College Student’s Sports Betting Perspectives and Behavior Research Study

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Commissioned by: Council on Compulsive Gambling of New Jersey

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Overview

The Levenson Institute of Gaming Hospitality and Tourism (LIGHT) has been commissioned by the Council on Compulsive Gambling of NJ (CCGNJ) to research the incidence and perspectives of gambling in general, and sports betting specifically amongst college students at Stockton University. The study consisted of a survey, which sought to identify college students’ attitudes and behavior regarding sports gambling in light of the recent legalization in the state of NJ.

The survey developed and administered during the Spring 2019 semester (January – April 2019), attempted to identify attitudes and behavior of gambling by gender, age, race and ethnicity, and age first gambled and how students are funding their education (i.e., via student loans, endowments or family funded). Stockton University serves as an optimum place to conduct this research given its proximity to Atlantic City, one of the country’s leading gaming destinations, and diverse student population, where a variety of racial and ethnic backgrounds are available to participate in the survey.
Survey Instrument

LIGHT, collaborated with the team at CCGNJ to create a survey instrument (Appendix B) consisting of 27 questions, including:

- General demographic information (i.e., age, gender, class standing, ethnicity)
- General view of gambling activity
- Involvement in gambling activity and, if so:
  - Frequency of gambling activity
  - Types of gambling
  - Age when subject first gambled
  - How money used to gamble is acquired
  - Who is aware of their gambling activity (i.e., mother, father, guardian, sibling, friend, teacher)
  - How likely subject will gamble in the future
  - Behavior regarding sports gambling
  - Incidence of fantasy sports participation
Methodology

The survey was created as an on-line survey in Survey Monkey with programmed logic to skip non-applicable questions to minimize the amount of time for students to complete the survey. A link to the survey was sent out to all Stockton Students in the Stockton Student Digest on March 28, 2019 with a brief description of the purpose of the survey, an explanation that the survey is voluntary, and an announcement that all students who complete the survey will receive a $10 Amazon Gift Card (Appendix A). At the end of the survey completion, respondents were directed to another site where they could input their e-mail address in order to receive the $10 gift card. This generous incentive provided by the CCGNJ was very successful and the first announcement of the survey collected more than 150 responses in the first day. The survey link was posted in the digest two more times on April 1, and April 4. After the April 4 posting, the target goal of 500 surveys was reached and the survey was closed.
Demographics

502 completed surveys were collected during the survey period. 71% of respondents were female, 56% were over the age of 21, 67% were Caucasian and 69% were juniors and seniors. 59% are funding their education through student loans.
Included in the “other” responses were 7 by financial aid, 9 by scholarships, 12 self-funded and 23 by a combination of several methods.
Gambling Perceptions and Behavior

Respondents are split fairly evenly on their feelings towards gambling as an activity. 41% find it interesting or exciting while 46% are not interested or completely not interested. 12% are not sure. Most students (64%) have gambled in the past. Many of them (79% of those who have gambled) were over the age of 18 when they first gambled. 21% of those who gambled were 17 years old or younger when they first gambled.

71% of respondents who reported having gambled in the past reported that they currently gamble. Frequency of gambling followed the shape of a bell curve with the majority of respondents in the center gambling only a few times. Only 2% reported gambling frequently.

Gambling motivations were mostly for amusement (28%), to be social (20%) and excitement (19%). Only 3% reported gambling for escape and 2% for ego. The most popular forms of gambling were Casino Slots (52%) and Lottery (43%).

Around half of the respondents who gamble, report family being aware of their gambling. 56% reported mother knowing 49% for father, and 42% for siblings. 64% reported friends knowing. This supports the finding that being social is a key motivator for gambling among this group.

In addition to family being aware of the respondents gambling behavior, interestingly 17% of respondents report getting money from family to gamble. Most respondents (68%) report getting money to gamble from their job.

