WRITTEN TESTIMONY OF DANIEL DURKIN, PH.D.

Associate Professor of Social Work | University of Mississippi

Before the Subcommittee on Higher Education and Workforce Development

Committee on Education and Workforce | U.S. House of Representatives

November 11, 2026

Gambling Among College Students: Student Well-Being, Institutional Responsibility, and Workforce Readiness

Chairman Owens, Ranking Member Adams, and Members of the Subcommittee: Thank you for the opportunity to testify about gambling among college students. My name is Daniel Durkin, and I am an Associate Professor of Social Work at the University of Mississippi. Gambling opportunities have changed faster than many colleges and universities have learned how to recognize and respond to the harm some students experience. The challenge is not simply to identify who gambles. It is to reach students who are in trouble, connect them with meaningful help, and learn which campus responses work.

I earned an M.S.W. with a concentration in Mental Health and a Ph.D. with a focus on Gerontology from the University of Alabama School of Social Work. For much of my career, I studied aging and family caregiving. I have served as Chair of the University of Mississippi Faculty Senate, President of the United Faculty Senates Association of Mississippi, and Chair of the Coalition on Intercollegiate Athletics (COIA), a national faculty organization concerned with academic excellence, integrity, and student well-being in intercollegiate athletics.

A little over two years ago, I considered myself a gerontologist. I was not studying gambling and did not expect it to become part of my professional work. Through my involvement in college athletics, however, I began learning about the expansion of sports betting, the growth of mobile wagering, and the ease with which young people could participate. The more I learned, the more concerned I became. I was troubled not only by the potential consequences for students, but also by how little attention the issue seemed to be receiving on many college campuses. My concern deepened after attending a presentation and discussion session by Harry Levant on the emerging public health crisis of gambling on college campuses at the COIA annual meeting in spring 2024.

Upon returning from the COIA meeting, I reached out to my colleague in the Law School, Ron Rychlak, who teaches gaming law and has written extensively on legal issues related to gambling. We met with the Chancellor and the Provost and gained their support in moving forward with developing a plan for our university. We were also very fortunate that we had other colleagues across campus with expertise in problem gambling, mental health and addictions who came on board: George McClellan from Higher Education, Hannah Allen-King from Public Health and Nicholas McAfee from Psychology.

We began by asking whether a student experiencing gambling-related harm would know where to turn, and whether our university would be prepared to respond.

Those questions led our interdisciplinary team to conduct a statewide survey in spring 2025. That fall, the University approved development of the Center on Collegiate Gambling, and the Mississippi Institutions of Higher Learning approved the Center in spring 2026. It is housed in the William Magee Institute for Student Wellbeing, within our Division of Student Affairs, where it can connect research with existing student-health services. To the best of our knowledge, it is the first U.S. university research center devoted specifically to gambling among college students and wagering on collegiate sports. We did not begin with a ready-made campus model. Our work includes research, education, prevention, intervention, and program evaluation, rather than advocacy for particular gambling legislation. The observations and recommendations I offer are my own professional judgments, not official positions of the University or Center (University of Mississippi, 2026a).

Most students who gamble will never develop a gambling disorder. Yet a meaningful minority may experience debt, psychological distress, academic difficulty, and an unstable transition into working life. Our experience at Ole Miss shows that identifying a problem and making counseling available are only the beginning. We also must reach students who may not recognize that they need help and determine whether our efforts make a difference.

The Main Points I Hope You Will Take Away

1. **Gambling is common, but participation is not the same as disorder.** In our spring 2025 Mississippi survey, about 39 percent of undergraduates reported gambling and 16 percent reported sports betting in the preceding year. A smaller, yet meaningful, share of sports bettors screened at risk for gambling problems.
2. **The environment is changing.** Mobile wagering, repeated betting opportunities, advertising, prediction markets, and gambling-like products make access and safeguards especially important for young adults.
3. **The consequences can extend beyond college.** Gambling-related financial and mental-health difficulties can complicate academic progress and entry into the workforce. Student-athletes also face harassment and risks to competition integrity when others wager on their performance.
4. **Congress can help colleges find out what works.** Three practical priorities are independent national research, evaluated campus prevention and care programs, and a national assessment of institutional readiness. At Ole Miss, that work begins with our own students.

I. The Gambling Environment Students Now Encounter

Gambling has periodically expanded in the United States as laws, technology, and public attitudes have changed. My colleague George McClellan has traced those developments through five historical waves and has raised the possibility that online wagering and prediction markets are contributing to a sixth. Whether that becomes an accepted historical label is less important than the change students are experiencing: gambling no longer requires a trip to a casino or sportsbook. For many people, access is through a phone in their pocket (McClellan & Winters, 2006; McClellan, 2026).

After the Supreme Court's 2018 decision in Murphy v. NCAA, states gained the ability to legalize sports wagering. The products available today go beyond predicting who will win a game. A person can combine several outcomes in a parlay, make bets while play is underway, or wager on an individual player's performance. These features create more occasions to place a bet and more opportunities to continue wagering after a loss. Whether a particular feature contributes to harm, and for whom, is a question research must answer.

Students are also encountering gambling promotion in settings that have not traditionally been part of casino advertising. The Wall Street Journal reported that prediction-market companies have used campus groups, student influencers, and other college social networks to promote their products (Long et al., 2026). Those relationships raise reasonable questions for university officials about sponsorships, student organizations, and whether existing campus rules recognize newer forms of gambling-related promotion.

A particularly difficult issue involves age requirements. Most regulated online sportsbooks require participants to be at least 21, but Kalshi permits people beginning at age 18 to trade sporting-event contracts. Fliff offers a sweepstakes-style sports prediction product to adults beginning at age 18. These products are legally different, and it would be a mistake to assume their risks are identical. At the same time, college students may encounter activities that resemble sports wagering but are subject to different legal classifications, age limits, and safeguards (Kalshi, 2026; Fliff Inc., 2026).

