming machines and wagering on table games in casinos.”

(Monaghan & Derevensky, 2008; Jacobs, 2004)

Types of Gambling Popular Among Youth

- ▶ Popular gambling among “regular” young gamblers is dependent on developmental level, gambling opportunities, accessibility, legal restrictions, and cultural factors.
- ▶ Lottery remains the most preferred gambling activity for all adolescent gamblers.

MALES

gamble on cards, sporting
pools, sporting events,
games of skill

FEMALES

gamble on cards, lottery
tickets, and bingo

Research Summary

- ▶ Problem and pathological gambling have a number of **concomitant negative personal, familial, social, economic and health consequences.**
- ▶ Prevalence rates in the U.S., Canada, Australia, New Zealand, and the U.K. indicate about **80% of underage youth** report gambling during the past year. (Rossen, Butler, & Denny, 2011)
- ▶ **4–6% experience severe problems** and **10–15% are at risk** for the development of a severe gambling problem. (Rossen, Butler, & Denny, 2011)
- ▶ Historically, prevalence rates of adolescents with a gambling problem have been **greater than those of adults**, but new research is needed to determine current prevalence rates.

Research Summary

Adolescents with a gambling problem report beginning gambling at earlier ages, about 10 years of age.

“Existing evidence suggests that many gamblers start gambling at a relatively young age and that the onset of this behavior is strongly influenced by peer and family influences.” (Delfabbro & Thrupp, 2003)

Adolescents move rapidly from social gambler to problem gambler and report early gambling in the home and with family.

Gambling is more popular among males and more males experience problem gambling.

“Through involvement in gambling, young people learn that gambling is an acceptable social past-time (which is problematic in itself) and also how to gamble.” (Richard, Blaszczynski & Nower, 2013, p. 80)

Prevalence of Addictive Disorders

Of 12–17-year-olds:

about 1.6%

have alcohol use disorder (SAMHSA, 2018)

about 2.7%

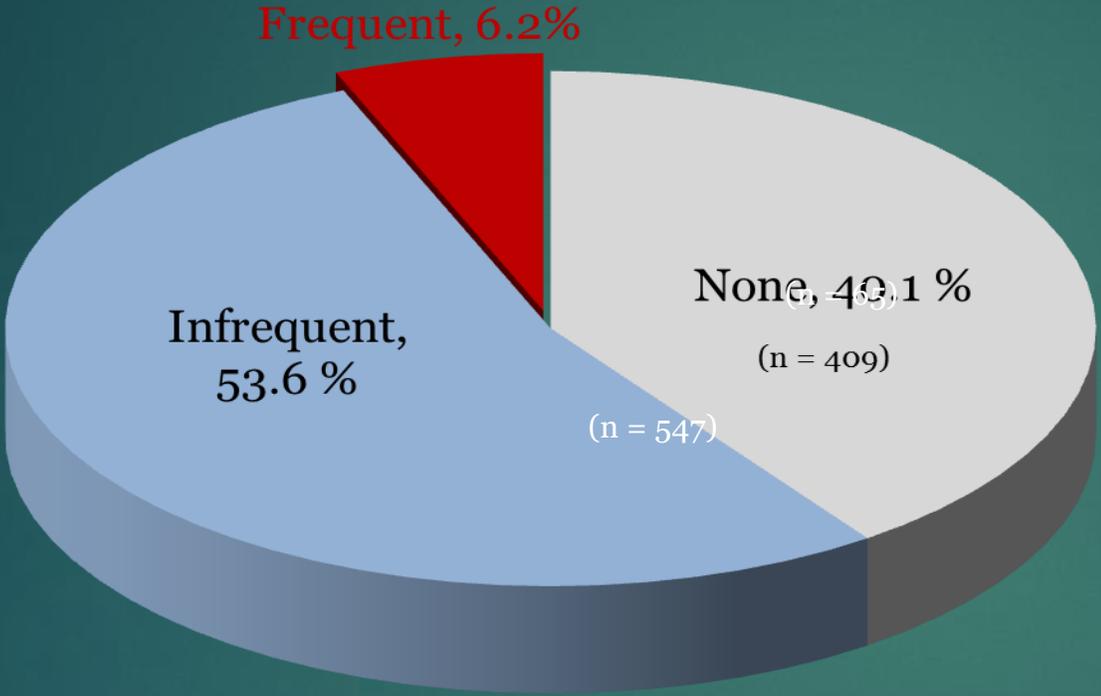
have illicit drug use disorder (SAMHSA, 2019)

