



# Gambling Behaviors, Beliefs and Motives among College Students in Ohio: A Targeted Response Initiative January-June 2014

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## Abstract

This Targeted Response Initiative (TRI) focused on gambling behaviors and patterns of problem gambling among college students (18 through 25 years). This was a statewide project with focus groups and surveys conducted at four-year public universities and two-year community colleges. The Ohio Substance Abuse Monitoring (OSAM) Network collected qualitative and quantitative data from January through June 2014 via focus group interviews. Participants were 396 eligible students and 49 college professionals and staff from campuses in Cincinnati, Cleveland, Columbus and Toledo. All student participants were screened for at-risk and problem gambling using the nine-item Canadian Problem Gambling Index (CPGI). Of the 390 student participants for whom a valid CPGI score existed, 26.2 percent screened positive for at-risk or problem gambling. Epidemiological data presented in this report have the potential to aid in the development of needed gambling addiction services.

## Introduction

Ohio law requires the Ohio Department of Mental Health and Addiction Services (OhioMHAS) to assist in the development, coordination or implementation of programs to address and curtail gambling addiction. The constitutional amendment that brought casinos to Ohio also includes OhioMHAS as the authority expected to address problem and pathological gambling. This amendment requires that two percent of the tax on the casinos' gross revenue go to the State Problem Casino Gambling and Addictions Fund to support efforts to alleviate problem gambling, substance abuse and related research in Ohio.

Data related to gambling and problem gambling specific to Ohio are limited. Moreover, gambling data specific to Ohio's youth population are almost nonexistent. The purpose of this youth gambling targeted response initiative (TRI) was to fill this data gap by generating needed epidemiological descriptions of gambling behaviors and patterns of problem gambling among a segment of Ohio's youth population: college-aged individuals (18 through 25 years). This was a statewide project with focus groups and surveys conducted at four-year public

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universities and two-year community colleges; both types of institutions were selected to achieve a more representative sample of college students. The results of gambling studies, like this TRI, are used to direct money toward designing and implementing services for specific populations—services which may be of benefit to some college students. Thus, data presented here have the potential to aid in the development of needed gambling addiction services.

## Methods

Data were collected at four institutions of higher learning from January through June 2014 (two four-year public universities and two community colleges; one institution in each of the following locations where casino gambling is currently available: Cincinnati, Cleveland, Columbus and Toledo). A minimum of 100 students were recruited from each institution for a total targeted study population of 400. The only eligibility criterion for study inclusion was age: only students 18-25 years were eligible to participate. Students' statements were critically evaluated for their accuracy and consistency paying specific attention to each individual's knowledge and experience with gambling. Methodological triangulation was used to enhance the credibility of qualitative findings and increase validity of identified trends in gambling. For example, participant observations were supplemented with observations of college professionals and staff who work directly with students (e.g., faculty, fraternity and sorority advisors, campus counseling center staff, campus police and residence hall advisors). At least 12 college professionals and staff were interviewed at each institution. Duration of interviews/focus groups was approximately 1-2 hours.

Data were qualitative and self-reported to a Regional Epidemiologist (REPI) who audio recorded all interview proceedings with participant knowledge and informed consent. Students were asked about gambling in their community, personal gambling experiences, personal experiences with problem gambling, personal gambling motives, perceived norms of gambling and of gambling among peers. In addition, students were asked to complete a brief survey of participant characteristics, capturing demographic data, as well as a survey on gambling, which captured types and frequency of gambling and assessed for correlates of problem gambling (e.g., family history of problem gambling, substance use and depression/anxiety).

All analyses of quantitative data, conducted using the Statistical Package for the Social Sciences (SPSS), were descriptive in nature, consisting of frequencies and crosstabs. An alpha level of .05 was used for all statistical tests. In addition to quantitative data collected via survey, REPIs collected qualitative data following a scripted focus group guide. All qualitative data were transcribed and thematically analyzed, with themes reflecting the majority viewpoint abstracted and highlighted in the results section below.

Lastly, participants were screened for problem and pathological gambling using the Canadian Problem Gambling Index (CPGI). The rationale for selecting the CPGI was based on the determination of Ferris and Wynne (2001)\* that the CPGI is a reliable, valid and robust instrument. Moreover, the CPGI was used in the 2012 Ohio Gambling Survey (<http://mha.ohio.gov/Default.aspx?tabid=507>), a statewide telephone survey during which respondents were screened for problem gambling prior to casinos opening in Cincinnati, Cleveland, Columbus and Toledo. The CPGI consists of the following nine questions:

### *Thinking about the last 12 months ...*

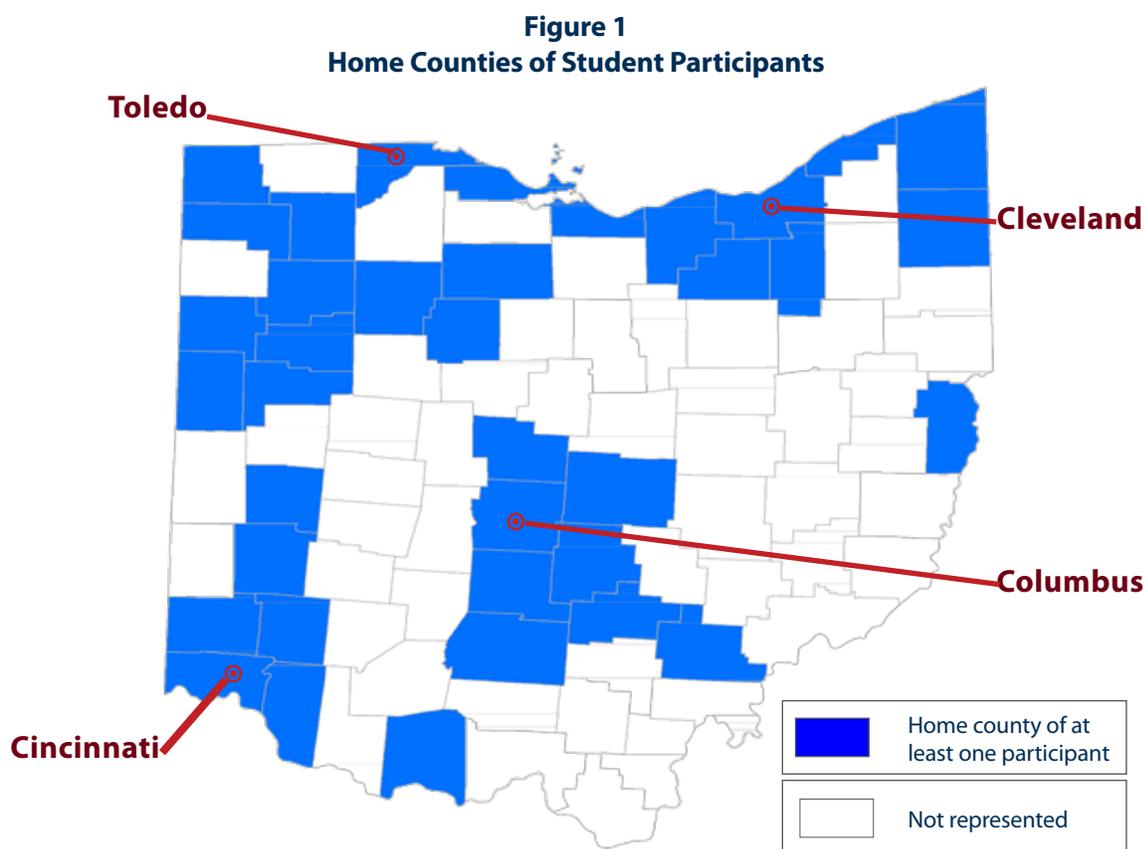
- 1) Have you bet more than you could really afford to lose?
- 2) Have you needed to gamble with larger amounts of money to get the same feeling of excitement?
- 3) When you gambled, did you go back another day to try to win back the money you lost?
- 4) Have you borrowed money or sold anything to get money to gamble?
- 5) Have you felt that you might have a problem with gambling?
- 6) Has gambling caused you any health problems, including stress or anxiety?
- 7) Have people criticized your betting or told you that you had a gambling problem, regardless of whether or not you thought it was true?
- 8) Has your gambling caused any financial problems for you or your household?
- 9) Have you felt guilty about the way you gamble or what happens when you gamble?

\*Ferris, J. & Wynne, H. (2001). *The Canadian Problem Gambling Index: User Manual*. Ottawa, ON: Canadian Centre on Substance Abuse.