67% of all respondents, not just those that gamble, reported that their friends gamble. 42% of all respondents reported that it is likely they will gamble in the future.
At what age did you first gamble?
502 Respondents

<table>
<thead>
<tr>
<th>Age</th>
<th># of respondents</th>
</tr>
</thead>
<tbody>
<tr>
<td>11 or younger</td>
<td>15</td>
</tr>
<tr>
<td>12-14</td>
<td>14</td>
</tr>
<tr>
<td>15-17</td>
<td>38</td>
</tr>
<tr>
<td>18-20</td>
<td>111</td>
</tr>
<tr>
<td>21+</td>
<td>126</td>
</tr>
<tr>
<td>Don't Remember</td>
<td>16</td>
</tr>
<tr>
<td>Have Never Gambled</td>
<td>182</td>
</tr>
</tbody>
</table>

Do you currently gamble for money?
315 Respondents

- Yes: 29%
- No: 71%
How often have you gambled for money in the past?
316 Respondents

<table>
<thead>
<tr>
<th>Frequency</th>
<th># of respondents</th>
</tr>
</thead>
<tbody>
<tr>
<td>Frequently</td>
<td>7</td>
</tr>
<tr>
<td>Occasionally</td>
<td>48</td>
</tr>
<tr>
<td>A Few Times</td>
<td>178</td>
</tr>
<tr>
<td>One Time</td>
<td>65</td>
</tr>
<tr>
<td>Never</td>
<td>18</td>
</tr>
</tbody>
</table>

Why do you gamble?
306 Respondents

<table>
<thead>
<tr>
<th>Reason</th>
<th># of respondents</th>
</tr>
</thead>
<tbody>
<tr>
<td>Amusement</td>
<td>162</td>
</tr>
<tr>
<td>To be social</td>
<td>116</td>
</tr>
<tr>
<td>Excitement</td>
<td>113</td>
</tr>
<tr>
<td>Dream of Winning a Jackpot</td>
<td>106</td>
</tr>
<tr>
<td>Action</td>
<td>40</td>
</tr>
<tr>
<td>Other</td>
<td>23</td>
</tr>
<tr>
<td>Escape</td>
<td>15</td>
</tr>
<tr>
<td>Ego</td>
<td>9</td>
</tr>
</tbody>
</table>

10
How do you gamble?
307 respondents

<table>
<thead>
<tr>
<th>Activity</th>
<th># of respondents</th>
</tr>
</thead>
<tbody>
<tr>
<td>Casino Slots</td>
<td>160</td>
</tr>
<tr>
<td>Lottery</td>
<td>140</td>
</tr>
<tr>
<td>Casino Tables</td>
<td>120</td>
</tr>
<tr>
<td>Against Friends</td>
<td>120</td>
</tr>
<tr>
<td>E-sports</td>
<td>76</td>
</tr>
<tr>
<td>Other</td>
<td>63</td>
</tr>
<tr>
<td>Poker</td>
<td>49</td>
</tr>
<tr>
<td>Internet Slots</td>
<td>35</td>
</tr>
<tr>
<td>Internet Tables</td>
<td>23</td>
</tr>
</tbody>
</table>

Who knows that you gamble?
306 Respondents

<table>
<thead>
<tr>
<th>Relationship</th>
<th># of respondents</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mother</td>
<td>171</td>
</tr>
<tr>
<td>Father</td>
<td>150</td>
</tr>
<tr>
<td>Siblings</td>
<td>127</td>
</tr>
<tr>
<td>Guardian</td>
<td>19</td>
</tr>
<tr>
<td>Friends</td>
<td>196</td>
</tr>
<tr>
<td>Teachers</td>
<td>13</td>
</tr>
<tr>
<td>I don't know</td>
<td>70</td>
</tr>
<tr>
<td>Other</td>
<td>11</td>
</tr>
</tbody>
</table>
From where do you get the money to gamble?
313 Respondents

<table>
<thead>
<tr>
<th>Source</th>
<th># of respondents</th>
</tr>
</thead>
<tbody>
<tr>
<td>Siblings</td>
<td>12</td>
</tr>
<tr>
<td>Parents</td>
<td>40</td>
</tr>
<tr>
<td>Friends</td>
<td>16</td>
</tr>
<tr>
<td>Job</td>
<td>213</td>
</tr>
<tr>
<td>I don't gamble for money</td>
<td>75</td>
</tr>
<tr>
<td>Other</td>
<td>8</td>
</tr>
</tbody>
</table>

Do your friends gamble?
496 respondents

<table>
<thead>
<tr>
<th>Group</th>
<th># of respondents</th>
</tr>
</thead>
<tbody>
<tr>
<td>Most of them</td>
<td>28</td>
</tr>
<tr>
<td>Some of them</td>
<td>134</td>
</tr>
<tr>
<td>A few of them</td>
<td>168</td>
</tr>
<tr>
<td>Don’t know</td>
<td>85</td>
</tr>
<tr>
<td>None gamble</td>
<td>81</td>
</tr>
</tbody>
</table>
How do your friends gamble?
330 respondents