The legal dispute over whether prediction-market contracts fall under federal commodities regulation or state gambling law is significant. My expertise is not in resolving that dispute. From a student-wellness perspective, the immediate questions are more practical: Do young consumers understand the risks? Can they set meaningful limits or exclude themselves? Are protections effective across platforms? What does participation at ages 18 through 20 mean for later gambling behavior? These questions deserve answers whatever legal terms are ultimately applied to the products.

II. What We Know About Gambling Among College Students

When people hear that a certain percentage of students gamble, they sometimes assume that the same percentage has a gambling problem. These are very different measures. A student who buys a lottery ticket once is not the same as a student who repeatedly borrows money to chase losses. Researchers also use different screening instruments, reference periods, and student samples. These distinctions matter when a statistic is used to inform policy.

In spring 2025, our interdisciplinary research team surveyed 1,595 undergraduates at eight Mississippi public universities. About 39 percent reported gambling during the preceding year, and 16 percent reported betting on sports. Among students who bet on sports, approximately 10 percent screened at moderate risk and 6 percent in the problem-gambling range. It is important to point out that these are screening results, not clinical diagnoses (University of Mississippi Gambling Task Force, 2026).

Mississippi also illustrates why state law does not tell us everything about students' access to gambling. Although sports betting was permitted at licensed casinos, statewide mobile sports betting

was not legal when we conducted the survey and is not legal now. Nevertheless, among students who reported betting on sports, 56.6 percent said they had used an online sportsbook based in the United States or Canada, and 15.4 percent reported using one outside those countries. We do not know where those students were physically located when wagering or whether any particular transaction violated the law. The finding does suggest that legal availability and actual student behavior do not always correspond neatly (William Magee Institute for Student Wellbeing, 2025).

The Mississippi study also found that students involved in Greek life were more likely to report gambling. Past-year gambling was reported by 58.3 percent of Greek-affiliated respondents, compared with 32.3 percent of other students. For sports betting, the figures were 33.9 percent and 13.5 percent, respectively. These differences were statistically significant, but they do not show that Greek-life participation caused the behavior. Among students who bet on sports, the study did not find a statistically significant Greek-life difference in problem-gambling severity or reported harms. This identifies an important setting for education, not a reason to treat fraternity and sorority members as if they all have gambling problems (William Magee Institute for Student Wellbeing, 2025).

A 2023 national survey commissioned by the NCAA provides another perspective. Of 3,527 respondents ages 18 through 22, including college students and young adults not attending college, 58 percent reported at least one sports-wagering activity. Among respondents living on campus, 67 percent reported betting, and 63 percent recalled seeing sports-betting advertisements. Of college students who bet on sports, 41percent said they had wagered on their own school's teams and 35 percent had used a student bookmaker. Across the full sample, 16 percent reported at least one behavior the NCAA classified as risky, such as frequent betting, larger typical wagers, or a substantial single-day loss. The study defined sports wagering broadly, and these figures should not be interpreted as rates of diagnosed gambling disorder or directly compared with the narrower measures in other surveys (NCAA, 2023).

The evidence from other states indicates that Mississippi is not alone. A survey of 1,661 undergraduates at 12 University of North Carolina campuses found that 58 percent had gambled during the preceding year (Malkin & Stacey, 2023). A Rutgers University study released in October 2026 surveyed 1,677 adolescents and young adults ages 13 through 27 using a national probability-based panel. Among its current undergraduate respondents, 61.3 percent reported past-year gambling. Of those undergraduate respondents who gambled, 10.8 percent screened in the high-risk range (Nower & Stanmyre, 2026).

Missouri's 2026 assessment adds another perspective. Of 4,759 respondents at 21 four-year institutions, 12 percent reported sports wagering. More concerning than participation alone were the reported behaviors: 21percent said they had returned to gamble in an effort to recover losses, 9.3 percent had bet more than they could afford to lose, and 4.2 percent reported gambling-related financial problems affecting themselves or their households (Partners in Prevention, 2026).

I would not combine these figures into a single national prevalence estimate, and I would not suggest they show a clear year-by-year increase. They come from different studies measuring somewhat different activities. What they establish is that gambling is sufficiently common, and

problems sufficiently visible, that universities should be asking whether students know how to obtain help and whether the help is available.

III. Why Emerging Adulthood Matters

College brings unusual freedom alongside new responsibilities. Students are making decisions about tuition, housing, credit cards, relationships, and work, often while living away from family for the first time. Research on adolescent and emerging-adult development finds continuing changes in how people evaluate rewards, uncertainty, social influences, and longer-term consequences. It would be inaccurate to say the brain becomes fully mature on a person's twenty-fifth birthday, or that students are incapable of sound decisions before that age. It is accurate to say that developmental circumstances and product design may affect vulnerability to harm (Silvers & Peris, 2023; Tervo-Clemmens et al., 2023).

Social surroundings matter as well. A colleague at the University of Nebraska-Lincoln has shared preliminary observations from a small inquiry with fraternity and sorority groups. In some fraternities, students described betting as a routine part of watching games and spending time together, without reporting overt pressure to participate. The observations are not published or representative of Greek life generally. They nevertheless raise a useful question for campus prevention: how do we address a behavior that becomes normal within a group without anyone explicitly urging others to take part? (Gayer, 2025).

The concern also starts before college. In the Rutgers survey, 42.7 percent of respondents ages 13 through 17 reported past-year gambling, and 10.8 percent of adolescent respondents who gambled screened at high risk. Family exposure was common. Respondents who reported gambling with family members or perceiving that a household member had gambling problems were more likely to screen at high risk themselves. These associations cannot establish that family behavior caused the later problems, but they suggest that prevention should begin before students move into a residence hall (Nower & Stanmyre, 2026).

