



COLLEGE STUDENT GAMBLING; IT'S NOT JUST A GAME

by Jeffrey L. Derevensky, Ph.D. & Rina Gupta, Ph.D.*

Results from a Recent Study of Gambling Behaviors of Florida College Students conducted by University of South Florida's Center for Research, Evaluation, Assessment, and Measurement International Centre for Youth Gambling Problems and High-Risk Behaviors, McGill University*

Do college students gamble more than adults and are they at greater risk for gambling problems? Are they more likely to spend time in the casino? Are they gambling on the Internet when they should be listening to their Professor's lectures? Is poker playing rampant on college campuses? These questions were addressed in a recently released report by the Florida Council on Compulsive Gambling. The study completed in 2007, surveyed 2,020 students attending seven Florida Universities about their gambling practices.

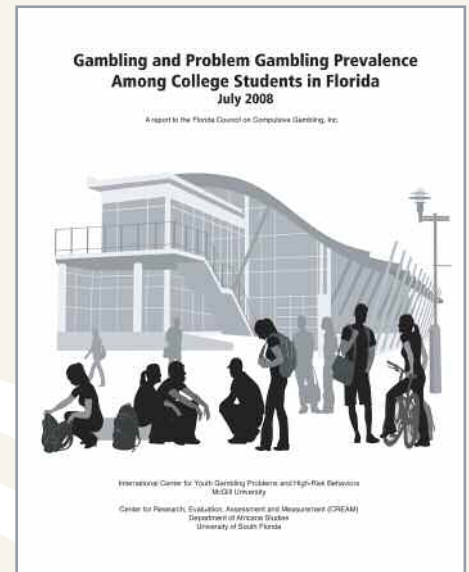
Not surprisingly, the results are similar to many other national and state studies and suggest that gambling among college students remains a popular activity and enjoyable form of recreation. Sixty-six

percent of Florida's college students surveyed reported having gambled in the past year. The Florida lottery remains among the most popular forms of gambling for both males and females. While studying hard and working toward their educational goals, a quick win in the lottery still remains highly appealing.

“Florida college students are twice as likely to be problem gamblers as adults.”

Card playing among college age students around the world has been rampant in the past few years. Spurred by visions of becoming the next World Champion *Texas Hold'em* poker player, card playing among college males in the survey was found to exceed all other forms of gambling, with almost half the males reported engaging in this type of activity. Interestingly, about 17% of females also reported gambling on card games as well.

Sports wagering on college and professional teams and wagering on sports pools and fantasy leagues was found to be almost four times as popular for males as females. Eighteen percent of males reported gambling on non-professional teams while twenty-six percent indicated having gambled on professional games.



Viewing gambling advertisements through pop-up ads on the Internet remains inevitable. Interspersed between *MSN Messenger*, *Facebook* and surfing the web, one can easily become inundated with the hundreds of gambling pop-up advertisements promoting over the more than 2,000 Internet gambling websites. Are they a lure for college age students? It appears that males tend to be more susceptible to these ads, with approximately 11% reporting engaging in Internet wagering during the past year compared to 1.5% of females. This relatively new form of gambling enables youth to participate 24 hours a day, seven days a week - all in the privacy and comfort of their dormitory room or apartment. Pop in your credit card number and you're good to go.

“What begins as a fun, exciting, benign form of entertainment can escalate and get out of control.”

The lure of winning money, using gambling as an opportunity or venue to

(continued on page 3)



Gambling Problem? Yours?
A friend's? A family member's?

Call the FCCG 24-hour HelpLine
888-ADMIT-IT (888-236-4848)

**Florida Council on
Compulsive Gambling, Inc.**

901 Douglas Avenue, Suite 200
Altamonte Springs, Florida 32714

Phone: (407) 865-6200
Fax: (407) 865-6103
24 Hour HelpLine:
888-ADMIT-IT
(888-236-4848)
www.gamblinghelp.org

Board of Directors

President:

Paul R. Ashe, J.D.

Former President, National Council
on Problem Gambling

Vice President:

Thomas Talley, NCGC

Counselor at Windmoor Healthcare
of Clearwater

Secretary/Treasurer:

John Fontana

President

Seminole Casino, Tampa

Norman Kruedelbach, Ph.D.

Private Consultant

Bob Minnix

Senior Associate Athletic Director

Washington State University

Gail Sasnett-Stauffer, J.D.