- Casino Slots: 211
- Casino Tables: 200
- Lottery: 182
- Sports Events: 143
- Against Friends: 100
- Poker: 97
- E-sports: 83
- Internet Slots: 50
- Internet Tables: 50
- Other: 5

How likely are you to gamble in the future?
495 respondents

- Very Likely: 152
- Somewhat Likely: 53
- Not Sure: 38
- Somewhat Unlikely: 91
- Very Unlikely: 161

# of respondents: Other | Internet Tables | Internet Slots | E-sports | Poker | Against Friends | Sports Events | Lottery | Casino Tables | Casino Slots
---|---|---|---|---|---|---|---|---|---
5 | 50 | 50 | 83 | 97 | 100 | 143 | 182 | 200 | 211
Sports Gambling Behavior

28% of those respondents who reported gambling, reported having gambled on sports. Some unique differences can be noted about sports gamblers compared to gamblers in general. A higher percentage of respondents who have gambled on sports, first gambled at a younger age. 33% of respondents reported first gambling at 17 years or younger compared to 21% of those who have gambled in general. Sports gamblers also reported a higher frequency of gambling compared to gamblers in general. 27% of sports gamblers reported gambling occasionally or frequently compared to 17% of gamblers in general. Additionally, a higher percentage of sports gamblers (40%) currently gamble on sports compared to 29% of gamblers in general.

Football was by far the most popular type of sports gambling with 75% of respondents who reported having gambled on sports, reporting that they gambled on Football. Mobile betting was the most popular form of gambling with 43% of respondents using a mobile sports book to place bets.

Most respondents in the study (60%) reported no change in their sports gambling behavior since sports betting was legalized in New Jersey in June 2018. Ironically more respondents reported that they gambled less (14%) than reported gambling more (10%). This was a small number of respondents however, with 12 people reporting gambling less and 8 reporting gambling more.
Note: The Other category in the above chart was the second most popular. It included a combination of gambling between friends, brackets, and football pools.
How has your sports gambling changed Since June 2018?
84 Respondents

![Chart showing changes in sports gambling habits]

<table>
<thead>
<tr>
<th># of respondents</th>
<th>Gamble More</th>
<th>No Change</th>
<th>Gamble Less</th>
<th>Don't Gamble on Sports</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>8</td>
<td>50</td>
<td>12</td>
<td>14</td>
</tr>
</tbody>
</table>

How likely are you to gamble on sports in the future?
296 Respondents

![Chart showing likelihood of future gambling habits]

<table>
<thead>
<tr>
<th># of respondents</th>
<th>Somewhat likely</th>
<th>Somewhat unlikely</th>
<th>Very unlikely</th>
<th>Not sure/Don't know</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>72</td>
<td>44</td>
<td>145</td>
<td>35</td>
</tr>
</tbody>
</table>

18
Gender Differences in Gambling Behavior

The study revealed some interesting differences in gambling behavior by gender. A higher percentage of men in the study (33%) gambled on sports compared to women (15%) in the study. 33% of men reported playing Fantasy Sports while only 7% of women reported playing. Men are slightly more likely to gamble in the future (50%) compared to women (38%).

Women and Men in the study have different behaviors regarding their most popular types of gambling. Casino slots was the most popular type of gambling for both men and women however, a higher percentage of women (55%) reported playing slots compared to 47% of men. A higher percentage of women reports gambling on the lottery (47%) compared to 34% for men. Conversely, a higher percentage of men preferred casino table games (43%) compared to (24%) for women and a higher percentage of men (36%) reported betting against friends compared to 17% of women.
% Likely to Gamble in the Future
134 Men and 356 Women

<table>
<thead>
<tr>
<th></th>
<th>Very Likely</th>
<th>Somewhat Likely</th>
<th>Not Sure</th>
<th>Somewhat Unlikely</th>
<th>Very Unlikely</th>
</tr>
</thead>
<tbody>
<tr>
<td>Men</td>
<td>19%</td>
<td>31%</td>
<td>5%</td>
<td>13%</td>
<td>32%</td>
</tr>
<tr>
<td>Women</td>
<td>8%</td>
<td>30%</td>
<td>9%</td>
<td>21%</td>
<td>33%</td>
</tr>
</tbody>
</table>

