



Trends in NCAA Student-Athlete Gambling and Sports Betting Behaviors

February 2025 – Summary of Findings



RESEARCH

Study Authors

- Thomas Paskus, Ph.D., NCAA research department
- Jeffrey Derevensky, Ph.D., director of the International Center for Youth Gambling Problems and High-Risk Behaviors, McGill University



Study Overview

- The NCAA has conducted five national surveys of student-athlete gambling behaviors and attitudes (2004, 2008, 2012, 2016 and 2024) in partnership with NCAA faculty athletics representatives.
- This report summarizes notable national trends in student-athlete self-reported participation in gambling and sports betting over this 20-year period, with a focus on changes observed after the U.S. Supreme Court overturned the Professional and Amateur Sports Protection Act in 2018. This ruling allowed all U.S. states to consider the legalization of sports betting.
- As of January 2025, sports betting was legal and operational in 38 U.S. states and Washington, D.C.
- A more detailed executive summary and compilation of data from this study are available at <http://www.ncaa.org/research>.



Study Responses

- More than 100,000 student-athletes participated in one of these five surveys.
 - 2024 = 21,450
 - 2016 = 22,388
 - 2012 = 22,935
 - 2008 = 19,371
 - 2004 = 19,354
- Details on the sport participation of the 21,450 survey respondents in 2024:
 - Division I – 7,857 total (4,913 men's team members, 2,944 women's team members)
 - Division II – 6,008 total (3,475 men's team members, 2,533 women's team members)
 - Division III – 7,585 total (4,918 men's team members, 2,667 women's team members)



Findings

Finding 1

In aggregate, gambling behaviors (defined more broadly than just betting on sports) have decreased among NCAA student-athletes (especially men) over the past 20 years.

- In 2004, about 70% of NCAA men had gambled for money in the previous year (poker was very popular at that time). In 2024, just over 50% of NCAA men gambled.
- This is consistent with other NCAA research and youth research generally, where we have seen decreases during the last two decades in many “youth risky behaviors” such as drinking, binge drinking, substance use, sexual behaviors, etc.



Percentage of Student-Athletes Gambling for Money During the Previous 12 Months

		2008 Study	2012 Study	2016 Study	2024 Study
Men	Overall	66%	57%	55%	52%
	Division I	58%	50%	48%	45%
	Division II	67%	56%	54%	51%
	Division III	73%	65%	61%	58%
Women	Overall	39%	39%	38%	36%
	Division I	31%	30%	32%	30%
	Division II	40%	41%	35%	37%
	Division III	45%	46%	44%	42%

“Gambling behaviors” include numerous activities of which “betting on sports” is just one (a more detailed table can be found in the full report). Note that throughout all tables, study participants are included in the totals for men or women based on the sport team on which they are competing (e.g., responses from women’s tennis team included in the women total) and not on the participant’s gender identity.

Finding 2

Even with the proliferation of legal sports betting in the USA since the 2018 repeal of PASPA, fewer NCAA athletes may be betting on sports*.

- *This is true when we examine the top table on each of the next two slides, which shows the percentages of athletes who bet at all on sports in the previous year.
- NCAA men betting once or more on sports in the previous year:
2008=30%, 2012=26%, 2016=24%, 2024=22%.
- NCAA women betting once or more on sports in the previous year:
2008=7%; 2012, 2016, 2024=5%.
- A deeper examination of the data by NCAA division and frequency of placing sports bets (boxes on the bottom row of each of the next two slides) reveals a more nuanced and potentially concerning story.