Both are lower than the 4–5% of youth with severe gambling problems

Problem and pathological gambling result in:

- ▶ Increased delinquency and crime
- ▶ Disruption of familial relationships
- ▶ Decreased academic performance, higher truancy, poor grades
- ▶ Higher rates of depression
- ▶ Higher rates of suicidal ideation and suicide attempts

Gambling frequency among 1019 college students



Gambling Behaviors and Substance Use Among College Students: Putting Fuel on the Fire?
Amelia M Aarria, Ph.D. and Kimberly Caldeira, M.S. UMD College Park, Department of Psychology, 2013

Fact Sheet: Gambling Disorders Among College Students

- The most recent research estimates that 6 percent of college students in the U.S. have a serious gambling problem that can result in psychological difficulties, unmanageable debt and failing grades.
- Research has shown that teenagers and college-aged young adults are more impulsive and at higher risk for developing gambling disorders than adults.
- Most adults with a gambling problem started gambling at an early age. Scientists have learned that the adolescent brain is still growing, which accounts for the frequently impulsive behavior and unwise decisions of teenagers.
- Compared to female college students, research suggests that male college students are more likely to have gambled in the past year, gambled with more money and reported having gambling problems.



Fact Sheet: Gambling Disorders Among College Students

- Gambling disorders are associated with numerous negative consequences and are highly correlated with other risky behaviors in the college student population.
- Compared to students without gambling problems, students with gambling problems are more likely to use tobacco, drink heavily or binge drink, smoke marijuana or use other illegal drugs, drive under the influence and have a low GPA.
- Gambling opportunities, once only available in a few states, have proliferated nationwide during the past 30 years with the expansion of lotteries, casinos, and Internet gambling. Therefore, today's college students are exposed to not only drinking and drug use but also gambling, both on campus and in the surrounding community.
- While the most recent research estimates that 6 percent of college students have a gambling problem, college students appear to mature out of these problems, as they do with alcohol and drug use, after college. This is evidenced by the fact that only 1 percent of the adult population has a gambling disorder in the U.S.

Anecdotal Losses and Consequences

Loss of educational opportunities: failing grades, drop school

Loss of friends

Loss of family trust

Legal issues

Financial problems: debt, loans, credit cards, selling possessions, stealing from family and friends, extra part-time jobs, embezzlement

Loss and grief tend to make problems worse as a person with a gambling problem chases both losses and wins.

Teens and college students reported the following most common symptoms:

Gambling allows them to escape and lose track of time

“Chase” their gambling losses

Preoccupation with gambling and/or obtaining money

Affects performance in school

Indebtedness

More likely to drink alcohol, use drugs, smoke cigarettes

Parents of Youth with a Gambling Problem

At least it's not drugs

Bail outs and enabling

Parental competition

Guilt and self-blame

Fitting into self-help groups

Detachment for all

Family dynamics and restructuring

Youth Gambling: Questions to Ask

- Have you lost time from school?
- Have your grades/marks dropped?
- Tell me about your interest in sports related literature or sporting events?
- Do you make calls to sports phones, the lottery or contact gambling web sites?
- Tell me about your extracurricular activities?
- How do you spend money on your games/video games?

