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## RESEARCH ON THE PREVALENCE AND CONSEQUENCES OF SPORTS BETTING AMONG HIGH SCHOOL STUDENTS IN SLAVONSKI BROD

### Abstract

Sports betting is nowadays very accessible to everyone, including high school students. It is a common belief that sports betting is just a “harmless” form of entertainment and one of the easiest ways to make money. However, the easy availability and frequency of sports betting can contribute to the development of harmful consequences. This research aimed to determine the extent to which high school seniors represent sports betting, what is their motivation for betting and whether they recognize the harmfulness of excessive use of sports betting activities. The sample of respondents consisted of high school students, that is, students of the Matija Mesić High School in Slavonski Brod and students of the four-year vocational high school programme at the Slavonski Brod Technical School. The research instrument was a survey questionnaire compiled for the research. The questionnaire measured the frequency of betting, students’ attitudes about betting, motivation to bet, and the like. This research was supposed to confirm the assumption that students bet relatively often and do not recognize the harmful consequences of sports betting that can even lead to addiction. The results showed that half of the high school seniors bet at least once and that students are almost one hundred per cent aware of the harmful consequences that excessive sports betting can cause.

**Keywords:** profit, sports betting, high school students, entertainment,

## **Introduction**

It is evident from everyday life that young people want to “enter the world of adults” as soon as possible and in the easiest way possible. They strive for more independence and gaining rights, and they do not want to stop having fun. One of the ways they can have fun while making money on their own is sports betting. According to Kozjak, “Betting is a game in which participants guess the outcomes of various events proposed by the betting organizer and the circumstance that decides the win or loss must not be known to anyone in advance and must be of such a nature that the organizer or player cannot influence it. On the number of stakes by combination and the course of an individual event.” (Kozjak, 2016: 24) Betting activity can be described by definition of gambling because “to gamble means to invest money or material value, in the event of uncertain outcome, to increase the amount invested or goods.” (Torre, 2017: 15). In the past, betting, and gambling in general, was considered an unacceptable act, or a “socially deviant phenomenon, reserved for people from the margins of society.” (Torre, 2017: 16) Today, it is a legal, easily accessible and socially accepted activity for all adults. High school seniors are of legal age and therefore legally eligible for sports betting. However, the money they use for sports betting is part of the pocket money they receive from their parents. Do they realize that they are gambling with money that is not theirs at all, and do they know that the easy availability and frequency of sports betting can contribute to the development of harmful consequences? Do they realize that betting, which is innocent entertainment for them, can cause harmful consequences? Precisely such doubts were the impetus for this research. All these questions about the harmfulness of excessive betting and how it affects a person’s life and their environment are closely related to bioethics and need to be considered from this point of view. No matter that most people interpret betting as entertainment, the harmful impact it has on a person’s life, and the life of their environment must not be overlooked, from the impression of false maturity that it creates in young people, school failure, absenteeism, various behavioural disorders, mental disorders to addiction. All of this affects a person both morally and medically. This research deals with measuring the prevalence of sports betting in high school seniors, determining the motivation for betting and students’ awareness of the harmfulness of excessive use of sports betting activities. Gambling was initially met with very little interest from social scientists in the world and Croatia. The reason for this is attributed to the general disapproval of gambling and the stigma it had. Consequently, the study of gambling was considered unacceptable among scientists because the very act of gambling was unacceptable. (Kozjak, 2016)

After the legislative liberalization (in the last twenty years) enabled the organization of games of chance, the supply, promotion and demand for games of chance in Croatia have visibly increased, primarily for sports bookmakers. Consequently, this has significantly increased the number of gambling addicts in Croatia. (Torre, 2017) The Croatian Lottery, which is state-owned, has the exclusive right to organize lottery games on the territory of the Republic of Croatia. At the same time, betting can also be arranged by private companies. (Torre, 2017) In addition to the Croatian Lottery, five other private bookmakers participate in sports betting in the Republic of Croatia. These are SuperSport, Germany, Hattrick-PSK, Favbet and Stanleybet. The largest share of 70% of bets falls on football, while 30% relate to other sports. This fact shows similarities with other countries where the most stakes are on football. (Orešić, 2018) As the demand for sports betting has increased over the years, it has also become the subject of interest of various age groups, including high school students. Gambling among the youth was relatively unexplored until 2011, so Dodig and Ricijaš decided to conduct a pilot project on gambling of Zagreb adolescents. “Adolescent gambling is a growing and significant public health problem, and researchers agree that young people are the group most at risk for developing gambling problems.” (Huang et al., 2007) The main goal was to gain insight into the habits of Zagreb high school students and determine the riskiness of their gambling. Students from three Zagreb high schools participated in the research from the first to the third or fourth grade. The research results showed that 75% of Zagreb high school students gambled at least once in their lives. This data confirmed the assumption that gambling, although illegal for persons under 18, is available to minors. Based on the research results, betting is the most common type of gambling among Zagreb high school students. It is followed by one-off lottery tickets, lottery, billiards, pinball, and card games for money. Insight into the research results from 2011 is the least represented online gambling, betting on various choices and bingo in the casino. (Dodig and Ricijaš, 2011). According to Torre, “remote online gaming is the organization of games of chance on the Internet, whereby the player can play the game independently, without a direct representative of the organizer.” (Torre, 2017: 17) “According to data from the Tax Administration, fifty per cent of bets in Croatia take place online” (Biti, 2018: 217), which shows a significant increase in the popularity of online sports betting compared to the 2011 survey.

It is essential to point out that, based on the results of the research *Characteristics of Gambling of Zagreb Adolescents*, the average age of social, risky and problematic gamblers is “around 16.5 years, which indicates the need

to prevent gambling in primary and early secondary school.” (Dodig and Ricijaš, 2011: 119)

### **Youth and gambling**

Sports betting gained in popularity in the late 1990s. Today, both gambling and betting are socially accepted and significantly marketed activities, “although each form of gambling carries its own risk of developing addiction.” (Torre, 2017: 16) Despite this fact, most people perceive gambling and betting as entertainment and fun, and George Simmel even calls it a potential form of adventure.