Percentage of NCAA Men Reporting That They Bet on Sports (by NCAA Division)

<u>Occasional</u> (Past Year)	2004 Study	2008 Study	2012 Study	2016 Study		2024 Study
Division I	17.1%	22.4%	18.7%	16.5%		12.6%
Division II	20.6%	27.9%	25.9%	22.8%		20.2%
Division III	30.7%	36.9%	31.9%	32.1%		30.2%

<u>Frequently</u> (Monthly+)	2004 Study	2008 Study	2012 Study	2016 Study		2024 Study
Division I	6.6%	6.8%	5.9%	5.8%		4.7%
Division II	8.7%	9.4%	8.5%	8.4%		9.4%
Division III	12.8%	12.1%	10.4%	12.1%		16.9%

<u>Heavy</u> (Weekly+)	2004 Study	2008 Study	2012 Study	2016 Study		2024 Study
Division I	2.8%	1.9%	2.1%	2.0%		1.9%
Division II	4.1%	2.9%	3.3%	2.7%		5.0%
Division III	6.7%	3.2%	3.1%	4.5%		9.7%

Note: Percentages displayed are cumulative rather than independent. A student-athlete reporting having bet “weekly+” is also included in the “monthly+” and “past year” figures.

Percentage of NCAA Women Reporting That They Bet on Sports (by NCAA Division)

<u>Occasional</u> (Past Year)	2004 Study	2008 Study	2012 Study	2016 Study		2024 Study
Division I	4.6%	4.1%	2.7%	2.8%		2.6%
Division II	7.9%	6.2%	5.4%	3.5%		6.2%
Division III	8.1%	9.1%	7.3%	6.7%		6.8%

<u>Frequently</u> (Monthly+)	2004 Study	2008 Study	2012 Study	2016 Study		2024 Study
Division I	0.9%	0.6%	0.3%	0.4%		0.4%
Division II	2.1%	0.7%	0.5%	0.6%		0.7%
Division III	1.7%	1.0%	0.8%	0.5%		1.4%

<u>Heavy</u> (Weekly+)	2004 Study	2008 Study	2012 Study	2016 Study		2024 Study
Division I	0.3%	0.1%	0.1%	0.2%		<0.1%
Division II	1.0%	0.1%	<0.1%	0.2%		0.1%
Division III	0.7%	0.2%	0.1%	0.1%		0.4%

Note: Percentages displayed are cumulative rather than independent. A student-athlete reporting having bet “weekly+” is also included in the “monthly+” and “past year” figures.

Finding 3

More NCAA men are reporting that they gamble alone.

- Is a traditionally social activity with teammates and friends becoming a bit more isolated? What are the implications for detecting problem gambling and getting help for the student-athlete?



Most Likely To Gamble With ...

	Men 2016	Men 2024
Alone	6%	15%
Family or romantic partner	15%	12%
Teammates or sport friends	39%	35%
Friends outside of sports	39%	38%

	Women 2016	Women 2024
Alone	5%	5%
Family or romantic partner	63%	62%
Teammates or sport friends	11%	11%
Friends outside of sports	21%	22%

Note: Percentages among those who have ever gambled. Respondents were limited to one choice.

Finding 4

Age is not a barrier to betting on sports.

- NCAA athletes wanting to bet on sports seem undeterred by state age minimums.
- Mobile betting is popular among the 18 to 21-year-olds who bet on sports, and may occur routinely through state-licensed sportsbooks, offshore sportsbooks, or domestic operators that may or may not be legal in a state (e.g., is PrizePicks a DFS operator or a sports betting operation?).



Gambling and Sports Betting Behaviors Among Student-Athletes

(by Age in 2024 Study)

2024 Study	Men 18-20	Men 21+		Women 18-20	Women 21+
Any form of gambling for money (past 12 months)	51%	52%		35%	38%
Bet on sports (past 12 months)	22%	21%		5%	5%
Bet on sports frequently (once+ per month in past 12 months)	11%	11%		1%	1%



How NCAA Student-Athletes Who Bet on Sports During the Previous Year Placed Those Bets

(by Age)

2024 Study (Could endorse multiple methods for placing bets)	Men 18-20	Men 21+		Women 18-20	Women 21+
In person at a casino, sportsbook or other authorized U.S./Canada location	12%	24%		8%	15%
Mobile wagering through a legal online sportsbook	64%	68%		31%	45%
Mobile wagering through an offshore sportsbook	18%	19%		8%	4%
Local (nonstudent) bookie	8%	9%		3%	2%
Student bookie	7%	6%		4%	2%
Among family or friends	48%	40%		69%	53%

Finding 5

Most of the gambling and sports betting behaviors of NCAA athletes involve relatively low stakes, but not in all cases.

