

# ANNUAL STUDENT GAMBLING SURVEY

A Censuswide Survey commissioned by **Ygam** and **GAMSTOP**  
Data collected December 2022 | Report published February 2023



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# Executive Summary

The harms which can arise due to gambling affect individuals, families, communities, and wider society, and as such gambling is a growing public health concern. Internationally, studies have suggested that university students may be more vulnerable to the harms related to gambling, with studies suggesting that rates of 'problem gambling' in students in the USA might be more than 10% - significantly higher than the rates of 'problem gambling' found in the general adult population in Britain of 0.3%.

The aim of the present survey was to further explore student gambling behaviour and its impacts, as well as to understand students' confidence in accessing support in relation to gambling harms. The survey was a repeat of research carried out in December 2021. A sample of 2003 students at UK universities were surveyed. As well as questions around gambling activities, expenditure, influences, impacts, sources of funds and help-seeking, this year the survey included the short-form Problem Gambling Severity Index, a standardised measure of at-risk behaviour in gambling.

Results showed that 71% of students had gambled at least once in the previous 12 months. Amongst those students who had gambled in the previous year, 28% were found to be at 'moderate risk' and 24% had behaviour categorised as 'problem gambling'<sup>1</sup>. Amongst the whole sample, including those who had not gambled in the previous year (n = 2003), the rates of 'moderate risk' gambling were 20% and 'problem gambling' were 17%.

Half of all respondents who gamble reported that gambling had impacted their university experience, with 13% having trouble paying for food, 10% missing lectures and tutorials, 10% saying gambling affected their assignments and grades, and 9% struggling to pay bills or for accommodation. Despite this, just under 45% of those who gamble were unaware of the support available to them from their universities. Females in this survey who gamble were less likely than males who gamble to feel confident<sup>2</sup> in accessing support from their university (56% vs 67%).

The report makes three key recommendations: to invest in universal prevention education in schools to help prepare young people to be resilient to the risks related to gambling before their transition to university; for gambling harms to be considered as part of every university's health and wellbeing strategy; and for further research to be conducted to better understand the experiences of students who gamble and how harms can be better prevented amongst this cohort.

<sup>1</sup> The authors recognise that language is important, and that the phrase 'problem gambling' can be stigmatising. We use this phrase only when referencing the Problem Gambling Severity Index, and maintain the principles of person-first language throughout this report. Please see the note on the PGSI on page 5 for further information.

<sup>2</sup> Very confident<sup>1</sup> and 'Somewhat confident' answer responses combined

# Introduction

The harms which can arise due to gambling affect individuals, families, communities, and wider society (Wardle et al., 2018), and as such gambling is a growing public health concern (Regan et al., 2022). Disordered gambling is classified as a non-substance related (behavioural) addiction in the DSM-5 (APA, 2013), the official classification for clinical diagnosis used by psychiatrists, psychologists and other mental health practitioners. Harms related to disordered gambling extend beyond the financial impacts; gambling harms can include emotional, physical, and social impacts (including anxiety, stress, insomnia, financial hardship, domestic violence, family breakdown and unemployment) and have been linked to an increased risk of suicidality and criminal behaviour (Langham et al., 2016; Nash et al., 2018; Rockloff et al., 2022).

Internationally, studies have suggested that university students may be more vulnerable to the harms related to gambling (Chan et al., 2015; Nowak, 2017; Saeid et al., 2018; Wong et al., 2021), with studies suggesting that rates of problem gambling in students in the USA might be more than 10% - significantly higher than the rates of problem gambling found in the general adult population in Britain of 0.3% (Gambling Commission, 2022). Whilst we must recognise the social, cultural and measurement differences which might account for this difference in prevalence rates, it is likely that young people are at greater risk of experiencing harms due to gambling. Young people have an increased tendency to engage in risky behaviour (Welte et al., 2007). Students may be particularly at risk due to experiencing a number of stressful life events, such as moving accommodation, academic pressure and social conflict (Zolkwer et al., 2022). In the UK, a survey was carried out in 2021 (Ygam, 2022) which found that 80% of students had gambled, and 41% reported that gambling had a negative effect on their studies. Zolkwer and colleagues (2022) found that 44% of students attending a higher education university in Wales engaged in at-risk gambling, and 6% in problem gambling, with males at greater risk for both than females.

The aim of the present survey was to further explore student gambling behaviour and its impacts, including students' Problem Gambling Severity Index categorisations, as well as to understand students' confidence in accessing support in relation to gambling harms.

The survey was jointly commissioned by Ygam<sup>3</sup> and GAMSTOP<sup>4</sup>, and carried out by Censuswide<sup>5</sup>.

<sup>3</sup> Ygam is an award-winning national education charity working to safeguard children and young people from gaming and gambling harms through awareness raising, education and research. [www.ygam.org](http://www.ygam.org)

<sup>4</sup> GAMSTOP is an online self-exclusion scheme, operated by the National Online Self-Exclusion Scheme Ltd, an independent not-for profit company. It is a licensing condition for all online operators to be integrated with GAMSTOP and anyone who registers with the scheme can exclude themselves from all online gambling sites licensed in Great Britain. GAMSTOP is a free service available to all consumers resident within the United Kingdom.

<sup>5</sup> Censuswide is an international market research consultancy whose teams are expert across healthcare, corporate, international and consumer research. They have partnered with insights, communication and marketing teams in the world's most respected companies and have access to a global network of panels in over 65 countries to capture thoughts and opinions from a vast number of audience groups. Censuswide adhere to ESOMAR principles and the MRS Code of Conduct.

# Methodology

## Participants

A sample of 2003 students at UK Universities were included in this survey. The sample was split equally in terms of gender (male, n = 1000; female, n = 1003). 77% were White British. The majority of the sample (n = 1340) were aged between 18-24; 433 were aged 25-34, 167 were aged 35-44 and 63 were aged 45 or over. The age profile of participants was broadly in line with the national profile<sup>6</sup>, with 67% being under 25 and 22% being aged 25 to 34. Students from all over the UK participated in the survey, however Universities in Scotland and Wales were slightly under-represented in the sample<sup>7</sup>.

## Measures

A survey was designed by Ygam and GAMSTOP to explore behaviour and attitudes towards gambling in this sample. As well as questions around gambling activities, expenditure, influences, impacts, sources of funds and help-seeking, this year the survey included the Short-form PGSI, a standardised measure of at-risk behaviour in gambling (Williams & Volberg, 2012). The full survey can be found at Appendix A.

## A note on the PGSI

The Problem Gambling Severity Index (PGSI; Ferris & Wynne, 2001), and its short form (Williams & Volberg, 2012), are tools widely used to measure at-risk gambling behaviour. Responses to the tools are categorised into four profiles: non-problem gambling (gambling with no adverse consequences); low risk (gambling with low level of problems with few or no identified negative consequences); moderate risk (gambling with a moderate level of problems leading to some negative consequences); and problem gambling (gambling with negative consequences and a possible loss of control). Whilst these subclinical thresholds provide a framework to signpost treatment pathways and early intervention (Stinchfield, 2013), the language used to describe the risk profiles (e.g., 'problem gambling') has sometimes led researchers and others to use the term 'problem gambler' to describe an individual who fits that risk profile. In their review of stigma related to gambling and gambling harms, Pilakas and colleagues (2022) recommend that person-first language is used to demonstrate that gambling disorder is a mental disorder, not an identity; for example, to use 'person with a gambling disorder' rather than 'problem gambler'. However, as the PGSI and its short form do not provide clinical diagnosis, when referring to those individuals whose responses classify them as experiencing 'problem gambling' this report will refer to them as such, whilst maintaining the principles of person-first language.

## Procedure

The sample was recruited via an online panel using Censuswide's standard points-based participant incentive system. All survey panellists were double opted in, in line with the MRS Code of Conduct and ESOMAR standards. Participants were provided with information about the aims of the survey and all participants provided informed consent. Participants answered the survey online, and generally completed the survey within 10 minutes. At the end of the survey all participants were fully debriefed and offered information on access to sources of further support.

## Analysis

The results have been analysed using descriptive statistics, with the aim of publishing an overview of the survey findings without a significant delay from the date of data capture. Further analysis of the dataset may be undertaken and published in due course.

