Students’ Gambling Behaviors and Beliefs in College
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The growing presence of gambling in popular culture, such as ESPN’s World Series of Poker, has been accompanied by more gambling activities on college campuses (Neighbors, et al, 2002; Wharton, 2006). Gambling has become more integrated into popular culture and has become commonplace among college-aged persons in particular. (Culleton, 1985; Engwall, et al, 2004; Illinois Higher Education Center for Alcohol, Other Drug and Violence Prevention, 2004; Lesieur at al., 1991; NASPA Gambling Task Force, 2001; Rockey, et al., 2005; Sommers, 1988; Volberg & Steadman, 1989, 1988; Wharton, 2006). These trends forecast serious challenges for American colleges and universities, as many of their students will develop potentially harmful gambling habits. “As legalized gambling continues to expand and become more socially acceptable, universities must begin to track the influence of gambling on broader student health issues.” (Engwall, et al, 2004, p.246)

In 2003, Dr. Barbara Wharton of the Office of Student Affairs at The Ohio State University piloted a study to learn about college students’ gambling behaviors and beliefs at the University of Michigan. The response rate to the survey used in this study was 8.12% (Wharton, 2006). Despite the relatively low response rate, the findings of this study do correspond to benchmarks set by previous research. Consequently, the study analyzed here is considered in light of its status as a pilot for future research.

In this issue, we identify groups of UM students whose gambling habits seem to be particularly severe, specifically those students who gamble online. We discuss the gambling behaviors and beliefs of college students in order to identify threats to their financial welfare and personal health. Lastly, we address the discrepancies between students’ behaviors and beliefs in order to show how those most threatened by the dangers of gambling may also be the most resistant to support and oversight. The findings of this study provide further information for administrators and researchers who wish to address the growing problem of gambling among college and university students.

Method
This study incorporated questions from the South Oaks Gambling Screen (SOGS), a questionnaire developed by Dr. Henry Lesieur and Dr. Shelia Blume in 1987 that has been one of the most widely used instruments to measure gambling habits (Shaffer, et al., 1999). These questions delve into the negative life consequences of gambling, and respondents fall into one of four categories: Non-gamblers, Social gamblers, Problem gamblers, or Pathological gamblers. (See sidebar)
During the winter of 2006, a randomly selected sample of 5,000 University of Michigan students received an invitation to take an online survey developed by The Ohio State University researchers about their gambling habits and beliefs. These students were informed that their participation was voluntary and their responses were to remain anonymous. One week later another reminder was sent out to these students. The survey instrument consisted of 109 questions and required approximately 10 minutes to complete. After two weeks, 417 students had responded to the invitations. Of these, six students did not consent to participate, three did not answer the required questions and were excluded from the study. No students reported being less than 18 years of age, but two reported being a Graduate or Professional student and were excluded accordingly. Consequently, 406 UM students’ responses were represented in the data, yielding a response rate of 8.12%.

Comparing findings of gambling behaviors across studies
Evidence suggests that college students who have parents and friends who gamble are more likely to start gambling (Browne & Brown, 1994; Devlin & Peppard, 1996; Frank, 1990; Rockey, et al., 2005). And an enabling environment and peer pressure may reinforce the gambling habits college students already have (Berkowitz, 2003, Perkins & Berkowitz, 1986; Rockey, et al., 2005). Moreover, college students may be particularly predisposed to develop severe gambling habits with about 3% to 6% of college students in North America being Pathological Gamblers (Frank, 1990; Ladouceur, et al., 1994; Rockey, et al., 2005; Shaffer, et al, 1999; Winters, et al., 1998; Wharton, 2006).

This pilot study suggests that many UM students are exposed to gambling. Approximately 37% of college students reported having a parent who gambles, and 79% of college students reported having a friend who gambled. Roughly 4% of UM students were found to be Pathological Gamblers, 5% were Problem Gamblers, and 22% were Social Gamblers. While the low response rate represents a great limitation to these findings, the data do parallel previous research regarding the proportion of college students who have the most severe gambling habits.

Unique threats posed by online gambling
Online gambling has been identified as a growing problem among college students, and legislation has recently been proposed to outlaw or severely limit Internet gambling. The Annenberg Public Policy Center’s National Annenberg Risk Survey of Youth estimated that 11.4% of college students who gambled chose to do so online (Romer, 2005). However, it is difficult to accurately estimate this proportion and several studies have shown conflicting results. For example, the Office of Student Affairs Assessment at The Ohio State University found that only 4% of OSU students had spent money gambling online in a 30-day period in 2006 (Wharton, 2006).