- Among current NCAA athletes who have 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 reporting \$500+ losses.



Largest One-Day Sports Betting Loss Among Student-Athletes Who Have Ever Bet on Sports

	Men 2016	Men 2024		Women 2016	Women 2024
Less than \$10	41%	30%		70%	59%
\$10 - \$49	38%	37%		25%	31%
\$50 - \$99	11%	15%		3%	6%
\$100 - \$299	6%	11%		1%	3%
\$300 - \$499	2%	3%		<1%	<1%
\$500 - \$999	1%	2%		<1%	<1%
\$1,000 or more	1%	3%		<1%	<1%

Finding 6

Increased legalization of sports betting coupled with technological enhancements has changed how some of today's youth consume and bet on sports.

- In 2016, the two most popular ways for NCAA men to bet on sports were basketball pools (or bracket contests) and season-long fantasy sports 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), parlays (56%), live in-game action (42%), or props (38%) than entered a bracket contest (38%).
- Even among groups with low reported rates of placing sports bets (DI MBB, MFB in this case), more than one-quarter of athletes in these sports said they enjoyed videos or TV shows that discuss sports from a betting perspective.



Forms of Sports Betting Undertaken by Student-Athletes Who Bet on Sports During the Previous Year

	Men 2016	Men 2024		Women 2016	Women 2024
Participated in a <u>season-long</u> sports fantasy league for money	50%	53%		14%	23%
Participated in <u>daily</u> or <u>weekly</u> fantasy sports contests (e.g., via DraftKings or FanDuel)	32%	45%		10%	20%
Pools or bracket contests	49%	38%		46%	33%
Bet on individual games (e.g., point spread, money line, over/under)	46%	64%		28%	31%
Parlays	10%	56%		1%	13%
Live in-game betting	13%	42%		4%	9%
Prop bets	8%	38%		2%	4%
Futures bets	–	30%		–	7%

Finding 7

The increase in sports betting opportunities in the U.S. are surely related to observed increases in NCAA athletes being asked for inside information.

- 6% of Division I men's basketball players and 3% of Division I football players said they have been contacted by outsiders looking for inside information.
- However, perhaps because of campus educational efforts, fewer DI athletes in these sports report knowingly providing such inside information vs. what we saw in our first two studies (2004, 2008).



Percentage of Division I Men's Basketball and Football Players Reporting Having Been Contacted by Outside Sources To Share Inside Information

	2004 Study	2008 Study	2012 Study	2016 Study		2024 Study
Division I Men's Basketball	1.2%	3.8%	4.6%	3.4%		6.0%
Division I Football (FBS or FCS)	2.0%	3.5%	2.2%	2.2%		2.8%

Note: In 2024, men's basketball and football players in Division I were more likely to report being contacted than other NCAA men (Fisher's Exact Test, $p < .01$). FBS=Football Bowl Subdivision, FCS=Football Championship Subdivision. Due to anonymity protocols, we could not distinguish in this survey whether DI football student-athletes were competing in FBS or FCS.

Percentage of Division I Men's Basketball and Football Players Claiming To Have Provided Inside Information to Outside Sources

	2004 Study	2008 Study	2012 Study	2016 Study		2024 Study
Division I Men's Basketball	1.2%	0.9%	0.8%	0.0%		0.3%
Division I Football (FBS or FCS)	2.5%	1.1%	0.3%	0.8%		0.7%

Note: Men's basketball and football players in Division I were no more likely than other NCAA men to report in 2024 that they provided inside information (Fisher's Exact Test, $p=ns$).

Finding 8

As seen in several other studies recently, NCAA athletes have experienced harassment from individuals with a betting interest in their competitions.

- In our study, threatening messages specific to sports betting were most common in Division I M/W basketball and M/W tennis. The [NCAA's 2023-24 study with Signify](#) estimated that 12% of the online abuse directed at DI athletes during NCAA championships was betting-related.
- Threats made to NCAA tennis players seem to be related to international competitions during summer rather than NCAA participation.
- NCAA athletes in all three divisions report having students approach them on campus about bets won or lost.