<sup>6</sup> <https://www.hesa.ac.uk/news/25-01-2022/sb262-higher-education-student-statistics/numbers>

<sup>7</sup> Ibid

# Results

## Results are presented in three sections:

- 1. **Whole sample results:** two survey questions were asked to the whole sample, exploring participation in gambling and the purchase of cryptocurrency.
- 2. **Gamblers' results:** those who had gambled in the past year were asked a series of questions about their attitudes to and participation in gambling.
- 3. **Non-gamblers' results:** those who hadn't gambled in the past year were asked a series of questions about their attitudes to gambling and their understanding of how their friends/peers might experience gambling.

## WHOLE SAMPLE RESULTS

### Participation in gambling.

In this sample, 71% report having gambled at least once in the previous 12 months (see Table 1). Males were more likely to say they have gambled than females (m=81%; f=61%)

	All	Male	Female
Number of Responses	2003	1000	1003
Gamblers (Net)	70.94%	81.10%	60.82%
Non-gamblers	28.01%	18.50%	37.49%

Table 1: Gambling participation by gender in the past 12 months.

The survey explored what gambling activities the sample participated in. The most common gambling activity for males was 'Online Sports Betting' with 42.3% reporting having gambled this way. The most common gambling activity for females was the 'National Lottery', at 34.5%.

The National Lottery was also the most common form of gambling overall (36.69%) and was the 2<sup>nd</sup> most common activity amongst males (38.90%).

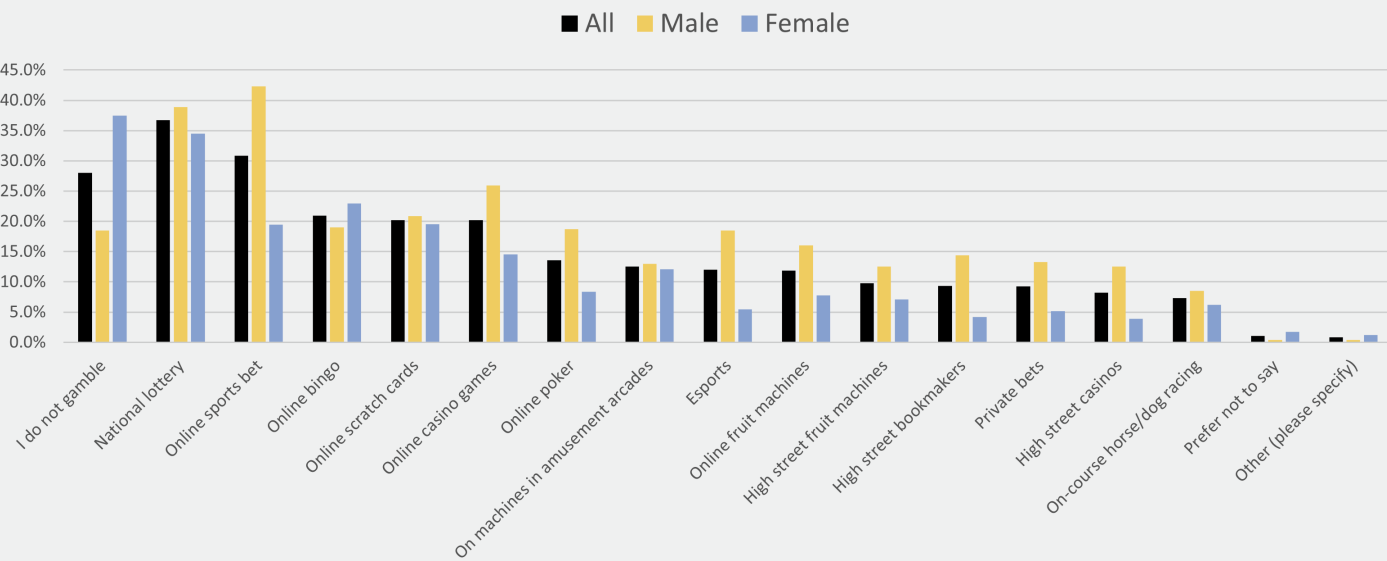


Figure 1: Engagement in gambling activities by gender.

## Investment in cryptocurrency

40% of respondents to this survey who said if they have / have not gambled in the past 12 months stated that they had invested in cryptocurrency during the last 12 months. Males were more likely to have bought cryptocurrency than females (m = 53%, f = 28%).

	All	Male	Female
Number of Responses	1982	996	986
Yes	40.36%	52.71%	27.89%
No	58.32%	46.29%	70.49%
Prefer not to say	1.31%	1.00%	1.62%

**Table 2:** Investment in cryptocurrency by gender

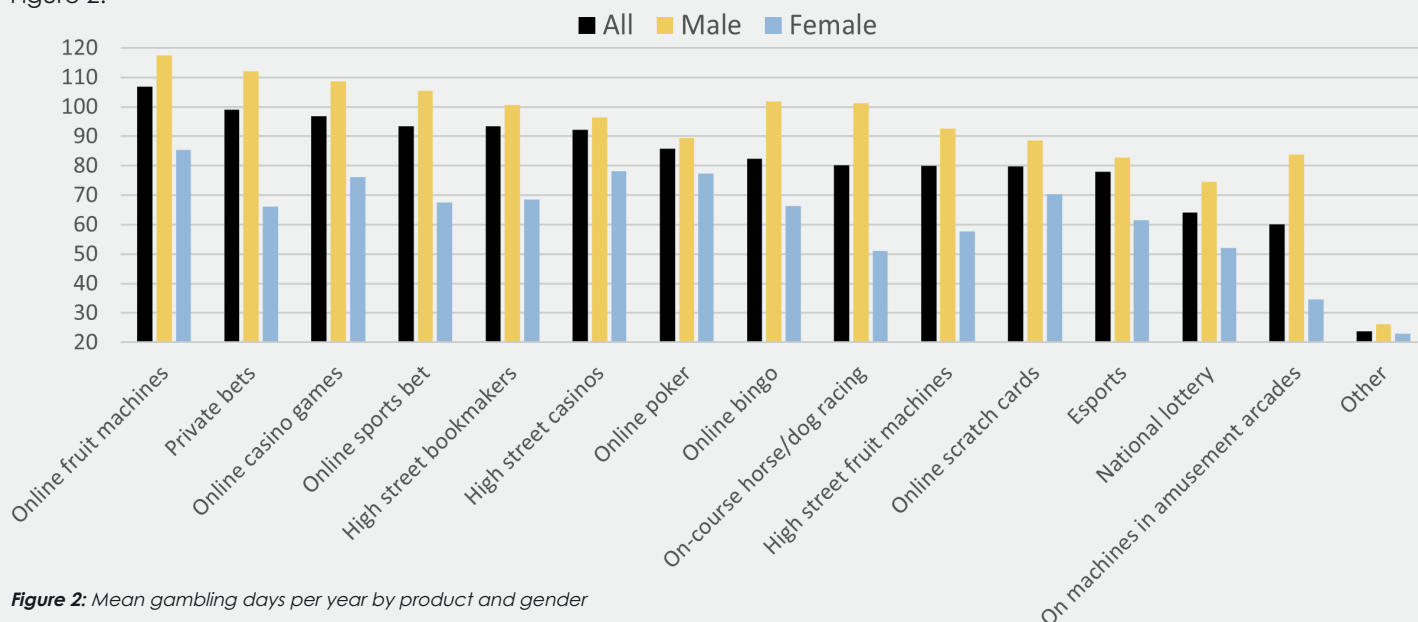
Almost double the percentage of males have bought cryptocurrency in the past 12 months. Interestingly this is relatively even across age groups, excluding the 55+ age group that had only 10 responses in total, the percentage across the age groups is between 38.4% and 46.7%, with the 35-44 age group being the highest. This gender breakdown is consistent with other research findings.

## GAMBLERS' RESULTS

This section reports results from those who said they had gambled in the previous 12 months.

### Frequency of gambling

Participants were asked 'How frequently they gamble?' for each of the products they reported using in the earlier question. The average (mean) the number of days in a year that respondents who gamble reported using is shown in Figure 2.



**Figure 2:** Mean gambling days per year by product and gender

**40% of respondents to this survey stated that they had invested in cryptocurrency during the last 12 months.**

## Motivations for gambling

Participants were asked why they gamble and were asked to tick up to 10 pre-defined options, or to decline to answer. One of the options was 'other', with respondents selecting this choice asked to specify their reason for gambling.

The most common reason given was 'To make money', with 47.9% of the sample citing this as a reason they gamble. Slightly more males than females who gamble responded that they 'Enjoy the risk' of gambling, with 28.5% of males selecting this option compared to 20.3% of females; and males were more likely to say they gambled 'For the buzz', with 33.7% of males selecting this option compared to 25.7% of females. 21.0% of females said they gamble 'For fun with family' compared to 14.6% of males.