In his work, George Simmel studies adventure and connects it with risk-taking and gambling. He emphasizes that adventure sets its limits and is independent of the *before* and the *after*. An adventure is a temporary break from regular life, an activity that enables a way out of the daily routine. Defining adventure as a departure from everyday life can be associated with gambling as one of the potential forms of adventure. The decisive motive for gambling is not to win a certain amount of money but to play by itself. Thus, the charm of adventure is not the content it offers but the adventurous form with which we experience it and the tension and intensity with which it allows us to feel life. (Simmel, 2001)

Unlike Simmel, who sees gambling as a potential form of adventure, Mark Griffiths’ study focuses on the concrete research of young fruit vending machine addicts. Each group of young men he studied met the medical criteria of a pathological gambler. All the young men stated that they started playing before the age of 11 and became addicted by the age of 15. Because of the constant need for play, they constantly felt they began to miss school, spending all their money and the money they borrowed from others. For individuals, the frequency of play increased when they were in a state of depression. They claimed that gambling at the time was “liberation from worries and tensions” and “escape from reality”. However, most stated that their original motivation was money, i.e. earnings, and now they play “for the sake of the game itself.” (Griffiths, 1990)

In his research, Griffiths wanted to emphasize that there is not just one specific reason for gambling. Instead, most adolescents initially started gambling because their parents or friends did it or because it allowed them to behave independently like *adults* for the first time in their lives. (Griffiths, 1993)

From the age of 14, young people begin to experience gambling as one of the symbols of maturity and adulthood. The critical period for the first gambling and

the development of positive expectations from gambling is between fifteen and twenty. Young people gamble on their own, together with their peers, outside the home and protective parental environment to present themselves to the elderly to “prove the false maturity of their manhood in the eyes of their peers.” (Torre, 2017: 65) At the same time, exposure to peers who gamble additionally encourages youth gambling, especially among male youth who consider gambling a way of socialization. With the permission and under the supervision of adults, youth gambling is regarded as low-risk gambling. In contrast, in the company of peers, gambling outside the home represents higher-risk gambling. Such gambling is characteristic of late adolescence. (Torre, 2017: 65) In addition to peer influence, social factors that also favour youth gambling are: “their lower socioeconomic background, lower level of parental education, dysfunction of their families, weak intra-family ties, lack of parental upbringing and supervision” and “parental indulgence that goes from negligence to helplessness.” (Torre, 2017: 66)

#### *Risky gambling of young people*

As peer groups and the low quality of family relationships affect the initial gambling of young people, further action affects the occurrence of early, risky gambling among them. (Torre, 2017) The self-control of young people who risk gambling is insufficiently built on occasionally and moderately gambling and deciding when to stop independently. Parental supervision is insufficient or absent, and youthful curiosity encourages them to try everything in life. “And gambling seems attractive because it increases the experience of strong excitement with the simultaneous possibility of challenging easy money-making, which realizes all youthful dreams overnight.” (Torre, 2017: 66)

Young people gamble to a greater extent than older people. “Young people who gamble start gambling problems more quickly and develop gambling addiction faster than people who start gambling in adulthood.” (Torre, 2017: 66) “A dozen young people who gamble with gambling age become addicted to gambling and become gamblers. Gambling addicts themselves loved gambling and betting in early adolescence.” (Torre, 2017: 67)

#### **Betting from ignorance to addiction**

Sports betting is one of the many types of games of chance. Although the primary purpose of gambling is entertainment, some of those who engage in

it excessively lead to harmful consequences. Young people are a particularly vulnerable group who do not understand the seriousness of the consequences that excessive betting can cause.

### *The impact of gambling on human spirituality*

Starting from the impact of sports betting, or gambling in general, on a person's life, it is possible to look at its effect on their spiritual level. Faith and religion have great significance in many people's lives, and betting problems can cause one to neglect one's spirituality and distance oneself from God. It should be emphasized that all the great world religions starting from Islam, through Christianity, Judaism to Hinduism and Buddhism, condemn the practice of betting. (King, 2013)

This view is confirmed by the results of a quarterly survey of the attitudes of religious communities in the Republic of Croatia on gambling, betting and games of chance. Thirty-seven religious organizations participated in the study. "According to our research, the largest number of religious communities in Croatia (59.5%) interpret gambling as a sin, a smaller part of them (18.9%) believe that it is a great sin, and the same percentage of them consider gambling a sin only then if a person gambles excessively and if it negatively affects her life and the life of her family. Only one religious community did not answer this question." (Kozjak, 2016: 205). Apart from the fact that, according to the teachings of religious communities, gambling is a sin, it "ultimately leads everyone away from God." (Kozjak, 2016: 213)

### *The impact of betting on family dynamics and work*

When it comes to the effects of betting on people's lives from the immediate environment, researchers conducted survey respondents' attitudes about divorce within the project Christian Identity and Quality of Marital and Family Life. Based on the obtained results, researchers singled out four leading reasons for divorce. The most significant number of respondents, 88.4%, rated the problem of alcoholism and other addictions as the most common cause of divorce. (Kozjak, 2016) Although this paper refers to sports betting on students who have not yet married, they need to be made aware that the *harmless* betting they are currently engaged in can grow into a severe problem in the future, resulting in divorce.

Even though they are not married, students affect the life of their families through frequent sports betting. Student sports betting should be seen as a problem, although its harmful effects are not yet noticeable. The very fact that students use parental money for sports betting is problematic. If that betting grows into a more severe problem, the consequences for the family become much more devastating. Then the gambling issue expands to a greater extent and is passed on to the family. "Gambling can be gained in the short term," which can make family members happy and increase income, but "the longer you play, the more you lose." (Torre, 2017: 17) Families in which at least one of the members gambles excessively are inhomogeneous and dysfunctional, and interpersonal conflicts are common. Intra-family ties are weak, insecure, and superficial. "The more gambling in the family, the higher the degree of mental disorders of members, especially among children. Gambling addiction disintegrates the family as a whole. And in different ways for each family member individually." (Torre, 2017: 118)

The family, often out of shame, fear of being judged by loved ones, or fear of worsening the situation, hides the seriousness of the gambler's problem. Family behaviour does not help them solve the problem but protects them and indirectly encourages further gambling. Nothing is achieved by ignoring the problem and letting it resolve itself over time. "There is no reason to justify and defend a gambler in front of anyone. Never and nowhere. If he is already gambling, let him see and know that he is gambling. If he does not behave properly, let it be seen that he is not behaving properly." (Torre, 2017: 119) To solve the problem, family members need to change their attitude and behaviour to the gambler's positive gambling image. They need to confront him with reality and directly list all the actions that harm and hurt his family, so Torre argues: "a gambler should not make life difficult, but also easier. He chose to gamble and thus indirectly chose to make it difficult for him because of gambling." (Torre, 2017: 119)

At an early stage, gambling is visible only in the family while working diligently at the workplace. However, as addiction develops, the gambler leans towards employees who gamble. Increasingly, gambling also becomes more often within the workplace and time. "The gambler interprets the warnings of employers and other colleagues as personal reckonings and intolerance of his superiors towards him." (Torre, 2017: 122) While he, or she, does only the most necessary business tasks so as not to take away *precious* time for gambling.