Research on the age at which gambling begins generally raises concerns about early exposure, although studies do not always find identical relationships and the effects of an age-18 versus age-21 threshold are not yet established. A careful prevention strategy should therefore address adolescents as well as college students and evaluate age-related consumer safeguards instead of assuming that a particular minimum age, by itself, will resolve the problem (Dowling et al., 2017).

There is another way young people may encounter gambling-like experiences long before they reach college: through video games. Many games now offer loot boxes, mystery packs, or other chance-based rewards that players can purchase with real money or virtual currency. Some include simulated casino games, while others allow virtual items, often called ‘skins,’ to be traded or wagered on separate websites. Not every such activity meets the legal definition of gambling, and a virtual prize that cannot be exchanged for cash is different from a sportsbook wager. Nevertheless, young players can become accustomed to paying for an uncertain reward, making repeated purchases, and experiencing the ***anticipation*** of winning at ages when they cannot legally place a regulated sports bet.

The available research gives us reason to take this seriously. In a study of 1,155 video game players ages 16 to 18, Zendle, Meyer, and Over (2019) found an association between spending on loot boxes and more severe problem-gambling symptoms. A systematic review of 26 studies by Han and colleagues (2026) also identified links between loot-box engagement and problematic behaviors, while emphasizing that the research has not established whether these products cause subsequent gambling problems or are more attractive to young people who are already vulnerable. In a 2025 survey, Britain's Gambling Commission found that 73 percent of respondents ages 11 to 17 were aware that virtual surprise boxes could be purchased with real money; this measures awareness, not necessarily participation. The Federal Trade Commission has also addressed the consumer-protection concerns. In 2025, the developer of Genshin Impact agreed to a $20 million settlement of allegations involving misleading information about the costs and odds of obtaining rare in-game prizes, along with restrictions on loot-box purchases by children under 16 without parental consent (Federal Trade Commission, 2025).

I do not mean to suggest that playing video games causes gambling disorder, or that every randomized feature is harmful. The concern is that the line between gaming and gambling can become difficult for parents and young players to recognize. The Rutgers findings discussed earlier are especially relevant: 10.8 percent of adolescents ages 13 to 17 who reported gambling screened at high risk for gambling problems. That finding does not establish that video games caused those problems, but it demonstrates that a young person can experience serious gambling-related difficulties before being legally old enough to use a regulated sportsbook. If our prevention efforts begin only when students arrive on campus, we may already be reaching some of them too late.

Another concern is that some young adults appear to blur the distinction between betting and investing. In a 2026 Betterment survey reported by MarketWatch, 26 percent of 250 surveyed Gen Z investors described sports betting as part of their long-term financial strategy, while 52 percent reported redirecting money they had intended to invest into betting. This suggests that financial literacy education should directly address the difference between investing for future needs, speculative activity, and gambling (Betterment, 2026; Adinolfi, 2026).

IV. What Gambling-Related Harm Can Mean for a Student's Future

The consequences of harmful gambling rarely stay within one part of a student's life. Consider a student who loses money needed for rent or tuition and begins borrowing to recover it. The first indication of trouble may reach the financial-aid office, not the counseling center. An advisor may notice missed classes. A family member may see mounting debt and strained relationships. This is an illustration of several ways difficulties can present. It shows why universities cannot assume that a student experiencing gambling harm will identify it as such or seek assistance from the right office.

Gambling-related harm also often overlaps with mental health and substance-use concerns. In a study of 1,831 students surveyed across Mississippi's eight public universities in 2021, McAfee and colleagues (2026) found associations between gambling problems and symptoms involving mood, anxiety, and substance use. The study does not tell us which difficulties came first. Some students may gamble in an attempt to cope with distress, while financial losses or conflict over gambling

may increase that distress. The practical implication is that campus counseling and health staff should consider gambling when students present with seemingly unrelated concerns, and that their response may need to address more than one problem.

Financial research is giving us additional reasons to pay attention. A study using approximately seven million U.S. consumer credit records found that the expansion of legal sports betting, especially mobile access, was associated with worsening credit measures, debt collection, delinquency, and increased bankruptcy filings. Other research has found that sports betting can reduce savings and increase financial strain among vulnerable households. These studies examine consumers more broadly, not college students specifically, and they cannot tell us how many recent graduates have filed for bankruptcy because they gambled (Hollenbeck et al., 2026; Baker et al., 2026).

Survey evidence points in the same general direction but also reminds us not to overstate the problem. The Urban Institute found that most sports bettors reported limited financial effects. At the same time, 15 percent of sports bettors ages 18 through 29 said betting had caused them to save less money and online bettors were more likely than people who bet only in person to report delayed or missed bill payments (Garon et al., 2026).

Why does that matter to a committee concerned with the workforce? A young adult leaving college needs more than a diploma. That person may need to establish credit, make a rental deposit, purchase transportation, and build savings while starting a career. Debt and damaged credit can make each step harder. There is not yet reliable research showing how many college graduates have delayed buying a first home specifically because of gambling debt. But the relationship between betting, reduced savings, and credit distress makes that a sensible question for future research.

Academic effects are also important. A 2025 review by colleagues at the University of Mississippi identified 13 studies examining gambling and undergraduate academic performance. Most reported an association with poorer grades, although the studies generally could not determine whether gambling caused academic difficulties or whether other problems contributed to both (Allen et al., 2025). In a 2026 paper, Burke examined 1,488 four-year institutions and reported that mobile sports-betting legalization was associated with a 1.21-percentage-point decline in four-year graduation rates, with no corresponding effect on six-year graduation rates. This is emerging evidence that needs independent replication, not a settled finding that gambling causes students to drop out (Burke, 2026).