Associate Dean for Students

University of Florida,

Fredric Levin School of Law

Monsignor Joseph Dunne - Emeritus

First President, National Council on

Problem Gambling

Executive Director

Pat Fowler

Our Mission:

The Florida Council on Compulsive Gambling, Inc. (FCCG), established in 1988, is a not-for-profit 501(c)(3) educational and advocacy corporation under contract with Florida state government. The FCCG's primary mission is to help persons adversely affected by difficulties due to problem and compulsive gambling. The FCCG maintains a neutral stance on the issue of legalized gambling while seeking to assist citizens in need of support. Governed by a volunteer Board of Directors, the FCCG is an affiliate of the National Council on Problem Gambling.



**Shedding Some Light
on Gambling Among
College Students**

By Paul Ashe, President and
Pat Fowler, Executive Director



If parents were polled as to the most serious challenges likely to confront the safety and welfare of the children they are sending off to college, developing a problem with gambling is probably not in the top five. Based on programs that colleges and universities have developed for the students enrolled in their institutions, alcohol and other drugs, campus violence and unsafe sex practices seem to dominate their concerns. There is no doubt that these are serious issues and should be addressed. Recent research points to the fact, however, that for those students who have a problem with gambling, there exists the potential for negative consequences that are also very serious and, in many cases, irrevocable.

“21,000 Florida college students are having serious gambling-related problems.”

Going off to college is typically seen as a time for young adults to establish independence from their parents, develop their own social network and explore what their new environment has to offer. It is no surprise that risk taking behaviors are part of the experience for many students. Data from the recently released FCCG survey about gambling behavior among college students in Florida indicated that over 66% of the college students who responded had participated in at least one gambling activity in the previous 12 months. In addition to the chance of winning money, students reported that gambling was a source of entertainment for them and a

chance to socialize with their friends. While the percentage of students who engaged in gambling behavior may be a surprise, their motivations for doing so are not, especially since gambling has come to be perceived as a socially acceptable pastime.

Parents, as well as the administrators of colleges and universities, will undoubtedly be very surprised, however, about some of the information the survey revealed. For example, overall prevalence rates suggest that over 5% of Florida college students experience serious to severe gambling problems. While 5% may not initially sound any alarms, extrapolating the numbers to all of the college students in Florida would suggest that approximately 50,000 of them are experiencing some problems associated with gambling and 21,000 students are having serious gambling-related problems. Perhaps even more troubling is that there are no obvious physical signs that point to a gambling problem, such as the needle tracks and slurred speech that send a warning light for other problem behaviors. Convinced that they can dig themselves out the hole their gambling behavior has put them in, it is not uncommon for the student in trouble to engage in illegal and anti-social behaviors that endanger relationships, scholarships, and employment.

It is our hope that by shining a light on what is actually going on among college students related to gambling, appropriate safeguards can be put in place to identify and offer assistance to students facing problems because of gambling.

FLORIDA COLLEGE STUDY

(continued from page 1)

socialize with friends, and the entertainment value perceived by these college youth remain the primary motivations to gamble.

The fact that college students are gambling should come as no surprise. Nevertheless, the question remains as to whether or not they are experiencing more gambling and gambling-related problems. To address this question, the college survey included the questions and criteria from the American Psychiatric Association's Diagnostic and Statistical Manual of Mental Disorders-Fourth Edition (DSM-IV) to assess rates of problem gambling.

“Gambling is a way to escape loneliness and boredom for some students, or to feel a sense of power and control”

Overall prevalence rates suggested that 5.2% of Florida college students were experiencing some form of gambling-related problems. This translated into 12.2% of males and 2.2% of females. Here again, pervasive card playing was most symptomatic of the problems experienced by these youth. If one extrapolates these numbers to the entire Florida college student population, approximately 50,000 college students state-wide are likely displaying some symptomatology, with

another 21,000 college students in Florida experiencing serious gambling-related problems.

Independent of level of gambling severity, the most popular reasons prompting these youth to gamble focused on the opportunities to win money, as an opportunity to socialize among friends, and for the perceived entertainment value. However, as levels of gambling problems increased, more of these college students reported gambling to escape loneliness and/or boredom. Some of the most problematic gamblers indicated that their gambling provided them with a sense of power and control.

Gambling problems also appeared to negatively impact students' academic success. Problem gamblers reportedly had an overall lower grade point average than their peers.

In general, compared to previous gambling prevalence studies conducted in Florida among adults and adolescents, the college students appear to be experiencing more gambling problems.