### *Analysis of gambling problems*

Every addiction, including addiction to betting, starts as harmless *fun*, trying something new or imitating a peer. However, excessive gambling can grow into such a big problem that it eventually develops into an addiction over time.

According to Walker, it is wrong to label excessive betting as an addiction. He believes that gambling is medicalized as an *addiction* due to misconceptions that excessive gambling is considered similar to drug abuse. Walker states that gambling provides *pleasant recreation* to most of those who engage in it. At the same time, only a few bring a handful of problems, such as financial losses, debts, bankruptcy and addictions or even family breakdown, indulgence in crime and suicide. Therefore, excessive gambling, and therefore excessive betting, should be interpreted as “free activity that is potentially dangerous.” (Walker, 2005)

We should define gambling problems through the level at which they impair a person’s personal, family and professional functioning, even though the level of difficulties is often strongly related to the frequency of gambling and the amount of money lost. Terms that describe the behaviours characteristic of gambling problems are pathological and problematic gambling. Pathological gambling involves a psychiatric diagnosis and is unsuitable for people who have developed gambling-related issues. Both words describe the same condition in which the gambler finds themselves, except that the term pathological gambling is most often used for adults. When it comes to young people, the more acceptable term is problematic or problem gambling. (Dodig and Ricijaš, 2011; 2014)

“Almost half of the total gambling money is lost by people who gamble and gambling addicts.” (Torre, 2017: 17) These two groups of people who gamble, although small in number, make up almost half of the visitors to casinos or bookmakers. Although less than one to two per cent of people in the total population gamble, they use their gambled money to make a third of the turnover in casinos and bookmakers. (Torre, 2017)

“Risk factors for the development of gambling addiction are frequency of gaming, length of gaming episodes, and growth rate of gambling money in gambling episodes.” (Torre, 2017: 69)

Problem gambling and gambling addiction are most common in the age group between 18 and 29. It is precisely this age of adolescence and younger adulthood that is the age at which gambling is most prevalent. For example, 4 to 8 per cent of adolescents have a problem gambling. The earlier a person starts gambling, the more likely they will gamble later in life and develop a gambling

addiction. "After entering life maturity and as that maturity passes into old age, the frequency of gambling progressively decreases." (Torre, 2017: 68)

Youth gambling is considered risky behaviour, and young people who gamble show other types of behavioural disorders to a much greater extent. These are: "propensity for rebellion, deviance, nonconformism, life gambling, premature and false maturity, school failure and absenteeism, with, of course, positive attitudes towards gambling." (Torre, 2017: 69) In addition to numerous behavioural disorders, young people with gambling problems often have mental disorders and are strongly prone to drinking problems. (Torre, 2017) "In addition to the high rate of mental disorders, gambling youth are also more likely to experience social decline and marginalization due to school failure and to be more prone to criminal acts due to behavioural disorders." (Torre, 2017: 69) For example, Griffiths, studying young addicts of fruit vending machines, stated that because of the constant need for play, which they always felt, they began to miss school, spending all their money and money they had borrowed from others. (Griffiths, 1990) This fact can be related to what Torre states, that "worse students gamble more often and more than better ones, it's just hard to tell if they're bad students because they gamble, or gamble because they're bad." (Torre, 2017: 69)

### *Addiction*

Torre points out an interesting fact "never before have young people been so surrounded by slot machine clubs, casinos and bookmakers. If they don't gamble on their own already, they certainly know someone who gambles or bets. Betting organizers spend a lot of money to convince the public that gambling is not a risky activity, with great potential for addiction, but generally accepted ways to relax and have fun (with the possibility of earning). (Torre, 2017: 56) Moreover, society itself accepts such an opinion: "the problem of gambling and betting is seen as a vice, not as a disease." (Torre, 2017: 81) Thus, we can say that society views betting from a moralistic rather than a medical point of view, although betting is primarily a public health problem, not a moral one.

"Gambling addiction is a disease, but above all, a disease chosen by the gambler himself, which is always reaffirmed and chosen in every further gambling", and "gambling addicts are people who have lost control of gambling for life." (Torre, 2017: 82) Two provisions describing the addictive nature of gamblers are "loss of control over the gambling started and loss of the possibility of abstinence

from gambling on a daily basis.” (Torre, 2017: 110) Furthermore, Torre claims that: “Young people, aged 18 to 25, are exposed to the greatest risk of developing gambling addiction in the total population. (Torre, 2017: 30) Addiction in men usually develops as early as early adolescence and in women between the ages of twenty and forty. (Torre, 2017)

Zuckerman Itković and Prostran point out that “in the last ten years, the similarities between drug addiction and drug-free addiction have been increasingly discussed. In both cases, addicts go through the same path that ends in illness, and the *responsibility* for addiction is attributed to adrenaline, a hormone produced by intense emotional sensations or stress. Adrenaline is also increased when a person consumes or wants drugs or when a player loses or gains. The culmination of adrenaline activates the mechanism of biological and psychological processes, especially dopamine, which leads a person to addiction.” (Zuckerman Itković and Prostran, 2009: 106)

