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## A Brief Report on Student Gambling and How UK Universities Can Support Students

### Abstract

**Purpose:** An estimated 1.2 million students gamble, equating to approximately two in every three students. In the UK, university students have reached the legal age to gamble; many have received significant sums of financial support and will be responsible for managing their own finances. Some UK universities have acknowledged that students engage in gambling activity and the need to provide gambling-related support. However, more research is needed to better understand student gambling activities and how universities can optimise provision of support. The purpose of this study was to enhance this understanding.

**Design/Methodology/Approach:** A total of 210 university students completed an online survey to provide details of their gambling behaviour and views on the types of support that they felt would best support students.

**Findings:** Both gambling and non-gambling students reported a preference for specialised gambling-related support within student services without the requirement for gambling-focused workshops ( $p < 0.01$ ). Follow-up analysis revealed a significantly greater proportion of females did not gamble ( $p < 0.01$ ), that males spent more money when gambling ( $p < 0.01$ ) and were higher risk gamblers than females ( $p < 0.01$ ).

**Originality:** These results provide evidence for gambling support to feature overtly as part of university support and wellbeing services.

**Keywords:** Gambling, Problem Gambling, University Students, Pastoral Support, Higher Education

### Introduction

Recent figures show that an estimated 1.2 million students gamble, equating to approximately two in every three students (Gambling Commission, 2019a). Many factors have contributed towards gambling becoming a more socially acceptable pastime (Celio & Lisman, 2014) such as increased availability (The House of Lords, 2021), increased acknowledgement and action by gambling providers regarding social responsibility (Gambling Commission, 2015), advances in technology and accessibility (Drakeford, 2015), and dramatic shifts in advertising campaigns (Binde, 2014; Abarbanel et al., 2017). Intensified pressure from gambling regulators (The Gambling Commission, 2020a) has resulted in a growing body of research that has largely focused on prevention or protection from gambling-related harm (Błaszczynski et al., 2014; McGivern et al., 2019), the development of Responsible Gambling (RG) devices, improving policy and legislation (Gainsbury et al., 2014; The Gambling Commission, 2019b), and the creation of data-tracking systems (Chagas & Gomes, 2017). However, despite the benefits of such initiatives, many people still suffer from unaffordable monetary losses and wider gambling-related issues that have a detrimental impact not just on their own health and wellbeing (Messerlian & Byrne, 2004), but also on the personal lives of those around them (Holdsworth et al., 2013).

The UK is among the most liberal of countries with regards to gambling law (Rohsler, 2022) and the Gambling Commission continuously develop increasingly robust policies to protect gamblers. However, student gambling has received increased focus among key stakeholders (Tarrant, 2020). Whilst a notable proportion of RG research has drawn on student samples, fewer studies have focused on the impact of gambling on students themselves. More specifically, Sherba and Gersper (2017) highlight the need for higher education (HE) establishments to become more proactive in recognising gambling-related issues and the need to devise clear policies and guidelines on the provision of support. This assertion has been further supported by providers of gambling-related support in the UK (Gamcare, 2019). A study in the UK in 2019 showed that 47% of students had gambled in the past month, with

16% of those being at-risk or problem gamblers. These figures translate to approximately 264,000 students as being at-risk gamblers in the UK (Young Gamers & Gamblers Education Trust, 2019).

The potential for risky gambling activity is amplified among UK university students. Many new students leave home for the first time, have reached the legal age to gamble (in the UK), and will have received significant financial support. For example, student maintenance loans can range from £7987 - £12,667 (Gov.UK, 2022). These circumstances unfortunately may create ideal conditions for gambling activity to become problematic. Research has shown that students gamble for many of reasons common among non-student gamblers, such as enjoyment, to win money, and/or for excitement (Griffiths, 2012). However, students have also been reported to gamble for additional reasons such as, occupying time or combatting boredom, conformity (because their peers are gambling), or are motivated by alcohol (Neighbors & Lostutter, 2002). These motivations for gambling should be a cause for concern among academics, health professionals, and student support staff. Some students will find that their timetable has significant blocks of time with non-scheduled activities between lectures and seminars (Anić et al., 2017), increasing the opportunity for gambling uptake. Many students are responsible for managing their own time and money, with a notable proportion of students experiencing autonomous money management for the first time. Though universities provide excellent support in these areas (Segaren, 2019), poor budgeting is a common issue among students (Vien, 2015). These findings are concerning given that university students have reported using gambling as an alternative source of income (NUS, 2019) and for over half of student gamblers (52%), winning money is the one the primary reasons for gambling (Young Gamers & Gamblers Education Trust, 2019).