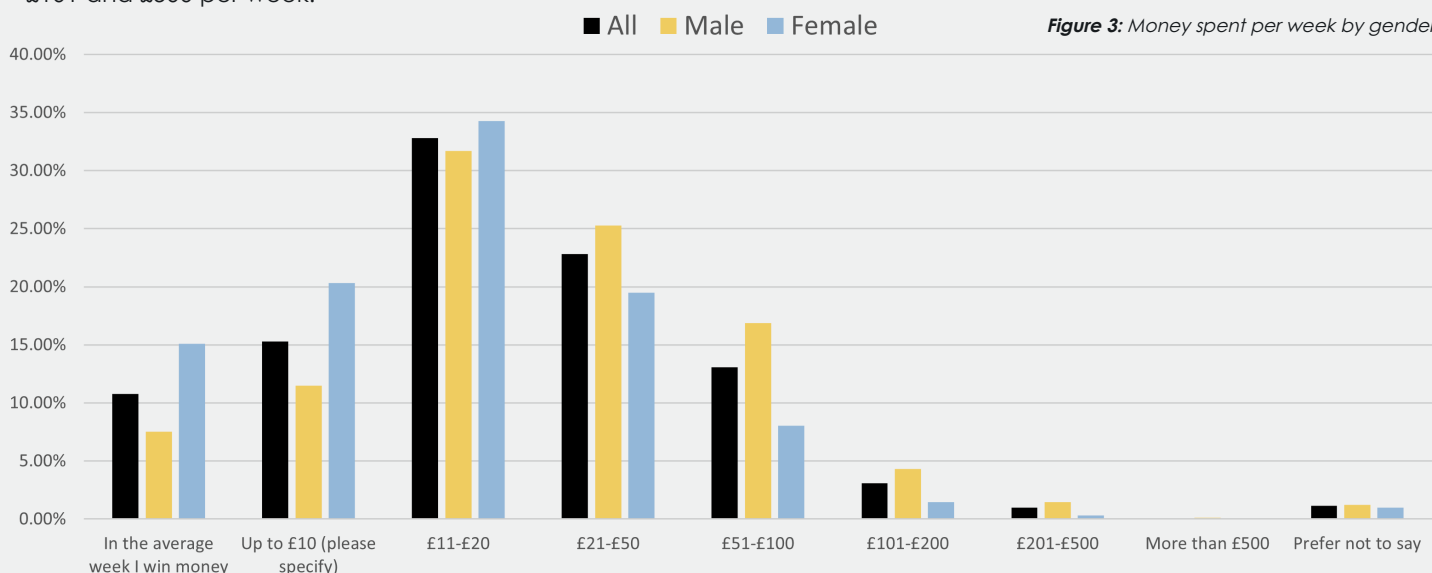
11.1% of respondents said they gamble to escape problems, and 4.5% reported that they gamble because they are unable to stop or are addicted.

	All	Male	Female
Number of Responses	1421	811	610
To make money	47.85%	48.46%	47.05%
For fun with friends or peers	31.39%	29.96%	33.28%
For the buzz	30.26%	33.66%	25.74%
I enjoy the risk	24.98%	28.48%	20.33%
It gives me something to do	21.67%	22.69%	20.33%
For fun with family	17.31%	14.55%	20.98%
It helps me relax	16.33%	17.51%	14.75%
As a form of escapism/to avoid my problems	11.05%	13.56%	7.70%
I am unable to stop/am addicted	4.50%	5.30%	3.44%
Other please specify	0.56%	0.25%	0.98%
Prefer not to say	0.42%	0.37%	0.49%

**Table 3:** Reasons for gambling by gender

## Gambling spend

Participants who gamble were asked, on average, how much money they spend per week on gambling. Although the amount spent on gambling is relatively similar in each of the age groups, there is a trend towards males spending more, on average, than females. There are almost double the percentages of females in the 'up to £10' and £0 ('In the average week I win money') categories, with 20.3% females to 11.5% males in the 'up to £10' category and 15.1% females to 7.5% males in the 'I win money' category. 4.08% of all respondents who gamble report spending between £101 and £500 per week.



**Figure 3:** Money spent per week by gender

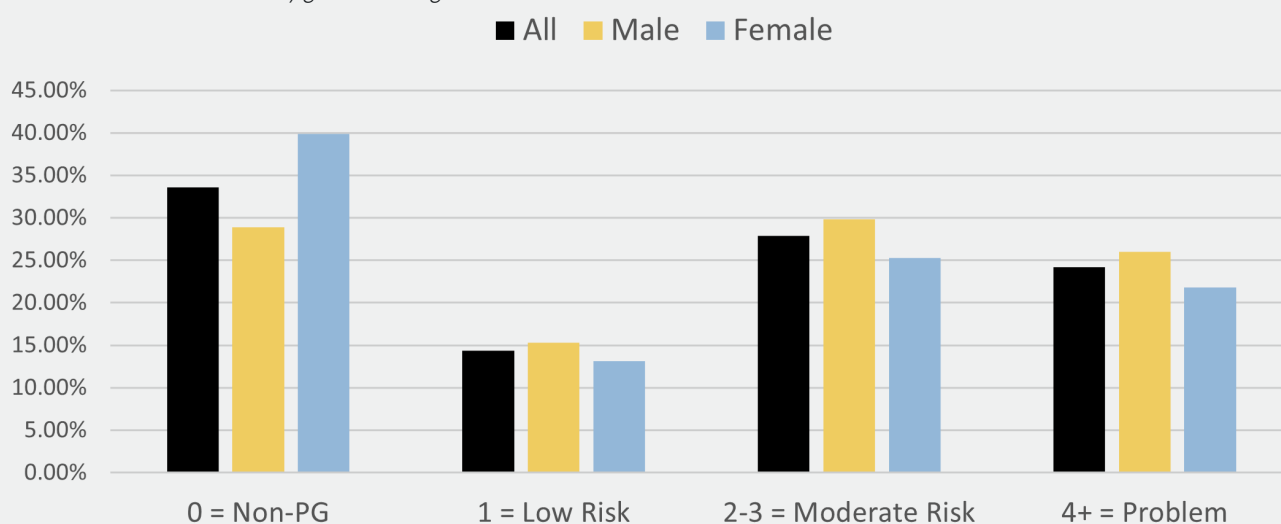


## Problem Gambling Severity Index

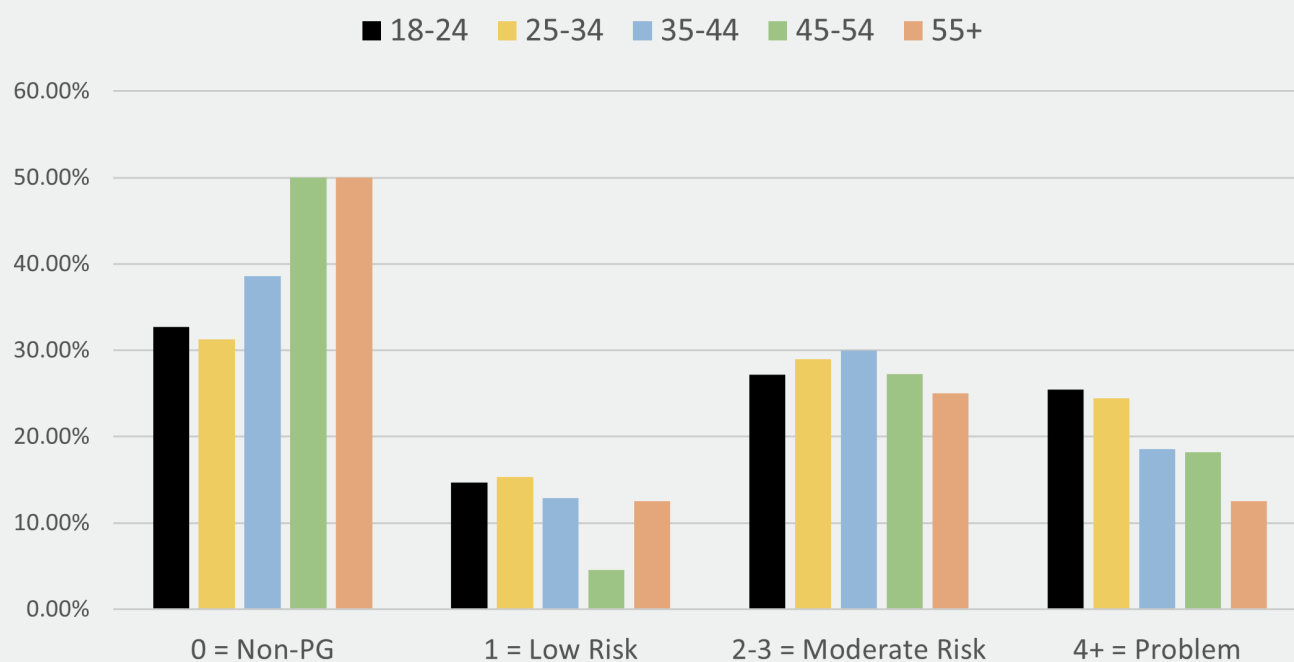
Participants who gamble were asked to complete the short-form, 3-item PGSI (Williams & Volberg, 2012). Just over a third of respondents were found to be in the 'non-problem' category (34%), and 14% were in the 'low risk' category. 28% were at 'moderate risk', and 24% were in the 'problem gambling' category. Women were more likely than men to be in the 'non-problem' group, and more men were in the 'low', 'moderate' or 'problem' categories. Short-form PGSI categorisation is shown by both gender and age in Table 4.