How do you gamble?
99 Men 204 Women

<table>
<thead>
<tr>
<th>Category</th>
<th>Men</th>
<th>Women</th>
</tr>
</thead>
<tbody>
<tr>
<td>Casino Slots</td>
<td>4%</td>
<td>3%</td>
</tr>
<tr>
<td>Casino Tables</td>
<td>5%</td>
<td>6%</td>
</tr>
<tr>
<td>Against Friends</td>
<td>7%</td>
<td>5%</td>
</tr>
<tr>
<td>Lottery</td>
<td>13%</td>
<td>5%</td>
</tr>
<tr>
<td>E-sports</td>
<td>17%</td>
<td>8%</td>
</tr>
<tr>
<td>Other</td>
<td>34%</td>
<td>47%</td>
</tr>
<tr>
<td>Poker</td>
<td>36%</td>
<td>17%</td>
</tr>
<tr>
<td>Internet Slots</td>
<td>43%</td>
<td>23%</td>
</tr>
<tr>
<td>Internet Tables</td>
<td>47%</td>
<td>55%</td>
</tr>
</tbody>
</table>
Very Likely  Somewhat Likely  Not Sure  Somewhat Unlikely  Very Unlikely

Men
- Very Likely: 19%
- Somewhat Likely: 31%
- Not Sure: 5%
- Somewhat Unlikely: 13%
- Very Unlikely: 32%

Women
- Very Likely: 8%
- Somewhat Likely: 30%
- Not Sure: 9%
- Somewhat Unlikely: 21%
- Very Unlikely: 33%

% Likely to Gamble in the Future
134 Men and 356 Women
Problem Gambling

10 respondents in the study reported that gambling has caused serious problems in the past three months. This represents 3% of respondents who have gambled and 2% of total respondents. This is similar to the results from a previous report on College Gambling behavior that was done in 2016. In that report 2.55% of respondents who gambled reported serious problems in the last 3 months and 1.55% of total respondents.

Of those who responded that gambling has caused serious problems
- 6 were women and 4 were men
- 6 were seniors, 1 junior, 1 sophomore and 2 Freshman
- 6 were White, 3 Hispanic/Latino, 2 Black/African American (respondents were instructed to check all races/ethnicities that apply which is why this number is more than 10)
- 6 were 21 and older, 4 were between 19-20
- 6 first gambled at 18 years or older and 4 first gambled under 18
- 7 out of 10 currently gamble
- 4 reported gambling occasionally and one frequently
- 6 out of 10 reported gambling on sports and all 6 reported currently gambling on sports
- 3 out of 10 reported gambling more often since June 2018 when legal sports gambling was launched.
- 3 reported gambling on Sports frequently and 2 occasionally.
- 6 reported that they are very likely and 3 somewhat likely to gamble in the future
- 6 reported that they are somewhat likely to gamble on sports in the future.

One interesting finding is the difference in response to the question “Why do you gamble” between those respondents that reported problems with gambling compared to the general population of gamblers. Among general gamblers, amusement and social were number 1 and 2 in popularity and escape was number 7. Among those gamblers that reported problems with gambling the most popular reason was that they dream of winning a jackpot. Escape was number 4 and to be social was number 7.

A smaller percentage of gamblers reported problems with gambling when they first gambled at older ages. Only 1% of respondents who first gambled at age 21 or older reported problems with gambling whereas 5% to 7% of those who gambled at younger ages reported problems. This is interesting, however the small number of respondents in each age group could have an impact on the percentages appearing higher.