Torre emphasizes that when a person becomes addicted, he perceives gambling as a remedy for stress. So the habit is further strengthened because “gambling with positive reinforcement supports only itself. In the end, even non-gambling is perceived as stress that releases the urge to continue gambling.” (Torre, 2017: 85) According to Torre, being addicted to gambling means: to always gamble more than intended; repeatedly unsuccessfully trying to stop gambling; due to gambling to fail in one of the most important fields of life; gamble for ever-increasing amounts with less and less gambling pleasure; feel nervous, depressed and miserable if one does not gamble; and finally, to feel remorse after gambling, and then gamble again to drive away that same feeling. (Torre, 2017: 40) Torre goes on to say: “at an early stage, gamblers successfully cover up the fact that they are addicted. In the family, work and social environment, they still function quite well, not acknowledging their dependence on themselves or others.” (Torre, 2017: 82) This type of gambler makes up three-quarters of the total number of gamblers. They are called functional gamblers, they are socially inconspicuous, and “work, work and live quite satisfactorily at work and in the family.” (Torre, 2017: 74)

Most people with a gambling problem naively feel that they are not addicted just because they are not dysfunctional gamblers. Gamblers think that they are not gamblers addicts even though they like to gamble because they have no behavioural outbursts and are not on the path of social decline. Apart from the fact that they do not perceive themselves as gamblers, the immediate environment does not perceive them as such, but “only as people who like to

gamble.” (Torre, 2017: 74) Moreover, Torre points out: “although they meet the clinical-medical but not the social provision of gambling addicts, functional gamblers have developed addictions, but without the present social dysfunction.” (Torre, 2017: 74)

Unlike functional gamblers, dysfunctional gamblers have twice as many problems caused by gambling. They have entirely lost control over gambling and their own lives. (Torre, 2017)

Torre points out, “the earlier it develops, the longer it lasts, and the more problems it causes, the more gambling addiction falls under the provision of pathological gambling as a disease in the narrower sense of the word.” (Torre, 2017: 71) Pathological gambling is described as gambling behaviour that harms the gambler himself and others in some way and to a certain extent. “Problems with gambling can vary in intensity, from moderate to severe and can be of different types.” (Kozjak, 2016: 277) Kozjak claims: “pathological gambling is classified as a disorder that is not related to substances. An essential feature of gambling disorders is persistent and maladaptive gambling behaviour that disrupts personal, family and professional activities.” (Kozjak, 2016: 277) Gambling is a disorder consisting of frequent episodes of gambling that recur, dominating the gambler’s life, “until the damage to social, work, material and family values and obligations.” (Kozjak, 2016: 222)

Torre points out that: “in the new, current classification of psychiatric disorders (DSM-5), gambling addiction has been renamed from ‘pathological gambling’ to ‘gambling disorder’. Also, it was moved from the group of “impulse control disorders” to “addiction disorders”. Gambling thus became the first officially recognized non-substantial, behavioural addiction.” (Torre, 2017: 41)

Although “gambling addiction is seen within the medical paradigm, it is not a disease in the classical sense of the word, but rather a style and way of life that is still freely chosen. Accordingly, the consequences of that choice should be borne” (Torre, 2017: 82) because it is an indisputable fact that gambling eats and destroys both outside and inside, both the gambler themselves and everything around them. After years of gambling, which was their main or even only activity in life, the gambler has financially and emotionally exhausted their family and destroyed themselves both socially and mentally. (Torre, 2017)

“The impression that gambling can be kept under control only creates gambling because addiction develops imperceptibly even years after the gambling habit has developed. He who judges gambling only from his own experience and

cannot see his addiction first hand” (Torre, 2017: 102) because gambling is most often encountered in the years of immature youth, while it is still young and full of itself. Youthful recklessness then convinces them that everything in life should be tried. In this early stage of addiction, young gamblers selfishly overestimate themselves and underestimate the addictive potential of gambling. From this future, youthful imagination, the opinion arises that mature and robust people who know how to gamble, as they consider themselves, can bet as much as they want, without gambling, because they only gamble when they want. While only weak, miserable and simply stupid people become addicted and lose out on gambling. (Torre, 2017)

“The first gambling experiences of a future addict are gaining experiences and a positive pleasure that creates a desire to do the same again.” (Torre, 2017: 103) As long as the gambling phase lasts, it is difficult for a young person to respond to gambling. “In the first years of addiction, the positive consequences of gambling far outweigh the negative ones,” and “gamblers are so enthusiastic about gambling that they simply do not want to stop but on the contrary, to gamble more heartily.” (Torre, 2017: 103)

“It is only when the gambler experiences the need to gamble, when he is fed up and outgrown from within, that the true desire to stop gambling first appears in him.” (Torre, 2017: 103) After that, the addict enters the phase of labile abstinence. It should typically last for several years before the gambler stops gambling once and for all. The reason for this is the fact that the addict then no longer gambles to make money, but because they have to gamble due to their gambling addiction. Finally, according to Torre, a gambler gambles “because only then does it feel normal, satisfied and fulfilled.” (Torre, 2017: 104)

### **Treatment**

Torre points out: “we warn young people inappropriately and often about the dangers of drug use, while we warn them about the dangers of gambling little and rarely, which is equally inappropriate. Contrary to popular belief, young people gamble to a much greater extent than they do drugs.” (Torre, 2017: 70) It is precisely this fact that gambling, and thus betting, is more prevalent. It encourages action to increase awareness among young people and teach them to gamble responsibly if they already want to gamble for fun. In his book on help and self-help for people addicted to gambling, psychiatrist Robert Torre lists ten responsible gambling rules.

### Ten rules of responsible gambling

1. Gamble just to have fun and enjoy playing.
2. Consider the money lost by gambling the price of gambling as fun. Count on the loss, not the gain. Consider any profit as an exception that confirms the loss rule.
3. Before gambling, determine not only the amount intended to gamble and lose but also the total amount of money to gamble. Never exceed the amount provided for gambling: neither when losing nor gaining.
4. Determine in advance the time to spend gambling and stick to whether gaining at the time or losing.
5. Calculate the possibility of loss. There is a high probability of losing. Plan the loss as the more likely outcome of the fun achieved through gambling. Whoever dares to gamble has gambled for the first time or for the thousandth time must be aware that they can and will most likely lose and that any tactics and strategies of gambling and betting will not be of much help. Therefore, one should not gamble with amounts not willing to spend as the price of the fun and excitement that gambling provides.
6. Never borrow money to gamble.
7. Gambling as an activity should not become a substitute for socializing with family members and friends or for work commitments.
8. Do not try to get back the lost. It is incomparably more likely to lose more than gain again in attempts to regain what one has lost. Do not change the bet! Do not increase the stake either winning or losing (to make up for lost).
9. Do not gamble to make money or fix or forget life's problems.
10. Learn to recognize the signs of problem gambling so that it does not happen.