Percentage of Student-Athletes Reporting Having Ever Received Negative or Threatening Messages From Someone Who Bet on Their Competition
(2024 Study by Division – Highest Sports)

DI Sport	%	DII Sport	%	DIII Sport	%
M Tennis	21%	M Tennis	6%	M Basketball	1%
M Basketball	17%	M Basketball	3%	M Ice Hockey	1%
W Tennis	14%	W Tennis	2%		
W Basketball	4%				
Football	2%				
M Ice Hockey	2%				

Percentage of Student-Athletes Reporting Students on Campus Telling Them They Won or Lost Bets on the Student-Athletes' Teams

(2024 Study by Division – Highest Sports)

DI Sport	%	DII Sport	%	DIII Sport	%
M Basketball	23%	W Basketball	8%	W Basketball	4%
Football	10%	M Basketball	3%	M Basketball	3%
M Ice Hockey	9%			W Volleyball	3%
W Basketball	8%				
M Lacrosse	8%				
M Wrestling	7%				
Baseball	6%				
W Volleyball	6%				

Finding 9

There are NCAA participants on your campus with gambling problems and many of them may not know where to turn for help.

- About 2% of NCAA men surveyed (along with a smaller percentage of women) meet standard diagnostic criteria for a severe gambling problem. That translates to about 6,000 total NCAA competitors in any given year.
- About 6% of the NCAA men who reported betting on sports at least once per month are concerned that they have a gambling problem.
- Only 10% of NCAA men and 12% of NCAA women said they know where to go on campus if somebody wants help for a gambling problem.



Gambling Severity (DSM Classification)

Men	2004 Study	2008 Study	2012 Study	2016 Study	2024 Study
Nongambler	29.3%	33.7%	42.3%	45.3%	48.0%
Social gambler	66.7%	62.5%	55.8%	52.8%	50.1%
At-risk gambler	2.9%	1.8%	1.2%	1.1%	1.2%
Probable pathological gambler	1.1%	2.0%	0.7%	0.7%	0.7%

Women	2004 Study	2008 Study	2012 Study	2016 Study	2024 Study
Nongambler	51.1%	61.4%	61.3%	62.4%	63.9%
Social gambler	48.6%	38.2%	38.6%	37.5%	35.9%
At-risk gambler	0.3%	0.2%	< 0.1%	< 0.1%	0.1%
Probable pathological gambler	< 0.1%	0.2%	< 0.1%	< 0.1%	< 0.1%

In the Past 12 Months, Have You Ever Felt You Had a Problem With Gambling?

2024 Study (Overall)	Men	Women
In the past 12 months, have you ever felt you had a problem with gambling? (YES)	1.3%	0.1%

2024 Study (By division)	Men DI	Men DII	Men DIII	Women DI	Women DII	Women DIII
In the past 12 months, have you ever felt you had a problem with gambling? (YES)	1.1%	0.8%	1.7%	0.1%	0.1%	0.2%

2024 Study (By division <u>among SAs reporting that they bet on sports at least once/month</u>)	Men DI	Men DII	Men DIII
In the past 12 months, have you ever felt you had a problem with gambling? (YES)	5.5%	5.2%	7.4%

Note: Sample Ns too small among NCAA women to estimate their percentages in the third table with appropriate precision.

Do You Know Where To Go on Campus If Somebody Wants Help for a Gambling Problem?

2024 Study (Overall)	Men	Women
Do you know where to go on campus if somebody wants help for a gambling problem? (YES)	10%	12%

2024 Study (By division)	Men DI	Men DII	Men DIII	Women DI	Women DII	Women DIII
Do you know where to go on campus if somebody wants help for a gambling problem? (YES)	7%	9%	14%	8%	12%	16%

2024 Study (By division <u>among SAs reporting that they bet on sports at least once/month</u>)	Men DI	Men DII	Men DIII
Do you know where to go on campus if somebody wants help for a gambling problem? (YES)	13%	17%	25%

Note: Sample Ns too small among NCAA women to estimate their percentages in the third table with appropriate precision.

