



A little history — The U.S. Supreme Court The modern age of sports gambling began in 2018, when the U.S. Supreme Court struck down a 1902 federal law that restricted sports betting to a handful of states and Native American tribal lands The court ruled states were free to set their own regulations, and as a result, many state legislatures—seeing a new source of tax and the state were free to set their own regulations, and as a result, many state legislatures—seeing a new source of tax and the state were free to set their own regulations, and as a result, many state legislatures—seeing a new source of tax and the state were free to set their own regulations, and as a result, many state legislatures—seeing a new source of tax and the state of the st

Why should we care?

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)

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College Student Gambling (prior research)

- Common forms of college student gambling include:
 - card games
 - sporting events

 - lottery and scratch tickets
 casino games
 - online gambling including igaming, online poker, and fantasy sports

"The biggest increases in gambling participation have been among young, educated men...The closer you are to college, the more likely you are to bet sports." – Keith Whyte (former NCPG executive director)

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More Vulnerable?

(prior research)

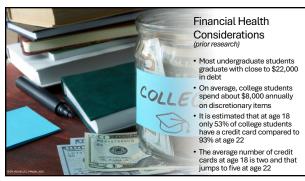
- Greater Exposure to Triggers... college campuses and adjacent commercial grounds are hotbeds of gambling triggers
 - riggers

 Vulnerable students who want to cheer on their NCAA conference during college football and basketball seasons are inundated with promotional messages to sign-up and place wagers on their favorite teams

 For some, these promotional messages are found oncampus, while others are exposed to triggers within the bars and restaurants located close to campus

 - Even those who gather to watch games in campus halls, dorn rooms, frat houses, or in the basements of their parents' homes are exposed by incessant sports betting and gambling ads on TV



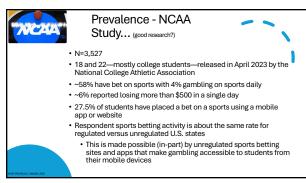


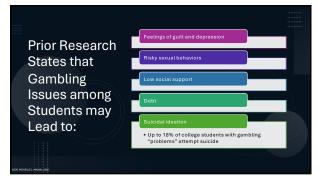


College Students & Gambling Disorder (prior research)

- College students are particularly prone to falling into problem gambling
- "The Five A's:" (Nowak & Aloe, 2023)
 - The availability of betting opportunities
 social acceptability of gambling
 exposure to widespread advertising

 - access to spending money, and
 - being at an **age** when young people experiment with risky behavior





- ~10% of college students have gambling "problems" - Higher than the 2-8% of the U.S. general population estimated to have a gambling problem - Rates of gambling problems are higher in college students than adults - Student athletes are prone to gambling and problem gambling - Students who smoke, drink, or use other drugs have high rates of gambling problems - Proximity to a casino is associated with rates of gambling problems in college students

Who is Most 'At Risk' of Developing a Problem? (prior 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.
- Women are now being aggressively targeted by the gambling industry.



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Co-occurring Mental and Behavioral Health Disorders of the Average Student (prior research)

- College students already face a number of mental and behavioral health concerns that are connected to academic workloads, other responsibilities, and social pressures
- These issues are dangerous enough on their own, but also co-occur (to varying degrees) with gambling disorder which compounds the attack on student wellness. These mental and behavioral issues include the following:

 Mental exhaustion

 - Anxiety
 Depression

 - Stress
 - Substance abuse
 - Eating disorders

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Added Vulnerability of Student Athletes

(prior research)

Athletes generally have personality traits which can make them more vulnerable to problematic 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

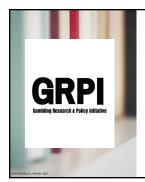
Are Athletes Facing Other Sports Gambling Issues?

- College student athletes are facing another risk associated with sports betting... threats of violence and online harasament against student athletes from disgruntled sports bettors is occurring at unprecedented levels since the legalization of sports betting in 2018
- The threat has become so serious that the FBI has gotten involved
 The need for mental health support to
- The need for mental health support to help student athletes navigate the troubles surrounding problem gambling has never been greater.