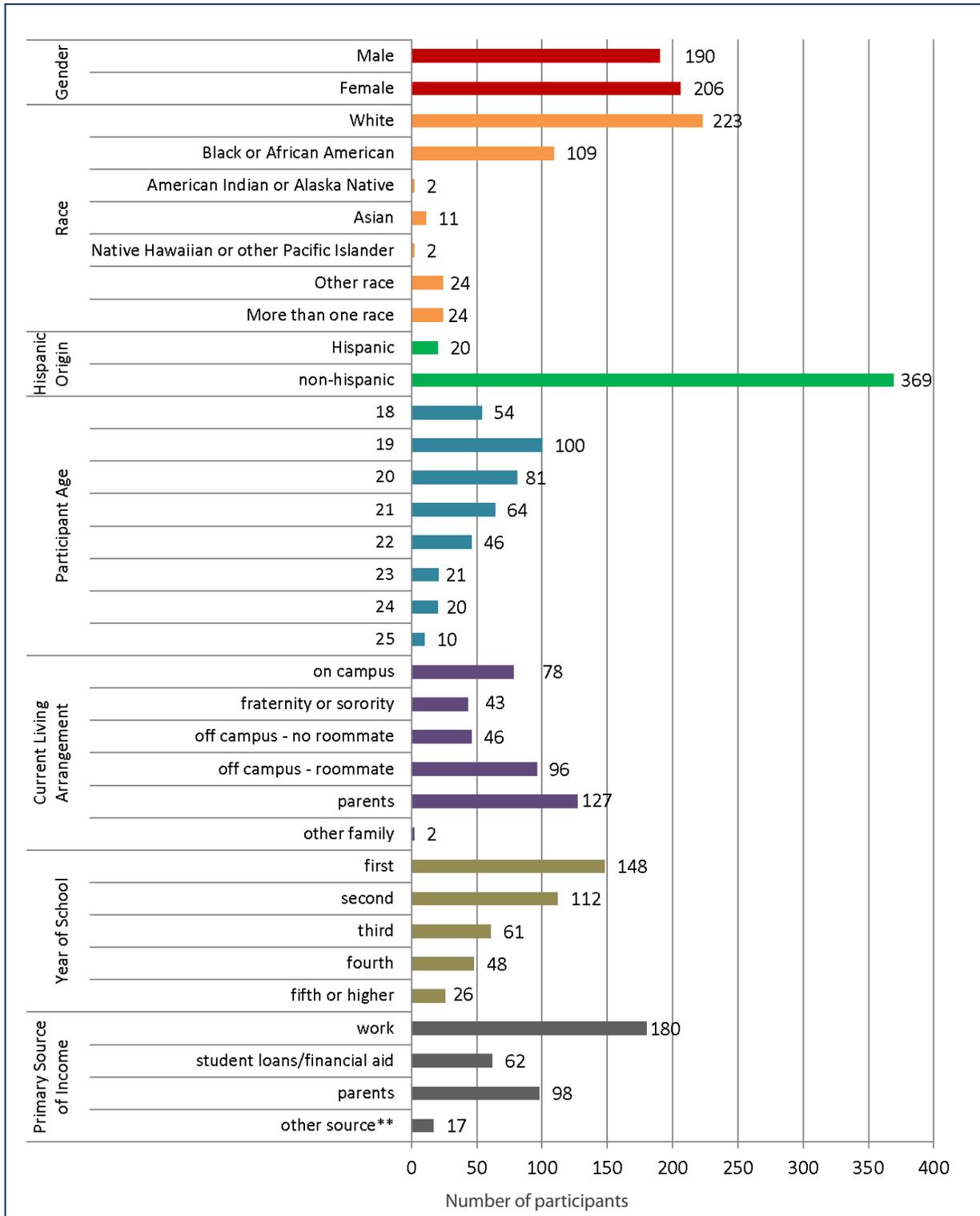
These nine items each scored on a scale of 0 – 3 (0 = Never; 1 = Sometimes; 2 = Most of the Time; 3 = Almost Always) for a total scale score of 0 to 27. Individuals scoring a 1 – 2 on the index are at low risk for problem gambling. This group does not experience adverse consequences from gambling. People with this score range may benefit from prevention messages (education and awareness of gambling problem signs and symptoms) but would not necessarily be candidates for further intervention. Individuals scoring a 3 – 7 on the index are at moderate risk for problem gambling. This group may experience adverse consequences from gambling; however they do not meet diagnostic criteria for pathological gambling. Individuals scoring an 8 or higher on the index meet diagnostic criteria for pathological gambling. This group generally exhibits loss of control and distortions in thinking regarding gambling behaviors.

## Results

A total of 412 students participated in focus groups across the four sites; however, 16 students were excluded from data analyses due to age greater than 25 years. The breakdown of the 396 students who met the study inclusion criterion of age 18-25 years by site was as follows: Cincinnati (109), Cleveland (89), Columbus (98) and Toledo (100). Students reported home zip codes in 37 of Ohio's 88 counties; in addition, 23 students reported home zip codes from outside Ohio. For a map of the home counties of participants, please see Figure 1. For demographic information of these 396 participants, please refer to Table 1. A total of 49 college professionals and staff participated in focus groups and interviews across sites: Cincinnati (12), Cleveland (12), Columbus (12) and Toledo (13).



**Table 1. Characteristics of Student Participants\* (N = 396)**



\*Not all participants completed all survey questions; numbers may not equal 396.

\*\*Other responses included: academic/athletic scholarship, ROTC/military/VA benefit, disability/SSI, significant other and savings.

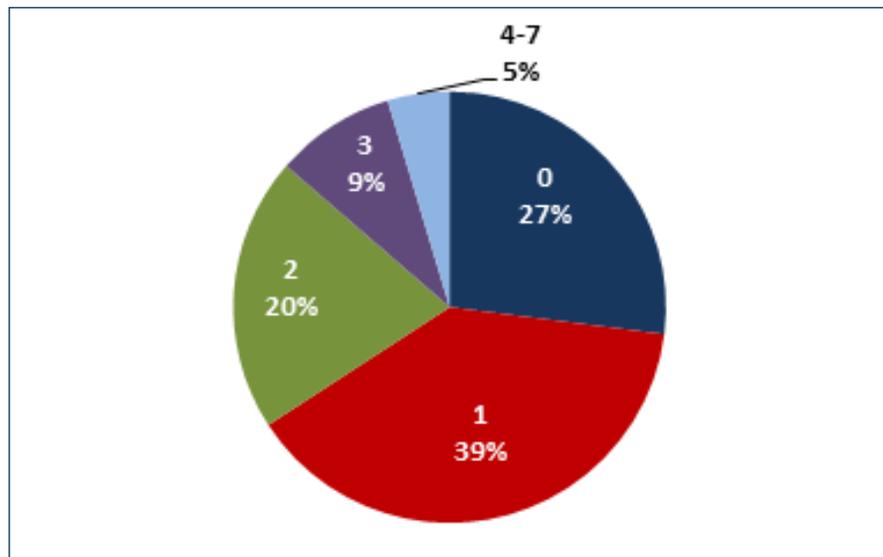
## Leisure Time

Students were asked to describe how they spend their leisure time (free time from study/work). Students across all campuses shared that the main things they do during any leisure time they have outside school and work include watching television (including Hulu and Netflix), playing video games, spending time with family and friends, and going to the gym to exercise or play basketball. Students shared: *“Usually hang out with friends and have a bunch of friends over to our house and just play games and have a fun time; Spending time with my family; A couple of friends and I play basketball every weekend at the rec [recreation] center. I like to do that every weekend; I go to the rec center like every day and pretty much for any sporting event.”*

Some other popular activities shared by students included partying (clubbing, drinking, dancing), playing games (board games, ping pong, billiards), reading and shopping (in person and online). Students commented: *“Typical college stuff, you know, drinking a lot; Me and my friends usually just go to house parties on the weekend ... that’s usually what we do; Occasionally heavy drinking ... occasionally non-heavy drinking.”* Students were asked to indicate what drugs they used during the past six months; 73 percent indicated that they used one or more drugs (see Figure 2). Alcohol was the drug most used by participating students (69% overall; 63% of those younger than 21 years; 78% of those 21 years and older), followed by marijuana (31%), non-prescribed prescription stimulants (10%) and non-prescribed prescription opioids (9%). For a complete list of drugs students reported as having used during the past six months please refer to Table 2.

Other common leisure time activities mentioned included relaxation (in nature, around the house, listening to music), going out for activities (movies, concerts, casinos, zoos and museums), travelling and eating out. Students commented: *“A lot of times I will either just go out to the movies or just hang out with my friends ... just a couple of days ago I went to a concert at [a local music venue]. It was a lot of fun; Doing things outside. Like, we’ll go to the park or play Frisbee.”* Only two participants specifically mentioned going to the casino as something they regularly do during their leisure time.

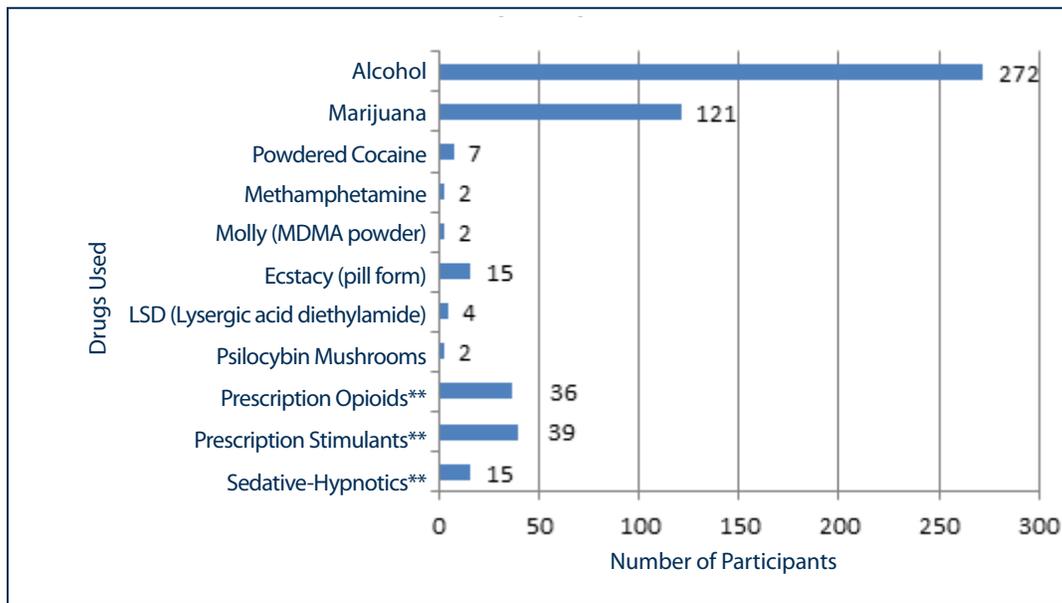
Figure 2  
Number of Drug Types Used During the Past Six Months\* (N=389)



Students were asked to indicate what drugs they used during the past six months; 73% indicated that they used one or more drugs.

\*Seven participants did not respond to drug use questions.

**Table 2. Drugs Used During the Past Six Months Among All Participants\* (N = 396)**



\*Some respondents reported multiple drugs of use.

\*\*Other than what was prescribed.

## Gambling Defined

Students and college professionals universally defined gambling as a risk, wager or bet often with a chance of winning money. Descriptions by professionals included: *“Willing to risk what you already have to try to gain more; Gambling is taking a chance.”* A college student explained, *“It’s about taking chances. Chances in life or whatever ... you may lose, you may win.”* Several groups of students said that gambling is merely a form of entertainment and commented: *“[Gambling is] a form of entertainment; A hobby; Relaxing; Fun – a chance to win money.”*

All campuses reported the following gambling activities available in their communities: casino gambling, lottery tickets and scratch-offs, playing cards, betting on sporting events and betting on races. A student commented: *“I would consider the horse racing, the gambling casino, slot machines, cards, dice – those are the kinds of things that I’ve seen.”* Other students shared: *“We’re doing March Madness [NCAA basketball tournament] brackets right now and I guess I paid \$5 to be in the bracket; March Madness, sports ... those sort of office gambling – fantasy football.”*

In terms of gaming, the majority of students reported a relationship between gaming and gambling. Students explained: *“I think online gaming is sort of like gambling; They give you little rewards to keep you going; It’s still the mind frame that puts you into the gambling mode, make you want to win, win, win ... gotta win; Online games pull you in.”* Many students believed online gaming can be just as addictive as gambling. Some professionals and students agreed that gaming should be considered a gateway to gambling and commented: *“It [gaming] could potentially be classified as a gateway [to gambling] ... I’m risking my time and my money so that I can go further in this game which can easily resemble slots if you think about it; For a lot of young people, it’s a practice thing - practicing for the big game. They want to get good at poker in online gaming ... then they go play at a casino; If my luck is running now [while online gaming], I’ll go out to the casino to see if my winning continues.”*

## Gambling in the Community

After defining gambling, students were asked to describe gambling in their “community.” Students from four-year universities most often discussed gambling in context of their campus community, while students from community colleges more often discussed gambling in context of home community, i.e., family and friends outside campus, as well as gambling in their neighborhoods and to a larger extent, the suburbs or greater metropolitan areas within which they reside. On-campus gambling was limited to organizational fundraisers and sports (pick-up games, sports brackets and fantasy leagues). University students shared: *“I know a lot of people that partake in raffles if they get the opportunity, or 50/50; I know that sometimes certain organizations on campus do raffles where students can put in money to win or get tickets to win gift cards or t-shirts or giveaways or something like that.”* University professionals admitted that staff and faculty often engage in these types of fundraising activities and reasoned that they promote fellowship and provide entertainment.