Finding 10

It is clear that rates of sports betting are lower among Division I athletes than we see in Divisions II and III. Why?

- Education
- Attitudes toward betting
- Availability
- Other?



NCAA 2019 and 2023 Studies of Sports Betting Education Provided to Student-Athletes and University Personnel Highlight Gaps Between NCAA Divisions

([Link to Studies Here](#))

“To whom does your school provide sports wagering or gambling-related education?” (Select all that apply)

	2019 Study				2023 Study			
	AG5	Division I (total)	Division II	Division III	AG5	Division I (total)	Division II	Division III
Athletics administrators	100%	98%	81%	74%	100%	95%	75%	66%
Coaches	97%	97%	84%	74%	100%	96%	81%	74%
Athletics health care providers	97%	81%	49%	33%	93%	77%	49%	39%
Student-athletes	97%	99%	87%	81%	100%	97%	86%	78%
Others	64%	31%	9%	5%	33%	26%	8%	4%
Don't provide education	3%	1%	5%	12%	0%	1%	7%	14%

Note:

- In both 2019 and 2023 (across division), “others” frequently referenced FARs, faculty involved with athletics, university administrators, all athletics employees, student workers, tutors, academic advisors, boosters, board members and team managers.

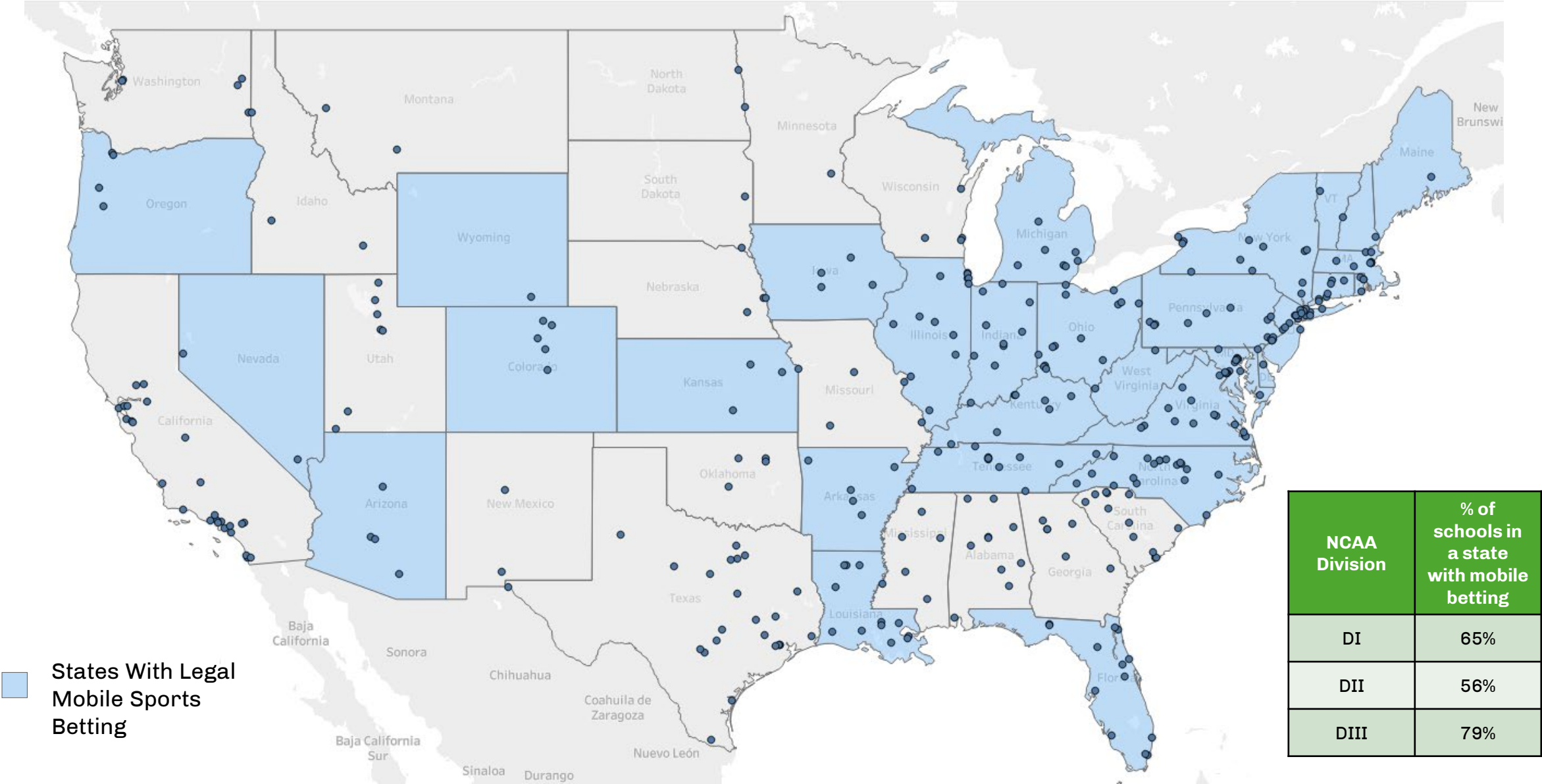
Personal Beliefs of Student-Athletes About Sports Betting

