



Understanding College Student Gambling Behavior & Risk Based on Legality

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1

Why should we care? *(historical studies)*

Most studies indicate that **college students gamble with a prevalence rate of approximately 40-60%** (Ginley et al., 2013; LeBrie et al., 2010) with males more likely to report frequent gambling (LeBrie et al., 2010; Teeters et al., 2015)

Studies consistently reveal a **higher level of disordered gamblers compared to the general population (~7- 11%)** (Binn-Pike, 2007; Nowak, 2018; Nowak et al., 2014)


2

Who is Most 'At Risk' of Developing a Problem? *(historical research)*

- **Male** college students, who are **achievement** oriented, **risk** takers, weekly or daily user of **alcohol** or **drugs**, have relatively high disposable **incomes** and were raised by a **parent who gambles**
- Although these are characteristics of the most 'at risk' group, **do not automatically exclude a student if they do not match this profile.**




3



Prevalence - NCAA Study

- N=3,527 (about 50% were college students)
 - *Some questions about methodology not entirely clear*
- 18–22 year olds—released in April 2023 by the National College Athletic Association
- ~58% have bet on sports with 4% gambling on sports daily
- ~6% reported losing more than \$500 in a single day
- 27.5% of students have placed a bet on a sports using a mobile app or website
- Respondent sports betting activity is about the same rate for regulated versus unregulated U.S. states
 - This is made possible (in-part) by unregulated sports betting sites and apps that make gambling accessible to students from their mobile devices

4



Added Vulnerability of Student Athletes

(existing research)

- Athletes generally have personality traits which can make them more vulnerable to disordered gambling, including:
 - High levels of energy and commitment
 - Motivated by extrinsic rewards
 - Unreasonable expectations of winning despite the odds
 - Competitive spirit – they don't like defeat
 - Distorted optimism
 - Quest for perfectionism
 - Prepared to make sacrifices
 - Often intelligent with high IQ levels

5




GRPI New Research (2023-24)

- North Carolina's UNC system (12 campuses) (2023)
- Michigan-based University pre (2018) & post legalization (2023)
- National Study (April 2024)

6

NC Study



This study was sponsored by the Division of Mental Health, Developmental Disabilities and Substance Use Services, NC DHHS. No findings were influenced by the financial support of DHHS or any of its employees.


- A survey of undergraduate students across 12 University of North Carolina (UNC) campuses was conducted to better understand the **baseline** gambling awareness, behavior, and risk of college students within the state
- Random sample Undergraduate students from 12 UNC System campuses

N=2,327

Conducted in 2023

Sports wagering went live 3/11/24

7



NC Study: PREVALENCE OF PAST YEAR GAMBLING

- Only forms of legalized gambling in NC at time of the study: lottery, 2 tribal casinos on far west side of the state, fantasy sports (unregulated), sports wagering only within casinos
- 67.3% of respondents gambled (58% on traditional forms of gambling; 36% on emerging forms)
 - Traditional forms = sports, cards, animals, dice, lottery, machines, bingo, stocks
 - Emerging forms = crypto, video games, fantasy sports
- ~22% of respondents gambled at least **monthly** (with only 13% on traditional forms)
- Significant variations by school**

8

NC Study GAMBLING DISORDER RISK

Recreational gambler = 47.74%

At-risk gambler = 4.31%

Problem gambler = 0.75%

Pathological gambler = 0.85%

TOTAL % at risk or more = 5.92%

If this carries to entire UNC system, a total of **11,403 students** are at-risk of gambling disorder (prior to legalization) and **3,056 NC students ALREADY** are classified as having moderate to severe gambling disorder

Issue – BBGS only captures 4.5% of those at risk




9

NC Study: Gender matters


Important to note:
While males are far more likely to gamble and suffer from gambling-related harms, focusing solely on males leaves females without the resources they also need. The fact that over 60% of female college students may be gambling is incredibly significant in terms of the need for outreach, education, and services as well.

- Male college students much more likely to gamble (82.13% of men; 61.24% of women $p<.001$)
 - Monthly (38.26% of men; 13.27% of women $p<.001$)
- Traditional and emerging forms of gambling
 - Sports (men = 17.04; females = 6.52 $p<.001$)
- While equal rates of recreational gambling (approximately 49-50% regardless of gender), **men are much more likely to be at-risk (11%), problem (2%), or pathological gamblers (2%)**
- Based on PPGM, ~14% of males and 2% of females are at risk or have GD




10

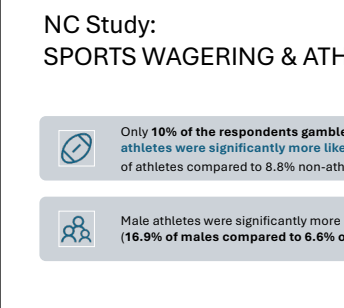
NC Study: SPORTS WAGERING & ATHLETES



Only **10% of the respondents gambled on sports**, however **student-athletes were significantly more likely to place a sports wager** (16.5% of athletes compared to 8.8% non-athletes).