There is evidence of employment-related harm among people with gambling disorder as well. A Swedish register study found elevated risk of prolonged work disability among people diagnosed with the condition compared with matched individuals without the diagnosis. That study is not a measure of the effects of ordinary sports betting among American workers. It does show why long-term work outcomes belong in the research agenda (Månsson et al., 2024).

The broader point is that harmful gambling can interfere with the very opportunities higher education is meant to expand. Universities should care about what happens to students after they

leave, and Congress has a legitimate interest in the possible consequences for educational attainment, employment, and early economic independence.

V. Student-Athletes: Their Own Gambling, Harassment, and the Integrity of College Sports

My work in college athletics is part of what first brought gambling to my attention. It is important to distinguish between two issues: gambling by student-athletes themselves, and harms they may experience when other people wager on their performances. Both matter, but they are not the same problem.

The NCAA has surveyed student-athlete gambling over two decades. Its 2024 survey included 21,450 athletes. Overall participation in gambling for money had declined across survey waves: in 2024, 52 percent of respondents on men's teams and 36 percent on women's teams reported gambling during the previous year. However, among athletes who did bet on sports, the forms of wagering changed considerably. Among sports bettors on men's teams, participation in parlays rose from 10 percent in 2016 to 56 percent in 2024, live in-game betting from 13 percent to 42 percent, and individual-player proposition bets from 8 percent to 38 percent (NCAA, 2025).

The NCAA survey also found that many athletes who had ever bet on sports began before college. Among those respondents, 69 percent on men's teams and 79 percent on women's teams said their first sports wager took place during high school or earlier. This raises a difficult question for universities: how do we enforce rules protecting the integrity of competition while also ensuring that an athlete who has developed a gambling problem can obtain confidential assistance? A student who believes asking for help will automatically lead to discipline may simply avoid asking.

There is another side to the issue. When a fan has money riding on a game, a student's athletic performance can become the focus of anger and abuse. In a voluntary NCAA survey conducted in February 2026, 7,493 Division I student-athletes from 154 schools responded. Nine percent reported online, verbal, or physical abuse from fans related to betting losses. Among surveyed men's basketball players, 46 percent reported that experience. These experiences should concern anyone responsible for student welfare (NCAA, 2026).

The effects reported by those athletes were not limited to receiving an unpleasant message. Among respondents who had experienced betting-related abuse, 14 percent reported increased stress, anxiety, or burnout; 18 percent said it reduced their enjoyment of playing; and 13 percent said it affected their focus or concentration. A separate NCAA and Signify Group monitoring program identified 7,666 abusive, discriminatory, or threatening posts or comments across 16 national championships in 2025–26. Not all the abuse was related to gambling, and the scope of monitoring expanded over time. But the work demonstrates that the problem is serious enough to require organized detection, response, and support (NCAA, 2026; NCAA & Signify Group, 2026). The monitoring initiative also conducted 127 investigations and recommended four matters for law-enforcement referral. Although not all monitored abuse or referrals were gambling-related, these outcomes show why the protection of students requires reporting and response systems, not simply advice to ignore abusive messages (NCAA & Signify Group, 2026).

I am particularly concerned about individual-player proposition bets, or prop bets, that depend on one athlete's performance rather than the outcome of a game. Imagine a friend or family member asking a student athlete to 'miss a free throw' so that a wager on that player's performance will pay off. It illustrates how someone close to a student could put pressure on that student to alter even one small part of a competition. The NCAA has warned that individual prop bets can encourage requests for inside information, targeted harassment, and the manipulation of particular plays without changing who wins the game. It has urged state regulators to restrict these wagers (NCAA, 2026).

Gambling also presents threats to fair competition. In January 2026, federal prosecutors charged 26 individuals in a college basketball point-shaving investigation involving alleged payments to influence players' performance. By October, the Department of Justice had announced a prison sentence for an organizer and another guilty plea. Many allegations remain matters for the courts, and the case primarily concerned manipulating point spreads rather than individual-player proposition bets. I cite it because it illustrates why college sports must consider coercion and the influence of gambling interests, not simply entertainment (U.S. Department of Justice, 2026a, 2026b).

There are practical steps institutions and regulators can examine: education for athletes, clear and confidential treatment referrals, reporting systems for threats, coordinated responses with platforms and law enforcement, and careful review of wagering products tied to individual athletes. Restrictions on particular bets may have benefits, but they also present questions of enforcement and possible displacement to unregulated markets. The appropriate response should be guided by evidence and the welfare of students as well as the integrity of the games.

VI. What Colleges Are (and Are Not) Prepared to Do

A major reason I became involved in this issue was that I could not identify a clear, coordinated response on many college campuses. Universities have spent decades developing approaches to alcohol misuse, substance use, and other student-health concerns. We have not, in general, devoted the same attention to gambling.

An investigation coordinated through the University of Maryland found publicly available sports-betting policies at only 23 percent of 145 Division I public universities in states that had legalized wagering. That does not prove the remaining institutions lacked policies, but it highlights how difficult they can be to find. In North Carolina, few students recalled receiving gambling education or being screened. And in a survey of 271 student-success administrators reported by Inside Higher Ed in October 2026, 56 percent said their divisions did not treat or track digital wagering as a high-priority issue; only 3 percent reported related changes to orientation or financial-literacy programming (University of Maryland, 2023; Malkin & Stacey, 2023; Flaherty, 2026).

A student with gambling-related difficulties might come to the attention of a financial-aid professional, academic advisor, counselor, residence-life employee, athletics staff member, or student conduct office. Those people do not all need to become gambling clinicians. They do need to know what signs to look for, which questions are appropriate, and where students can obtain

qualified, confidential help. Training, referral pathways, and follow-up matter as much as creating a policy on paper.