Furthermore, one of the well-documented concerns among new students is being able to make friends (Gambles et al., 2022). In the UK, the social aspects of student life are closely linked with alcohol consumption, whereby social events occur on a regular basis and are very much part of UK student culture (Thurnell-Read et al., 2018). Research has also shown that 13% of students gamble because of the social element (Young Gamers & Gamblers Education Trust, 2019). These circumstances highlight the potential for student gambling, which is no longer bound by having to physically visit a betting shop. Online gambling is the most common form of gambling in the UK (The Gambling Commission, 2020b) and students are no exception. This is concerning because online gambling is also more likely to lead to more harmful forms of gambling (Montes & Weatherly, 2017), which are more difficult for peers and university staff to detect by comparison to drug or alcohol misuse (Hing & Nuske, 2012; Ladouceur, 2004). Harmful gambling may only become apparent when individuals seek voluntarily support, at which point considerable losses and determinants to students' wellbeing may have already occurred and been experienced. Gender differences in gambling behaviours have been analysed from various perspectives, though there is a lack research focused on UK students. Male gamblers in the U.S are generally more risky gamblers (Wong et al., 2013), whilst McCormack et al. (2014) showed that males are more likely than females to gamble online and develop gambling-related problems. Males are also more likely to gamble for longer periods of time than females, although females are more likely to experience feelings of guilt or shame following gambling activity. Baggio et al. (2018) showed however, that gambling among females is increasing and that females were more likely to gamble on gambling machines rather than sports betting. Whilst there is a significant body of gambling research involving undergraduate students, Baggio et al. (2018) highlight that much of it is gender-blind, highlighting the need for a more refined understanding of gambling behaviours among male and female undergraduates, particularly in the UK.

Beyond student gambling, university can be a turbulent experience for many students, as for many it involves navigating the early stages of adult life and all the associated experiences and challenges it brings with it. In recognition of this, universities have expanded the pastoral elements of education, with increased focus on student wellbeing, study support, and health services (Laws & Fiedler, 2012). It is also common for universities to host seminars discussing issues such as, safer sex, to raise awareness of the dangers of alcohol and drug abuse, to provide guidance on staying safe at night, and to promote general health and safety awareness. It is important that university staff can identify potential problematic behaviours and either provide, or direct students toward suitable support systems. Given the growing awareness of student gambling within UK universities, some institutions have taken steps to provide more overt support for gambling-related issues (e.g., Young Gamers & Gamblers Education Trust, 2019). At present, a small number of universities broadly offer two types of support: Either advice

or guidance via student wellbeing services (e.g., University of Bath, 2022); or gambling awareness workshops (e.g., University of Bournemouth, 2021). However, only a small number of universities offer these options and more needs to be done to establish an optimal common approach to student protection from gambling-related harm. Furthermore, a clearer understanding of the demographics who are more likely to require gambling-related support would further assist institutions in tailoring services, enabling targeted interventions whilst possibly reducing the strain from dealing with harmful student gambling.

As HE establishments continue to respond positively to calls for increased pastoral care (Laws & Fiedler, 2012), it is evident that given the prevalence of student gambling, a more specific and overt university-level response to address gambling-related issues is required. Students are at the heart of all universities and - as with many student-related issues, are often best placed help shape changes to policy and practice. Given the preceding review, it is clear that an understanding of the type(s) and frequency of gambling-related support that students might find useful is required. It was predicted that a greater proportion of students would show a preference for a specific approach to improving gambling safety within universities. It was also predicted that there would be disproportionate frequency of gamblers by gender, and that males would be riskier gamblers and spend a greater proportion of their disposable income on gambling.

## **Methods**

### *Design & Materials*

A survey was devised to explore student gambling perceptions, behaviours and opinions surrounding the responsibility of universities to provide gambling-related support and how such support should be provided. In addition to the 9-item Problem Gambling Severity Index (PGSI) (Ferris & Wynne, 2001) the survey contained 14 questions that gathered information on the courses that students were studying, gambling expenditure, modes of gambling, perceptions of gambling, and gambling activities. Inclusion criteria to take part in the study were that participants needed to be active UK university students with an interest in the role and impact of gambling on UK students. Participants did not have to be gamblers to take part in the study. The study was approved by the local university ethics committees.