Students, as well as faculty and staff on all campuses, shared the most prominent form of on-campus gambling is in relation to sports. Students shared that peers would often go to the recreation buildings on campus and bet on pick-up games, typically basketball. Due to the timeliness of this study (spring semester), most individuals interviewed were either participating in or knew someone participating in March Madness basketball pools. Students also discussed betting with peers off campus at bars or house parties. Betting on drinking games, such as beer pong, was the most mentioned type of gambling students do off campus with peers.

Going to a casino (racino or rocksino) or playing the lottery were all forms of gambling named as available to students; however, students did not think casino venues as popular for the campus community. Going to a casino was typically represented as a special event, like a coming-of-age event because students were curious and wanted to experience it. However, university professionals reported: *“I will say that just recently I’ve been seeing a lot of parties and things hosted at the casino; I know a few students and they make that [casino] a stop on their night out ... [they say,] ‘We just need an extra place to hang out or whatever. Let’s go walk around the casino. It’s free parking ... and it’s nice in there.’”*



Since community college students defined their community in a larger context, they more often reported on gambling in their neighborhoods. Community college students agreed that there was a lot of gambling surrounding sports, but

it was more related to local high school games. These students also shared that local community members participated in 50/50 raffles and placed bets or joined sports pools at neighborhood sports bars. Playing bingo was apparently popular in many neighborhood communities. One student shared, *“My mom goes to bingo a lot – like a lot, a lot. That’s like her hobby, her life.”* Another student added, *“I used to go to the library a whole bunch ‘cause that’s what was in my community and ... there’d be people playing cards. There’d be people on computers doing the online gambling.”* Other college students disclosed: *“You’re going to see it [gambling] every day; We would shoot dice outside; Backyard poker, craps, dominoes, card games – the money gets pretty high; Poker’s starting to get big in my neighborhood. Just go to the neighbor’s house, play for a few hours and dudes would lose just hundreds of dollars; They got gaming machines down at every corner store and dice games everywhere. It might be at somebody’s house playing cards [or] go to a basketball court and play for money.”*

However, for the most part, professionals at community colleges indicated that student gambling is not a primary topic of conversation; several guid-

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ance counselors admitted never thinking to ask about gambling when talking to students. Furthermore, many professionals presumed gambling is not an issue at all for their students. College counselors reflected: *"I haven't seen anybody in the years that I've been here come in and ... disclosed that there's a gambling issue; We see a lot of students playing games – all kinds of games ... video games, ping pong ... people on their laptops playing games and things like that. I don't know if there's a gambling aspect to what they're engaging in or if they're in fact just doing it for fun, just to pass time between classes. I don't know."* College law enforcement professionals postulated: *"If they [students] are playing a game, they are just doing it to decompress, not to make money ... most of our students don't have a whole lot of extra activities that they do on campus. It's come here, go to school and then they're off to take care of their families or go to their jobs; Most of the time they're in an educational environment and they're here to learn, you know, so when they do get some spare time outside of the learning element, you know, they sit around socializing or participating in some kind of sporting event or exercise."*

## **Community Gambling Profiles**

Students typically identified gambling participants in terms of age: teens to twenty, college-aged individuals and older adults. However, students and professionals also identified a few additional gambler categories: males, lower socioeconomic status groups and fraternity and sorority members.

Reportedly, younger people aged teens to 20 years often shoot dice, play cards and bet on video games and sports. A student shared, *"I started doing that [throwing dice] when I was like 14 ... my uncle used to shoot it with me, but most of the time between ages like 14 to 19, maybe 20."* Some college students expressed concern: *"I think, [in] my community, younger boys are getting into gambling ... younger people are ... running out of fun things to do and they think it's cool; Little kids even do it [gamble]. Like on the X-Box and stuff like you can charge somebody's credit card and you don't know signatures or nothing, you just type their credit card number in and you can buy extra lives and points – yeah, my little brother got me like that."*

A few students suggested older college students go to the casino and gamble more often than younger students. Additionally, older students play cards, participate in pick-up basketball or other exercise/sports betting. Students shared: *"That's kind of been a big thing particularly with my friends – they're like 25 ... a lot more of them are into going [to the casino] like repeatedly; I have a couple of Asian buddies that their families are not here, so usually on Thanksgiving they go to a casino and they have like \$300 ...."*

Students and staff often mentioned that older individuals, including their family members (parents, grandparents, aunts and uncles) gamble more and reasoned: *"I think mostly middle aged through retirees because they have more money to spend; I think it's more people like who's probably a little older and has a job and has money to gamble."* Casino, bingo and lottery were mentioned as most frequent gambling activities for older people. Students shared their observations: *"I ... notice a trend [of] more older people playing the slots or bingo or shuffleboard; Every time you go to the casino, you almost all the time see old people playing there."* Another student shared, *"My mom, she gets like a group of people and they go out to bingo every day. It's usually like older, white people. My mom is in her sixties, so it's like people her age, or fifties and sixties. They go out and play bingo."*

Professionals explained that fraternities and sororities are well-known for holding gambling nights and shared: *"Like sororities and fraternities have those poker night events. Maybe they do it more as a fundraiser, but I mean it's still under the umbrella of [gambling]; Yeah, one of my student organizations used to have a ... kind of a casino night. It was a Harlem Nights themed event and they rented card tables like black jack ... you know, so it looked like a little mini casino ... that was actually a gambling themed event and it was like an annual thing."* Students and staff suggested that males are generally more likely to gamble than females, especially socially at casinos, sports bars and in video game tournaments. Female students commented: *"I definitely think guys*

bet more on like sports and stuff. Definitely, I think they go to the casino more 'cause it's kinda like a 'bro' thing or whatever; You know, when I go to the casino it's probably 70 percent guys; I think it's more of like girls do other things like get my nails done or something and guys go gambling." Male students agreed: "A lot of guys do sports betting. I don't really hear too many girls saying, 'Oh, I've got the over and under on the Super Bowl;' Yeah, I see mostly males when it comes to games ... like football, basketball, soccer; I don't even think girls gamble." University professionals commented: "I think it's socially acceptable for men to gamble and not as acceptable for women to gamble the same way men do; Yeah, women are more apt to do the split-the-pot, the raffles, those types of things." A college counselor reported, "Mostly male [students] who go to play the tables [at casinos]. Some say they lost, some say they won big."

Reportedly, individuals from lower socioeconomic classes are more apt to play dice in the neighborhood or play the lottery. A student disclosed, "Where I'm from, there's a lot of poverty, so people with lack of jobs, lack of resources. People need to make money by any means. Therefore, [gambling] is an opportunity to make money. In my neighborhood gambling sometimes can be about survival because people need money for clothes, shoes, lunch money, school ..."

## **Problem Gambling Defined**

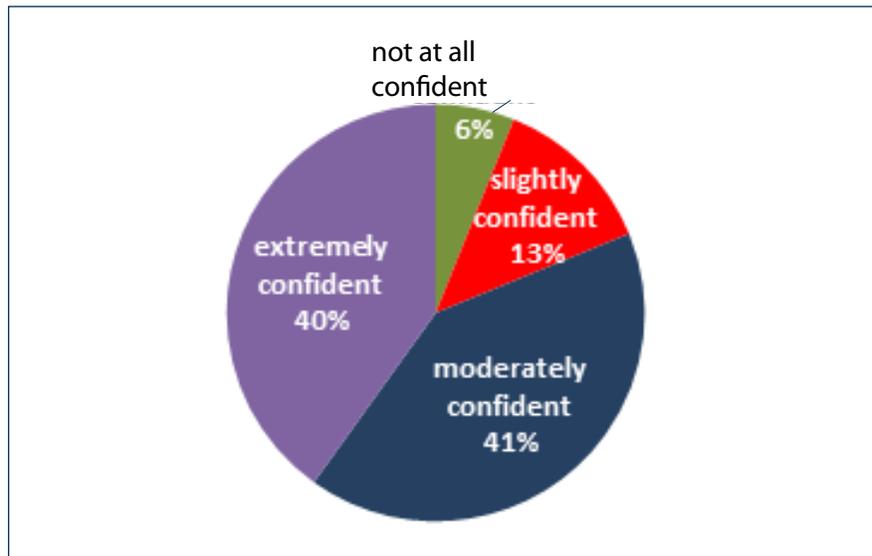
All campuses reported that problem gambling is exhibited through financial overextension and the classic signs of addiction, including spending excessive amounts of money on gambling, obsessive thoughts and strong compulsions to gamble as well as interference of everyday life functions and activities by gambling. Most students reported financial overextension as one's inability to pay off gambling debts or meet other financial responsibilities as a strong indicator of problem gambling. Students explained: "Betting more money than you actually have; I know friends who have lost rent money and bill money in the casinos." A faculty member suggested that problem gambling occurs, "When you can't afford to lose. When you lose twice because you lost not only financially, but you also lost in paying something that you were supposed to pay off." Another professional commented: "Using money [to gamble] that was set aside for other things like books or bills or rent."

Moreover, many students described excessive gambling: "[Betting] personal items, so like jewelry, a watch or car; I hear they gamble their house or their car keys or something like that and I feel that's definitely too far; When you pawn things or you trade sex for more money to gamble." Students recalled personal stories: "I know this lady I used to go and take care of her ... her water and electric was off and she told me to take a hundred dollars and go to the corner store and buy her two packs of noodles and some lottery tickets; My mom took a second loan on her house just to get extra money to go gambling when the new casino opened. We, of course, lost the house and live with my grandma now."

