



January 2025

# **Trends in NCAA Student-Athlete Gambling and Sports Betting Behaviors**

## **Executive Summary**

# FINDINGS

- **Gambling behaviors in aggregate have decreased among NCAA student-athletes over the past two decades.** Our understanding of student-athlete sports betting behaviors is enhanced by studying that activity in the context of a broader set of gambling behaviors. Fifty-two percent of men in the 2024 survey reported gambling for money within the past year; that figure has been decreasing since 2008 when 66% of NCAA men reported at least one gambling behavior. As in the general population (college-aged and otherwise), women engage in most gambling activities at much lower rates than men. Their aggregate gambling rate decreased from 39% in 2008 to 36% in 2024. Over the two-decade period studied, participation in many gambling activities decreased among student-athletes despite the expansion of land-based and online/mobile opportunities to gamble during this time.
- **Even with the proliferation of legal sports betting in the U.S. since the repeal of the Professional and Amateur Sports Protection Act in 2018, similar percentages of NCAA student-athletes reported betting on sports for money in 2016 and 2024.** In 2016, even though sports betting was only legal in any form in a few states, 24% of student-athletes on men's teams reported violating NCAA bylaws within the previous year by betting on sports (legally or illegally) one or more times for money. By the end of 2024, 38 states offered legal and operational sports betting, yet only 22% of NCAA men reported betting (legally or illegally) on sports at least once in the prior 12 months. This slight drop in the percentage of men placing any bet that violated NCAA bylaws was observed in all three NCAA divisions. About 5% of NCAA women's sport participants in both 2016 and 2024 reported betting on sports at least once in the prior year.

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- **When we examine how many NCAA men engage in sports betting frequently, a more nuanced and concerning story emerges.** Slight decreases were observed in the percentage of Division I men betting on sports once a month or more. However, frequent bettors have become more numerous in Division II and especially in Division III. For example, in 2016, 12% of Division III men bet on sports once a month or more versus 17% in 2024. In the men's sports that have traditionally had the highest proportion of sports bettors over the last 20 years across divisions (baseball, basketball, football, golf, ice hockey, lacrosse and soccer), the percentage of Division III men who said they bet on sports once a month or more in 2024 grew substantially in aggregate relative to 2016. The percentages for those sports individually for Division III men now range from 15% to more than 25%. In contrast, the range of frequent sports bettors among Division I men's participants in those same seven sports was 2% to 8% in 2024.
- **Having noted in prior studies that gambling and sports betting behaviors were occurring at progressively earlier ages, the genesis of these behaviors among current NCAA student-athletes has shifted later.** For example, 90% of the NCAA men who reported ever having bet on sports in 2016 noted that their first experience with sports betting had occurred prior to entering college. In 2024, only 69% of NCAA men who bet on sports had their first sport betting experience before college.
- **Even though the minimum age to bet on sports is 21 in most states where the activity is legal, equal percentages of NCAA athletes above and below 21 years of age are betting on sports.** In the 2024 survey, 22% of the 18- to 20-year-old men and 21% of men 21 years or older reported betting on sports at least once in the previous year (5% of women in each age group bet on sports). Similarly, 11% of men in both age groups bet on sports at least once a month (1% of women in both age groups bet on sports at least once a month). Among men who bet on sports, the methods used for placing sports bets did not appear to be substantially different as a function of age. Of 18- to 20-year-old male bettors, 64% said they had placed a mobile bet through a domestic sportsbook versus 68% in the 21 or older age group. The younger group of men was only significantly lower for betting in person in a sportsbook/casino (12% vs. 24%). Women bettors in the younger age group were somewhat less likely than older NCAA women to use mobile betting at a domestic sportsbook (31% for 18- to 20-year-olds versus 45% in the 21 or older age group).

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- **A troubling new finding is that more NCAA men are reporting that they gamble alone.** Over the past two decades, NCAA men have commonly reported that they are most likely to gamble with teammates or other friends in/out of sports (78% in 2016, 73% in 2024). However, the percentage of men reporting that they typically gamble alone increased from 6% in 2016 to 15% in 2024. The percentage of women who tend to gamble alone was 5% in both surveys. A primary concern about gambling alone is that signs of problems and distress may be completely obscured from people who could help, such as the bettor's family, friends, teammates and coaches.
- **Most of the gambling and sports betting behaviors of student-athletes involve relatively low stakes, but the stakes have seemingly increased for some NCAA athletes.** Among current NCAA student-athletes who have ever bet on sports for money, the largest reported one-day loss is less than \$50 for two-thirds of men and 90% of women. However, whereas only 2% of men reported a loss of \$500 or greater in a single day in 2016, 5% of men in the 2024 sample experienced that level of loss. Despite Division I men having the lowest percentage of sports bettors, they had the highest percentage of bettors with \$500 or more losses.
- **Rates of sports betting tend to be higher among student-athletes from the United States than among those from other countries.** For both NCAA men and women, students attending an American high school experienced slightly higher rates of sports betting in college than observed for other student-athletes.
- **The NCAA men who report betting on sports frequently (once a month or more) appear to have expanded the array of sports on which they place bets.** Our data indicate that today's frequent sports bettor is wagering money on a wider array of sports (especially professional sports) than the frequent sports bettors in our samples from 2016 and earlier.