### *Participants*

A total of N = 210 participants took part in the study (Male, n = 78, Female, n = 129, n = 2 Did not wish to state their gender, and n = 1 identified as non-binary). All participants were university students studying in England. All participants were 18 years of age or over (Mean age = 22.69 years, SD = 6.33), with 93.3% of the sample studying at undergraduate level and 6.2% of the sample studying at postgraduate level (0.5% did not specify). Of the sample, participants self-identified as: White British (n = 184), Other White background (n = 3), Black (n = 2), Caribbean (n = 2), African (n = 1), White and Black African (n = 2), White and Asian (n = 2), Indian (n = 4), Bangladeshi (n = 1), Chinese (n = 1), Arabian (n = 1), Other Black Background (n = 1), Other Asian Background (n = 1), Other Mixed Background (n = 2), Other Ethnic Group or Background (n = 2), did not specify (n = 1).

### *Procedure*

Participants were invited to take part in the study and received a weblink to access the survey, which took approximately ten minutes to complete. Links were made available via university channels of communication to ensure that participants were active UK university students. The opening screen of the survey explained the aims of the study and practical aspects of taking part. Participants were informed that their involvement in the study was voluntary, and that all data would be anonymised. Participants were able to withdraw from the study at any time and up to two weeks after taking part (no participants requested to withdraw). After providing electronic consent, participants responded to a series gambling and university support questions. Finally, participants were debriefed and thanked for their participation.

### *Data Analysis Strategy*

Hypothesis 1: The survey examined two gambling-support-related questions regarding the Frequency and Type of support students felt universities should offer. Types of support were Workshops and Seminars to Raise Awareness of Gambling Risks, and Specialised Help Within Student Services. Participants indicated a preference for one of four possible combinations: Workshops and Seminars to Raise Awareness of Gambling Risks (only); Specialised Help Within Student Services (only); Both Types of Support; Neither/No Support. Preferences were tested using Chi-Square analysis. The sample size was proportionate to those of other studies in this field that have employed the same analysis (e.g., Bramley, et al., 2018); Mateo-Flor et al., 2020) and was sufficient to detect a large effect size with a high level of statistical power.

Hypothesis 2: A Chi-Square test was performed to examine whether there was an association between Gender (Male, Female) and Gambler Status (Gambler, Non-Gambler).

Hypothesis 3: The sample size was greater than/approximate to other studies in this field for Hypothesis 3 and 4 (e.g., Hayden & Platt, 2009). Parametric assumptions were violated; therefore, a Mann-Whitney U test was conducted. The independent variable of Gender had two levels: Male and Female (2 participants did not specify a gender and one participant identified as non-binary. Due to small sample sizes in these categories, they could not be included in analysis). The dependent variable of Gambling Expenditure was based on the proportion (%) of disposable income that participants reported using for gambling.

Hypothesis 4: Parametric assumptions were violated; therefore, a Mann-Whitney U test was conducted. The independent variable of Gender had two levels: Male and Female. The dependent variable of Gambling Risk was based on PGSI scores.

Given the number tests conducted, a Bonferroni correction (Dunn, 1961) was applied to the  $p$  value resulting in a threshold value of  $p = 0.0125$ .

## Results

The response rate to the survey was 94.31%. Of the sample, there were  $n = 82$  gamblers and  $n = 128$  non-gamblers. For participants who identified as gamblers,  $n = 55$  gambled either entirely or predominantly online,  $n = 25$  gambled either entirely or predominantly offline ( $n = 2$  did not specify). Most gamblers (61.7%) gambled less than once a week, with the remainder (38.3%) gambling more than, or at least once a week. Of the gambling sample, 14.3% reported using gambling as a form of income and 7.9% reported gambling in secret. Lotteries (57.5%) and sporting events (36.3%) were the most popular forms of gambling.

Hypothesis 1: Table 1 shows the response rates to the types and frequency of gambling-related support that students believed should be offered by universities. Each participant indicated a preference for one of four different formats: Specialised Help (only); Workshops and Seminars (only) Specialised Help & Workshops and Seminars (both); or neither. Four participants did not provide a response.

*[Insert Table 1 Here]*

A Chi-Square test was performed to examine whether there was an association between the frequency and type of gambling-related support that university students believed should be provided by universities. The relation between these variables was significant,  $\chi^2 (1, N = 206) = 61.235, p < .001$  whereby specialised gambling-related support within student services without the workshops and seminars during welcome week represented the optimal level of support in dealing with potential student gambling issues. Only 5.8% of students believed that no form of gambling support should be available. The effect size for this finding, Cramer's  $V$ , was large, .567 (Cohen, 1988).

Hypothesis 2: Table 2 shows the response rates to gambling status by gender. A Chi-Square test was performed to examine whether there was an association between the gender and gambler status. The association between these variables was significant,  $\chi^2 (1, N = 207) = 6.803, p = .009$  showing a greater frequency of female non-gamblers. The effect size for this finding, Cramer's  $V$ , was small, .181.