Students explained that problem gambling is similar to any other addiction. Students ruminated: "It's kinda like smoking cigarettes [or] alcohol addiction, same thing, you know? Like [when] you can't control it. Like you don't have any control over it; The more and more you do it, the more and more you're going to have to gamble to satisfy those needs ... you can't just go and play one slot and be done, you know?" College faculty noted: "If somebody [a student] would have a problem with gambling, they might also be having a problem coming to class. They might have a problem getting work done; If they're not able to hold down a job or they're losing all their money, they're about to lose their house – they can't afford to live. I mean that would be a problem. So, interfering in normal life functioning." Students and professionals agreed that there might be some emotional changes exhibited by a problem gambler as well: "They get mad if you talk to them about it [their problem gambling] or they just get offended if you try to tell them they have a problem; Emotional [or] physical distress over it; You might see aggressive behavior."

When students were surveyed regarding their level of confidence to recognize signs that a friend or family member had a gambling problem, all but 6.1 percent reported confidence (see Figure 3 for results).

**Figure 3**  
**Student Confidence Level in Recognizing Signs of a Gambling Problem\* (N = 394)**



\*Two participants did not provide a valid response.

## Student Gambling Beliefs

Students answered a brief survey regarding their gambling beliefs in which they indicated their level of agreement or disagreement to the following six items: 1) "After losing many times in a row, you are more likely to win" (18.8% agreed – strongly agreed; 59.8% disagreed – strongly disagreed); 2) "You could win more if you used a certain system or strategy" (46.7% agreed – strongly agreed; 28.7% disagreed – strongly disagreed); 3) "Is it possible to reduce gambling problems through prevention" (70.8% agreed – strongly agreed; 4.8% disagreed – strongly disagreed); 4) "The community has the responsibility to set up prevention programs to help people avoid gambling problems" (58.4% agreed – strongly agreed; 10.4% disagreed – strongly disagreed); 5) "Gambling at a casino is more risky than buying lottery tickets or pull-tabs" (51.5% agreed – strongly agreed; 23.9% disagreed – strongly disagreed); 6) "It is okay for high schools to sponsor casino nights for graduation or prom" (31% agreed – strongly agreed; 39.8% disagreed – strongly disagreed).

Note: Percentages for agreed – disagreed responses do not total 100 percent because students were also given the options of 'neither agree nor disagree' and 'don't know'.

## Perception of Problem Gambling in Student Communities

Professionals in all locations mentioned that gambling is not a visible problem on campuses. University faculty said: "[Student gambling] it's more hidden ... it's just harder to see it unless they [students who gamble] start getting into financial problems; It's not that they don't gamble, they might even play the Ohio Lottery or scratch-off tickets, but I don't see when they are going to their books that they are pulling out lottery tickets, so it's not visible to me." College staff members reported: "Our students have financial issues, but I've never heard a student say [gambling is a problem]; I talk to students all day long and they have all kinds of barriers. I hear a lot

about other problems, but I've never heard about gambling." University students shared: "[Student gambling] it's not like an outward problem ... It's just not something that we would see; I haven't really seen it as much of a problem, but I also probably think that I'm not around people who gamble."

Counseling staff mentioned that they do not ask students about gambling, so the extent of gambling problems among college students remains unknown. A college counselor realized, "On my end as a clinician I need to ask more directly about it 'cause that's just not something on the assessment that I point blank say - 'Do you have a gambling problem?' 'Is gambling an issue for you?' - and I wonder if I were to start doing that if I would get different results?" University counselors shared similar thoughts: "It's probably something that's not on our radar; It just might be one of those things we just need to at least be more aware of as a possibility to be a problem; We're always looking for alcohol, drugs, 'Are you going to class? Are you making poor decisions?' ... but in that I never think, 'Are you a gambler?'" Another staff member contemplated, "I think that we're going to be challenged in the way that we ... think about gambling because we often have students that come in here and they have financial issues, but how many of those financial issues are mismanagement and if you dig in deeper, what are they spending their money on? And maybe what they're spending their money on could be a variation of gambling."

At least half of participants suggested that gambling in their student community is not a problem. Students considered: "I have neighbors that gamble way too much, but not our age group; None of my immediate friends have a gambling problem; I don't think my community has a problem with gambling. It's an individual thing; I think certain people have gambling problems, but in my community it could be one person in five."

Other students believed that gambling is increasing in the community and could signal a potential problem. A college student reflected, "To be honest, a year ago I think if we would have had this conversation, I would have said I don't think gambling is gonna become a problem. But, seeing what I do see on social media, what I overhear people talking about, what you see online, it's becoming a problem." A university student also showed concern, "When ... you see a 'Lottery Ticket Here' advertised on everything, I think it is a problem." Still others speculated: "It's not a problem now, but the casino just got here ... It [gambling] could [become a problem] because they're building more casinos and there are more people coming to play."

Students were asked to indicate how much of a problem gambling is in their community among teenagers, young adults (age 18-20 years), adults (age 21-54 years) and older adults (age 55 years and older). Students responded on a scale ranging from 'not a problem' to 'minor problem' to 'moderate problem' to 'serious problem' (see Table 3 for results; students without an opinion indicated 'don't know'). Students perceived the highest percentage of problem gambling to be among adults (81.2%), followed by older adults (75.8%), young adults (69.4%) and then teenagers (61.3%).

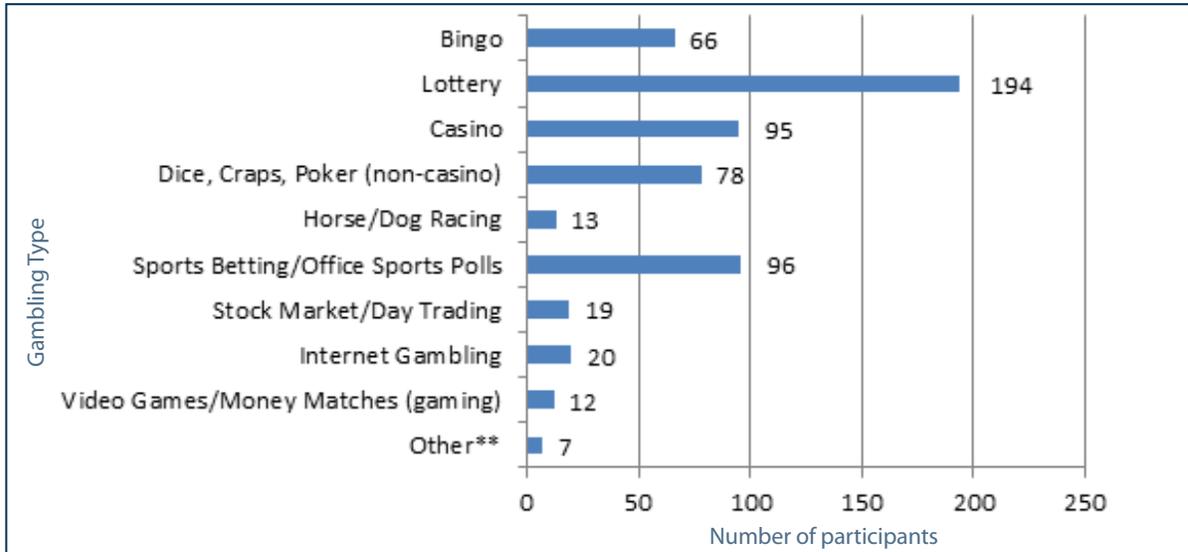
**Table 3. Student Perceptions of Problem Gambling by Age Group**

Age Group	% Not a Problem	% Minor Problem	% Moderate Problem	% Serious Problem	% Don't Know
Teenagers	26.2	38.4	17.3	5.6	12.5
Young Adults	19.1	38.4	24.4	6.6	11.5
Adults	9.4	19.6	43.5	18.1	9.4
Older Adults	12.5	22.9	36.6	16.3	11.7

## Student Gambling Experiences

Of the 396 participating students from across campuses, 73.2 percent reported participation in at least one type of gambling during the past 12 months. Of these 290 students, 66.6 percent reported participation in two or more gambling types (see Figure 4). Almost half of students reporting just one gambling type reported lottery participation only during the past 12 months (48.8%); 12.4 percent reported sports betting only; 11.6 percent reported dice, craps, poker (non-casino) only; 10.9 percent reported casino gambling only.

**Table 4. Gambling Participation During the Past 12 Months (N = 396)**

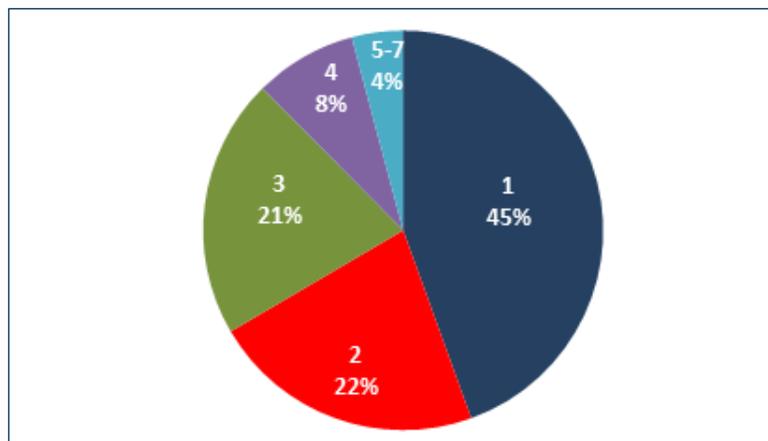


\*Some respondents reported participation in multiple types of gambling.

\*\*Other gambling participation included friendly wagers, car racing, arcade and carnival games.

As illustrated in Table 4, lottery, sports betting and casino gambling were the top three reported gambling types (49%, 24.2% and 24% respectively). As illustrated in Figure 5, of students who reported gambling and identified a primary gambling type, greater than a third identified lottery/scratch-offs as their primary type, followed by sports betting and casino gambling. In addition, all students were asked to indicate the frequency of their gambling: 32 percent reported that they never gamble; 51.1 percent reported gambling less than once per month; 12.3 percent reported gambling 1-3 times per month; and 4.6 percent reported gambling weekly to daily.

**Figure 4**  
Number of Gambling Types Participated in During the Past 12 Months (N = 290)



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In focus groups, students described their personal experiences of gambling. Most students reported having some experience with gambling. Participant responses ranged from those who reported gambling with little consequence to those who reported problem gambling. Most students had experience purchasing lottery tickets with the majority of students reporting scratch-off tickets impulsively purchased at gas stations. Lottery ticket purchases were generally not planned, but made when the participant was in the convenience store making other purchases. Several students made distinctions between gambling inside and outside of the casino and differences in attitudes toward money being spent: *"A lot of money transfers [at a casino]; It's hard to see what's going on. I think it's easier to let go of credits ... when you lose ten credits it doesn't instantly seem like [losing] ten dollars."* Most students reported taking precautions to prevent gambling too much at the casino such as leaving credit cards at home and taking only a certain amount of cash with them.