Universities must also look at their own relationships with gambling. Some educational programs benefit from state lottery revenues, and institutions may encounter gambling through fundraising, sponsorships, licensing, or promotions associated with sports. These arrangements vary and are not necessarily inappropriate. But universities should examine whether their practices and messages are consistent with their responsibility for student well-being (McClellan, 2026).

At the University of Mississippi, we have begun trying to build that kind of response. Our Gambling Task Force brought together personnel from counseling and health services, student affairs, athletics, faculty, and other offices. It examined education and prevention, intervention and treatment, research and evaluation, and policy and outreach. In 2026, ten university counselors earned a collegiate-gambling counseling certificate and four more are scheduled to receive training in the coming months. The four-item Emerging Adult Gambling Screen was introduced in counseling and health services, and the William Magee Center incorporated screening, brief intervention, and referral to treatment into its work (University of Mississippi Gambling Task Force, 2026).

Although we now have trained counselors and screening procedures, we have learned how difficult it can be to connect students with help. As of November 5, 2026, our university counseling center had received only six gambling-related referrals, most from parents. That does not mean only six students need help. Others may be receiving care elsewhere, may not recognize a problem, or may hesitate to ask. It is possible that many students may perceive their difficulties as solely a financial problem. The low referral count nonetheless raises a practical question: How do we reach students who are unlikely to walk into a counseling center and say they have a gambling problem?

We are therefore developing peer education and broader campus-awareness efforts that meet students where they are: classrooms, residence halls, fraternities and sororities, student organizations, and campus activities. The Center's plans also call for wider media outreach and a Collegiate Gambling Awareness Week. These are goals we are working toward; not programs whose impact we have established. Many students first encounter betting as entertainment or a social activity, not a potential health concern. Our aim is to help them recognize warning signs, understand the risks, and know that confidential assistance is available (Center on Collegiate Gambling, n.d.).

Faculty, advisors, financial-aid staff, residence-life personnel, student leaders, and parents may notice gambling-related difficulties before a counselor does. They need not become specialists, but they should know the warning signs and where to refer students. Clinical training and screening procedures matter, but they have limited value if students and the people around them do not know the resources exist.

Through the Center on Collegiate Gambling, we have also supported the development of a Gambling Prevention Resource Toolkit. Tonya Knight, a graduate student in public health whose capstone work I advised, assembled materials on education, screening, policy considerations,

referrals, training, and evaluation. We hope other colleges can use these materials as a starting point, particularly those without the resources to build an entirely new program. I want to be clear about what this accomplishment does and does not demonstrate: the toolkit exists, but we have not yet established through outcome research that using it reduces gambling harm (Knight, 2026; Center on Collegiate Gambling, 2026).

Our first responsibility is to students at Ole Miss. We need to implement and evaluate a coordinated approach on our own campus, and the fact that we have received only six counseling referrals shows why outreach and student engagement must be part of that work. Once we have established and begun evaluating our approach, our second priority is to help other colleges and universities across Mississippi, including community colleges, adapt what we have learned to their students and resources. What works at Ole Miss may not work at Jackson State. We then hope to extend that assistance regionally and, ultimately, nationally. We want other institutions to benefit from our experience without claiming that we have already developed a proven model.

We are not beginning this work in isolation. We participate in Ohio State University's Collegiate Problem Gambling Workgroup, and members of our staff have received its You Bet? training. We are working with East Carolina University to implement its Betting Blueprint education program, and we have partnered with Emory University to test the Emory Gambling Screening Survey. These are collaborations at different stages, not completed evaluations of effectiveness. They help us build the knowledge and relationships needed for our work at Ole Miss and, as we learn more, for assisting other institutions (University of Mississippi, 2026a; East Carolina University, 2026).

A related proposal we presented to Mississippi legislators in June 2026 would extend treatment access beyond the university counseling center. The proposed Mississippi Gambling Clinic would build on existing psychology training clinics, potentially including sites at Mississippi State, Jackson State, and Southern Miss, and would combine in-person and telehealth services with common training and evaluation procedures. The aim is both to expand access to care and help prepare behavioral-health professionals. This remains a proposed statewide network, not an operating system. The presentation also noted the lack of state funding specifically designated for problem-gambling services at that time, despite substantial gaming-tax receipts (University of Mississippi, 2026b).

Evidence-informed approaches are available for helping individuals. A systematic review of college gambling interventions identified support for several approaches, including cognitive-behavioral strategies, motivational interviewing, and personalized feedback. But there is a difference between demonstrating that an individual intervention can help and showing that an entire campus system works. A university might train employees and offer screenings without knowing whether students with positive screens obtain care or whether their finances, academic participation, or mental health improve (Kapukotuwa et al., 2025).

I believe effective institutional responses should connect prevention with screening, assessment, referral, clinical support, and evaluation. They should also respect confidentiality and distinguish students seeking help from students engaging in conduct that presents safety or competition-integrity concerns. The specific arrangement will differ across a large university, a rural college, and

a community college. What should not differ is the expectation that we measure whether the services reach students and improve outcomes.

VII. The Questions We Still Need to Answer

We do not need to wait for perfect research before recognizing that some students are experiencing harm. At the same time, programs that have not been evaluated can consume scarce resources without accomplishing what we hope. Several questions should guide the next stage of research.

First, we need comparable information on gambling participation and harmful gambling across different types of institutions. The surveys I have discussed were not designed to be combined, and they often include different activities. Repeated national research could show whether students are betting more frequently, moving into different products, or experiencing different levels of harm over time. It should include students outside athletics and institutions that rarely appear in national research, including community colleges and smaller universities.

Second, we should follow students over time. We need to know how gambling relates to finances, academic progress, persistence, graduation, early employment, and the ability to build savings and credit. The research should also examine the age at which gambling begins, the influence of family and peers, exposure to gambling-like features in video games, and whether the risks of prediction markets and sweepstakes products resemble those of regulated sportsbooks. These studies must account for other circumstances, such as family resources and mental health, that may affect both gambling behavior and later outcomes.