In some respects, it almost seems like the “perfect storm” brewing. We have increased opportunity and accessibility, coupled with the fact that many of these youth have access to credit cards and few financial responsibilities. Add to the mix



that these youth perceive themselves as smarter than the average person, they view gambling as a socially acceptable form of entertainment, and that they are invincible. The result - we may have a volatile combination of factors contributing to the high rates of gambling problems.

“Increased gambling opportunities, plus ready access to credit cards, can be a dangerous combination for some students”

What begins as a fun, exciting, benign form of entertainment can escalate and get out of control. The glamorization of gambling and the proliferation of sports wagering on college campuses, poker tournaments, the increasing number of land-based casinos and Internet wagering has taken gambling from a criminal, illegal behavior to a socially acceptable entertaining pastime.

The revenues generated from gambling to states continue to grow. Yet, our prevention and awareness campaigns are limited at best. Prevention and public awareness efforts need to be strengthened not only at the college and University level but at the High School level as well. Student service departments and administrators need to proactively address this issue.

The expansion of gambling may well become one of the more important social policy issues to face legislators and college administrators in the future. Gambling by college students, especially gambling occurring on campus, should be taken seriously.



Sports Gambling by College Students is Not Just Harmless Fun

By Dr. Tim Otteman



Tim Otteman is an assistant professor in the Department of Recreation, Parks and Leisure Services Administration at Central Michigan University and an internationally recognized expert in the field of sports gambling education. For more information on sports gambling, please visit Dr. Ottemans's website at www.timotteman.com.

I grew up in the world of sports gambling and have personally seen the negative consequences that involvement with this insidious activity can inflict. My brother was a campus bookie, my father ran a parlay card operation out of a neighborhood bar, and I bet on sports throughout my undergraduate education. I recently conducted confidential, life-story research with 14 college students who were actively participating in illegal sports gambling. My study uncovered four critical "guideposts" related to the introduction and continuation phases of wagering on sports. Each guidepost is briefly discussed here, underscored by quotes from the actual student gamblers, though the names used are not their own.

I. The Start

Students identified two ways in which they were introduced to sports betting: 1) by middle school or high school friends completing NCAA tournament brackets at school or 2) by their fathers via parlay cards in the home setting.

"A senior I played football with showed me the brackets. I was a sophomore. He ran the bracket."

-Ferris, 23-year old senior

"My Dad used to bring home the parlay cards from the college football games that everybody does at work. So, he would have me just make the picks and that's how I learned about the spreads and stuff."

-Adam, 22-year-old senior

II. The Hook

As to why students continued their involvement in sports gambling, four major reasons were given: 1) the

opportunity to make money; 2) excitement of the wager; 3) opportunity to use sports knowledge; and 4) social bonding with other sports bettors.

"I just love the rush. The feeling when I have a bet on a game, it's the best feeling. It's the time I feel like really exhilarated."

-Ian, 19-year-old sophomore

"[It is] just that the skill piece of sports gambling makes it way different than buying a lottery ticket or playing slots."

-Gavin, 21-year-old junior

"I may bet a game by myself, but I usually watch[ed] the games with my buddies. We [were] definitely closer because of gambling."

-Ethan, 24-year-old senior

III. The Perspective

There is a point when the sports bettor begins to understand the level of their involvement, and continues their gambling activities in spite of financial problems, jeopardized relationships or other associated negative consequences. They openly admitted that neither laws nor institutional policies deterred them. Eleven of the fourteen students began to wager more frequently, at higher amounts, on more games and on more sports over the course of their involvement.

"I was in over my head financially and lied to my parents to get extra cash. I told them it was for a special class fee and some training manuals. They still don't know."

-Gavin



"I was borrowing money from everybody and I did a few things that I am not proud of. It was a one-time thing, but I helped with a pretty major drug deal. I can't tell you how ashamed I am, but I was in deep trouble and that was the only way I knew to get out."

-Ethan

"I usually bet a minimum of \$100 per game; Up to three or four [hundred]. I bet almost every NFL game and probably 10 to 15 college [football] games a weekend. I also bet a lot of college hoops, probably 20 games a week."

-Jacob, a 22-year-old senior, who initially bet \$5 to \$10 on a weekly parlay card and \$20 annually on the NCAA tournament.

Sports Gambling

IV. The Next Step

The fourth guidepost is how students foresaw their future participation in sports gambling. All of the students expected to continue to wager on sports after graduating from college, although at a reduced rate due to the time constraints of having a “real job” or professional career. The students who ran bookmaking operations clearly understood that it is the “house” that profits from sports gambling, and they thought of their involvement as a business opportunity.