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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)

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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

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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%

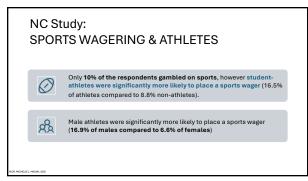
If this carries to entire UNC system, a total of **11,403 students** are at-risk of gambling disorder (prior to legalization) and **3,056 NC students** ALREADY are classified as having moderate to severe gambling disorder

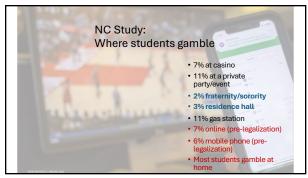
**Issue - BBGS only captures 4.5% of those at risk

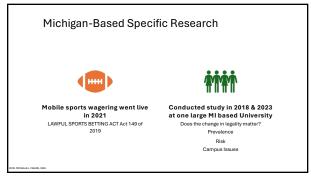
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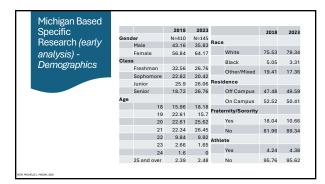
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Preva	alen	ce –	Mich	nigar	Bas	ed			
2023 (N=145)	Monthly	or More	Once or	Twice	Neve	er			
	2018	2023	2018	2023	2018	2023	Chi-Sq		
Fantasy	9.3	19.18	12.31	17.81	78.39	63.01	8.898*	Gambled at all in Last Year	
Cards	13.89	8.03	19.44	29.2	66.67	62.77	7.468*	Last rear	
Animals	1.01	0.73	4.03	2.92	94.96	96.35	0.44	2018	68.
Sports	9.8	16.06	15.08	13.87	75.13	70.07	3.955	2023	75.
Dice	4.53	0.74	8.31	11.76	87.15	87.5	5.415		
Lottery	15.15	12.5	30.05	39.71	54.8	47.79	4.331	Sports Betting in	
Machines	4.81	5.15	22.53	20.59	72.66	74.26	0.233		
Bingo	0.26	0.74	4.62	5.88	95.13	93.38	0.968	2018	24.
Stocks	13.73	13.97	5.7	14.71	80.57	71.32	11.243*	2023	29.
Skill	10.1	11.76	9.33	11.76	80.57	76.47	1.076	2023	20.

INION	– MI I	Jase	u			2018	2023	Chi-S
		At	-Risk :	20.73	22.07	0.11		
				No	ot At-Risk	79.27	77.93	
Type of Gar	mbling by Ris	sk (2023) (N	=145)					
	Monthly	or More	Once or Twice		Never			
	Not At Risk	At Risk	Not at Risk	At Risk	Not at Ris	k	At Risk	Chi-S
Fantasy	13.95	26.67	18.6	16.67	67.4	4	56.67	1.85
Cards	5.71	15.62	26.67	37.5	67.6	2	46.88	5.66
Animals	0.95	0	0.95	9.38	98.	1	90.62	6.406
Sports	6.67	46.88	13.33	15.62	8	0	37.5	31.106
Dice	0	3.12	9.62	18.75	90.3	В	78.12	5.40
Lottery	8.65	25	39.42	40.62	51.9	2	34.38	6.816
Machines	2.88	12.5	14.42	40.62	82.6	9	46.88	16.783
Bingo	0.96	0	5.77	6.25	93.2	7	93.75	0.31
Stocks	8.65	31.25	12.5	21.88	78.8	5	46.88	13.913
Skill	4.81	34.38	6.73	28.12	88.4	6	37.5	36.015

Gender findings - MI

- Men much more likely to gamble in the past year in both 2018 & 2023
- In 2018, almost 41% of males and only 11% of females gambled in sports in the past year, whereas in 2023 19.48% of females and 51% of males wagered on sports



In 2018, 11.79% of females and 34.16% of males were at-risk for gambling disorder, whereas in 2023 11.69% of females and almost 42% of males were at-risk

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Additional Findings – MI (2023)

- Gender was significantly related to gambling behavior and gambling risk
- Athletic status was significantly related to gambling prevalence in 2018, but not in 2023
- Financial stress was not significantly related to gambling behavior nor gambling risk
- Depression/Anxiety not significantly related to gambling behavior nor gambling risk

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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)

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)

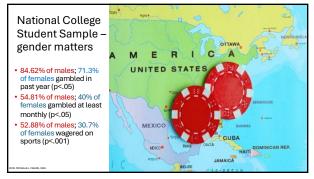
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National Study

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

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National College Sample – does legality matter?