Third, we need independent evaluations of prevention and treatment systems. The outcome is not how many brochures a university distributes or how many counselors it trains. It is whether students recognize gambling-related risks, know help is available, participate in prevention activities, complete referrals, engage in treatment when necessary, and experience fewer financial, psychological, or educational harms. Research should examine the practical cost of those systems and whether approaches developed at Ole Miss can be adapted to other Mississippi campuses before broader regional and national adoption.

The need for a sustained national research response is not a new concern. In 2018, Weinstock and other researchers called for greater federal support for gambling research, surveillance, prevention, and treatment. Some important work has taken place since then, but the United States still lacks a consistently funded, coordinated research infrastructure proportionate to the expanding range of gambling products and the unanswered questions about young people (Weinstock, 2018).

VIII. What I Hope Congress Will Consider

I recognize that Congress must consider costs, competing priorities, and the roles of state governments. I do not believe a federal agency should prescribe one gambling-prevention curriculum for every college. But within this Subcommittee's focus on higher education and workforce development, Congress can help answer three practical questions: How widespread are gambling-related harms? Which campus approaches improve students' lives? And are institutions prepared to respond?

First, support sustained, independent national research. Congress could support repeated, comparable studies of collegiate gambling through the Department of Education working with appropriate federal health research agencies, universities, and state partners. Studies should include community colleges as well as four-year institutions, distinguish gambling participation from gambling disorder, and follow students over time to examine finances, academic progress, graduation, and early employment. Consistent definitions, independent review, and publication of findings regardless of outcome are essential. A useful result would be a reliable national baseline and follow-up evidence showing which students are experiencing harm and how those harms change.

Congress is already considering several approaches to funding related work. The GRIT Act, introduced in the House and Senate as H.R. 1141 and S. 454, would support gambling-addiction research and state services. The Gambling Disorder Health Study Act (H.R. 8970) would direct research through the Department of Health and Human Services. The POINTS Act (H.R. 7875) addresses prevention, screening, and treatment support. These proposals use different mechanisms and none, as introduced, creates a dedicated program specifically for college students. I am not endorsing a bill on behalf of my University or the Center. I am asking that the needs of college students and the transition into employment be included in any national research agenda Congress chooses to pursue (U.S. Congress, 2025a, 2025b, 2026a, 2026b).

Second, support and evaluate campus demonstration projects. Competitive grants or partnerships could test peer education, campus-wide outreach, confidential screening, referral systems, and connections to qualified treatment, with independent evaluation built in from the beginning. Participating campuses should include community colleges, smaller institutions, and large universities; less-resourced schools will need technical assistance. Success should be measured not merely by programs offered or counselors trained, but by students reached, recognition of risks, completed referrals, access to care, improved student outcomes, and operating costs. Our Center intends to develop and evaluate an approach at Ole Miss first, help other Mississippi institutions adapt it second, and expand regionally and nationally only as we learn what works. The federal goal should be usable evidence, not a mandated one-size-fits-all model.

Third, establish how prepared colleges actually are. Congress could request a national assessment to examine campus policies, staff training, student awareness, confidential screening, referral pathways, and treatment capacity. That assessment should distinguish services that do not exist from services that are available but difficult for students to find. A practical outcome would be a baseline report showing the gaps across different types of institutions and identifying where federal or state technical assistance would be most useful. A later assessment could then determine whether preparedness has improved.

There are also important consumer-protection questions involving products available to 18- to 20-year-olds. Federal and state authorities should examine how age verification, advertising limits, deposit controls, disclosures, and self-exclusion operate across products regulated under different legal frameworks, including gambling-like purchases in video games accessible to minors. Individual-player prop bets raise an additional concern about coercion, requests for inside

information, and competition integrity. Congress could encourage coordination and evidence-sharing among athletics organizations, campuses, regulators, and relevant federal agencies while recognizing that authority over particular wagering products is divided. Whatever safeguards are adopted, their effects should be evaluated rather than assumed.

I recognize that some policymakers may favor stronger restrictions and others may worry that prohibitions will drive activity to illegal or offshore operators. Those concerns should be examined rather than dismissed. For the Center on Collegiate Gambling, the appropriate contribution is to produce reliable research, identify evidence-informed practices, and help institutions respond to students who need assistance.

Conclusion

I did not set out to become a researcher of collegiate gambling. I entered this work because I was concerned about how quickly the environment around our students was changing and how unprepared many institutions seemed to be. What we have learned at Ole Miss gives me reason for both concern and cautious optimism: universities can begin building a response, but building it is not the same as knowing it works.

Most students who gamble will not develop a gambling disorder. But for students who do experience harm, the consequences can include missed rent, debt, family conflict, difficulty in class, and setbacks at the start of a career. As of November 5, our counseling center had received only six gambling-related referrals, mostly from parents. That number does not tell us how many students need help. It does remind us of a basic lesson: even well-trained counselors cannot help students who never know where to turn. We must make help visible, reach students outside the counseling center, and evaluate whether those efforts change outcomes.

Congress can help higher education move from good intentions to reliable evidence: by supporting research, allowing colleges to test and evaluate coordinated responses, and establishing how prepared institutions really are. That would help us do our first job better at Ole Miss, share what we learn with other Mississippi colleges, and ultimately offer approaches other institutions can adapt. More importantly, it could help students stay on track to graduate, manage their finances, and begin their working lives on sounder footing.

Thank you for inviting me to testify. I look forward to your questions.