“The cool part for me is the business part. How do I get money bet in the right spots, how do I collect, how do I get new clients? It is to the point that if I have done a good job during the week, it doesn’t matter what happens in the games themselves. I don’t have a passion for sports like I used to. But, I think that I am ready to run my own business – this is kinda like an internship I guess.”

- Ferris, who made \$1,000 to \$1,500 weekly with his parlay card operation.

Implications for Policy and Practice

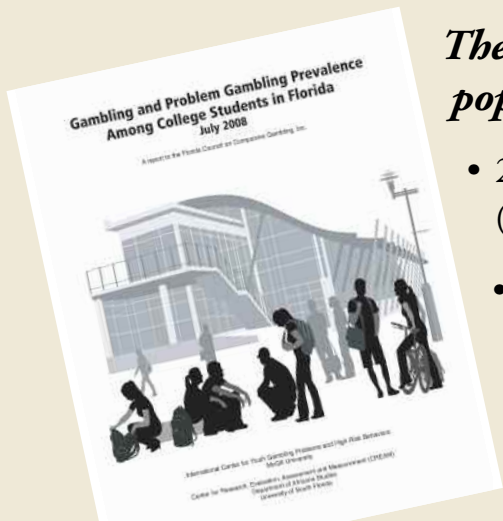
So, the big question is: What does this all mean? Although this was a small, qualitative study, it gives us a clearer picture of the “typical” college-aged sports gambler and highlights a tremendous need to educate people about the facts specifically related to wagering on sports, not only on college campuses, but also in middle schools and high schools. Particular focus should be placed on at-risk student populations like freshmen, student-athletes and fraternity members. Parents should also be included in these programs during orientations, as this study has indicated the importance of their influence on gambling involvement. And finally, college and university faculty, staff and administrators should be made aware of the prevalence of sports gambling on their campuses and the negative effects it is having on their students.

“They are more worried about drunk drivers, loud parties and rapes than kids betting on their favorite teams.”

- Ethan

This is an excerpt from an article by Dr. Otteman which can be found in its entirety at www.gamblinghelp.org by clicking on the Who We Serve tab and choosing College Students.

Sports Gambling: What Does the Florida College Study Reveal?



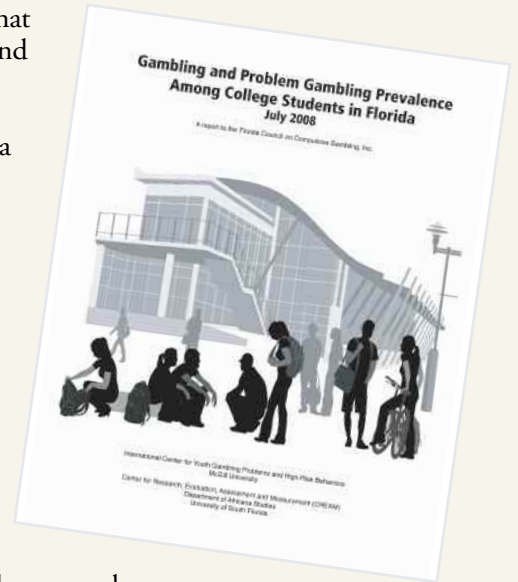
The results indicate that sports gambling is especially popular among male students:

- 26.0% of male students placed bets on professional sports; (7.8% of female students)
- 18.1% of male students placed bets on non-professional sports; (5.3% of female students)
- 17.9% of male students participated in sports pools; (4.9% of female students)

The Florida Council on Compulsive Gambling contracted with the University of South Florida’s Center for Research, Evaluation, Assessment and Measurement to conduct a survey of Florida College students regarding their gambling practices and associated behaviors. The secondary analyses and the writing of the report were completed by the International Centre for Youth Gambling Problems and High-Risk Behaviors at McGill University. The study reflects the responses of 2020 students from seven Florida universities surveyed between December 2007 and February 2008.

Call to Action: On the College Campus

The results of the study on college gambling clearly demonstrate that when it comes to college student gambling, it is not just a game. And Dr. Tim Otteman's look at sports gambling on campuses clearly illustrates that when campus authorities regard this activity as just harmless fun, a real disservice is done to the student population as a whole. So, now that the word is getting out, what can parents, college administrators and concerned students do?