Family Factors

Evidence of genetic contribution to problem gambling (Slutske, Zhu, Meier, & Martin, 2010)

But, if parents are gamblers, teens and college age persons are more likely to gamble as well

The more time that parents spend monitoring supervising, the less likely teens will develop a gambling habit

In general, there is little concern among parents that gambling is an issue

Parents should: monitor internet use, don't bail teens out when they get in trouble



Older Adults

Older Adults and Problem Gambling

- ▶ Senior citizens are the **fastest growing age group** in America
- ▶ Older adults now form the largest group of **annual visitors to Las Vegas** (Las Vegas Convention and Visitors' Authority)
- ▶ **65% of the \$3.7 billion revenues** in by Atlantic City casinos in 1997 came from the pockets of people age 60+ (Las Vegas Convention and Visitors' Authority)
- ▶ Between 1975 and 1998, the age group 65+ experienced the greatest increase in gambling, **both for lifetime** (from 35% to 80%) and **for past-year** (from 23% to 50%) (National Gambling Impact Study Commission, 2007)

Prevalence

- ▶ In studies with **national samples**, older adults were found to be less likely to have a gambling problem than other age groups. (National Gambling Impact Study Commission, 2007)
- ▶ Regional studies have found higher rates of PG among older adults, possibly related to **regional differences** in gaming availability, or sampling methods.

Q Why focus on older adults?

A

Baby boomers

Easy access to facilities

Important market for gaming industry

Opportunity and time

Remember, Temptation Is in the Marketing

Seniors' Day
Every Tuesday
12:00am - 11:59pm
Earn 5 points on your Superior Club card during these times and receive
\$8.00 in Free Play!
Free Play expires after 48 hours.
Must be 18 or older to gamble.
One offer per device per visit.

Superior Club



Belle Buffet
SENIOR DAYS
The Atrium

Breakfast:
6:30 - 10:30
Mon. - Thurs.

Lunch:
11:30 - 2:00
Mon. - Thurs.

**Buy One
Get One
Free!***

Senior Wednesdays
Every Wednesday 8am-9pm
ALL PATRONS 50+ RECEIVE:
Double Points
(Rated Players Only)
\$200 Cash Drawings
(10am, 12pm, 2pm, 4pm)
35% Discount in the Gift Shop
Buy One Get One Free Breakfast, Lunch or Dinner
(Must bring your Queen's Club Points)
Two \$1000 Monthly Cash Prizes
The last Wednesday of every month you could win \$1000! Random selections are made at 11am and 5pm, so make sure your Queen's Club Card is inserted while you are playing. GOOD LUCK!
CASINO QUEEN
HOME OF THE LOOSEST SLOTS
CASINOQUEEN.COM 800-777-0777

Older Adults with a Gambling Problem

- ▶ Distinct **subgroups**
- ▶ **Late onset**: gambling problems begin around age 60
- ▶ Gambling tied to **situational factors** in middle age
- ▶ **Non-strategic** forms of gambling
- ▶ **Rapid escalation**, especially with women
- ▶ **Fear of suicide** primary reason for seeking help and self-exclusion

Gender Differences in Older Adults

Older women are participating in gambling activities in increasing numbers.

- ▶ **Often triggered by feelings**
(e.g., being bored, feeling sad/lonely) (Grant & Kim, 2002)
- ▶ **Have a later age of onset**
(women: 54.8; men: 33.2) (Petry, 2002)
- ▶ **Reach problematic levels of gambling faster**
(women: 5.6 years; men: 16 years) (Petry, 2002)
- ▶ **Enter treatment sooner**
(women: 4–5 years; men: 11 years) (Petry, 2002)

Reasons Older Adults Gamble

- ▶ Disposable income
- ▶ Opportunity and availability
- ▶ Tradition
- ▶ Excitement
- ▶ Boredom
- ▶ Forget problems
- ▶ Relief from caretaking
- ▶ Limited recreational alternatives
(physical limitations, social limitations)
- ▶ Loneliness and/or depression
- ▶ Loss of spouse/friends/family
- ▶ Adjustment to new location
- ▶ Relieves physical pain
- ▶ Supplement income
- ▶ To be of value
(illusion of generativity)
- ▶ Targeted by the gambling industry as a lucrative market (Singh, Moufakkir, & Holecek, 2007)

RISK FACTORS FOR OLDER ADULTS

- ▶ No partner
- ▶ Lower education
- ▶ Disability
- ▶ Not employed
- ▶ Gambling for money or excitement rather than entertainment or socialization
- ▶ Alcohol or substance abuse/dependence