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- **Increased legalization of sports betting coupled with technological enhancements has obviously changed how some of today’s youth interact with sporting events.** In 2016, the two most popular ways for NCAA men to bet on sports were basketball pools (or bracket contests) and season-long sports fantasy leagues (both undertaken by about half of the NCAA men who bet on sports). In 2024, as many or more NCAA men placed bets on individual games (64% of men who bet on sports), tried their hand at various parlays (56%), engaged in live in-game betting (42%), and attempted to win a prop bet (38%) than entered a bracket contest (38%). Even among groups with low reported rates of placing sports bets — for instance, Division I men’s basketball and football — more than one-quarter of athletes surveyed in both sports admitted they enjoyed watching videos or TV shows that discuss sports from a betting perspective.
- **Traditional fantasy sports leagues continue to be relatively popular among NCAA men.** Currently, 54% of all NCAA men report having ever participated in a free fantasy sports league. That rate has remained close to 50% since 2008. Note that free fantasy leagues do not violate NCAA bylaws. Fantasy leagues with an entry fee and prize are likely to violate current NCAA bylaws — about 20% of all NCAA men and 3% of NCAA women (virtually unchanged since 2004) have participated at least once in such a pay league. Among NCAA athletes who reported betting on sports in 2024, fantasy play through sportsbooks is up relative to what we saw in 2016. We have observed decreases over time in the percentage of NCAA athletes who consider a pay fantasy league to be gambling (currently only about 20% among both men and women).
- **Interest in Division I men’s basketball tournament pools and bracket contests has decreased, especially among the men surveyed.** Although, the percentage of NCAA women who have ever participated in a free (20%) or pay (5%) version of an NCAA men’s basketball tournament pool has hardly changed since 2008, decreases in each have occurred among NCAA men. The percentage of men participating in a free pool is down from 52% to 41% over this period, and participation in a pool or bracket involving entry fee and prize money has dipped from 32% to 17%. No questions about Division I women’s basketball bracket contests were included in the 2024 survey, but we did see small increases in other types of bets made on pro/college women’s basketball.

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- **The increase in sports betting opportunities in the U.S. are surely related to observed increases in NCAA athletes being asked for inside information.** However, perhaps because of campus educational efforts, the percentage of Division I student-athletes reporting that they knowingly provided inside information remains lower in 2024 than seen when these surveys began in 2004.
- **As seen in several recent studies of NCAA athletes, many high-profile men and women reported experiencing harassment (often but not exclusively through social media) from someone with a betting interest in their competition.** This was most frequently cited among Division I athletes in the 2024 survey. Surprisingly (but corroborated now in multiple studies), men’s and women’s tennis players report among the highest levels of gambler harassment. This appears to be due not to participation in NCAA events, but rather competing in other international events or circuits notorious for betting interest and match fixing. Survey respondents across sport and division also indicated frequent occasions where students on campus approached them to mention they had won or lost bets on those student-athletes’ teams.
- **There are likely substantial numbers of NCAA student-athletes experiencing severe problems due to a gambling disorder. At the same time, many students may not know where to turn for help on campus.** About 2% of men participating in the 2024 study (along with a smaller percentage of women) met standard diagnostic criteria for problem gambling as assessed using a short, validated scale included in the survey. That translates to about 6,000 total NCAA competitors in any given year. We also asked directly whether the respondent felt they have a problem with gambling — a similar percentage responded “yes.” Among those student-athletes reporting that they bet on sports at least once a month, 6% said they felt like they had a problem. However, only 10% of all NCAA men and 12% of NCAA women surveyed said they knew where to go on campus if somebody wanted help for a gambling problem.

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- **Large divisional differences in sports betting behavior appear attributable in some part to differences in educational programming and to the availability of sports betting (and especially mobile sports betting) in the areas where NCAA schools are located.** [NCAA studies \(2020, 2023\) of campus athletics compliance administrators](#) detail the expansive campuswide sports betting educational programs that are nearly universal in Division I since the PASPA repeal, but less common in Divisions II and III. At the same time, we have seen shifts in the Division I student-athlete survey data from 2016 to 2024 that indicate fewer Division I men currently view sports betting as acceptable, as a harmless pastime, and as a way they could consistently make money. The 2024 survey data (in addition to data from several other studies recently conducted) indicate Division I athletes are much more likely than those in Divisions II or III to have experienced harassment (e.g., via social media) or received unwanted attention from fellow students or others who placed bets on their team. This surely impacts how Division I athletes feel about sports betting. Finally, an examination of the proximity of NCAA schools to locations with legal sports betting (especially locations that offer mobile sports betting, which appears to be a key connection for those 18 or older to access domestic sportsbooks) shows that more Division III schools are located where legal sports betting is available than is the case for Divisions I and II.

# STUDY BACKGROUND

- Over the course of five study iterations (2004, 2008, 2012, 2016 and 2024), more than 100,000 student-athletes across all three NCAA divisions were surveyed anonymously about their attitudes toward and engagement in various gambling activities, including sports betting. This includes 21,450 in the 2024 study.
- A 2020 student-athlete survey administration was abandoned in its early stages due to the COVID-19 pandemic.
- Note that in 2018, the U.S. Supreme Court overturned the Professional and Amateur Sports Protection Act, which allowed all U.S. states (rather than the four authorized at that time) to consider the legalization of sports betting. Although much analysis focuses on observed changes over the past 20 years, key questions relate to the experiences of NCAA participants before and after the 2018 ruling.
- Surveys were administered with the assistance of campus faculty athletics representatives, who were asked to survey up to three prespecified teams on their campus. It is estimated that more than half of NCAA member schools participated on each occasion.
- Study protocols were designed to ensure the anonymity of participating student-athletes and schools. No data exists allowing a survey response to be matched to a person or school.
- Analyses were limited to 22 sports (11 for men and 11 for women) that were adequately sampled in each NCAA division within each administration.
- A high data-cleaning standard was applied consistently to data from each administration. Data were then weighted in comparison to national participation rates within the sampled sports to create national aggregates.
- Study investigators are Thomas Paskus, Ph.D., of the NCAA research staff, and Jeffrey Derevensky, Ph.D., of McGill University.