(All Men in 2024 by Division)

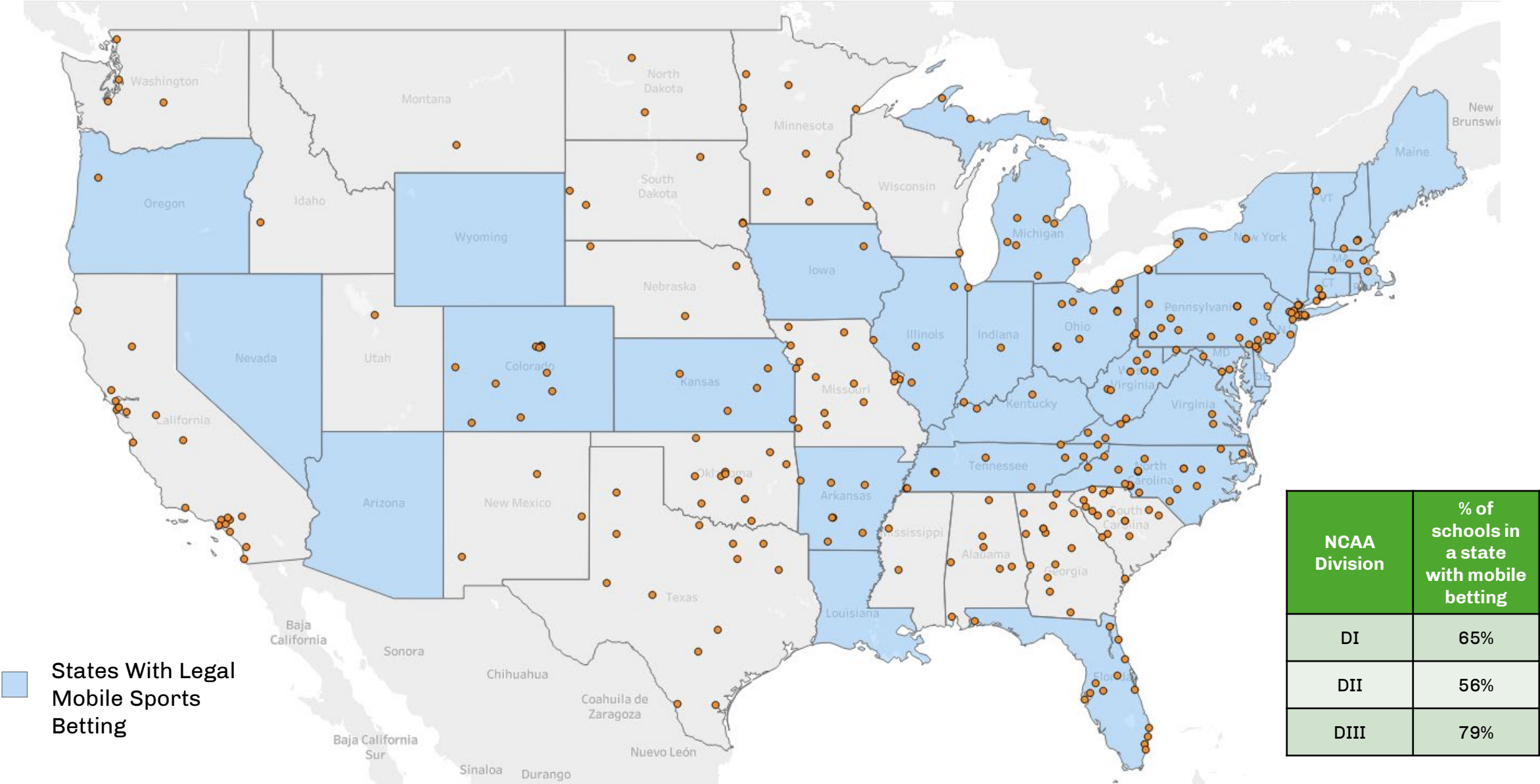
2024 Study	DI Men	DII Men	DIII Men
Sports wagering is acceptable so long as you wager on a sport other than the one in which you participate	39%	50%	54%
I think sports wagering is a harmless pastime	42%	53%	54%
If I chose to wager on sports, I could consistently make a lot of money	27%	34%	33%