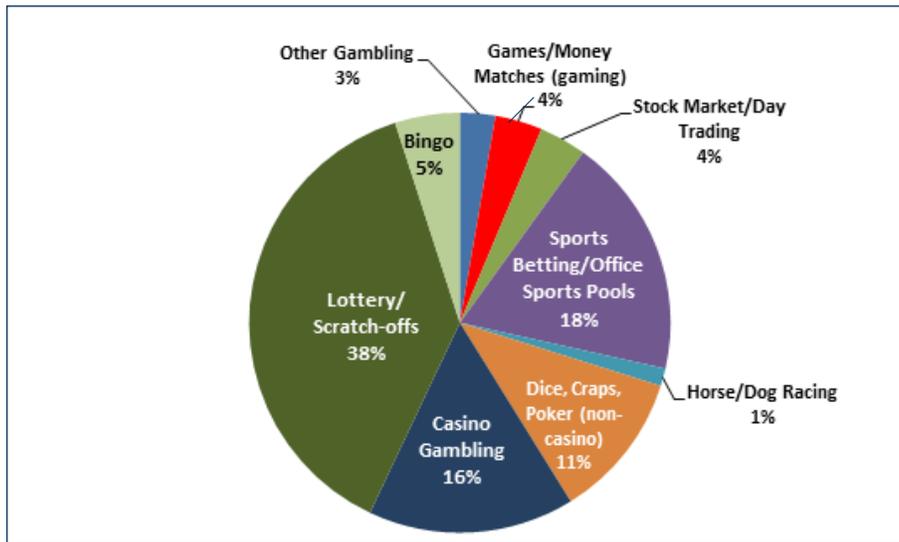
Gambling experiences varied depending on the age of students. Those under the age of 21 years did not have much casino experience except for a few students who traveled to different countries including Canada and the Bahamas where those younger than 21 years can legally gamble. When gambling participation was examined among student participants based on age (those 18-20 years of age versus those 21-25 years of age), significant associations were found for casino gambling, dice/craps/poker (non-casino), stock market/day trading and Internet gambling. Significantly higher proportions of students aged 21-25 participated in each of the aforementioned gambling types than students aged 18-20 years: casino gambling (49.1% versus 6.8%); dice/craps/poker non-casino (26.1% versus 15.3%); stock market/day trading (7.5% versus 3%); Internet gambling (8.7% versus 2.6%).

Male students shared gambling experiences such as playing slot machines or table games at casinos, purchasing scratch-off lottery tickets and playing Keno. A significant amount of male students also reported gambling on sporting events such as March Madness or during football or baseball season on either professional or collegiate level sports. Reportedly, male students are often times involved in a fantasy league in which students create their own fantasy sports teams online, but use professional players' real life stats to earn points. Additionally, male students reported winning and losing at drinking games and betting that others can or can't do various activities. Female students reported having bought or sold raffle tickets at sporting events, playing drinking games, playing the lotto, buying scratch-offs, betting on sports and some reported visiting the local casino. One female student reported, *"Raffles – we do those all the time on campus."* Female students also reported they bet on informal basketball games at the campus recreation center and bet on how much weight each could lose.

When gambling participation was examined among student participants based on gender (males versus females), significant associations were found for bingo, casino gambling, dice/craps/poker (non-casino), sports betting, stock market/day trading, Internet gambling and other gambling. With the exception of bingo, significantly higher proportions of males engaged in each of the aforementioned gambling types than females: casino gambling (29.5% versus 18.9%); dice/craps/poker non-casino (26.3% versus 13.6%); sports betting (36.8% versus 12.6%); stock market/day trading (8.9% versus 1%); Internet gambling (8.4% versus 1.9%); other gambling (7.9% versus 1.9%). A significantly higher proportion of females engaged in bingo than males (22.3% versus 10.5%).

Overall, both male and female students reported gambling very little or not at all due to budget concerns. However, a few students acknowledged that their gambling was causing some negative consequences. Students reported: *"I was young, like eleven or twelve [when I] started playing for money, and then it escalated to dice on the corner, on the block, and it went to Texas Hold 'em poker in different gambling dens [abandoned houses]; I want to get out of that slump and not gamble as much; I can't seem to leave a winner. I can win, win, win, but somehow leave out the casino a loser. I win some, and it don't feel like I won enough."* Another student stated, *"If there's a chance to win money, I'm going to take it."*

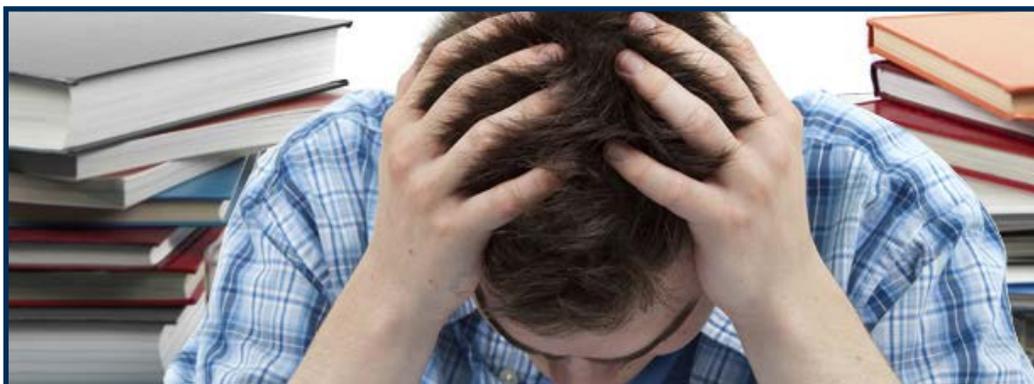
**Figure 5**  
**Participant Primary Gambling Types\* (N = 222)**



\*Not all gambling participants identified a primary gambling type.

Lastly, student gambling behaviors were also examined in association with race (white versus non-white). It is important to note that the category 'non-white' was created due to small numbers of less than five cases for several of the other race categories; also some numbers remained too small for crosstab analyses even when the 63 cases of racial categories other than white and black were collapsed into one category of "other." With the exception of other gambling, significantly higher proportions of whites engaged in each of the following gambling types than non-whites: bingo (23.3% versus 8.1%); lottery (60.5% versus 33.7%); stock market/day trading (6.7% versus 2.3%). A significantly higher proportion of non-whites engaged in other gambling than whites (8.7% versus 1.3%). Notably, when the crosstabs of race by gambling type were rerun excluding the other racial categories (i.e., white versus black) the same significant associations remained significant.

College faculty members generally reported having little knowledge of student gambling behavior; they reported that other than occasionally playing scratch-offs, students do not generally engage in gambling. Faculty members believed that students have little money or few resources to spend on gambling. One faculty member noted that students sometimes write term papers on the impact of the local casinos on the community, most of whom take the position that the impact is positive. However, staff reported that students may have more access to online gambling. A staff member posited, "I'm guessing that [gambling] it's happening virtually [online] a lot."



## Students' Perceptions of Others' Approval of Their Gambling

Students were asked to rate the level of approval or disapproval for their gambling by various people in their lives: mother, father, siblings (brothers or sisters), significant other (boyfriend, girlfriend, spouse or significant other), close friends, other friends and people they admire (see Table 5 for their responses; responses are listed in order of the combined highest percentage to the combined lowest percentage of disapproval ratings).

**Table 5. Students' Perceptions of Others' Approval/Disapproval of Their Gambling**

	% Slightly to Strongly Approve	% Neither Approve nor Disapprove	% Slightly to Strongly Disapprove	% Don't Know or N/A
1. Mother	18.3	21.4	48.8	11.5
2. Father	18.6	25.7	40.4	15.3
3. People I Admire	15.7	29.7	37.8	16.8
4. Significant Other	19.2	21.7	30.7	28.4
5. Sibling(s)	20.4	34.4	26.6	18.6
6. Close Friends	34.6	28.8	22.9	13.7
7. Other Friends	31.2	34.3	18.3	16.2

## Times When Students Gamble

A plurality of students said they did not gamble at any particular time; however, some students reported gambling when a financial opportunity presented itself, during social gatherings, special events, the holidays, vacations, weekends and after work or on a day off from work. Students reported gambling as part of a social activity, and most students agreed that gambling is not usually a planned activity. A student commented, "I guess if I'm out with friends and ... they're like 'do you wanna gamble?' I say 'yes.'" Several others agreed with this sentiment. Another student shared, "It [gambling] can be planned, it can be, but most of the time it's not ... it's like, 'do you want to play cards?' or whatever." Another student concluded, "Mainly when the opportunity presents itself so – like raffles when they come up or when people come around asking, 'hey, I'm doing a pool do you want in?' or something like that." However, gambling is planned when celebrating turning 18 or 21. Students explained: "People I know plan on when they turn 21 going down to the casino ... to like try it; Right ... like when you turned 18, everybody went and bought like one lottery ticket just to say that they bought it."

Larger sporting events such as the Super Bowl or the college basketball playoffs are other opportunities for student gambling. Students commented: "Yeah, if there's a big game you want it to be that much more exciting so you have to risk putting your money on it; Big sporting events, Super Bowl I feel like that's big; I know a lot of people who bet on boxing ..."

A few students reported that they gamble when they need to earn some extra money. Students remarked: "When I need some extra cash [I gamble]; I gamble when I'm broke." A few other students reported gambling: "When I'm feeling lucky; Whenever I'm feeling it." For some, the holidays were defined as a time for gambling. A student explained, "Well, lottery tickets I get in Christmas stockings ... and that's the only time I've ever done scratch-offs." Another student shared, "During the Chinese New Year's holiday, everybody gets money – they don't care if you're Chinese or not. I usually play [gamble] over the holidays."

## Where Student Gambling Occurs

Most gambling in the student community takes place at home, friends' homes, gas stations, horse tracks and casinos. A student explained: "Well, if it's like gambling with friends or family, it's like in someone's house. If we're doing scratch-offs or lottery, it's probably at a gas station." Some students specifically shared they had gambled on the college campus. One student shared, "In this very campus they play video games in there [student union] and they bet money and I've participated." When it comes to bars, students talked about Keno: "Like a lot of bars obviously have like Keno machines and you can sit there and play Keno all day." A participant went on to share, "I've won \$300 on a Keno ticket once that I spent \$5 on." Another student shared that playing pool (billiards) could result in gambling: "I know that bars are not uncommon, it's not unheard of to bet money ... a few months ago my brother went out with a bunch of his friends to a bar and they bet money while they were playing pool ... what they pretty much did was whoever lost just had to buy the next round of drinks." For those that bet on their participation in sports, it was common to bet at the location where they played. Student shared: "At our practice facility ... We bet all the time at practice; Basketball courts."