References and Supporting Sources

Adinolfi, J. (2026, August 13). More than half of Gen Z redirected money away from investing and toward sports betting over the past year. MarketWatch. https://www.marketwatch.com/story/more-than-half-of-gen-z-redirected-money-away-from-investing-and-toward-sports-betting-over-the-past-year-937a366c

Allen, H. K., Knight, T., Hall, B., & Dennis, M. (2025). Links between gambling and academic performance among undergraduate college students: A scoping review. Journal of Gambling Studies, 41, 1517–1531. https://doi.org/10.1007/s10899-025-10440-9

Baker, S. R., Balthrop, J., Johnson, M. J., Kotter, J. D., & Pisciotta, K. (2026). Gambling away stability: Sports betting's impact on vulnerable households. Journal of Financial Economics, 183, 104330. https://doi.org/10.1016/j.jfineco.2026.104330

Betterment. (2026, August 12). Betterment's 2026 retail investor survey reveals a new generation of investors is blurring the lines between information, advice, and entertainment [Press release]. https://www.prnewswire.com/news-releases/betterments-2026-retail-investor-survey-reveals-a-new-generation-of-investors-is-blurring-the-lines-between-information-advice-and-entertainment-302848376.html

Burke, D. (2026, July 7). Gambling with graduation: Mobile sports betting legalization and student persistence [Working paper]. SSRN. https://doi.org/10.2139/ssrn.7074378

Center on Collegiate Gambling. (n.d.). Center on Collegiate Gambling: Development proposal [Unpublished institutional proposal]. University of Mississippi.

Center on Collegiate Gambling. (2026). Gambling prevention resource toolkit: Evidence-informed resources for colleges and universities [Resource guide]. University of Mississippi.

Dowling, N. A., Merkouris, S. S., Greenwood, C. J., Oldenhof, E., Toumbourou, J. W., & Youssef, G. J. (2017). Early risk and protective factors for problem gambling: A systematic review and meta-analysis of longitudinal studies. Clinical Psychology Review, 51, 109–124. https://doi.org/10.1016/j.cpr.2016.10.008

East Carolina University. (2026). The Betting Blueprint [Campus gambling education program]. Gambling Research & Policy Initiative. https://gamblingresearch.ecu.edu/betting-blueprint/

Federal Trade Commission. (2025, January 17). Genshin Impact game developer will be banned from selling lootboxes to teens under 16 without parental consent, pay a $20 million fine to settle FTC charges. https://www.ftc.gov/news-events/news/press-releases/2025/01/genshin-impact-game-developer-will-be-banned-selling-lootboxes-teens-under-16-without-parental

Flaherty, C. (2026, October 30). 4 in 10 students flag digital wagering risks. Inside Higher Ed. https://www.insidehighered.com/news/student-success/health-wellness/2026/10/30/new-data-digital-wagering-higher-ed

Fliff Inc. (2026, June 30). Fliff Cash sweepstakes rules. https://www.getfliff.com/sweepstakes-rules

Gambling Commission. (2025, November 13). Young people and gambling 2025: Official statistics—Gaming. https://www.gamblingcommission.gov.uk/report/young-people-and-gambling-2025-official-statistics/ypg-2025-gambling-activities-and-gaming-gaming

Garon, T., Axelrod, J., Wu, R., Godinez-Puig, L., & Ramos, K. (2026, July 9). How and why are people betting on sports? A look at a rapidly growing industry. Urban Institute. https://www.urban.org/research/publication/how-and-why-are-people-betting-sports-look-rapidly-growing-industry

Gayer, J. (2025). Sports betting behaviors, social norms, and perceptions among fraternity and sorority students. Unpublished institutional research/data, University of Nebraska–Lincoln.

Han, W., Li, R., & Lin, Y. (2026). Adolescents and loot boxes: A systematic review of behavioral mechanisms and problematic outcomes. Addictive Behaviors, 181, 108738. https://doi.org/10.1016/j.addbeh.2026.108738

Hollenbeck, B., Larsen, P., & Proserpio, D. (2026). The financial consequences of legalized sports gambling [Working paper; revised February 2026]. SSRN. https://dx.doi.org/10.2139/ssrn.4903302

Kalshi. (2026, October 27). Kalshi expands protections for 18- to 20-year-old traders. https://news.kalshi.com/p/kalshi-expands-protections-for-18-to-20-year-old-traders

Kapukotuwa, S., González-Alvarez, A., Kraus, S. W., & Sharma, M. (2025). Betting on the future: A systematic review of modern gambling interventions for college students. Journal of Gambling Studies, 41, 1533–1561. https://doi.org/10.1007/s10899-025-10421-y

Knight, T. (2026). University gambling prevention resource toolkit [Public health capstone portfolio]. University of Mississippi.

Long, K., Dugan, K. T., Mattioli, D., & Au-Yeung, A. (2026, March 6). "Is this insider information?" The prediction market bets driving a campus frenzy. The Wall Street Journal. https://www.wsj.com/business/media/prediction-markets-campus-e57cd19f

Malkin, M. L., & Stacey, M. (2023). Gambling behavior and awareness among UNC system undergraduates [Research poster; preliminary findings]. East Carolina University, Gambling Research and Policy Initiative. https://gamblingresearch.ecu.edu/wp-content/pv-uploads/sites/546/12-college-study_accessible2.pdf

McAfee, N. W., Whelan, J. P., Ginley, M. K., & Pfund, R. A. (2026). Are increased gambling problems associated with intentions to reduce college enrollment? A population study across a state university system during the COVID-19 pandemic. International Journal of Mental Health and Addiction. https://doi.org/10.1007/s11469-026-01694-4

Månsson, V., Pettersson, E., Mittendorfer-Rutz, E., Guterstam, J., Berman, A. H., Jayaram-Lindström, N., & Molero, Y. (2024). The risk and development of work disability among individuals with gambling disorder: A longitudinal case-cohort study in Sweden. Psychological Medicine, 54(7), 1391–1402. https://doi.org/10.1017/S0033291723003288

McClellan, G. S. (2026, May 6). Anticipating the 6th wave: Past, present, and future of college gambling [Conference presentation]. Coalition on Intercollegiate Athletics, Indianapolis, IN.