Male athletes were significantly more likely to place a sports wager (**16.9% of males compared to 6.6% of females**)



11

NC Study: Where students gamble

- 7% at casino
- 11% at a private party/event
- 2% **fraternity/sorority**
- 3% **residence hall**
- 11% gas station
- 7% online (pre-legalization)
- 6% mobile phone (pre-legalization)
- Most students gamble at home



12

Michigan-Based Specific Research


Mobile sports wagering went live in 2021

LAWFUL SPORTS BETTING ACT Act 149 of 2019


Conducted study in 2018 & 2023 at one large MI based University

 Does the change in legality matter?
Prevalence
Risk
Campus Issues

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13

 Michigan Based
Specific
Research -
Demographics

		2018	2023		2018	2023
Gender		N=410	N=145	Race		
	Male	43.16	35.83			
	Female	56.84	64.17		White	75.53 79.34
Class					Black	5.05 3.31
	Freshman	32.56	26.76		Other/Mixed	19.41 17.36
	Sophomore	22.82	20.42	Residence		
	Junior	25.9	26.06		Off Campus	47.48 49.59
	Senior	18.72	26.76		On Campus	52.52 50.41
Age				Fraternity/Sorority (member)		
	18	15.96	18.18		Yes	18.04 10.66
	19	22.61	15.7		No	81.96 89.34
	20	22.61	25.62	Athlete		
	21	22.34	26.45		Yes	4.24 4.38
	22	9.84	9.92		No	95.76 95.62
	23	2.66	1.65			
	24	1.6	0			
	25 and over	2.39	2.48			

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14

Prevalence – Michigan Based

2023 (N=145)	Monthly or More		Once or Twice		Never		Chi-Sq	Gambled at all in the Last Year
	2018	2023	2018	2023	2018	2023		
Fantasy	9.3	19.18	12.31	17.81	78.39	63.01	8.898*	2018 68.29 2023 75.86
Cards	13.89	8.03	19.44	29.2	66.67	62.77	7.468*	
Animals	1.01	0.73	4.03	2.92	94.96	96.35	0.44	2018 24.87 2023 29.93
Sports	9.8	16.06	15.08	13.87	75.13	70.07	3.955	
Dice	4.53	0.74	8.31	11.76	87.15	87.5	5.415	2018 24.87 2023 29.93
Lottery	15.15	12.5	30.05	39.71	54.8	47.79	4.331	
Machines	4.81	5.15	22.53	20.59	72.66	74.26	0.233	2018 24.87 2023 29.93
Bingo	0.26	0.74	4.62	5.88	95.13	93.38	0.968	
Stocks	13.73	13.97	5.7	14.71	80.57	71.32	11.243*	2018 24.87 2023 29.93
Skill	10.1	11.76	9.33	11.76	80.57	76.47	1.076	

Issue: These numbers are impacted by gender

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15

MI (2028) → MI (2023) (gender matters)



Men gamble at higher rates (gambled in past year) (non-significant)

2018 = 78.26 **2023 = 90.7%**



While **men wagering on sports increased** (2018 = 40.99% 2023 = 51.16%), the difference was non-significant

However, males were more likely to **gamble monthly+ on sports** (2018=19.88%; **2023=37.21%**)



There was an **increase in women gambling** (2018 = 62.74%; **2023 = 76.62%** (p<.05) as well as wagering on sports

Sports (non-sig)
2018 = 10.85% **2023 = 19.48%**

16

2023 Gambling Type as it relates to Risk

	2018	2023	Chi-Sq
At-Risk	20.73	22.07	0.115
Not At-Risk	79.27	77.93	

Type of Gambling by Risk (2023) (N=145)

	Monthly or More		Once or Twice		Never		Chi-Sq
	Not At Risk	At Risk	Not at Risk	At Risk	Not at Risk	At Risk	
Fantasy	13.95	26.67	18.6	16.67	67.44	56.67	1.852
Cards	5.71	15.62	26.67	37.5	67.62	46.88	5.667
Animals	0.95	0	0.95	9.38	98.1	90.62	6.406*
Sports	6.67	46.88	13.33	15.62	80	37.5	31.106*
Dice	0	3.12	9.62	18.75	90.38	78.12	5.406
Lottery	8.65	25	39.42	40.62	51.92	34.38	6.816*
Machines	2.88	12.5	14.42	40.62	82.69	46.88	16.783*
Bingo	0.96	0	5.77	6.25	93.27	93.75	0.318
Stocks	8.65	31.25	12.5	21.88	78.85	46.88	13.913*
Skill	4.81	34.38	6.73	28.12	88.46	37.5	36.015*

Source: Michigan Online Gambling Survey, 2023

Issue: These numbers are impacted by gender

17

MI (2028) → MI (2023)



- **No significant different in risk** between the two cohorts (both are higher than state or national averages for adults)

• 2018 = 20.73% 2023 = 22.07%

- Gambling **FREQUENCY** is significantly related to **gambling risk**: (p<.001)

• At risk gamblers who gambled less than monthly (23.93%)

• **At risk gamblers who gambled monthly or more in past year (73.5%)**

- There is a significant increase in how much \$\$ students are gambling in a single bet

• 2018 (\$100+) = ~14% 2023 (\$100+) = ~25% (p<.001)