Note: Percentage endorsing “Somewhat agree” or higher (top three scale points on 6-point scale).

States With Legal and Operational Mobile Sports Betting as of December 2024
(NCAA Division I Schools Overlayed)

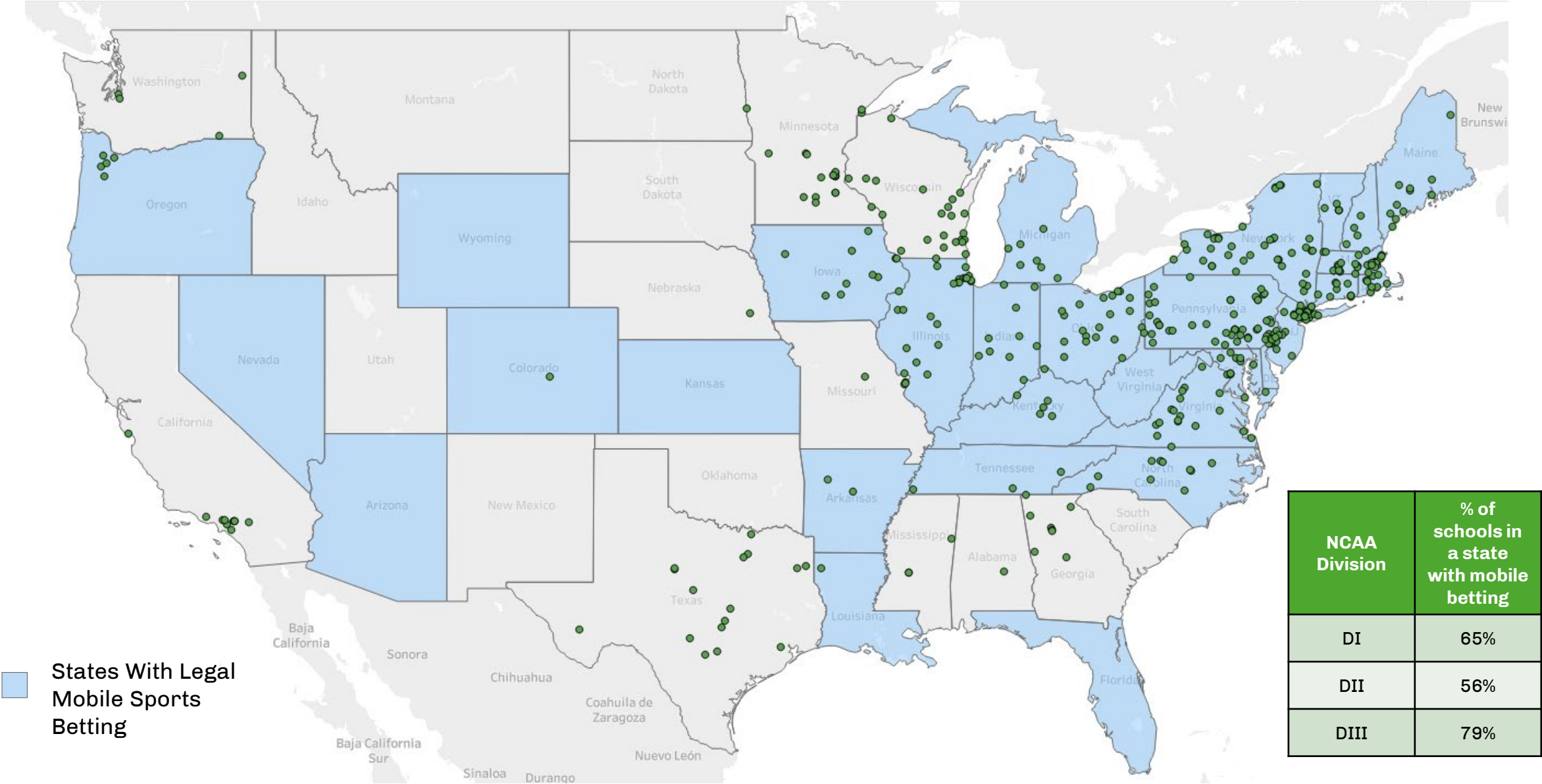


States With Legal and Operational Mobile Sports Betting as of December 2024
(NCAA Division II Schools Overlayed)



NCAA Division	% of schools in a state with mobile betting
DI	65%
DII	56%
DIII	79%

States With Legal and Operational Mobile Sports Betting as of December 2024
(NCAA Division III Schools Overlayed)



Appendix: Methodology



Methods Overview

- All NCAA schools were approached to participate in each survey:
 - The NCAA partnered with each participating school's faculty athletics representative to administer surveys in person to one to three teams on each campus.
 - Teams were selected by the NCAA via a stratified random sampling protocol designed to provide sufficiently large and representative samples within sports/divisions.
 - The NCAA assisted with campus Institutional Review Board approval.
- Study protocols were designed to standardize the administration and maximize the anonymity of participating student-athletes and schools.
- As a result of our anonymity protocols, we do not know the identities of the student-athlete participants nor which NCAA schools took part in the study.
- Based on the number of surveys received, we estimate that more than half of NCAA schools participated in each study.
- A 2020 student-athlete survey administration was abandoned in its early stages when in-person school activities were widely canceled because of the COVID-19 pandemic.



Comparing Responses Over Time