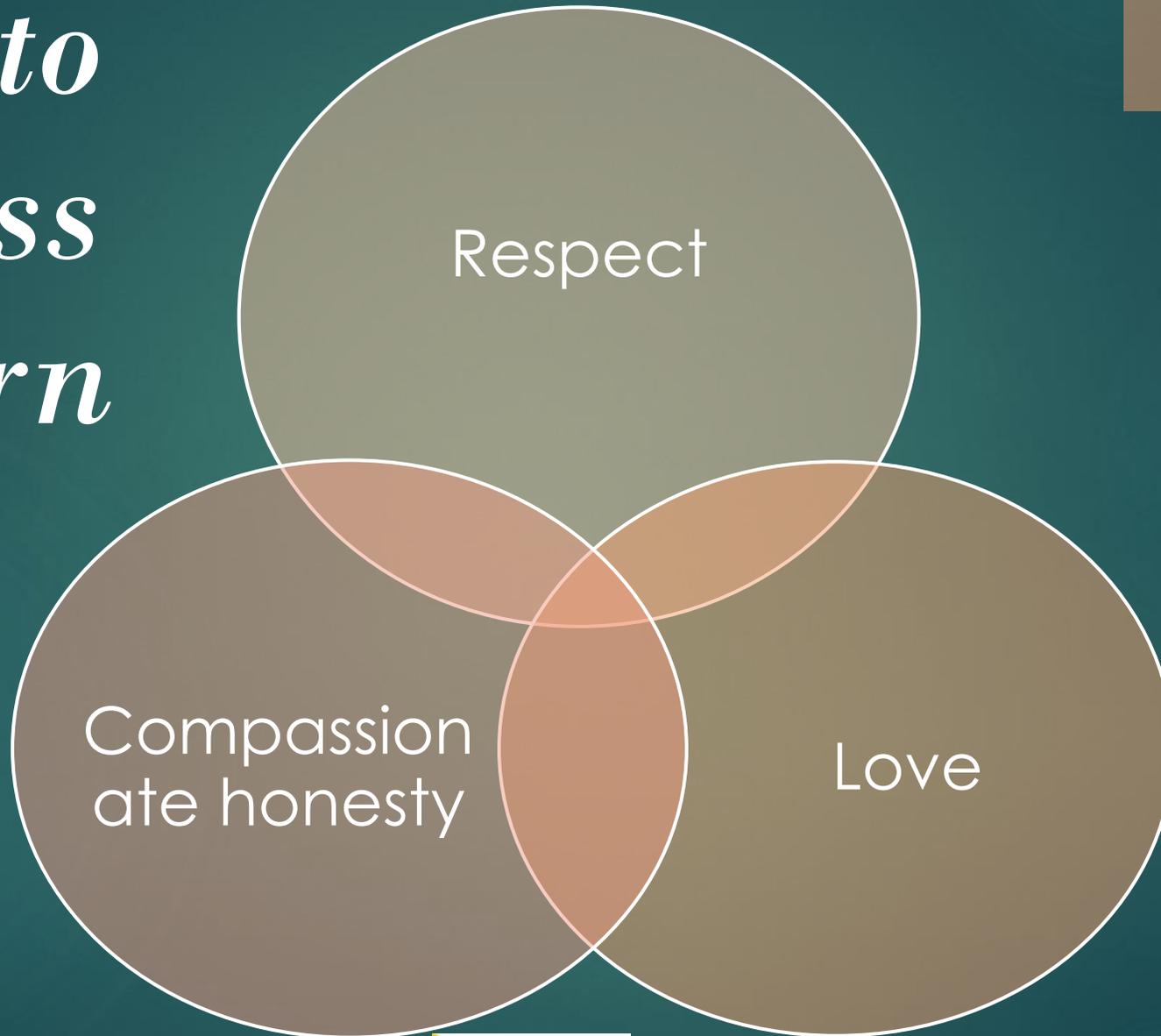
PROTECTIVE FACTORS FOR OLDER ADULTS

- ▶ Religious service attendance
- ▶ Greater social support network
- ▶ Greater variety of social activities
- ▶ Married
- ▶ Higher education
- ▶ Higher income

Role of the PCP

- ▶ Older adults with a gambling problem **may seek help from their physician (PCP)** for gambling-related complaints (Fessler, 1996)
- ▶ PCP is challenged with **task of identification and treatment**