McClellan, G. S., & Winters, K. C. (2006). Gambling: An old school new wave challenge for higher education in the 21st century. In G. S. McClellan, T. W. Hardy, & J. Caswell (Eds.), Gambling on campus (New Directions for Student Services No. 113, pp. 9–23). Jossey-Bass.

National Collegiate Athletic Association. (2023, May 24). NCAA releases sports wagering survey data [News release]. https://www.ncaa.org/news/media-center-ncaa-releases-sports-wagering-survey-data/

National Collegiate Athletic Association. (2025, January). Trends in NCAA student-athlete gambling and sports betting behaviors [Research report]. NCAA Research. https://ncaaorg.s3.amazonaws.com/research/wagering/2025RES_WageringReport.pdf

National Collegiate Athletic Association. (2026, March). NCAA Student-Athlete Needs, Aspirations and Perspectives (SNAP) study: February 2026 survey results [Research report]. NCAA Research. https://ncaaorg.s3.amazonaws.com/research/snap/2026RES_SNAP-FebFullReport.pdf

National Collegiate Athletic Association. (2026, January 15). NCAA urges gambling commissions to eliminate prop bets [News release]. https://www.ncaa.org/news/media-center-ncaa-urges-gambling-commissions-to-eliminate-prop-bets/

National Collegiate Athletic Association & Signify Group. (2026). Online abuse protection in U.S. college sports: NCAA annual report 2025/26 [Research report]. https://ncaaorg.s3.amazonaws.com/ncaa/wagering/2025-26NCAA_ThreatMatrixPublicReport.pdf

Nower, L., & Stanmyre, J. F. (2026). Adolescent and young adult gambling in the United States [Research report]. Center for Gambling Studies, Rutgers University. https://socialwork.rutgers.edu/nationalgamblingstudy

Partners in Prevention. (2026). Key findings from 4-year institutions: 2026 Missouri Assessment of College Health Behaviors (Vol. 15, No. 1.1) [Research brief]. Missouri higher education substance misuse prevention consortium. https://mopip.org/wp-content/uploads/2026/07/2026_V15N1_1_Brief-4-Year-Key-Findings.pdf

Silvers, J. A., & Peris, T. S. (2023). Research review: The neuroscience of emerging adulthood—Reward, ambiguity, and social support as building blocks of mental health. Journal of Child Psychology and Psychiatry, 64(7), 989–997. https://doi.org/10.1111/jcpp.13776

Tervo-Clemmens, B., Calabro, F. J., Parr, A. C., Fedor, J., Foran, W., & Luna, B. (2023). A canonical trajectory of executive function maturation from adolescence to adulthood. Nature Communications, 14, Article 6922. https://doi.org/10.1038/s41467-023-42540-8

U.S. Congress. (2025a). Gambling Addiction Recovery, Investment, and Treatment Act, H.R. 1141, 119th Cong. (introduced February 7, 2025). https://www.govinfo.gov/app/details/BILLS-119hr1141ih

U.S. Congress. (2025b). Gambling Addiction Recovery, Investment, and Treatment Act, S. 454, 119th Cong. (introduced February 6, 2025). https://www.govinfo.gov/app/details/BILLS-119s454is

U.S. Congress. (2026a). Gambling Disorder Health Study Act, H.R. 8970, 119th Cong. (introduced May 21, 2026). https://www.govinfo.gov/app/details/BILLS-119hr8970ih

U.S. Congress. (2026b). Providing Opportunities for Individuals in Need of Treatment and Support Act of 2026 (POINTS Act), H.R. 7875, 119th Cong. (introduced March 9, 2026). https://www.govinfo.gov/app/details/BILLS-119hr7875ih

U.S. Department of Justice. (2026a, October 13). Jalen Smith, a leader of bribery and point-shaving scheme to fix NCAA men's basketball games, sentenced to six years in prison [Press release]. https://www.justice.gov/usao-edpa/pr/jalen-smith-leader-bribery-and-point-shaving-scheme-fix-ncaa-mens-basketball-games

U.S. Department of Justice. (2026b, October 26). "Fixer" pleads guilty to role in bribery and point-shaving scheme to rig NCAA men's basketball games [Press release]. https://www.justice.gov/usao-edpa/pr/fixer-pleads-guilty-role-bribery-and-point-shaving-scheme-rig-ncaa-mens-basketball

University of Maryland, Philip Merrill College of Journalism. (2023, February 28). Merrill College's Povich Center, Howard Center publish national investigation into sports betting on college campuses. https://merrill.umd.edu/articles/merrill-colleges-povich-center-howard-center-publish-national-investigation-sports-betting

University of Mississippi. (2026a, March 23). From concern to center: UM responds to rising collegiate gambling. https://olemiss.edu/news/2026/03/from-concern-to-center-um-responds-to-rising-collegiate-gambling/index.html

University of Mississippi. (2026b, June). State support for gambling education, research, & treatment [Presentation to Mississippi legislators].

University of Mississippi Gambling Task Force. (2026, August). Final report [Institutional report]. University of Mississippi.

Weinstock, J. (2018). Call to action for gambling disorder in the United States. Addiction, 113(6), 1156–1158. https://doi.org/10.1111/add.14225

William Magee Institute for Student Wellbeing. (2025). Gambling and sports betting among four-year college students in Mississippi: Results from a spring 2025 statewide survey [Research report]. University of Mississippi.

Zendle, D., Meyer, R., & Over, H. (2019). Adolescents and loot boxes: Links with problem gambling and motivations for purchase. Royal Society Open Science, 6(6), 190049. https://doi.org/10.1098/rsos.190049