	All	Male	Female		18-24	25-34	35-44	45-54	55+
Number of responses	1421	811	610		877	352	140	44	8
0 = Non-PG	33.57%	28.85%	39.84%		32.73%	31.25%	38.57%	50.00%	50.00%
1 = Low Risk	14.36%	15.29%	13.11%		14.71%	15.34%	12.86%	4.55%	12.50%
2-3 = Moderate Risk	27.87%	29.84%	25.25%		27.14%	28.98%	30.00%	27.27%	25.00%
4+ = Problem	24.21%	26.02%	21.80%		25.43%	24.43%	18.57%	18.18%	12.50%

**Table 4:** Short-form PGSI scores by gender and age



**Figure 4:** Short-form PGSI score by gender



**Figure 5:** Short-form PGSI score by age

## Key influences for gambling

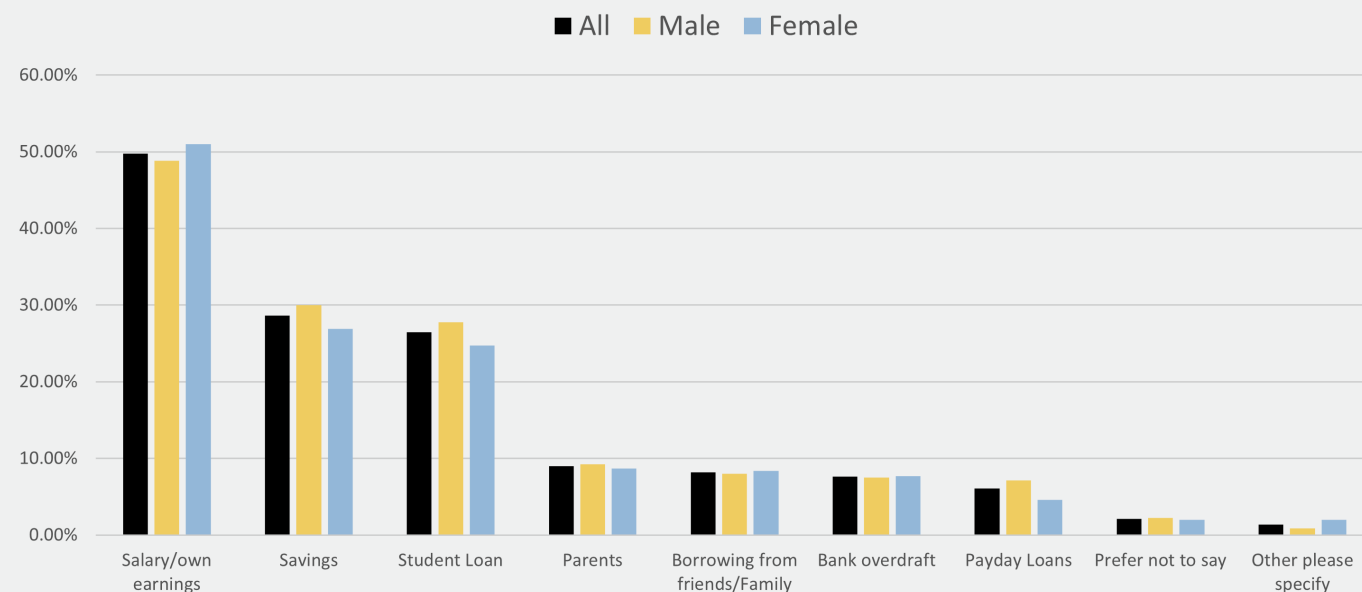
Participants who gamble were asked what the key influences for their gambling were. Males are more likely to report being influenced by sporting events than females (m = 36%, f = 16%). Females are more likely to report being influenced by friends (m = 28%, f = 31%) or to report that they don't have any key influences (m = 15%, f = 22%).

	All	Male	Female
Number of respondents	1421	811	610
Friends	29.13%	27.62%	31.15%
Sporting events	27.30%	36.00%	15.74%
Social media	22.17%	21.95%	22.46%
Offers from gambling companies	19.63%	21.45%	17.21%
I do not have any key influencers for my gambling	18.44%	15.41%	22.46%
Advertising on TV, radio or social media streaming	17.24%	18.25%	15.90%
Family	15.48%	12.95%	18.85%
Societies and clubs at university	9.71%	9.49%	10.00%
Podcasts	8.23%	9.37%	6.72%
Celebrity Endorsements	8.16%	9.49%	6.39%
Religion/culture	4.36%	5.06%	3.44%
Prefer not to say	0.77%	0.86%	0.66%
Other please specify	0.56%	0.25%	0.98%

**Table 5:** Key influences for gambling by gender

## Funding gambling expenditure

Participants who gamble were asked how they fund their gambling. 50% of respondents fund gambling through their own salary/earnings. 6% report using payday loans, and 8% borrow from friends or family.



**Figure 6:** How respondents fund gambling by gender

## Changes since Covid

Participants who gamble were asked what their gambling habits were like now, compared to before the Covid-19 pandemic. 22% felt they gamble less often, and 15% felt they spent less money. However, 21% felt they gambled more often, and 11% felt they spent more.

	All	Male	Female
Number of responses	1421	811	610
I gamble as often now as I did before the COVID pandemic	23.79%	24.29%	23.11%
I gamble less often	22.38%	22.93%	21.64%
I gamble more often	20.55%	23.30%	16.89%
I spend less money	14.50%	14.06%	15.08%
I spend the same amount of money	13.23%	13.32%	13.11%
I spend more money	10.70%	10.97%	10.33%
I use the same products	8.09%	7.77%	8.52%
I use different products	3.59%	3.58%	3.61%
None of the above	6.12%	5.06%	7.54%
Prefer not to say	0.77%	0.74%	0.82%

**Table 8:** Changes in gambling behaviour following the Covid-19 pandemic, by gender.

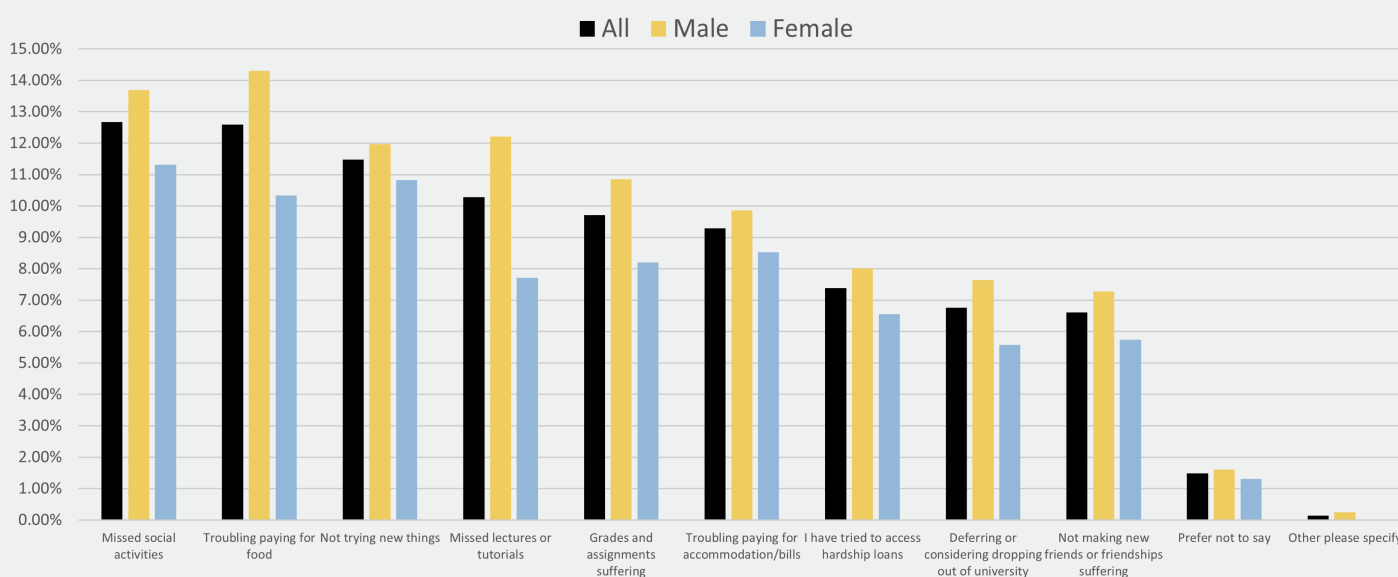
## The impact of gambling on university experience