(Torre, 2017: 48-49)

In the Republic of Croatia, every seventh person bets, one-third of whom do so regularly, and two thirds occasionally. (Biti, 2018)

In the treatment of gambling addiction, the organizations KLOK and GOK operate in the Republic of Croatia. The club of the treated gambling addicts, or KLOK for short, was founded by a group of neuropsychiatrists led by doctors Zoran Zoričić and Robert Torre. Ten clubs have been established to date, seven in Zagreb, two in Rijeka and one in Split. It is a very successful form of outpatient

treatment. The most effective and favourable approach is to help in groups for people with a severe gambling problem, based on the principles of self-help with a professional leader. (Kozjak, 2016)

In addition to the existence of KLOK, expert associates of the Caritas Family Counseling Center of the Zagreb Archdiocese have introduced their programme of work with gambling addicts. The Gambling Addiction Group (GOC) supports gambling addicts, intending to restore addicts' self-esteem, strengthen abstinence, and achieve quality communication in the family, as gamblers have damaged their social, work, material status, family values and obligations. (Kozjak, 2016)

Such outpatient treatments are more affordable and just as effective as inpatient ones. However, if abstinence is established without psychological and social (family and work) rehabilitation, the return to gambling is more than sure. (Torre, 2017)

Gambling stops when the need to gamble is fully realized. Only after gambling began to be interpreted as something to be ashamed of and which as a habit and behaviour is above all immature. (Torre, 2017)

### **Research methodology**

This research paper deals with high school students of legal age and therefore legally eligible for sports betting. The research aimed to determine the extent to which high school seniors represent sports betting and whether there are differences by gender. Also, whether there are differences concerning the high school programme they attend, what is their motivation for betting? Whether they recognize the harmfulness of excessive use of sports betting activities. What is their position on sports betting? Since the research measured the number (frequency) and representation (relative frequency) of students and their time spent dealing with sports betting, this is quantitative research. The study aimed to determine and examine the frequency and reasons for sports betting of final grade students of the Gymnasium "Matija Mesić" in Slavonski Brod and final grade students of the Technical School Slavonski Brod and to examine differences by gender and attitudes about sports betting in these two groups.

### *Hypotheses*

H1: High school male students are more involved in sports betting than female students.

H2: Students of the final grades of the Technical School Slavonski Brod bet more often than students of the final grades of the Gymnasium “Matija Mesić” in Slavonski Brod.

H3: High school seniors are primarily involved in sports betting for fun.

H4: Half or more high school seniors do not understand the seriousness of the consequences that excessive betting can cause.

### *Sample, instrument and research procedure*

The participants in the research were high school seniors. The sample consisted of hundred and sixteen (116) students, which consisted of high school students, i.e. fourth-grade students of the Gymnasium “Matija Mesić” in Slavonski Brod and fourth-grade students of the Technical School Slavonski Brod. All students were of legal age at the time of the survey and did not require their parents’ consent. The research instrument was a survey questionnaire developed for the research. The questionnaire contained twenty-seven questions, which measured the frequency of betting, students’ attitudes about betting, motivation to bet and the like. The first part of the questionnaire addressed all students; the aim was to find out the necessary information about students, such as their gender, the high school they attend, their attitudes about sports betting and the possible consequences that excessive sports betting can cause. The final questions in the first part of the questionnaire determined whether the students, their family members and friends were involved in sports betting at all. The second part of the questionnaire referred only to students who bet more than once. The questions in the second part of the questionnaire related to the motivation and frequency of student betting. The original idea was for all final grade students from both high schools to fill in the questionnaire physically, on paper, during the Classroom Hour, i.e. at school. Unfortunately, due to the coronavirus pandemic, students stopped coming to school in early March and followed classes online.

For this reason, the questionnaire was transformed into a virtual one, using the online tool Google Forms and sent by e-mail to the schools, which forwarded it to the students. All students who participated in the survey completed the questionnaire in April 2020. They filled it out online, using computers. All of this contributed to a smaller sample of students. The questionnaire was anonymous, and its results were used only to write this paper. The survey was conducted following the research code of ethics. The authors used a computer tool to create the questionnaire, Google Forms and stand-alone calculations for data analysis.

## **Research results and interpretation**

The authors organized the research results according to the order of the questions contained in the questionnaire and the hypotheses posed. A total of 116 students from both schools responded to the questionnaire. The first two questions concerned the necessary information about students. The first of these is the question of the students' sex. According to the results, 52.6% of male students (M) and 47.4% of female students (F) completed the questionnaire, i.e. 61 male and 55 female students. When asked "which school do you attend?" the questionnaire was filled out by 82 students of the Technical School Slavonski Brod and 34 students of the Gymnasium "Matija Mesić" in Slavonski Brod. The following results address questions about students' attitudes about sports betting and the possible consequences that excessive betting can cause. To the first question, "what are sports betting for you?" students could choose one or multiple answers: a) one of the ways of entertainment; b) wasting money; c) an easy source of income; d) the path to gambling addiction; e) way of proving to friends; f) something I cannot do without. Analyzing students' answers, we found that the largest share of students chose the answer b) 70.7% of them (or 82 students), and that sports betting is considered "a waste of money". Exactly half of the students (or 58 students) chose the answer d), and mark sports betting as a "path to gambling addiction" and thus correctly see one of the harmful consequences that betting can cause. Betting as "one of the ways to have fun" answer a) was chosen by 28.2% of participants (or 33 students). Betting as a "way of proving to friends" answer e) was chosen by only 16.4% (i.e. 19 students). Interestingly, none of the respondents described betting as "something I can't do without", answer f) which confirms that the respondents do not consider sports betting as one of the basic needs in their life.

To the second question, students could give more than one answer. The question was "sports betting is acceptable and correct/unacceptable and incorrect behaviour because: a) legally allowed; b) pointless waste of time and money; c) harms no one; d) causes adverse effects such as greed, intemperance or greed; e) develops the ability to evaluate; f) causes neglect of obligations and dependence." This question prompted students to choose the reasons that most accurately determine the acceptability and correctness of sports betting. Then, having made a decision, the students, in their own opinion, chose the reasons that determine the activity of sports betting by acceptable and correct or unacceptable and incorrect behaviour. The results show that a large percentage of students decide that sports betting is unacceptable and incorrect behaviour.