A higher percent of Black and Latino gamblers reported problems with gambling. Again, although this is interesting the low numbers of each ethnic/racial group could cause the percentage to appear higher. Further study in both of these areas would be needed to see if this is a trend.
Why do you gamble?
10 respondents

<table>
<thead>
<tr>
<th>Reason</th>
<th># of respondents</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dream of winning a jackpot</td>
<td>8</td>
</tr>
<tr>
<td>Excitement</td>
<td>7</td>
</tr>
<tr>
<td>Amusement</td>
<td>7</td>
</tr>
<tr>
<td>Escape</td>
<td>5</td>
</tr>
<tr>
<td>Action</td>
<td>4</td>
</tr>
<tr>
<td>To be social</td>
<td>3</td>
</tr>
<tr>
<td>Ego</td>
<td>3</td>
</tr>
</tbody>
</table>

Percentage of Gamblers Reporting Problems with Gambling by Age First Gambled

<table>
<thead>
<tr>
<th>Age Group</th>
<th># of respondents</th>
</tr>
</thead>
<tbody>
<tr>
<td>11 or younger</td>
<td>7%</td>
</tr>
<tr>
<td>Age 12-14</td>
<td>7%</td>
</tr>
<tr>
<td>Age 15-17</td>
<td>5%</td>
</tr>
<tr>
<td>Age 18-20</td>
<td>5%</td>
</tr>
<tr>
<td>Age 21+</td>
<td>1%</td>
</tr>
</tbody>
</table>
Percent of Gamblers Reporting Problems with Gambling by Race/Ethnicity
6 White, 3 Hispanic/Latino, 2 Black

<table>
<thead>
<tr>
<th>Race/Ethnicity</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>White 6 out of 222</td>
<td>3%</td>
</tr>
<tr>
<td>Hispanic/Latino 3 out of 32</td>
<td>9%</td>
</tr>
<tr>
<td>Black 2 out of 18</td>
<td>11%</td>
</tr>
</tbody>
</table>
Conclusions

Although college students in the study were split evenly on being interested or not interested in gambling, a large majority of them have gambled at least once. Most are not currently gambling, however. Of those who gamble, casino slot machines and the lottery are the most popular forms of gambling with amusement and social as the most frequently cited motivations.

A majority of respondents who reported gambling have never gambled on sports. Of those who have gambled on sports, they have reported gambling more frequently than general gamblers, they began gambling at a younger age, and a higher percentage of them currently gamble as compared to general gamblers. Betting on football and college basketball were the most popular forms of sports gambling and most people prefer to bet via online sports books.

Gambling behavior differed among men and women. A higher percent of men gambled on sports, currently gamble, and are more likely to gamble in the future. Both men and women enjoy playing casino slot machines, but a higher percentage of women reported playing slots and the lottery while a higher percentage of men reported playing table games and gambling against friends.

Only a very small percentage of college students in the study reported experiencing problems because of their gambling. This was consistent with a previous study conducted in 2016. People in the study who reported problems with gambling had different motivations for gambling then those who had not experienced problems, and they tended to have first gambled at a younger age. A higher percentage of minorities reported problems with gambling, but the sample size was small and needs further research to see if this is a trend.
Appendix A – Posting to Stockton Student Digest

Dear Stockton Student

You can receive a $10 amazon gift card if you complete the following survey. If you are between the ages of 18 and 25, click on the link below to complete a 10 minute, survey on gambling perspectives and behavior among college students.

https://www.surveymonkey.com/r/college-sports-gambling

Upon successfully completing the survey you will be directed to a link where you can input you e-mail to receive a $10 amazon gift card as a thank you for your participation. The gift card will be e-mailed to respondents upon completion of the survey period sometime in the end of April.

The survey is completely anonymous. No identifying information will be collected, and results will only be presented in aggregate form. You are free to decline to answer any particular question you do not wish to answer for any reason. You can terminate the survey at any time.
Appendix B- Survey Questions

For purposes of this study gambling means risking something of value on an event with an uncertain outcome, like a contest of others, a sporting event, or a game of chance, with the understanding that the person gambling will receive something of value in the event of a specified outcome.

1. What is your age?
   a. __

2. What is your gender?
   a. Female
   b. Male
   c. Non-binary/third gender
   d. Prefer to self-describe __________Please specify
   e. Prefer not to say

3. What is your class standing?
   a. Freshman
   b. Sophomore
   c. Junior
   d. Senior

4. Which of the following best represents your racial/ethnic heritage? Check all that apply.
   a. White
   b. Hispanic/Latino/a
   c. African American
   d. Asian
   e. Pacific Islander
   f. Native American
   g. Other________Please specify

5. How are you funding your college education?
   a. Student Loans
   b. Endowments
   c. Family Funded
   d. Other________