Participants who gamble were asked how gambling has impacted their university experience. 50% felt that it hadn't impacted their experience, with females more likely to say it hadn't affected their experience than males (m = 45%, f = 56%) – see Table 9.

	All	Male	Female
Number of Responses	1421	811	610
It has affected my experience	48.91%	53.27%	43.11%
It hasn't affected my experience	49.61%	45.13%	55.57%
Prefer not to say	1.48%	1.60%	1.31%

**Table 9:** How has gambling affected your university experience?

Amongst males who do report having had their university experience impacted by gambling, the most frequently endorsed option was 'Trouble paying for food' (14.3%). For females the most frequently endorsed option was 'Missed social activities' (11.3%). The largest difference between males and females was whether they had 'Missed lectures or tutorials' due to gambling (m = 12.2%, f = 7.7%). 12.2% of males had missed lectures or tutorials due to gambling.



**Figure 7:** How gambling has affected respondents' university experience, by gender

## Awareness of support for gambling harms

Participants who gamble were asked whether they were aware of what support was available at their university for students who may be struggling with gambling. More than half of respondents (53%) said they were aware, with males more likely than females to be aware of support (m = 58%, f = 47%).

	All	Male	Female
Number of responses	1421	811	610
Yes	53.34%	57.83%	47.38%
No	44.48%	40.32%	50.00%
Prefer not to say	2.18%	1.85%	2.62%

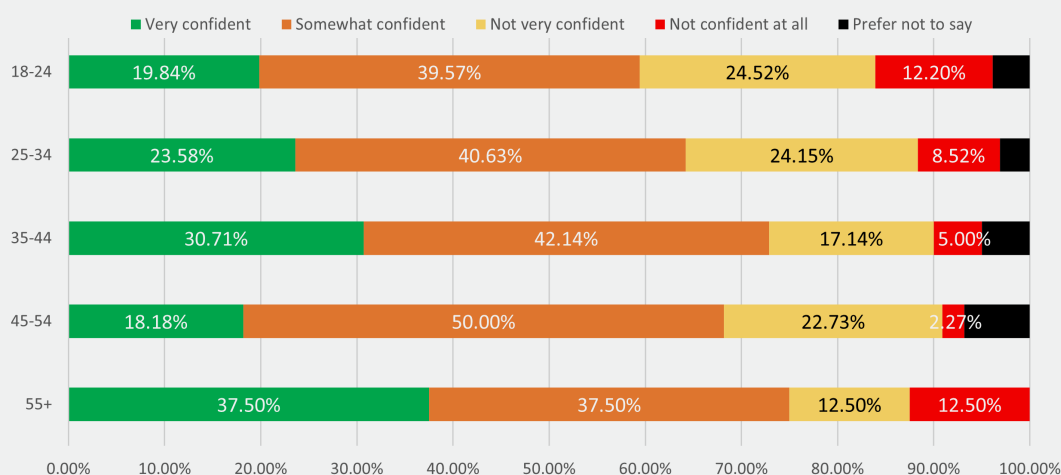
**Table 10:** Awareness of support at university for gambling harms by gender

## Confidence in accessing support for gambling harms

Participants who gamble were asked how confident they felt in accessing support for gambling harms. 62% felt confident<sup>8</sup> accessing support, 22% feeling 'very' confident and 40% feeling 'somewhat' confident. Males were more likely than females to feel confident in accessing support (m = 67%, f = 56%). Younger students were the least likely to say they felt confident in accessing support (59% of 18-24 year olds felt confident). More than a third of respondents who gamble (34%) were not<sup>9</sup> confident in accessing support.

	All	Male	Female	18-24	25-34	35-44	45-54	55+
Number of responses	1421	811	610	877	352	140	44	8
Confident (Net)	62.28%	66.71%	56.39%	59.41%	64.20%	72.86%	68.18%	75.00%
Not confident (Net)	33.85%	30.09%	38.85%	36.72%	32.67%	22.14%	25.00%	25.00%
Very confident	21.89%	23.55%	19.67%	19.84%	23.58%	30.71%	18.18%	37.50%
Somewhat confident	40.39%	43.16%	36.72%	39.57%	40.63%	42.14%	50.00%	37.50%
Not very confident	23.57%	22.44%	25.08%	24.52%	24.15%	17.14%	22.73%	12.50%
Not confident at all	10.27%	7.64%	13.77%	12.20%	8.52%	5.00%	2.27%	12.50%
Prefer not to say	3.87%	3.21%	4.75%	3.88%	3.13%	5.00%	6.82%	0.00%

**Table 11:** Confidence in accessing support for gambling harms by gender and age



**Figure 8:** Confidence in accessing support for gambling harms by age

<sup>8</sup> 'Very confident' and 'Somewhat confident' answer responses combined

<sup>9</sup> 'Not confident at all' and 'Not very confident' answer responses combined



## NON-GAMBLERS' RESULTS

This section reports results from those that said they had not gambled in the previous 12 months.

### Motivations for not gambling

Participants were asked why they do not gamble. 57% said it didn't interest them, and 48% were concerned about losing money if they did. 18% reported that they do not gamble for religious reasons. 13% said they didn't gamble because they knew someone who had a gambling addiction. Males were more likely than females to not gamble because they have seen friends affected by gambling (m = 15%, f = 9%).

	All	Male	Female
Number of responses	561	185	376
Does not interest me	57.04%	49.19%	60.90%
Worried about losing money	46.70%	42.70%	48.67%
Religious reasons	18.00%	18.38%	17.82%
Know someone who has a gambling addiction	12.66%	14.59%	11.70%
Family influence	12.12%	14.05%	11.17%
Seeing friends affected	10.70%	14.59%	8.78%
Cultural reasons	9.45%	12.43%	7.98%
Training sessions at school	2.50%	3.24%	2.13%
Prefer not to say	2.50%	3.78%	1.86%
Other, please specify	0.89%	0.54%	1.06%

**Table 12:** Why respondents do not gamble, by gender

### Adverse effects of gambling on university experience

Respondents who do not gamble were asked whether they knew anyone whose university experience has been adversely affected by gambling. 25% said that they knew someone whose university experience had been adversely affect by gambling, with males being more likely to know someone than females (m = 32%, f = 21%).

	All	Male	Female
Number of responses	561	185	376
Yes	24.78%	32.43%	21.01%
No	72.37%	62.16%	77.39%
Prefer not to say	2.85%	5.41%	1.60%

**Table 13:** Adverse effects of gambling on acquaintances university experience, by gender.

## 25% said that they knew someone whose university experience had been adversely affect by gambling

## What influences friends to gamble?

Participants who do not gamble were asked what they thought might most strongly influence their friends to gamble, being allowed to pick up to 3 choices. 27.1% felt that the influence of friends would most strongly influence, followed by offers from gambling companies (26.6%) and social media (25.7%).