Staff members also reported on student gambling taking place on and off campus. One staff member stated, "I've seen students they have apps on their phone where they can place bets on games, NBA, sporting events." Another staff member added, "When I was at the counseling center, our students would talk about their Texas Hold 'em games in their rooms; I don't know if that was allowed or not but they did it." Lastly, a staff member concluded: "I know a fair number who would just all pile in the car and ... go to Windsor [Canada] because you can gamble at 19 and you have to be 21 in the [United] States."

## Wagers of Student Gamblers

Wagers vary from actual money to chores, "bragging rights" and other items including food or drinks. Students reported gambling amounts of their own money ranging from \$2 to \$25 on average and also reported gambling with "parent's money." A student disclosed, "Yeah, spending money ... it wouldn't be something, you know, \$400 for rent set to the side ... I'm not going to tap into that just so I can gamble, you know, have a tiny bit of wiggle room and if I end up spending some of that ... [oh] well." Another student shared, "Oh, it's like whatever you've got in your pocket."

Students were asked to indicate the amount of spending money (not devoted to bills) they have each month. Twenty-four percent indicated having less than \$50 of spending money per month (modal response); the median response was \$100-150 per month; only 8.7 percent indicated having more than \$500 of spending money per month (highest response). Students indicated the amount of money lost and won in the past year and in the past month as well as the average amounts lost and won per month (see Table 6).

**Table 6: Student Report of Money Lost and Won Gambling**

Statistic	How much money have you lost gambling in the past year?	How much money have you lost gambling in the past month?	On average how much money do you lose gambling per month?	How much money have you won gambling in the past year?	How much money have you won gambling in the past month?	On average how much money do you win gambling per month?
Median	< \$25	< \$5	< \$5	\$25-50	< \$5	< \$5
Mode	< \$25	< \$5	< \$5	< \$25	< \$5	< \$5
Minimum	< \$25	< \$5	< \$5	< \$25	< \$5	< \$5
Maximum	> \$2,000 (2*)	> \$1,000 (1*)	\$200-500 (1*)	> \$2,000 (4*)	> \$1,000 (1*)	> \$1,000 (1*)
Percentiles 25	< \$25	< \$5	< \$5	< \$25	< \$5	< \$5
50	< \$25	< \$5	< \$5	\$25-50	< \$5	< \$5
75	\$50-100	\$5-10	\$5-10	\$100-200	\$10-20	\$10-20

\*Number of students reporting the maximum value.

In addition, students mentioned gambling for stakes other than money like personal humiliation of the loser. A student explained, *“Well ... I’ve been at parties where it’s like they’re playing beer pong and if you lose or you don’t make a cup or something you have to sit under the table. So, it’s a humiliation type thing.”* Students find other things to wager when gambling because of their lack of disposable income: *“We don’t have money so we find other ways. It’s more informal; It’s not just money. Maybe, like if I can’t do this, then I’ll have to clean up this – like clean up your room or take you out to dinner or something like that.”* One person shared, *“I was at a party where one of my friends bet another one of my friends that they could drink more and the other guy passed out first and they shaved an inverted Mohawk on his head.”* When asked if the person knew this may happen, he responded, *“That was the bet, whoever passes out first gets an inverted Mohawk shaved on their head.”* A student concluded, *“I think a lot of time, for our age group, it’s like we tend to bet stupid things like where someone is demeaned.”*

Students also shared that they participated in gambling where merchandise was wagered. A student explained, *“Most of the time we’ll make a rule like, ‘Alright, nobody can bet smaller than a dollar.’ So, it’s like a dollar or you know ... something of value like, ‘hey I got this game, I’m gonna throw that in the pot’ and you know if everyone agrees with it, it’s in the pot. So, we don’t only gamble for money, we gamble for like merchandise...”* Another participant said that when playing *Pokémon*, the videogame or trading card game, a player could wager his own *Pokémon* in virtual or trading card form. A male participant said that he would bet: *“Like dates with like girls or whatever.”* Other things wagered, as reported by at least one student included: alcohol or drugs, carnival prizes, push-ups, gift cards, iPods, jewelry, shoes, skateboards, ice cream, meal swipes and sex.

**Table 7: Student Motives for Gambling**

How often do you gamble for each of the following reasons?	% Almost Always	% Often	% Sometimes	% Almost Never/Never
<b>Reason</b>				
1. Because it’s fun	16.8	21.5	44.1	17.6
2. Because it’s something I do on special occasions	10.7	16.7	42.1	30.6
3. To be sociable	11.1	17.1	40.1	31.7
4. Because it’s exciting	10.6	18.5	39.0	31.9
5. Because it makes a social gathering more enjoyable	10.4	15.1	39.4	35.1
6. To celebrate	5.9	18.5	36.6	39.0
7. Because most of your friends do when you get together	8.1	12.1	35.2	44.5
8. Because you Like the feeling	7.3	15.1	30.6	46.9
9. Because it makes you feel good	4.9	12.1	29.1	53.8
10. To relax	1.6	11.2	23.6	63.6
11. To get a “high” feeling	4.5	10.6	18.4	66.5
12. Because you feel more self-confident	4.1	7.8	18.8	69.4
13. To cheer up when you’re in a bad mood	4.1	6.5	13.0	76.4
14. To forget worries	2.4	6.1	15.0	76.5
15. Because it helps when you are feeling nervous or depressed	2.0	5.3	6.9	85.8

## Reasons Students Gamble

Students reported gambling for a variety of reasons, but most commonly for the entertainment, the thrill, the competitiveness and the possibility of winning. A student commented, *“Just for the entertainment; I mean [gambling] it’s something to do besides sitting around the house being bored...”* Other students further explained: *“[Gambling] it’s fun because you think you’re going to win, because you think that you can beat the system”*

*or the odds; Yeah, it's kinda fun to be competitive sometimes; For that self-satisfaction of knowing that you beat someone at something; For the pride thing, like to prove that they are more knowledgeable than someone else."*

Students identified an adrenaline rush with gambling, especially when money is won in the casino as a student explained, *"Yeah, I think it's just like the risk and the adrenaline kind of rush that it [gambling] does give; I've heard people say, 'I understand why people get addicted to gambling because there is a rush that is associated with winning money. And so, I can understand if you've won money a couple of times or won enough that if you had that inclination, it would be hard not to gamble."* The possibility of winning big money is an appeal. A student stated, *"I mean it's fun imagining that you could win a million dollars on a scratch-off lottery ticket."* For some students though, gambling is a way to raise needed money. These students commented: *"In a community where there's nothing but poverty, it's money ... you need money because my phone bill is about to be due, my car note, I need some new shoes; If you need something ... like money for gas or money for food, you go gamble."* Responses by professionals as to why students gamble varied somewhat from student responses. While staff attributed student gambling to the entertainment of gambling, they also thought students wanted to win extra money. One staff member suggested that student financial aid refund checks may entice a student to take a chance and gamble part or all of it. He commented, *"They get the refund check ... they never had a lump sum like that before and they [may try] to double their money."*

In addition to the qualitative data presented above, students were also asked to complete a gambling motives questionnaire indicating how often they gamble for each of 15 stated reasons. [See Table 7 on page 19 for student participant responses. The responses are listed in order of the combined highest percentage to the combined lowest percentage of 'almost always' to 'sometimes,' i.e., the most popular reason to the least popular reason.]

## **Peer Gambling Experiences**

In focus groups, most students described gambling as not being a problem among peers and described peer gambling habits as being similar to their own. Students generally felt that most peers did not have the finances for gambling to become a serious problem. One student stated, *"Yeah, like anybody that I know is like ... they don't have a serious problem because they don't have enough money to do it [gamble] that long, so it's more of a special occasion type thing."* Overall, most students did not believe their peers to gamble on a frequent basis.

However, when students were asked to indicate the frequency of their peers gambling on the gambling quantity and perceived norms section of the student gambling survey, students perceived peers gambling more frequently than them: 4.1 percent reported that peers never gamble; whereas 32 percent reported that they never personally gamble; 42.7 percent reported peers gambling less than once per month; whereas 51.1 percent reported personally gambling less than once per month; 39.1 percent reported peers gambling 1-3 times per month; whereas 12.3 percent reported personally gambling 1-3 times per month; 14.1 percent reported peers gambling weekly to daily, whereas 4.6 reported personally gambling weekly to daily.

Students reported more gambling activity among older peers. One student reported, *"My reason is if they are older they are more stable and have the resources to do it and the younger ones may not have a job if they're a freshman in college, so they don't have the money to spend in that way."* Students noted a person's residency might have an effect on gambling activities. It was thought that younger students tend to live in dorms. One student reported, *"If you live in the dorms, [you] don't gamble as much as people that live off-campus."*

Students reported peers gambled most frequently in the evening, at night or on weekends. A student concluded, *"I'd say it just depends on what kind of gambling you're doing. If you're going out to the casino, you're gonna go out on the weekends or at night."* Students also reported their peers gambling while drinking alco-

hol. One student explained this co-occurrence by stating, “It [alcohol] loosens you up [and] makes you more frivolous.” Reportedly, a common place for peers to gamble is at the casino. As one commented, “When you don’t know where to go, the first place you’re going to check is the casino.” Overall, students perceived peers to participate in casino gambling more frequently than them.

Peers are also perceived as likely to gamble for money, non-monetary items of value such as food, chores or pride. Reportedly, money bets range from a few dollars to \$100 dollars. One student commented, “Not that much, I mean they keep it under like fifty dollars. I’ve never heard of anything going passed like fifty dollars, especially since most of them are students.” Students generally perceived peers gambling greater amounts than them when surveyed about money lost and won per month (see Table 8 on page 21).

**Table 8. Student Report of Money Lost and Won Gambling by Peers per Month, per Year**

Statistic	How much money do you think the average college student loses gambling per year?	How much money do you think the average college student loses gambling per month?	How much money do you think the average college student wins gambling per year?	How much money do you think the average college student wins gambling per month?
Median	\$100-200	\$20-40 (< \$5**)	\$50-100	\$10-20 (< \$5**)
Mode	\$100-200	\$10-20 (< \$5**)	\$50-100	< \$5 (< \$5**)
Minimum	< \$25	< \$5 (< \$5**)	< \$25	< \$5 (< \$5**)
Maximum	> \$2,000 (28*)	> \$1,000 (14*) (\$200-500) (1**)	> \$2,000 (7*)	> \$1,000 (4*) > \$1,000 (1**)
Percentiles 25	\$50-100	\$5-10 (< \$5**)	\$25-50	\$5-10 (< \$5**)
50	\$100-200	\$20-40 (< \$5**)	\$50-100	\$10-20 (< \$5**)
75	\$300-500	\$60-100 (\$5-10**)	\$200-300	\$40-60 (\$10-20**)

\*Number of students reporting the maximum value.