This attitude of students was confirmed in the way that answers b) “meaningless waste of time and money” was chosen by 68.1% of participants (or 79 students), answer d) “causes negative effects such as greed, intemperance or greed” was chosen by 62.1% (i.e. 72 students) and the answer f) “causes neglect of obligations and dependence” was chosen by 58.6% (i.e. 68 students).

The third question was, “can excessive betting lead a person to neglect himself, family, school/work?” Finally, they answered the third question related to the consequences that excessive betting can cause (neglect of oneself, the environment and school obligations). Although the students almost ultimately decided that excessive betting can lead to such consequences, 94.8% (or 110 students) answered affirmatively. Only 5.2%, i.e. only six students, do not think excessive betting can neglect oneself, family, school or work.

The fourth question was, “can excessive betting lead to addiction.” Similar to the previous question, this question refers to the most dangerous consequence of excessive sports betting. It causes much more severe and harmful implications for people and their environment. Almost all students, 115 from a total of 116, agreed that excessive betting could lead to addiction.

The answers to the third and fourth questions are related to the fourth hypothesis (H4), which is set as follows: “Half or more high school seniors do not understand the seriousness of the consequences that excessive betting can cause.” The results showed that very few students, less than 5% (i.e. only six students), do not understand the seriousness of the consequences that excessive betting can cause, and almost the entire sample of respondents (110 out of 116 students) understands the possible harmful consequences of excessive betting. Given these results, we reject the fourth hypothesis (H4).

To the fifth question, “betting addiction is as serious a problem as other addictions (alcohol, drugs, smoking, video games, etc.)”, students could answer with a) disagree; b) neither agree nor disagree; c) I agree. The results show that almost 3/4 of the students (74.1%) completed the answer c) and consider betting addiction as serious a problem as other addictions. On the other hand, only 6% of respondents did not agree that the dependence on gambling is a serious problem and other habits, and 19.8% do not have a clearly expressed attitude on this question.

In the sixth question, the goal was to determine if the students have ever bet in their lives. The answers show that precisely 50% (or 58 students) have bet at least once in their lives, and 50% never have. Of the 58 students who confirmed

that they had bet so far, only nine male students and eight female students had bet once. Furthermore, 33 male students and only eight female students bet several times in their lives. Of the total number of students who had bet at least once, 42 are male, and 16 are female. These results confirmed hypothesis (H1), which assumed that male students were more involved in sports betting than female students.

The students answered the seventh question, "I bet because: a) I wanted; b) others persuaded me; c) others forced me." The results show that the vast majority, 96.6% (or 56 students), bet voluntarily, while one student was persuaded and one was forced to bet.

In the eighth question, we wanted to determine the frequency of betting among students, "I bet: a) only once; b) 2 - 5 times; c) 6 - 10 times; e) more than 10 times." Of the 58 students, 17 students, or a share of 29.3%, bet only once. Fifteen students bet 2 - 5 times, i.e. a share of 25.9%, and only 7 students bet 6 - 10 times, i.e. a share of 12.1%. As many as 19 students bet more than 10 times, making up the largest share of 32.8%.

To the ninth question, "did any of your family ever bet?" again, most students answered in the negative, with 38.8% of students giving an affirmative answer and 61.2% of the students answering in the negative.

A more significant number of respondents answered the tenth question, "do you approve betting of your family members" than those who confirmed that any of their family members had ever bet. Regardless of whether they gave an affirmative or negative answer to the previous question, the respondents decided to give their opinion and answer whether they approve of the betting of their family members. The results show that the share of 71.7% of students who responded to this question (a total of 92 students) does not approve of betting by their family members.

In the next eleventh question, students were asked to mark all members of their household who had ever bet. We received more answers than the ninth question (Did any of your housemates ever bet?). The reason for this is that some respondents answered this question, although marked family members, who have ever bet, do not live in a joint household with them. The results show that male household members are more involved in sports betting than female members. The largest share is occupied by the answers "brother" (52%), "father" (48%), "grandfather" (14%) and the smallest by "mother" (6%), "sister" (2%) and "grandmother" (2%).

The twelfth question, “Does any of your friends bet?” examined the frequency of sports betting in another vital part of the student environment: their friends. The results showed that 83.6% (or 97 students) know their betting friends, which tells us about the prevalence of betting among the student population.

To the thirteenth question, “do you approve of betting your friends?” almost two-thirds of students or 55.9%, answered that they do not approve of betting their friends.

Questions 14 to 27 apply only to students who have bet more than once. The number of such students is 41, and they occupy a share of 35.3% of the total number of surveyed students. The questions in the second part of the questionnaire examined the frequency and motivation of student betting.

In the fourteenth question, “how often do you bet” the students had to choose one of the offered answers: A (2 - 3 times a year), B (once a month), C (once a week), D (2 - 4 times a week), E each day), or F (other), in which they should have also written a reply relating to their betting frequency. The largest share is occupied by answer A (2-3 times a year) with 39%. Of the answers offered, only one student chose the answer E (every day) or 2%. Most of the answers in answer F (other) refer to students who stopped betting after several bets.

We measure and compare the frequency of sports betting by students of the Technical School Slavonski Brod and students of the Gymnasium “Matija Mesić” to prove the second hypothesis (H2). All answers were taken into account, except those where students wrote that they had stopped betting entirely. These are individual F answers such as: “No more”, “I don’t bet anymore”, “Never”, “I bet 3 times in my life, and I have no need”, and “I bet 2 times and never again”. In addition to answers A, B, C, D and E, the Technical School Slavonski Brod students included in the calculation answers F: “Maybe once a year” and “Several times a year”. Only one answer, F, was included in the calculation for the students of the Gymnasium “Matija Mesić”: “Depending on the season”. The sum of acceptable answers for calculating the frequency for students of the Technical School Slavonski Brod was 27, and the sum for students of the Gymnasium “Matija Mesić” was 9. Given its content, acceptable, answers were divided into two categories according to frequency. We included answers A (2 - 3 times a year) and B (once a month) and accepted answers F that belong to this category in the “Rarely” category. The “More often” category consists of answers C (once a week), D (2-4 times a week) and E (every day). After the shares for each school were calculated by the categories “Less often” and “More often”,

the results showed that students of the Technical School Slavonski Brod bet less often than students of the Gymnasium “Matija Mesić”, who accordingly bet more often. Therefore, we reject the hypothesis (H2), which assumed that the Technical School Slavonski Brod bet more often than the Gymnasium “Matija Mesić” graduates in Slavonski Brod.