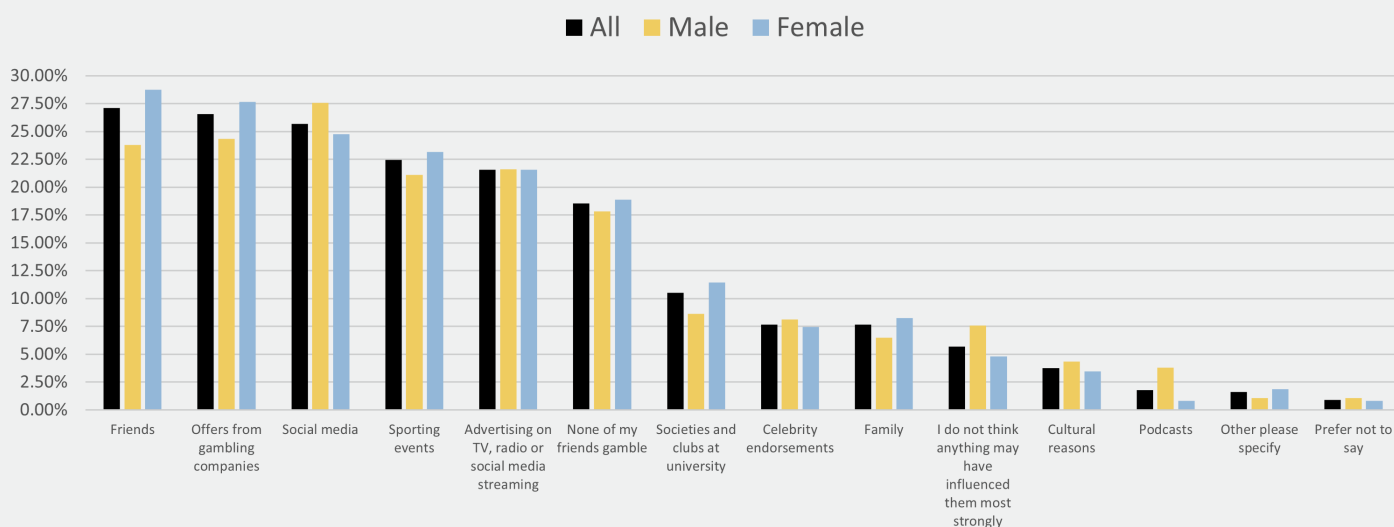


Figure 9: What influences friends to gamble, by gender.

## Perceptions of how friends fund gambling expenditure

Participants who do not gamble but their friends do were asked how they understood their friends were funding their gambling. 33% of respondents said it was likely friends funded their gambling through their own salary/earnings. 5% thought they might be using payday loans, and 20% said their friends were borrowing from friends or family to fund gambling.

	All	Male	Female
Number of responses	457	152	305
Salary/own earnings	33.04%	40.13%	29.51%
Student Loan	30.42%	26.32%	32.46%
Don't know	26.48%	22.37%	28.52%
Savings	20.13%	23.68%	18.36%
Borrowing from friends/family	20.13%	17.11%	21.64%
Parents	12.91%	14.47%	12.13%
Bank overdraft	12.47%	6.58%	15.41%
Payday Loans	5.47%	4.61%	5.90%
Other please specify	0.44%	1.32%	0.00%
Prefer not to say	0.44%	0.66%	0.33%

Table 14: How do your friends fund their gambling, by gender.

**20%**  
said their friends  
were borrowing  
from friends or  
family to fund  
gambling.



## Changes in friends' gambling habits since Covid-19

Participants who do not gamble but their friends do were asked whether their friends' gambling habits had changed from before the Covid-19 pandemic. 27% said their friends appeared to gamble more often, and 12% said they appear to spend more money.

	All	Male	Female
Number of responses	457	152	305
They appear to gamble more often	26.70%	29.61%	25.25%
They appear to gamble less often	12.69%	16.45%	10.82%
They appear to gamble as often now as they did before the COVID pandemic	10.72%	13.82%	9.18%
They appear to spend more money	11.60%	10.53%	12.13%
They appear to spend less money	8.53%	5.26%	10.16%
They appear to spend the same amount of money	6.35%	5.26%	6.89%
They appear to use the same products	3.72%	3.29%	3.93%
They appear to use different products	3.06%	3.29%	2.95%
None of the above	25.60%	22.37%	27.21%
Prefer not to say	5.47%	22.37%	6.56%

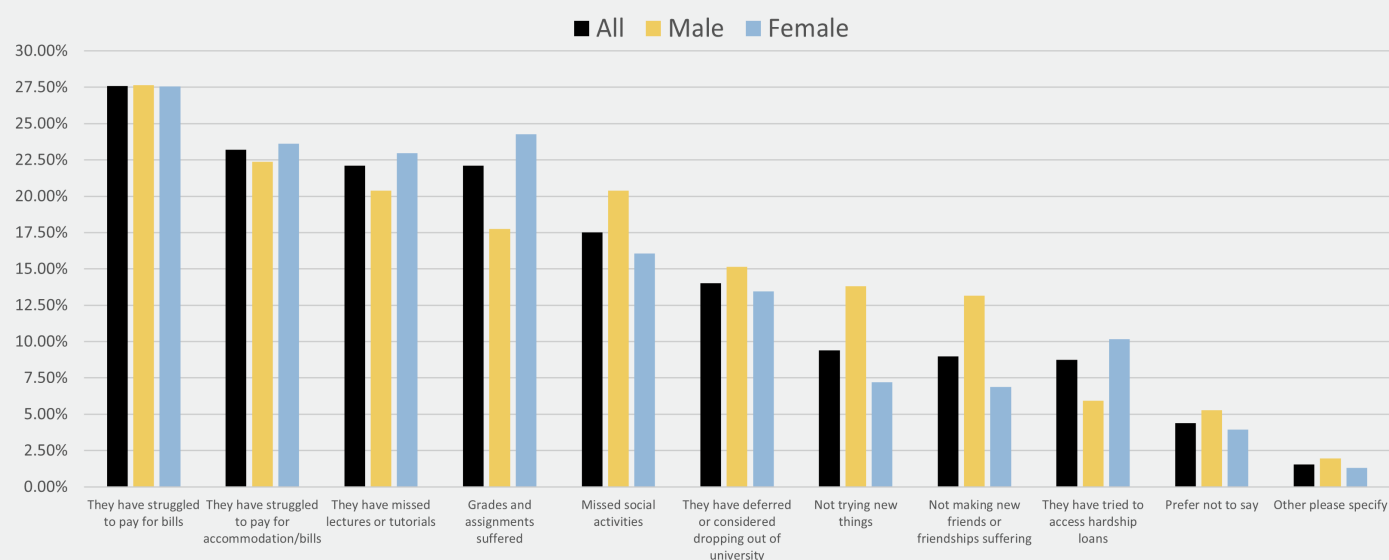
**Table 15:** Changes in friends' gambling behaviour since the Covid-19 pandemic, by gender

## The impact of gambling on university experience of friends who gamble

Participants who do not gamble but their friends do were asked how gambling had impacted the university experience of those friends who gamble. 29% felt it hadn't impacted their friends' university experience. However, others said that friends had struggled to pay for bills (28%) and accommodation (23%), had missed lectures or tutorials (22%) and that their friends' grades had suffered (22%). 14% had friends who had deferred or considered dropping out of university due to gambling.

	All	Male	Female
Number of responses	457	152	305
It hasn't affected their experience	29.10%	23.03%	32.13%
They have struggled to pay for bills	27.57%	27.63%	27.54%
They have struggled to pay for accommodation/bills	23.19%	22.37%	23.61%
They have missed lectures or tutorials	22.10%	20.39%	22.95%
Grades and assignments suffered	22.10%	17.76%	24.26%
Missed social activities	17.51%	20.39%	16.07%
They have deferred or considered dropping out of university	14.00%	15.13%	13.44%
Not trying new things	9.41%	13.82%	7.21%
Not making new friends or friendships suffering	8.97%	13.16%	6.89%
They have tried to access hardship loans	8.75%	5.92%	10.16%
Prefer not to say	4.38%	5.26%	3.93%
Other please specify	1.53%	1.97%	1.31%

**Table 16:** Impacts of gambling on university experience of friends who gamble, by gender



**Figure 10:** Impacts of gambling on university experience of friends who gamble, by gender

## Awareness of support

Participants who do not gamble were asked whether they were aware of the support available at their university for friends who may be experiencing gambling harms. Less than half of respondents (39%) said they were aware, with males more likely than females to be aware of support (m = 48%, f = 35%).