For College Administrators

- Use student orientation as an opportunity to distribute information about problem gambling to students and parents.
- Insist that companies recruiting students for credit card applications include a brochure on the risks associated with excessive gambling.
- Promote greater awareness of the gambling helpline telephone number and available resources through on-campus advertisements.
- Re-examine policies concerning gambling on-campus.
- Consider the appropriateness of sanctioning on-campus gambling activities such as poker tournaments and casino nights.
- Fully utilize the Students Against Gambling Addiction (SAGA) program by scheduling campus-wide training sessions to include all faculty, staff, athletic coaches, resident advisors and peer advocates.
- Make training available for students interested in being advocates for their peers by using the Train-the-Trainer program included in the SAGA toolkit.

FCCG has developed a program, *Students Against Gambling Addiction (SAGA)* which focuses exclusively on how to provide essential information about problem gambling to college students from a variety of approaches by providing guides to action for:

- Resident Advisors
- Financial Aid Advisors
- Counselors
- Student-Athlete Coaches & Instructors
- Peer Advocates

Each guide offers practical insight about gambling addiction and identifies real actions students can take to access help for themselves and others.

For more information about SAGA or to obtain a SAGA kit, please visit www.gamblinghelp.org or call 888-ADMIT-IT.





Call to Action: For Family & Friends

SPECIAL FOCUS

For Parents

- Learn the warning signs of problem gambling behavior, the ‘hidden’ addiction:
 - Sudden need for money;
 - Preoccupation with playing computer gambling games;
 - Unusual interest in following sports;
 - Being broke one day, then showing up with money or new items the next.
- Be aware that college students are heavily recruited by credit card companies who provide them with unsupervised credit.



- Consider your family history; students with gambling problems are more likely to have relatives who have gambling problems.
- Ask about suspicious behavior; students with gambling problems have indicated that they would be less likely to turn toward family members for help and are more likely to not seek help altogether.
- Have the courage to inquire if something seems not quite right; problem gamblers have a 20% higher suicide rate than the population at large.
- Nurture a positive and communicative relationship, but assume nothing, especially when the facts don't add up.

ADDITIONAL RESOURCES AVAILABLE

- 888-ADMIT-IT; a toll-free confidential 24-hour multilingual helpline for information, resources, and referrals for students who have or think they may have a problem or for their concerned friends and family.
- Never far from a computer, students may want to access an on-line interactive forum available through the FCCG website, www.gamblinghelp.org. Student forums, as well as adult and general forums are available by clicking on “Interactive Forums” in the lower left hand corner of the page.
- For students who frequent *MySpace*, www.myspace.com/888admitit
- Florida College Biggest Fan Contest and other information on *Facebook* at <http://www.facebook.com/pages/Altamonte-Springs-FL/FCCG-Florida-College-Scholarship/36669501154>
- **You Tube Video, “Dealing with Addiction”** <http://www.youtube.com/watch?v=f9GxMAoPZRY&feature=related>
- Brochures and posters about problem gambling designed to get the attention of students are available by simply calling the Council or 888-ADMIT-IT.



When gambling becomes a problem...

888-ADMIT-IT

24-Hour Confidential Problem Gambling Helpline

Visit us online: www.gamblinghelp.org

Florida Council on Compulsive Gambling

FCCG exists not only to increase awareness about problem gambling but also to provide access to helpful and informative resources. Whether trying to provide assistance to those already impacted by gambling-related problems or looking to assist in prevention, these resources and more are available by contacting 888-ADMIT-IT or through www.gamblinghelp.org.



Florida Council on Compulsive Gambling, Inc.

901 Douglas Avenue, Suite 200

Altamonte Springs, Florida 32714

Phone: (407) 865-6200

Fax: (407) 865-6103

HelpLine: 888-ADMIT-IT
888-236-4848

Non-profit
US Postage
Paid
Orlando, FL
Permit# 51186

WHEN GAMBLING BECOMES A PROBLEM

888-ADMIT-IT

 Florida Council on Compulsive Gambling, Inc. www.gamblinghelp.org

WHAT KIND OF GAMBLER ARE YOU?



Social Gamblers

- Bet only what they can afford to lose
- Never borrow money to gamble
- Never use credit cards to gamble
- Gamble for set amounts of time
- Don't neglect school, family, or work to gamble
- Have other hobbies and/or social activities

Problem Gamblers

- Lose money they can't afford to lose
- Borrow money to bet or pay off losses
- Max out credit cards to gamble
- Lose track of time once they start gambling
- Develop problems with friends, family, school or work because of gambling
- Spend most their time gambling or thinking about gambling

If you or someone you know is showing signs of being a problem gambler, call the Florida Council on Compulsive Gambling's 24-hour Confidential and Multilingual HelpLine: 888-ADMIT-IT.