Question number fifteenth, “my housemates know how to bet,” refers to the housemates’ familiarity with the sports betting of the respondents. The students answered this question with 23 affirmative answers and 18 negative ones. Although the majority, with a share of 56.1%, are students whose family members know about their sports betting, the percentage of students whose family members do not know is still significant. The ratio of affirmative and negative answers is almost equal. Assuming that most or all of the respondents do not earn their own money and do not live independently, one of the household members acquired the money to engage in sports betting. Since this is money earned by one of the family members, the share of students who informed their family members about playing sports betting should be higher.

The sixteenth question, “my family members approve of betting,” is related to the previous one and examines the share of students whose family members approve of their sports betting. Although most households know that respondents are involved in sports betting, the percentage of family members who support sports betting is significantly lower, only 34.1%. The answer shows that two-thirds of family members of the surveyed students do not approve of their betting.

In the seventeenth question, “I bet because”, the students had to determine what their motivation was for playing sports betting. Respondents could choose one or more answers. Of the answers offered, two answers were not selected by any of the surveyed students. So, these are the answers “because of addiction” and “others do it too”. Since the representation of these answers, which represent the motivation to engage in sports betting, is zero, the assumption is that none of the surveyed students is addicted to betting. The most significant number of votes was answered “for fun”, with 95.1% (or 39 students). Almost all students chose this answer, which means that fun is the primary motivation for playing sports betting.

We accepted the hypothesis (H3) based on the results, which assumed that high school graduates are primarily engaged in sports betting for fun.

The amount of money that students invest in betting is the topic of the eighteenth question. The answers showed that 75.6% (or 31 students) invest up

to 20 kunas. 22% (or nine students) invests between 21 and 100 kunas. Only one respondent student wrote that he or she invests “more than 100 kunas” in betting.

In the nineteenth question, students were required to confirm or deny whether they used most of their pocket money to engage in sports betting. All respondents decided to answer “No”. These results confirm that the respondents do not consider sports betting as the primary need in their life for which they would set aside most of their money.

In the twentieth question, “when I bet”, the students had to determine the average outcome of their sports betting. Almost half of the surveyed students answered “I lose more than I gain” with a share of 48.8% (or 20 students), then 39% (or 16 students) answered “that I gain and lose equally”, while only 12, 2%, (or five students) responded that “I gain more than I lose.”

The twenty-first question is “when I win at betting, I feel,” and the offered answers were: a) no special feeling; b) good; c) great; e) no one is happier than me; With this question, we wanted to examine what feelings students experience when winning money from sports betting. All answers are equally represented. The two answers occupied an equal share of 26.8% and were chosen by 11 students. These are the answers b) “good!” and the answer d) “no one is happier than me”. The answer a) “no special feeling” was chosen by 24.4% (or ten students), and the answer c) “great” was selected by only 22% (or nine students). Although students marked the possibility of earning money as the second most numerous answer as a motivation for sports betting, it does not cause so much enthusiasm that positive feelings such as “excellent” or “no one happier than me” would mainly prevail.

In the twenty-second question, “after I win, I get a desire to bet again”, we wanted to determine if winning at betting further motivates students to bet again. Surprisingly, most responses were “NO”, 56.1% (or 23 students), and 43.9% (or 18 students) answered “YES”. We assumed that most students would want to bet again after winning, but it seems that students understand betting as fun, and they bet that way.

In the twenty-third question, “when I lose a bet I feel”: a) no special feeling; b) a little sad; c) very sad; d) one of the worst feelings; we wanted to find out how students cope with losing money on betting. Surprisingly, as many as 61% (or 25 students) chose the answer a) “no special feeling”. Answer b) “slightly sad” was selected by 29.3% (or 12 students), answer c) “very sad” was chosen by only one

student, and answer d) “one of the worst feelings” was selected by 7.3% (or three students).

To the twenty-fourth question, “after I lose, I feel the urge to bet again”, again, as many as 70.7% (or 29 students) answered “NO”, indicating that students perceive betting only as fun.

The twenty-fifth question is similar to the previous question, “after I lose, I never want to bet again”, confirmed by the answers since 63.4% (or 27 students) answered “NO”.

In the twenty-sixth question, “my betting harms me and my environment”, the students had to conclude whether their betting harms them and their environment. The results show that only 14.6% (or six students) consider their betting harmful. The last, twenty-seventh, question referred only to the students who answered the 26th question in the affirmative. So, all students responses are as follows. 1. “I don’t often bet..., and I realize it doesn’t make sense, and you can’t make money on it .... but I don’t deny that in the future I might bet here and there for fun or try my luck a few more times.” 2. “Well, I plan to continue it for fun because I don’t think my 20 kuna a week hurts anyone.” 3. “Nothing.” 4. “I don’t bet.” 5. “I will stop betting completely.” 6. “I only bet twice and saw that it was pointless spending money, and I decided I wasn’t going to do it again.” 7. “Bet a little less or try without it.” According to answers, most students have decided that they will try to stop or stop betting altogether in the future.

## **Discussion**

With this research, we have tried to give an insight into the attitude of high school graduates towards sports betting objectively. With the development of technology, the ways how students can bet are also advancing. Smartphones with betting apps offer the same pleasure of betting from home without going to a local bookmaker. Furthermore, betting is available to bar guests, who often have a betting device. The results of the research did not fully confirm the given hypotheses. We confirmed two hypotheses and rejected two. The first confirmed hypothesis is that students are more involved in sports betting than female students. The reason may be due to the greater involvement of the male population in sports, either as a person actively involved in sports or as a member of a particular fan group; Or because they do not sufficiently understand or accept the seriousness of the harmful consequences that sports betting can cause. The survey found that a more significant number of male

students do not understand the severity that excessive betting can cause. A recommendation for further research would be to determine why male students are more involved in sports betting than female students. The most significant number of surveyed students involved in sports betting confirmed that betting is just fun for them, which established the hypothesis that students were primarily interested in sports betting for fun. We reject hypotheses that students of Technical School Slavonski Brod bet more often than students of the Gymnasium "Matija Mesić" in Slavonski Brod and that half, or more students do not understand the seriousness of the consequences that excessive betting can cause. The results showed that most students understand that excessive sports betting leads to harmful psychosocial outcomes such as neglect of themselves, their environment or obligations. Besides, students understand that excessive betting also leads to betting addiction.