	All	Male	Female		18-24	25-34	35-44	45-54	55+
Number of responses	561	185	376		446	80	25	8	2
Yes	39.39%	47.57%	35.37%		39.69%	42.50%	24.00%	50.00%	0.00%
No	57.75%	48.65%	62.23%		56.73%	57.50%	76.00%	50.00%	100.00%
Prefer not to say	2.85%	3.78%	2.39%		3.59%	0.00%	0.00%	0.00%	0.00%

**Table 17:** Awareness of support available at university for friends experiencing gambling harms, by gender and age.

## Confidence in accessing support

Participants who do not gamble were asked how confident they thought their friends would feel in accessing support for gambling harms. 35% expected their friends would feel confident, with 6% feeling 'very' confident<sup>10</sup> and 29% feeling 'somewhat' confident. Males were more likely than females to say their friends would feel confident in accessing support (m = 49%, f = 29%). Younger students were the most likely to say their friends would feel confident in accessing support (37% of 18–24-year-olds felt confident). Almost half of respondents (49.9%) felt their friends would not<sup>11</sup> be confident in accessing support.

	All	Male	Female		18-24	25-34	35-44	45-54	55+
Number of responses	561	185	376		446	80	25	8	2
Confident (Net)	35.29%	48.65%	28.72%		37.00%	28.75%	28.00%	25.00%	50.00%
Not confident (Net)	49.91%	38.38%	55.59%		49.78%	51.25%	48.00%	62.50%	0.00%
Very confident	6.24%	10.81%	3.99%		6.05%	7.50%	4.00%	12.50%	0.00%
Somewhat confident	29.06%	37.84%	24.73%		30.94%	21.25%	24.00%	12.50%	50.00%
Not very confident	36.19%	31.35%	38.56%		36.32%	38.75%	32.00%	25.00%	0.00%
Not confident at all	13.73%	7.03%	17.02%		13.45%	12.50%	16.00%	37.50%	0.00%
Prefer not to say	14.80%	12.97%	15.69%		13.23%	20.00%	24.00%	12.50%	50.00%

**Table 11:** Confidence of friends in accessing support for gambling harms, by gender and age

<sup>10</sup> 'Very confident' and 'Somewhat confident' answer responses combined

<sup>11</sup> 'Not confident at all' and 'Not very confident' answer responses combined



# Discussion

The aim of this survey was to explore student gambling behaviour and its impacts, by repeating a survey first carried out with a similar population in 2021 (Young Gamers and Gamblers Education Trust, 2022). This year, the survey was modified to include the short-form Problem Gambling Severity Index (Williams & Volberg, 2012) as a measure of students' gambling risk. The survey also measured students' confidence in accessing support in relation to gambling harms.

The survey explored participation in both gambling activities and the purchasing of cryptocurrency. It found that just over 7 in every 10 respondents had gambled at least once in the previous year, which was lower than the 80% participation rate found in 2021. 22% of those who had gambled in the past year felt like they gambled less than they did before the Covid-19 pandemic.

Interestingly, 40% of students who said if they have / have not gambled in the past 12 months reported having purchased cryptocurrency in the preceding year, up from 36% in the previous survey. This participation rate is larger than the 10% crypto asset ownership rate found in the general population<sup>12</sup>. It could be that this is due to students having more awareness of the mechanisms to purchase cryptocurrencies, or perhaps that they are exposed to more marketing of cryptocurrencies when compared with the general population. It is important to recognise that while participation in gambling or the purchase of cryptocurrency is not the same as experiencing harm, university finance and welfare teams should be aware of the potential financial difficulties that recent plunges in the value of cryptocurrencies may cause for their students.

Amongst those students who had gambled in the previous year (n = 1421), 28% were found to be at 'moderate risk' and 24% had behaviour categorised as 'problem gambling'. Amongst the whole sample, including those who had not gambled in the previous year (n = 2003), the rates of 'moderate risk' gambling were 20% and 'problem gambling' were 17%.

Whilst it must be recognised that this survey was a self-selecting sample and there are limitations in the methodology (see below), Dowling et al (2019) found that the Short-form PGSI met criteria for satisfactory diagnostic accuracy in detecting both 'problem' and 'at-risk' gambling – one of only five measures in the authors' review of twenty measures to do so. Therefore, whilst the self-selection and online nature of recruitment for this survey may mean this figure cannot be generalised to the wider student population, as it may be an overestimate of the prevalence rate of 'problem' and 'at-risk' behaviour, the rate is still so significantly higher than the prevalence rates found in the general population using the Short-form PGSI (0.3% and 1.1% respectively) that gambling amongst students should be seen as an area of significant concern for those with responsibility for student wellbeing.

48% of students who had gambled in the last year reported that they gamble to make money. However only 11% of those who gamble report winning money in the average week. This disconnect suggests there is need for education for this cohort which addresses both the financial mechanisms of gambling, including probability, as well as cognitive approaches which challenge attitudes, subjective norms and perceptions of control. Principles from the Gambling Education Framework<sup>13</sup> might be helpfully applied to prevention work in the university setting.

Of those students who gambled in the previous year, 6% said they used payday loans to fund their gambling, 8% said they borrow from friends or family, and 4% said they spent between £101 and £500 per week on gambling. This may indicate that the harms relating to gambling for the student population are more than just financial. Just over 50% of students who gambled in the past year said their university experience had been impacted by gambling, with missed social activities, not trying new things, missed lectures and grades and assignments suffering being listed amongst the top five impacts of gambling.

<sup>12</sup> <https://www.gov.uk/government/publications/individuals-holding-cryptoassets-uptake-and-understanding>

<sup>13</sup> <https://www.ygam.org/wp-content/uploads/2022/10/Gambling-Education-Framework.pdf>

Whilst half of all respondents who had gambled in the last year reported that gambling had impacted their university experience, over half of this group were unaware of the support available to them from their universities. Females in this survey were less likely than males to feel confident in accessing support from their university. Of those who had not gambled themselves, 58% were unaware that there was support available for their peers who might need it. We would therefore urge university finance and welfare teams to do more to communicate the availability of support for students in relation to this common issue, in a way that reduces stigma and encourages help seeking.

The results of this survey build on existing data which demonstrate that university students may be a group at particular risk of experiencing gambling harms. More investment should be made in prevention work in schools, to ensure that young people are educated on the risks related to gambling before they become university students, and university settings should ensure that gambling harm prevention and support are included in their strategies for promoting student health and wellbeing.

## Limitations

The generalisability of these results is limited by the self-selecting nature of the survey. Those who volunteer to take part in research usually differ from those who don't, in terms of interest in the topic, and motivation. The design of the survey attempted to overcome this bias by recruiting from an online panel, and by not advertising the survey as one exploring gambling until participants had completed the screening questions to ensure they were university students and therefore eligible to take part. Nonetheless, those more interested and engaged in gambling may have been more likely to complete the survey. However, of those who started the survey, only twenty-one dropped out; seventeen of them were gamblers and four were non-gamblers.

The sample was designed with a 50% split of males to females. However, the university population in the UK is majority female, so this also limits the generalisability of findings. The sampling method is likely to have also excluded those who do not identify as male or female; something which must be addressed if this survey is run again in future years.

The survey was carried out online, which may mean that those more comfortable with digital technology were overrepresented in the sample. Participation in the survey may also indicate that the respondent had more free or discretionary time, which is another way in which responses may have been skewed.

The survey had two paths, one for those who had gambled in the previous 12 months, and one for those students who had not gambled in that time. Students in the latter group were asked about their perceptions of motivations and attitudes of their friends who do gamble. However, it should be recognised that if a respondent was not a gambler, they might be more likely to have a peer group who also doesn't gamble, potentially skewing these results.

Finally, this survey was carried out during December, a time of year which may exacerbate student financial and social concerns. It would be interesting to carry out this survey at different points during the year to understand whether data on spend and impact of gambling behaviour differs at different times.

## Recommendations

The results of this survey show that much more needs to be done to prevent gambling harms amongst the university student population in the UK. In particular, we make the following recommendations for action:

- 1. Prevention education:** The survey results indicate that there is a need for prevention education as students prepare for the transition to university. Schools and further education institutions could play a leading role in ensuring that this is delivered, in line with established guidance for effective prevention education<sup>14</sup>.
- 2. University gambling harm prevention strategies:** The survey demonstrates a need for all universities to engage in this topic. We call upon universities to consider gambling harm prevention and support to be an integral part of their strategies for improving student health and wellbeing. Specialist support and training from gambling harm prevention organisations is widely available across the UK, and can enable universities to upskill staff, deliver interventions, raise awareness on campus, and support those responsible for student wellbeing. In particular, we urge university finance and welfare teams to do more to communicate the availability of support for students in relation to this common issue, in a way that reduces stigma and encourages help seeking, especially amongst women. This could include providing more accessible and relevant content about the risks and potential harms related to gambling on the welfare and finance sections of university websites, as well as considering the accessibility and promotion of gambling opportunities on and around campus.
- 3. Further research:**
  - a. The survey should be repeated in 2023 to begin to build a picture of trends in gambling participation and attitudes over time.
  - b. In addition, some of the areas highlighted in this survey warrant further exploration through additional research, such as investigating the discrepancy between students' motivations for gambling (to make money) and the amount they spend on gambling in a typical week. This could provide useful insight for the design of prevention and support tools.
  - c. There is a real need for more funding to be allocated to investigating the prevalence of gambling harms in vulnerable cohorts such as students, using improved data collection methods to overcome the limitations of self-selecting samples and online survey methodology.
  - d. Finally, there is a need to better understand the role of peers in identifying and supporting those experiencing gambling harms.