\*\*Value corresponding to student’s average personal gambling losses and wins per month (see Table 6 above).

Note: students were not asked to indicate the past year’s losses and wins.

Students reported that some peers gambled because of the culture in which they were raised. Student comments included: “[Gambling] it’s kinda something that’s just passed down. It’s something they know because of what they saw; Because they know no other way in life to succeed, brought up in a home that’s to where all they watched was people gamble and children learn what they see; They mimic the general public because it is something you see on TV.” Additionally, students reported that some peers gamble because they “have a problem” or due to addiction.

## Relationship between Gambling and Alcohol and Other Drug (AOD) Use

Students who gambled during the past six months also used a variety of alcohol and other drugs (AOD). These 290 students most often used alcohol (78.6%), followed by marijuana (34.4%), non-prescribed prescription stimulants (12.2%) and non-prescribed prescription opioids (10.5%); 39.8 percent reported using two or more drugs during the past six months while 16.2 percent reported no AOD use during the past six months. When asked about the relationship between their gambling and their AOD use, 41.2 percent of gambling students reported that they did not use alcohol and/or other drugs when gambling. However, 12.5 percent of gambling students reported that they gambled more when using alcohol and/or other drugs and 11.8 percent used more alcohol and/or other drugs when gambling. When the association between gambling participation and AOD use was examined, it was found that a significantly higher proportion of students who participated in at least one type of gambling also used alcohol or another drug than students



who did not gamble (83.8% versus 43.8%). The vast majority of students believed that there is a relationship between gambling and AOD use. Student comments included: *"I've gone in there [casino] just to drink before ... when you see everyone playing the games and stuff, you just like jump right in; I work at a casino and most people, if they are not gambling, they're not drinking, so when they're drinking, they're gambling more."* Students reported that gambling outside of casinos also often involves substance use: *"Whenever you see gambling, you see alcohol or drugs being used; Gambling and liquor go hand-in-hand, if you're gambling with your friends, you are probably smoking a little blunt [marijuana] and drinking [alcohol]; Every bar has a Keno game."*

Other students noted that both gambling and substance use are addictive to some individuals. Students identified that risky behaviors, including gambling, tend to increase with alcohol use. A student explained, *"I think that when people drink, they are more likely to make risky decisions, so they would probably be more likely to bet more or to gamble more when they're in a gambling situation ..."* Students further explained: *"Once you're addicted to something then you can be addicted easily to anything else; People develop an addictive personality and they might start with smoking cigarettes and drinking, and then they get into that gambling and that causes another type of rush."* Some students noted how alcohol and/or other substances can feed gambling behavior: *"I think drinking completely alters someone's view on gambling from what they would normally do when they're sober; Drinking gives you courage, like, 'I'm going to win; You could have just blown \$100, get a few drinks in you and you're ready to go back out there just to win it all or win it back; You're more likely to want to gamble and have that feeling, that adrenaline, and then you just don't care anymore."*

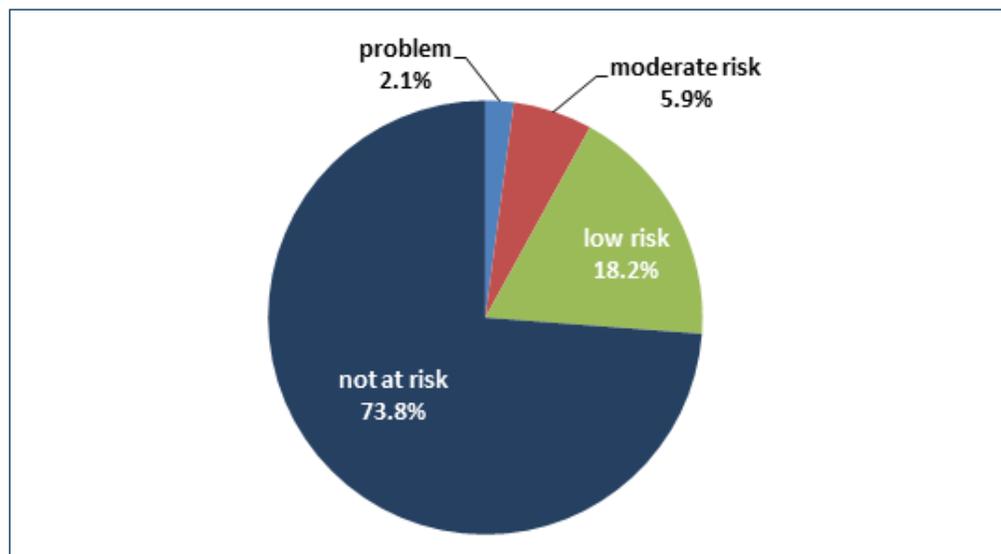
Additionally, alcohol and drugs may be used to cope with gambling losses. A student contemplated, *"If you're down a lot, you may turn to alcohol and drugs to cope."* A few students also noted that some individuals may gamble in order to obtain money for alcohol or drugs. One student commented, *"A drug addict or an alcoholic ... they need the money to buy the drugs or buy alcohol so they start gambling."* Others believed that gambling for some provides an escape from reality. A student shared, *"Yeah, so you can kind of escape from life [when gambling]."*

Most college staff also reported a relationship between gambling and AOD use. One staff member responded, *"Alcohol and drugs can inflate how much gambling money is spent."* While most staff members thought alcohol increased the amount of gambling and money spent, some disagreed over whether drug use increased the amount of gambling. One staff member questioned the type of drug. He said, *"I think you would have to say which drugs, you know, because I don't think that somebody that's doing heroin is gonna want to gamble; I think if someone is sitting around smoking weed [marijuana] and they're bored, they're gonna want to find something to do. I think if somebody is all coked up [high on cocaine], they may be raced up and say, 'let's gamble.' And shrooms [psilocybin mushrooms], I don't think so. If you're hallucinating, you couldn't even read the cards."*

## Prevalence of At-Risk and Problem Gambling

All student participants were screened for at-risk and problem gambling using the nine-item Canadian Problem Gambling Index (CPGI). Of the 390 student participants for whom a valid CPGI score existed, 26.2 percent screened positive for at-risk or problem gambling; 73.8 percent of students either did not participate in gambling or screened as having no at-risk gambling behaviors (see Figure 6).

Figure 6  
Students Who Screened Positive for At-Risk and Problem Gambling\* (N = 390)



\*Six students were excluded from analysis due to incomplete CPGI.

## Family and Individual Correlates of Problem Gambling

When at-risk or problem gambling participation was examined among student participants based on age, gender, race and AOD use, significant associations were found for age and AOD use. A significantly higher proportion of students aged 21-25 were found to participate in at-risk or problem gambling than students aged 18-20 (36.5% versus 19%). A significantly higher proportion of students who reported any AOD use during the past six months were found to participate in at-risk or problem gambling than students who reported no AOD use (30.7% versus 13.5%).

Additionally, since family and personal history of substance abuse and problem gambling is thought to be highly correlated with an individual's problem gambling, students were asked to respond to seven survey items designed to examine the correlations of family and personal history of substance abuse and psychological/emotional distress (see Table 9). Importantly, while significant associations were found, no significant associations were found between problem gambling status and family history of gambling and alcohol or drug problems. Significantly higher proportions of students who screened positive for at-risk or problem gambling reported 'yes' to each of the following questions than did students not at risk: 1) Have you ever felt you might have an alcohol or drug problem? 2) In the past 12 months, if something painful happened in your life, did you have the urge to drink? 3) In the past 12 months, if something painful happened in your life,

did you have the urge to use drugs or medication? 4) In the past 12 months, have you been under a doctor's care because of physical or emotional problems brought on by stress?

**Table 9: Correlates of At-Risk/Problem Gambling**

		Problem Gambling Status		
		Total % Yes	% Yes - Not At Risk	% Yes - At Risk or Problem
1.	Has anyone in your family ever had a gambling problem?	30.0	29.7	30.7
2.	Has anyone in your family ever had an alcohol or drug problem?	62.0	60.7	65.6
3.	Have you ever felt you might have an alcohol or drug problem?	12.0	7.7	24.0*
4.	In the past 12 months, if something painful happened in your life, did you have the urge to drink?	35.6	28.0	56.9*
5.	In the past 12 months, if something painful happened in your life, did you have the urge to use drugs or medication?	16.4	13.1	25.3*
6.	In the past 12 months, have you been under a doctor's care because of physical or emotional problems brought on by stress?	13.5	10.6	21.6*
7.	In the past 12 months, have you felt seriously depressed?	25.6	23.2	32.0

\*Association significant at the  $p < .05$  level.

## Where Would Students Go For Help?

The student participant survey included five questions designed to assess perceived need for gambling treatment, knowledge of gambling treatment and personal experience with gambling treatment. Of the 290 students who participated in at least one type of gambling during the past 12 months, only five students reported ever trying to get help for their gambling; only three students reported ever participating in gambling treatment, and only two students felt that they currently needed help for a gambling problem. Of the entire study population of 396, 153 students (38.6%) reported being familiar with Gambler's Anonymous; five students reported ever having attended a Gambler's Anonymous meeting.

Most students reported that if a friend needed help in addressing his/her problem gambling, they would assist them. Students may search the Internet to better understand the problem. One student commented, "Just Google how to help people that may have a problem gambling; what are the signs of people that have that." In addition, some students reported they would approach their peer group about the friend's gambling issues. One student commented, "I'd talk to our friends first and see if they notice anything." Another student reported, "I'd talk to the person themselves first, but ... if you have an addiction ... are they really gonna say, 'Yeah, I have an addiction?'" This could be an uncomfortable conversation, as one student reported, "Gambling is one of those hard things to talk to a friend about because you don't want to step on their toes ... just try to make him understand that it's not a good idea." Another student role played the approach he would take in talking

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to the friend: *"Sit them down and talk to them and say that you're kind of worried about them like, 'Hey, you know you're spending a lot of time at the casino or you're not being really responsible with your money' or 'You're doing dumb things you know. Just take it down a notch.' Talk to them like that."*

Students also considered that something else may be behind the problem gambling behavior; some would try to determine what was happening to their peer. A student explained, *"I'd probably sit down and try to see what the problem was ... like why they feel that they have to gamble ... they could be like hurting and need money for their bills or something and if they were my friend I would help them with their bills and then they wouldn't need to keep gambling and then we could get back on track ... So figure out the source of the problem."* Other students would wait for the family of the individual to intervene. Students mentioned interventions as one method to help the friend realize he/she needed help. As one student commented, *"Get family and friends together and let them [problem gambler] know that this [their gambling] is a problem, this is an issue ... but you have to provide support every step of the way."* Moreover, students listed a variety of addiction services as ways to help a person with a gambling problem. One student responded, *"Rehab."* Other students responded that they would seek advice from a trusted adult, the college counseling center or a religious leader. Several students mentioned Dr. Phil as a helpful media resource, as well as more locally the Ohio Department of Mental Health and Addiction Services. Many students also stated that they would pray for the problem gambler.