Timely and appropriate education of high school students and young people is needed to prevent addiction and those who have already started or have been involved in sports betting for a long time. Since, according to Torre, the Government of the Republic of Croatia "and the competent Ministry of Health and Social Welfare have not in any way, at least part of the huge taxed money from gambling revenues, tried to reduce personal, family and social damage through preventive and therapeutic actions due to pathological gambling, although people with the problem of gambling and betting themselves pay more than a third of the money to the organizers of games of chance." (Torre, 2017: 26) Prevention is needed to teach as many people as possible, especially young people, to gamble responsibly and get the number of people with a gambling problem already in the beginning. At the same time, there are no more severe consequences. Torre notes that only a part of the organizers of games of chance (Croatian Lottery and Admiral Group) "shows, by their program goals, social awareness and responsibility and are ready to take co-responsibility for the social and personal misery that their activity necessarily produces." (Torre, 2017: 26).

The program's fundamental goal would be to acquaint the users of bookmakers and other games of chance with the rules of responsible gambling and to warn them about every attempt to bet (gambling). The prevention program should be implemented by all branches that offer games of chance and virtual sites where one can gamble again.

The ten rules of responsible gambling by Robert Torre should be on the front door of all branches that offer games of chance, and the users themselves would get them to see from the staff just before each payment of money. The same practice

would be carried out on websites offering games of chance. All websites that offer betting or some other type of gambling should display these ten rules upon entering the site, as is already the practice with most of the pages that show consent to the use of cookies. This practice is beneficial for young people because nowadays, they are the ones who use online betting the most. The most important thing is for each person to realize that there are rules for responsible gambling and to look at them at least briefly, even though they will not read them in detail. Also, some will not read the rules in full. However, the parts of the text, which they have briefly looked at, will be remembered, if not in the long term, then in the short term. For example, suppose a person looks at another part of the text at each subsequent payment in the bookmaker or each time they enter the online bookmaker, over time. In that case, users will unknowingly store all ten rules of responsible betting in their memory. In this way, all those who want to gamble for fun would learn responsible gambling, awareness of the risks and harms of betting would increase, and the number of people with a gambling problem would decrease.

## **Conclusion**

Nowadays, sports betting is very accessible to everyone, including high school students. It is a common belief that sports betting is just a “harmless” form of entertainment and one of the easiest ways to make money. It is the availability and frequency of sports betting that can contribute to the development of harmful consequences. In itself, youth betting is risky, and excessive and frequent gambling leads to extremes when a person becomes pathological. When it comes to young people, they are in danger of becoming problematic gamblers who can no longer arbitrarily manage their gambling and life. This paper showed that the harmful impact that excessive betting can have on a person’s life and the life of their environment must not be neglected. However, we are encouraged by the survey data, which suggest that respondents are aware of the dangers of betting. It is necessary to look at all the problems that excessive betting can cause from an ethical and medical point of view. It is crucial to involve everyone in solving betting because the very decision to stop betting will not be significant without psychological and social (family and work) rehabilitation. The family, for whatever reason, must not hide the seriousness of the problem the gambler has. This kind of family behaviour does not help them solve the problem but protects them and indirectly encourages them to continue gambling. A person needs to face reality and all actions that harm and hurt their family. The timely and appropriate education of high school students and young people is required

to prevent addiction. Exposure to peer betting further encourages youth betting and is considered higher risk betting. Also, it encourages early, risky gambling among young people. Although respondents mostly have a higher tolerance threshold for approving peer betting, almost the entire proportion recognize the detrimental consequences that betting can cause, from the easier ones when a person can still function socially to the very dependence on betting. It is important to emphasize that a person who decides to engage in sports betting should initially learn to control their betting-related behaviour to endanger their own life or the lives around them in the end. The key to success should be the constant education of young people about the dangers posed by betting. Therefore, this paper calls for the systematic education of young people about this socio-ethical problem they face in life.

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## **ISTRAŽIVANJE PREVALENCIJE I POSLJEDICA SPORTSKOG KLAĐENJA MEĐU SREDNJOŠKOLCIMA SLAVONSKOG BRODA**

### **Sažetak**

Sportsko klađenje je u današnje vrijeme vrlo dostupno svima pa tako i učenicima srednjih škola. Uvriježeno je stajalište da je sportsko klađenje samo „bezopasni“ oblik zabave i jedan od najlakših načina zarade. Upravo laka dostupnost i učestalost sportskoga klađenja mogu doprinijeti razvoju štetnih posljedica. Ovim istraživanjem željelo se utvrditi u kojoj mjeri je zastupljeno sportsko klađenje učenika završnih razreda srednjih škola, koja je njihova motivacija za klađenje te uviđaju li štetnost prekomjerne primjene aktivnosti sportskoga klađenja. Uzorak ispitanika činili su učenici gimnazijskoga programa, odnosno učenici Gimnazije „Matija Mesić“ u Slavonskome Brodu i učenici četverogodišnjega strukovnoga srednjoškolskoga programa Tehničke škole Slavonski Brod. Instrument istraživanja je bio anketni upitnik sastavljen u svrhu istraživanja. Upitnik je mjerio učestalost klađenja, stavove učenika o klađenju, motivaciju za klađenje i slično. Istraživanje je trebalo potvrditi pretpostavku da se učenici relativno često klade i ne uviđaju štetne posljedice sportskoga klađenja koje mogu dovesti i do ovisnosti. Rezultati su pokazali da se polovica učenika završnih razreda srednjih škola kladila najmanje jedanput te da su učenici gotovo u stopostotnom udjelu svjesni štetnih posljedica koje prekomjerno bavljenje sportskim klađenjem može prouzrokovati.

**Ključne riječi:** dobit, sportsko klađenje, srednjoškolci, zabava