The pilot study presented here found that 14% of all UM students had gambled online. (Figure 1) Evidence from this study also suggests that online gambling may be particularly common among those students most severely addicted to the behavior. UM college students who gamble online are more likely to be Problem gamblers than those who gamble elsewhere (11% vs. 3%), and the likelihood is even greater that students who gamble online are Pathological gamblers (20% vs. 1%) (Wharton, 2006).

Financial status of online gamblers
Overall, there is inconclusive evidence as to the relationship between financial welfare and Problem and Pathological gambling habits. Previous research suggests that family income is positively correlated with increased gambling activities in general, and Pathological gambling in particular (Kallick-Kaufman, 1979; Ladouceur, et al., 1994; Lesieur at al., 1991). More recent research has found similar dynamics in relation to Problem gamblers but not Pathological gamblers (Rockey, et al. 2005). While family income is not the primary predictor of such behavior, more research is needed in order to more fully understand the role that family income plays in students’ gambling.

### South Oaks Gambling Screen (SOGS) identifies four patterns of gambling behavior:

**Non-gamblers:**
These individuals do not participate in gambling activities.

**Social gamblers:**
These individuals occasionally participate in gambling activities but show no sign of risk or stress in consequence.

**Problem gamblers:**
These individuals frequently participate in gambling activities and show indications that their behavior borders on addition.

**Pathological gamblers:**
These individuals gamble frequently and show strong indications of addiction.
This pilot study found that UM students who gamble online are more likely to use credit cards to pay for school (7% vs. under 1%), while students who do not gamble online are more likely to pay for college with scholarships (46% vs. 32%). These data may suggest that there are differences between the financial welfare of college students who gamble online and those who do not (Wharton, 2006).

**Figure 1**

![Where UM Students Gambled](image)

**Drinking behaviors of online gamblers**

Overall the relationship between gambling and drinking has been well established. Students with Problem or Pathological gambling habits, who also are more likely to gamble online, exhibit a greater likelihood to participate in binge drinking (Engwall, et al, 2004). Previous research suggests that alcohol abuse correlates with increased gambling habits among people of all ages (Ladouceur, et al., 1994; Lesieur at al., 1991; Rockey, et al., 2005).

This pilot study found that UM students who gamble online are more likely to drink at least once a week than those who do not gamble online (84% vs. 54%). In addition, those who gamble online are more likely to binge drink at least once a week than those who do not (70% vs. 38%) (According to Engwall, et al, 2004) binge drinking involves consuming 5 or more drinks in a row in one sitting) (Wharton, 2006).

**Differences between UM student’s behaviors and beliefs about online gambling**

UM students who gamble online seem to be particularly dubious of the threats posed by their gambling behavior. Students who gamble online are less likely to believe that gambling poses any health risk than those students who do not (39% vs. 47%). Moreover, they are less likely to prefer that their universities create a gambling police unit (7% vs. 16%), and are more likely to prefer that their institutions not to provide any help to students with gambling problems (26% vs. 10%) (Wharton, 2006). These data suggest the development of a potentially dangerous dynamic. Those college students who gamble online are particularly likely to binge drink, yet they are also more likely to believe their habits do not endanger their health and are more resistive to oversight and support.

**Challenges to this pilot study**

There are critical challenges to the validity and reliability of this pilot study that must be considered. Primarily, the low survey response rate (8.12%) represents a substantial limitation of these findings, and this must be taken into account when assessing the implications of this pilot study (Wharton, 2006). In addition, the growing social desirability of gambling among college students may have led some students to overestimate their own gambling behaviors or that of others. However, while 91% of the participants in this pilot study were not Problem or Pathological gamblers, over 98% of UM students asserted that they have never had a gambling problem. This suggests roughly 7% of UM students who are addicted, or nearly addicted, to gambling fail underestimated the severity of their own gambling habits (Wharton, 2006). Administrators and researchers should work to more accurately gauge the gambling habits of college students.
Implications
Administrators may also find it helpful to be mindful of college students’ online gambling behavior given its growing popularity and high levels of associated risk. Not only does online gambling seem to attract those students with the highest levels of addiction, online gambling is also correlated with higher levels of other risky behavior, such as binge drinking and unprotected sex (Engwall et al, 2004). However, more research on all types of gambling among college students should be conducted.

References

http://www.edc.org/hec/socialnorms/theory.html