How to express concern



Finances and Money Issues

- Lack of earning ability/fixed income
- Restitution may be more difficult or impossible
- Money protection plan and role/control issues

Alternatives to Gambling

- Match lifestyle and physical/mental ability
- Affordable
- Available
- Fun
- Social context

Support Systems

- Family
- Friends
- Community social services
- Spiritual community

Future Trends

- ▶ Women

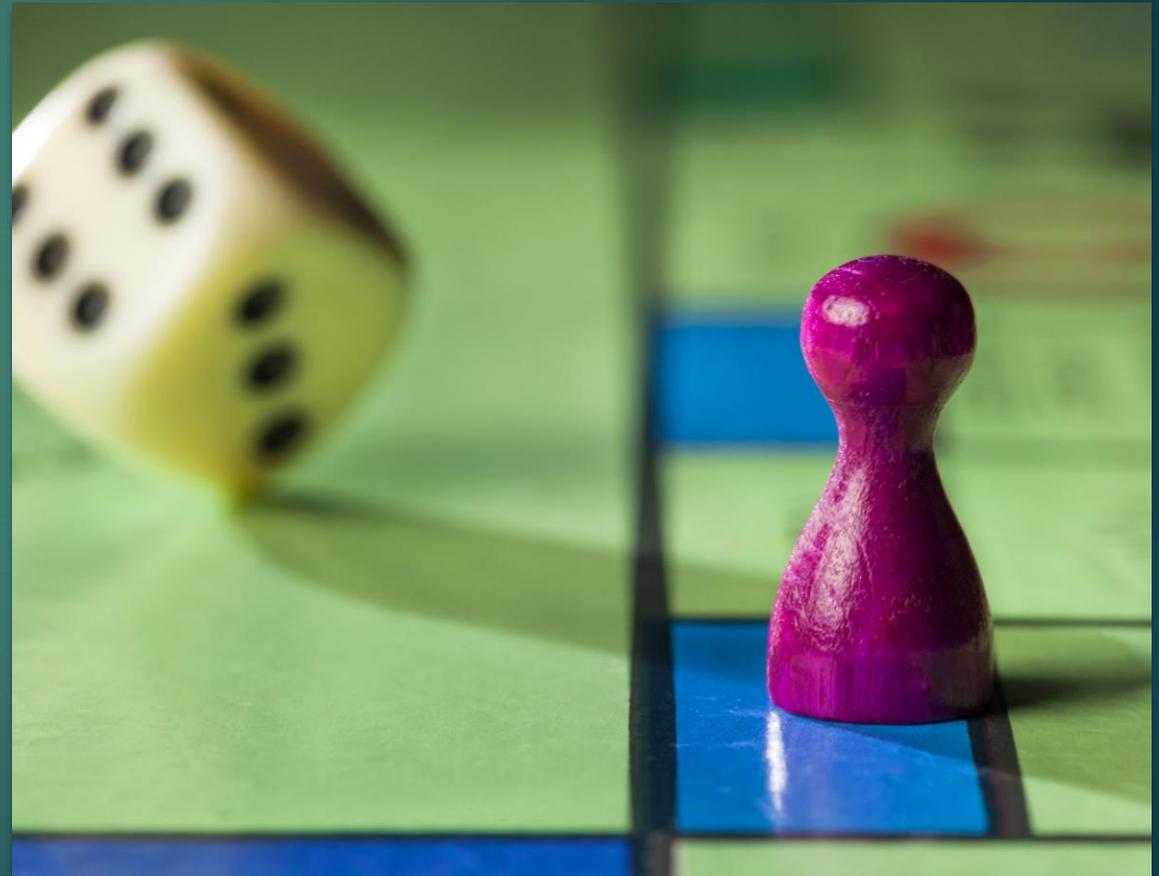
As the number of women gamblers increase and risk factors do as well how to we respond to their needs?

- ▶ Youth

As access and EGD as well as Sports Betting increase, how to we mitigate the risks for our youth?

- ▶ Elderly

As the aged population increases how do we as a field address their needs?



Thank You!

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