<sup>14</sup> <https://www.ygam.org/wp-content/uploads/2022/10/Gambling-Education-Framework.pdf>

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# Appendices

## Appendix A.

### Censuswide full survey questions and answer options

#### Screening Questions:

##### QA. How old are you?

18-24; 25-34; 35-44; 45-54; 55+

END IF RESPONDENT IS AGED 16 OR 17

##### QB. Which of the following best describes your current employment status?

Work full time; Work part time; Retired; Home-maker / full time parent; Student at university; Unemployed; Other

END IF STUDENT AT UNIVERSITY IS NOT SELECTED

##### QC. What gender are you?

Male; Female

[50:50 gender split]

#### Survey Questions:

##### Q1. In which ways have you gambled in the past 12 months, if at all? (Tick all that apply)

High street casinos; High street bookmakers; National lottery; On-course horse/dog racing; Online scratch cards; Online sports bet; Online bingo; Online poker; Online casino games; Esports; High street fruit machines; Online fruit machines; On machines in amusement arcades; Private bets; Other (please specify); I do not gamble [SKIP to Q15]; Prefer not to say [SKIP TO END].

##### Q2. Have you invested money in cryptocurrency in the past 12 months?

Yes; No; Prefer not to say

##### Q3. How frequently do you gamble?

Rows: \*\*INSERT OPTIONS RESPONDENTS SELECTED IN Q1\*\*

Columns: Every day; 4-6 days a week; 2-3 days a week; Once a week; Once every 2 to 3 weeks; Once a month; Once every 2 months; Once every 3 to 5 months; Once every 6 months to 11 months; Once a year; Less than once a year

##### Q4. Why do you gamble? (Tick all that apply)

For fun with friends or peers; For fun with family; To make money; For the buzz; I enjoy the risk; It gives me something to do; It helps me relax; As a form of escapism/to avoid my problems; I am unable to stop/am addicted; Other please specify; Prefer not to say

##### Q5. On average, how much money do you spend per week on gambling?

When we say "spend", we mean the overall amount you stake and lose, subtracting any wins. If in the average week you win money, please select £0 at the scale below.

£0 (in the average week I win money); Up to £10 (please specify); £11-£20; £21-£50; £51-£100; 101-£200; £201-£500; More than £500, please specify in pounds; Prefer not to say

#### Short-form PGSI Screen:

##### Q6. In the last 12 months, have you bet more than you could really afford to lose?

Never; Sometimes; Most of the time; Almost always

##### Q7. In the last 12 months, have people criticised your betting or told you that you had a gambling problem, regardless of whether or not you thought it was true?

Never; Sometimes; Most of the time; Almost always

**Q8. In the last 12 months, have you felt guilty about the way you gamble or what happens when you gamble?**

Never; Sometimes; Most of the time; Almost always

**Q9. What are the key influencers for your gambling?**

(Tick all that apply)

Celebrity Endorsements; Podcasts; Sporting events; Advertising on TV, radio or social media streaming; Social media; Friends; Family; Offers from gambling companies; Religion/culture; Societies and clubs at university; Other please specify; I do not have any key influencers for my gambling; Prefer not to say

**Q10. How do you fund your gambling? (Tick all that apply)**

Savings; Parents; Student Loan; Payday Loans; Salary/own earnings; Borrowing from friends/Family; Bank overdraft; Other please specify; Prefer not to say

**Q11. What are your gambling habits like now compared to before the COVID pandemic? (Tick all that apply)**

I gamble more often; I gamble less often; I gamble as often now as I did before the COVID pandemic; I spend more money; I spend less money; I spend the same amount of money; I use the same products; I use different products; None of the above; Prefer not to say

**Q12. How has gambling impacted your university experience? (Tick all that apply)**

Missed lectures or tutorials; Deferring or considering dropping out of university; Missed social activities; Grades and assignments suffering; Not making new friends or friendships suffering; Not trying new things; I have tried to access hardship loans; Troubling paying for accommodation/bills; Troubling paying for food; Other please specify; It hasn't affected my experience; Prefer not to say

**Q13. Are you aware of what support is available at your university for students who may be struggling with gambling?**

Yes; No; Prefer not to say

**Q14. How confident do you feel in accessing your university's gambling support?**

Very confident; Somewhat confident; Not very confident; Not confident at all; Prefer not to say

[SKIP TO Q1]

**Q15. Why do you not gamble? (Tick all that apply)**

Religious reasons; Cultural reasons; Know someone who has a gambling addiction; Worried about losing money; Training sessions at school; Does not interest me; Seeing friends affected; Family influence; Other, please specify; Prefer not to say

**Q16. Do you know anyone whose university experience has been adversely affected by gambling?**

Yes; No; Prefer not to say

**Q17. Thinking about friends who gamble, what do you think may have influenced them most strongly?**

(Tick up to three)

Celebrity Endorsements; Sporting events; Podcasts; Advertising on TV, radio or social media streaming; Social media; Friends; Family; Offers from gambling companies; Cultural reasons; Societies and clubs at university; Other please specify; I do not think anything may have influenced them most strongly; Prefer not to say; None of my friends gamble [SKIP Q19, Q20, Q22]

**Q18. How are your friends funding gambling? (Tick all that apply)**

Savings; Parents; Student Loan; Payday Loans; Salary/own earnings; Borrowing from friends/family; Bank overdraft; Other please specify; Don't know; Prefer not to say

**Q19. Have your friends' gambling habits changed from before the COVID pandemic? (Tick all that apply)**

They appear to gamble more often; They appear to gamble less often; They appear to gamble as often now as they did before the COVID pandemic; They appear to spend more money; They appear to spend less money; They appear to spend the same amount of money; They appear to use the same products; They appear to use different products; None of the above; Prefer not to say

**Q20. Thinking about your friends who gamble, how has gambling impacted their university experience?**

(Tick all that apply)

They have missed lectures or tutorials; They have deferred or considered dropping out of university; Missed social activities; Grades and assignments suffered; Not making new friends or friendships suffering; Not trying new things; They have tried to access hardship loans; They have struggled to pay for accommodation/bills; They have struggled to pay for bills; Other please specify; It hasn't affected their experience; Prefer not to say

**Q21. If you were worried about a friend of yours who was struggling with their gambling would you be aware of what support is available at your university?**

Yes; No; Prefer not to say

**Q22. How confident do your friends feel in accessing your university's gambling support services?**

Very confident; Somewhat confident; Not very confident; Not confident at all; Prefer not to say

**Qii. Where do you study?**

East of England; Greater London; East Midlands; West Midlands; North East; North West; Northern Ireland; Scotland; South East; South West; Wales; Yorkshire and the Humber

**Qiii. Which one of the following cities do you study in or closest to?**

Belfast; Birmingham; Brighton; Bristol; Cardiff; Edinburgh; Glasgow; Leeds; Liverpool; London; Manchester; Newcastle; Nottingham; Norwich; Plymouth; Sheffield; Southampton

**Qiv. What is your total personal annual income?**

£15,000 or less; £15,001 - £25,000; £25,001 - £35,000; £35,001 - £45,000; £45,001 - £55,000; £55,001 and over; I do not wish to disclose this information

**Qv. What is your ethnic group?**

White - English / Welsh / Scottish / Northern Irish / British; White - Irish; White - Gypsy or Irish Traveller; White - Any other White background; Mixed descent - White and Black African; Mixed descent - White and Black Caribbean; Mixed descent - White and Asian; Mixed decent - Any other mixed; Asian - Indian; Asian - Pakistani; Asian - Bangladeshi; Asian - Chinese; Any other Asian ethnic group; Black - African; Black - Caribbean; Any other Black / African / Caribbean ethnic group; Arab; Any other ethnic group; Prefer not to say