6. How do you feel about gambling as an activity?
   a. Exciting
   b. Interesting
   c. Not sure
   d. Not interested
   e. Completely not interested
7. At what age did you first gamble?
   a. 11 or younger
   b. 12-14
   c. 15-17
   d. 18-20
   e. 21 and older
   f. Don’t remember
   g. I have Never Gambled

Respondents who check g. I have never gambled, will skip to question 23

8. How often have you gambled for money in the past?
   a. Frequently
   b. Occasionally
   c. A few Times
   d. One Time
   e. Never

9. Do you currently gamble for money?
   a. Yes
   b. No

10. If you gamble for money from where do you get the money? Check all that apply.
    a. Siblings
    b. Parents
    c. Friends
    d. Job
    e. Other________

11. Who knows that you gamble?
    a. Mother
    b. Father
    c. Siblings
    d. Guardian
    e. Friends
    f. Teachers
    g. I don’t know
    h. Other________

12. Why do you gamble? Check all that apply
    a. Amusement
    b. Escape
    c. Excitement
    d. Action
    e. Ego
    f. To be social
    g. Dream of winning a jackpot
    h. Other. Please describe
13. How do you gamble? Check all that apply.
   a. Internet - Slots
   b. Internet - Poker or Table Games
   c. Lottery
   d. Sports Events
   e. Casino - Slot Machines
   f. Casino - Table Games
   g. Poker
   h. E-Sports
   i. Wager against friends
   j. Other. Please explain

Respondents who DO NOT check D. sports events will jump to question 21.

14. At what age did you first gamble on sports?
   a. 11 or younger
   b. 12-14
   c. 15-17
   d. 18-20
   e. 21 and older
   f. Don’t remember
   g. I have Never Gambled

15. How often have you gambled on sports for money in the past?
   a. Frequently
   b. Occasionally
   c. A few Times
   d. One Time
   e. Never

16. Do you currently gamble on sports for money?
   a. Yes
   b. No

17. Which of the following sports have you gambled on? Check all that apply.
   a. Football – Pro
   b. Football – College
   c. Basketball -Pro
   d. Basketball – College
   e. Baseball - Pro
   f. Soccer – Pro
   g. Hockey - Pro
   h. Other Pro Sports
   i. Other College Sports
   j. Boxing, Wrestling and/or Mixed Martial Arts
   k. Esports
   l. Other________
   m. I don’t wager on sports
18. How do you gamble on sports? Check all that apply.
   a. On Site Sportsbook - Race track
   b. On Site Sportsbook - Casino
   c. Using a “Bookie”
   d. Mobile Sportsbook using a smartphone or tablet
   e. Online Sportsbook using a computer
   f. Other ________

Question 19 will only be asked for those respondents who checked C. Using a bookie

19. If you gambled with a bookie in the past, do you currently use a bookie?
   a. Yes, more than before
   b. Yes, less than before
   c. Same as before
   d. No, I don’t currently use a bookie

20. How has your sports gambling changed since June 2018, when legal sports betting options became available?
   a. Gamble more often
   b. Gamble about the same/No change
   c. Gamble less often
   d. I don’t gamble on sports

21. How likely are you to gamble on Sports in the future?
   a. Very Likely
   b. Somewhat Likely
   c. Somewhat Unlikely
   d. Very Unlikely
   e. Not Sure/Don’t Know

22. Has your gambling caused any serious problems in the past three months? For example, stress, anxiety, arguments with friends, worries about money, health problems, relationship issues, legal problems, problems at school or work?
   a. Yes
   b. No
   c. I don’t gamble

23. Do your friends gamble?
   a. Most of them
   b. Some of them
   c. A few of them
   d. Don’t know
   e. None gamble
24. How do your friends gamble? Check all that apply.
   a. Internet – Slots
   b. Internet – Poker or Table Games
   c. Lottery
   d. Sports Events
   e. Casino- Slot Machines
   f. Casino- Table Games
   g. Poker
   h. E-Sports
   i. Wager against friends
   j. Other. Please describe

25. Do you play Fantasy Sports?
   a. Yes
   b. No

   a. Mobile App or website (Ex. Draft Kings, Fan Duel)
   b. Fantasy Pool with Friends (pick teams)
   c. Fantasy League with Friends ('draft' players)
   d. Other. Please specify

27. How likely are you to gamble in the future?
   a. Very Likely
   b. Somewhat Likely
   c. Somewhat Unlikely
   d. Very Unlikely
   e. Not Sure/Don't Know