*[Insert Table II Here]*

Hypothesis 3: N = 72 gamblers responded to this question. A Mann-Whitney *U* test indicated that Gambling Expenditure was greater among Males (Mdn = 10.00, n = 36) than Females (Mdn = 4.00, n = 36),  $U = 385.5$ ,  $p = 0.003$ ,  $r = 0.12$ .

Hypothesis 4: Participants completed the Problem Gambling Severity Index (PGSI), results showed the following: No Risk (0) = 29 (37%); Low-Risk (1-2) = 28 (35%); Moderate Risk (3-7) = 17 (22%); High-Risk/Problem Gambler (8+) = 5 (6%), (n = 3 participants did not complete the PGSI). A Mann-Whitney *U* test indicated that PGSI scores were greater among Males (Mdn = 2.00, n = 39) than Females (Mdn = 0.00, n = 40),  $U = 455.0$ ,  $p < .001$ ,  $r = 0.12$ .

## **Discussion**

The present study examined gambling behaviours and perceptions among UK university students, to discover useful methods for universities to adopt to support students with gambling-related issues. Analysis revealed a significant association between the type(s) and frequency of gambling-related support preference. A significant majority of participants desired specialised gambling-related support be made available by university wellbeing services. This coupled with the low frequency of participants who believed that no support should be provided, clearly indicates that universities should refocus their efforts regarding gambling-related support. More male students were gamblers than female, these findings align with previous studies (e.g., McCormack et al., 2014). However, one third of females in the sample were gamblers, which concurs with Baggio et al. (2018) who reported recent increases in females gambling. Findings from hypotheses three and four add further context, showing greater gambling expenditure among males, and significantly greater PGSI scores among males by comparison to females. These findings align with previous research among this demographic (e.g., Wong et al., 2013). These cross-sectional data indicate intense gambling behaviour among male university students with evidence to provide focused support via student well-being services. Additional exploratory findings showed that most gamblers gambled online, consistent with the behaviours of the UK gambling population (The Gambling Commission, 2020b), with small proportions of students gambling in secret and/or to make money. These findings align with the NUS report (2019) and demonstrate the pressing need for a conversation about gambling in UK universities to increase awareness within HE.

It is important to acknowledge that student services teams across UK universities provide extensive support, which can include gambling-related issues. However, the present study indicates a lack of specific signposted gambling-related support may be an issue for universities, and that such support is warranted. Gambling-related issues are inextricably linked to issues surrounding mental health (Messerlian & Byrne, 2004), meaning overt signposting of available support may alleviate some mental health issues among students. It would be prudent to address gambling-related support alongside broader financial budgeting advice, which is commonly provided within UK Universities. This strategy would align with Responsible Gambling advice and guidance offered by gambling providers and with broader UK university positions on supporting safe and responsible student behaviour. For example, UK universities acknowledge that students are likely to consume alcohol, take part in student social events (Thurnell-Read et al., 2018), and engage in sexual activities (Chanakira et al., 2014), all of which have possible negative consequences for students' health in which universities currently offer guidance and support for. The findings of this study show that gambling should be no different in this respect, as offering gambling-related support may alleviate or prevent potential harm.

Gamcare (2019) highlight the need for academic staff to be able to spot the signs of problem gambling among students. Whilst such training would be beneficial, the provision of specialised gambling-related support within universities more generally may further alleviate anxieties among academic staff regarding pastoral responsibilities and expectations in identifying gambling-related issues. Gambling is likely to continue to feature as part of the university experience for a notable proportion of university

students. The expanding set of pastoral duties in the HE sector should thus include gambling related support (Segaren, 2019).

### *Limitations and Future Research*

Future research should also explore students' knowledge of RG tools and usage frequency, which may be beneficial to professionals in HE. The exploratory findings of the present study showed preferences for lotteries and sporting events. Gambling has been shown to be particularly prominent among athletes (Vinberg et al., 2020), a trend which has also been noted among student athletes (Kroshus et al., 2014). Baggio et al. (2018) noted preferences for sport-related gambling among sports students and there is a growing body of research evidencing a need to focus on this demographic (Ellenbogen et al., 2008; Wang et al., 2021). Therefore, it may be beneficial for future research to further examine gambling activity among subject-specific cohorts. Research aimed at these demographics may further aid in devising more refined interventions and support systems. The authors also acknowledge that the relatively high proportion of female non-gamblers responding which may have impacted on the findings.

### *Conclusion*

The findings of the present study advocate for UK universities to be more overt in their provision of specialised gambling-related support as part of the range of pastoral services provided.

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