- Comparisons are not available across all administrations for all items. Trend data are shown when the same item is available across multiple surveys and when there are notable changes observed over time.
- Since survey sampling strategies were somewhat different in 2004 versus the other four administrations, several steps were taken to equate results as best possible in this report:
 - Comparisons are limited to 22 sports (11 men's sports and 11 women's sports) that were adequately sampled in each NCAA division within each survey administration.
 - When results were aggregated across sport, gender and/or division, the sample data were weighted in comparison to national participation rates within the 22 sports/three divisions for a baseline year. This ensured that over- or under-sampling student-athletes from a particular sport and/or division in a given year would not confound the results.



Data Cleaning

- A high data cleaning standard was applied, which is especially important for the analysis of certain items with a low base rate.
- Data were reviewed extensively via a series of validity checks to identify questionable patterns of response.
- Cases were excluded from analysis if strong evidence existed of insincere response (e.g., respondent claims to be a nongambler in the first half of the survey and a heavy gambler in the second half; respondent endorses a combination of items with a statistical likelihood of close to zero).
- Similar data cleaning standards were applied across all five administrations of the sports betting study. Data were then weighted in comparison to national participation rates within the sampled sports. These weighting functions effectively account for differences in sampling proportions within each cohort and then scale results in relation to national participation figures.





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