Source: Michigan Online Gambling Survey, 2023

18

MI (2028) → MI (2023)


Other interesting findings

- Fantasy Sports wagering also significantly increased
- Substantial increase in daily stock trading
- Athletic status was significantly related to gambling prevalence in 2018, but not in 2023
- Alcohol use is related to gambling risk in 2018 & 2023 with moderate to severe alcohol use risk related to gambling risk, however legality of gambling did not impact this significance (drug use was not significant)
- In logistic regression, we find that **overall legality (differences between 2018 and 2023) did not impact risk**
 - Most important items related to gambling risk: ($p < .001$)**
 - Wagering on sports monthly or more
 - Wagering on lottery monthly or more
 - Wagering on skill games monthly or more
 - Any wagering on slots/video gaming terminals
 - Male gender
 - Non-significant** (fantasy sports, cards, animals, dice, bingo, stocks, class level, race/ethnicity, Greek affiliation, **legalization**)

19

National Study


- N=218
 - Undergraduate students (bachelors)
- Representative sample from ~4,000 national study**
 - 2 data sources** – no significant difference between sources
- ~79% gambled in past year**
 - 41% bet on sports**



20

National College Student Sample – gender matters

- 84.62% of males; 71.3% of females** gambled in past year ($p < .05$)
- 54.81% of males; 40% of females** gambled at least monthly ($p < .05$)
- 52.88% of males; 30.7% of females** wagered on sports ($p < .001$)



21

National College Sample – does legality matter?

- Sports Wagering Legal
 - **Legality does not matter** on whether college students wagered on **online/mobile** sports (42.48% legal state v 40% not legal state)
 - **Legality does not matter** on whether college students wagered on **in-person** sports (40.16% legal state v. 42.86 not legal state)
- # of legalized forms of gambling in the state
 - **Legality does not matter** on gambling within the past year on the number of forms of gambling that are legal in the state (0-13 forms) ($p=.99$)
 - **Legality does not matter** on gambling monthly or more based on the number of forms of gambling that are legal in the state ($p=.14$)

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22

So, what does this all mean?

- Overall, looking within a single state pre-legalization, **students are already gambling**, including on sports and with their mobile devices/online
- Looking at a single state, pre/post legalization, **prevalence of gambling increases, while risk stays about the same**
 - **Gambling frequency is related to gambling risk**
 - Students are spending more \$\$ gambling
- Looking nationally by state, **legality does not seem to matter**
- All of this is clouded by gender of college students, where more females attend college. **When looking specifically at gender, male college students gamble more often and are at higher risk of GD.**

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23

Policy Implications

- Whether gambling is legal or not, **college students are engaging in all types of wagering**
- **Legalization allows for regulation and resources**
 - Education
 - Outreach/Screening
 - Treatment
 - Research

So, has legalization led to these changes?

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24

Are Colleges/Universities Prepared?

(historical research)

- Although all colleges have policies for alcohol and other drugs, **less than one in four colleges have policies on gambling**
- ~15% of college counseling center websites post information about problem gambling
- ~7% of college administrators have received information about gambling

"Campuses may be slow to appreciate the problem in part because **gambling addictions aren't as visible as other disorders...** Without the same signs of erratic behavior or weight loss that can alert peers or professors to a substance abuse disorder, even close friends or partners of gambling addicts can miss the problem. In many cases, when college counseling services do become aware of problem gambling, it's often because the student has other, more obvious **mental health issues.**" Jim Lange (Executive Director of the Higher Education Center for Alcohol and Drug Misuse Prevention and Recovery, Ohio State University)

25

NC Study: CAMPUS ISSUES (12 campuses)

Over **60%** of students perceive gambling to be at least a minor issue on their campus

Campus' had large variances, with those at UNC Asheville most concerned (closest to a casino & large population of Native American and other racial minority students)

Education concerning gambling behavior and risk and screening for gambling risk are **practically non-existent** on college campuses (less than **1%** of students reported receiving any education or ever being screened)

The vast majority of students (over **97%**) **do not know** if there is a **gambling behavior policy** at their campus

26

MI Based Campus Questions

Gambling a Problem on Campus		
	2018 (pre) (N=379)	2023 (post) (N=131)
Yes	57.52%	89.24%
No	42.48%	0.76%
Chi-Sq	78.165*	
Received Gambling Education on Campus (2023 only)		
Yes	3.94%	
No	96.06%	
Screened for Gambling on Campus (2023 only)		
Yes	0.78%	
No	99.22%	
Knowledge of Campus Policy on Gambling (2023 only)		
Yes	5%	
No	95%	

27

What Should Happen?

- **Early intervention education is critical**
 - Ideally, this should begin in grade and high-school so that they are better prepared for exposure in college, although post-secondary institutions cannot expect this to occur
 - Colleges and universities should **integrate problem gambling awareness education into student onboarding programs and ongoing wellness education**
- Of equal importance, is for **universities to invest in support systems** so that they can offer students **immediate access to online counseling and therapy services for gambling-related harms**, in addition to the common mental/behavioral health concerns they already contend with

28

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29



Questions?

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30