- - Legality does not matter on whether college students wagered on online/mobile sports (24.48% 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)
- legist 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-9)

 * Legality does not matter on gambling monthly or more based on the number of the past of the past of the state (p-14) may be state (p-14)

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- 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

 Cambling 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 fernales attend college. When looking specifically at gender, male college students gamble more often and are at higher risk of GD.

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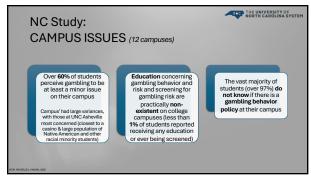
Policy Implications

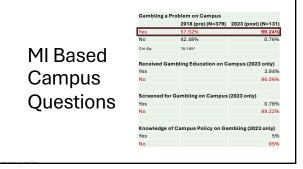
- Whether gambling is legal or not, college students are engaging in all types of wagering
- Legalization allows for regulation and
- resources
 Education
- Outreach/Screening
 Treatment
- Research

So, has legalization led to these changes?











What Should Happen?

- Early intervention education is critical to fighting against college students facing gambling-related harms
 - Ideally, this should begin in high-school so that they are better prepared for exposure in college, although post-secondary institutions cannot expect this to occur
 - Instead, colleges and universities should integrate problem gambling awareness education into student onboarding programs
- 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 problem gambling, in addition to the common mental/behavioral health concerns they already contend with

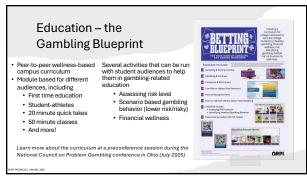
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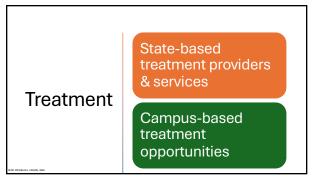
CAMPUS OUTREACH

- National screening day
- Campus specific screening days one in fall, one in spring

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Warning Signs to Watch for in College Students

- Frequent unexplained absences from work, school, family obligations or other important events
- Unusual interest in newspapers/magazines about stocks, sport scores and/or point spreads
- Excessive phone, text or internet use
- Problems with personal relationships, or withdrawal from family & friends
- Discomfort talking about money or financial management
- Lying about whereabouts; missing household or personal items; the sudden need to borrow money
- Unusual charges on credit card statements
- Visible changes in behavior (severe mood swings, personality or hygiene changes, disturbed sleep or eating patterns) or other symptoms of depression

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Questions and Behaviors to Think About

- Thinking or planning their next gambling
 venture
- Skipping school, work or other activities because they were gambling
- Gambling just to win money back that they previously lost
- Losing sleep from thinking or obsessing about gambling issues
- 5) Lying about their gambling behavior
- Making repeated, unsuccessful attempts to stop gambling
- 7) Exhibiting signs of depression
- Gambling in order to make their financial obligations

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What to do if you are associated with students/college(s)

- Be Proactive!
 If you observe possible signs of a problem for yourself or your college student, seek help and support from various resources.
- Have the conversation!
 Talk with college students about gambling and its risks
- Encourage students with concerns to call the gambling helpline
- Help those with problems get treatment
 Treatment for gambling works, and college students respond well to brief gambling interventions
- Ask college administrators to raise awareness of and address gambling on campuses

More ways to help (for parents/friends/others)

- Evaluate how much the student has been exposed to gambling by family members & peer groups
- Educate yourself on the warning signs and be aware of changes in behavior that might indicate a problem
- Share your concerns with the student and help them set gambling limits
- Avoid lending money or indirectly financing (credit card) any college student's
- Avoid covering up or taking care of the problem by paying off debts.
- Seek help/guidance for yourself in dealing with the problem as an affected other

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Some useful references:

- Banes, G. H., Wolts, I. W., Hoffman, I. H., 1 Tower, H. C. (2015). Comparison of graniting and student or some group endings and manifold grant parties in the supplemental flower and manifold grant parties and manifold grant parties and manifold grant parties and manifold grant parties and par iceland. A. J. Judden, D. J. L. Martine, D. A. Spraces, P. J. 1990. Construct dates a character plant in a construction of the construction of the

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