However, the majority of students reported that if they or a friend needed help with problem gambling that they would seek/suggest counseling. Many students reported they would call the Problem Gambling Helpline. Most students were aware that there is a gambling hotline and referenced that they saw the number on billboards or heard the number advertised on the radio. One student reported, *"I hear the commercial on the radio all the time."* In making use of the number, one student said, *"I may call that and see what their input is since they're probably more knowledgeable than I would be, so I'd ask them where to take it from there."* Students mentioned that they have seen the hotline number on the back side of lottery tickets. Many students noted how frequently the helpline number is posted. One student stated, *"I see [the helpline number] all over Cleveland, underneath the Horseshoe Casino sign."*

If students personally needed help with problem gambling, most would reportedly turn first to their parents, other family members or close friends. Other options included looking on the Internet for help and calling the helpline. However, family and close friends are the preferred option for students: *"I'd talk to my family first – if I had a serious problem, I'd bring it to people [family members], so they knew what was going on; Yeah, I would say family would be a good way to turn ... I'd probably do that before seeking some sort of external help."* Some students also said they would consider the help of support groups to supplement family involvement.

Lastly, students understood that there are counseling services available on their campuses, but none of the students were aware if services related to gambling treatment and recovery were available. One student commented, *"I don't know of any on-campus [gambling] resources or anything that has even been promoted on campus."* Another student commented, *"I don't think the [gambling] help is actually on campus, but they can help you to find it."* Yet another student commented, *"This university does make its counseling services known."* Another student agreed and said, *"I know there's a counseling center on campus, where like that number is on the [university's] homepage."* Staff reported that they would assist students by referring them to campus counseling or by placing phone calls to locate information and treatment options.

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## Discussion

Students across all campuses listed the main activities they engage in during any leisure time outside school and work as watching television, playing video games, spending time with family and friends and going to the gym to exercise or play basketball. Students did not identify gambling as one of their top leisure time activities; they generally reported gambling as part of a social activity, with most agreeing that gambling is not usually a planned activity. Reportedly, gambling is planned to mark the milestone birthdays of 18 and 21, the legal age for lottery and casino play respectively. Several groups of students reported gambling as merely a form of entertainment, and in focus groups, most students described gambling as not being a problem among peers, describing peer gambling habits as similar to their own. Moreover, college and university professionals indicated that student gambling is not a primary topic of conversation; several guidance counselors admitted to never thinking to ask about gambling when talking with students. Faculty members reported having little knowledge of student gambling behavior; they reported that other than occasionally playing scratch-offs, students do not generally engage in gambling. Faculty members believed that students have little money or few resources to spend on gambling. Overall, college and university professionals presumed gambling not to be an issue for students.

The data tell a different story; students do participate in gambling. In fact, nearly three quarters of this study's student population reported participation in at least one type of gambling during the past 12 months; and of these gambling participants, almost 67 percent reported participation in two or more gambling types. Among students who identified a primary gambling type, greater than a third identified lottery/scratch-offs as their primary type, followed by sports betting and then casino gambling. A sizeable proportion of student participants, almost 19 percent, reported gambling with some regularity: anywhere from 1-3 times per month to weekly-daily.

Interestingly, the majority of students perceived peers gambling more frequently than them: slightly more than half reported peers gambling 1-3 times per month to weekly-daily. In addition, students generally perceived peers gambling greater amounts of money. In fact, students most often reported peers losing anywhere from two to four times as much money gambling per month. Thus, the general thought among students is that peers gamble more frequently and lose/win more money than they do—however, based on our diverse sample of community college and university students, this thought is inaccurate. Less than five percent of students admit to gambling weekly to daily—the vast majority of college students gamble less than once per month. A way to dispel gambling misperceptions among college students is to engage the Ohio Youth-Led Prevention Network (OYLPN, a joint-venture of Drug Free Action Alliance and OhioMHAS), a network of high-school aged youth who are active in making positive life decisions. Perhaps, OYLPN could include problem gambling messaging along with their youth-led substance abuse prevention campaign: *We Are The Majority* (<https://www.drugfreeactionalliance.org/ohio-youth-led-prevention-network>). OYLPN and similar organizations could work with high school students before college regarding problem gambling and perhaps networks could expand their prevention work to include college-aged young adults as well.

Problem gambling interventions aimed at 18-25 year olds are currently planned. An online resource aimed at preventing problem gambling among this population is being readied for implementation by Drug Free Action Alliance. This resource will include web-based learning opportunities by June 2015. Additionally, 21 of Ohio's drug-free community coalitions have added problem gambling prevention to their objectives and strategies which will begin to better educate and prevent this potential risky behavior among young adults.

This study found that problem gambling preventative messaging resonates with college students, as many students reported they would call the Problem Gambling Helpline if they or a friend needed help with gam-

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bling. Most students were aware that there is a gambling hotline and referenced that they saw the hotline number on billboards or heard it advertised on the radio and noted how frequently the helpline number is posted; students also mentioned that they were aware that the hotline number is printed on the back side of Ohio lottery tickets. It seems the statewide ad campaigns sponsored by Ohio for Responsible Gambling (ORG, a collaborative initiative of four state agencies: the Ohio Lottery Commission, the Ohio Casino Control Commission, the Ohio State Racing Commission and OhioMHAS) aimed at promoting responsible gambling in Ohio have been effective in reaching these young adults (<http://www.org.ohio.gov/>).

It makes sense to include problem gambling preventative measures with substance abuse prevention work, particularly in light of this study's significant finding that nearly twice as many students who participated in at least one type of gambling also used alcohol or another drug. Furthermore, almost a quarter of student gambling participants reported either gambling more when using alcohol and/or other drugs or using more alcohol and/or other drugs when gambling. The vast majority of students, as well as most professionals, believed that there is a relationship between gambling and AOD use.

While the majority of students reported responsible gambling; such as, leaving credit cards at home and taking only a certain amount of cash with them to casinos to prevent gambling too much—gambling is an issue for some students. This study determined prevalence estimates of 24.1 percent for at-risk gambling and 2.1 percent for problem gambling among its regionally and demographically diverse sample of college students. Thus, while the majority of college students do not have gambling issues, more than a quarter of college students potentially could benefit from problem gambling prevention initiatives. The number of students potentially at-risk is substantial. When the prevalence estimate of 26.2 percent for at-risk and problem gambling is applied to the total number of enrolled students across all Ohio community colleges and public universities' main and regional campuses (527,127 according to Ohio Board of Regents for fall 2012—most recent available data), 138,107 students could potentially benefit from gambling prevention.

Epidemiological data presented in this report's results section have the potential to help shape and strengthen prevention measures targeted at college students most at risk for problem gambling. For instance, a significantly higher proportion of females participated in bingo during the past six months than did males, while higher proportions of males participated in casino gambling, dice/craps/poker (non-casino), sports betting, stock market/day trading, Internet gambling and other gambling than did females. To be most effective in impacting individuals or groups most at risk, prevention strategists should consider gender and other demographic differences.

When at-risk or problem gambling participation was examined among student participants, significant associations were found for age and AOD use. A significantly higher proportion of students aged 21-25 were found to participate in at-risk or problem gambling than students aged 18-20; a significantly higher proportion of students who reported any AOD use during the past six months were found to participate in at-risk or problem gambling than students who reported no AOD use. Perhaps, community-based interventions could be delivered in partnership with campus area bars where students most at-risk for problem gambling socialize, disseminating information to increase awareness and knowledge of problem gambling and how to access gambling treatment services.

Students generally support problem gambling prevention. Slightly over 70 percent of students agreed that it is possible to reduce problem gambling through prevention and nearly 60 percent agreed that the community has the responsibility to set up prevention programs to help people avoid gambling problems. In addition, most students reported that if a friend needed help in addressing his/her problem gambling, they would try to assist; in fact, the majority of students stated that if they or a friend needed help with problem gambling, they would seek/suggest counseling. Campus staff also reported they would assist students by

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referring them to the campus counseling center. However, while students understood that there are counseling services available on their campuses, students were aware if services related to gambling treatment and recovery were available.

Gambling prevention services are needed on campuses. While a majority of student participants reported participation in at least one type of gambling during the past six months, counseling center staff reported that they do not ask students about gambling. Thus, education about problem and pathological gambling should be included with campus counseling and student services. Perhaps, freshmen orientation programs could include programming on problem gambling and campuses could partner with their community behavioral health agencies, ORG and other similar organizations to bring prevention campaigns specific to college students to campuses. Students would benefit from campus outreach activities conducted in visible campus locations such as student unions, cafeterias, recreation centers, residence halls and fraternity and sorority houses.

Furthermore, campus counselors need to start asking about and screening for problem gambling with all students who come to the counseling center with any mental health or substance use issue given the high correlation for co-occurring disorders. This study found that significantly higher proportions of students who screened positive for at-risk or problem gambling, than students who did not, reported having felt they might have an alcohol or drug problem, having had the urge to drink and/or use drugs or medication if something painful happened in their lives and having been under a doctor's care because of physical or emotional problems brought on by stress. Campus counselors need to seek training and certification in the delivery of problem gambling clinical services. OhioMHAS regularly offers problem gambling prevention and treatment training opportunities at different locations throughout Ohio (<http://mha.ohio.gov/>).

Lastly, campus counselors, educators, parents, mentors and others who regularly interact with college students need to start talking to young people about responsible gambling, especially in light of this study's finding that a popular leisure time activity among college students is playing video games (aka "gaming"). The majority of students reported a relationship between gaming and gambling; in fact, some professionals and many students agreed that gaming should be considered a gateway to gambling. The tools imparted by Ohio's Start Talking effort launched earlier this year by Governor John R. Kasich and First Lady Karen W. Kasich to prevent drug abuse among adolescents perhaps could be expanded to prevent problem gambling among adolescents as well as young adults (<http://starttalking.ohio.gov/>).

## **Conclusion**

Students do participate in gambling. However, the vast majority of college students gamble less than once per month. While the majority of college students do not have gambling issues, more than a quarter of college students potentially could benefit from problem gambling prevention initiatives. Education about problem and pathological gambling should be included with campus counseling and student services. Campus counselors need to start asking about and screening for problem gambling with all students who come to the counseling center with any mental health or substance use issue given the high correlation for co-occurring disorders. Campus counselors need to seek training and certification in the delivery of problem gambling clinical services. Moreover, campus counselors, educators, parents, mentors and others who regularly interact with college students need to start talking to young people about responsible gambling.