

## Gambling Behaviour, Motivations, and Risk Awareness Among Adolescents in Lagos, Nigeria: A Cross-Sectional Survey

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### Abstract

**Background:** Gambling has become increasingly accessible to young people in Nigeria, yet empirical data on adolescent gambling behaviour remain limited. Understanding patterns of engagement, early exposure, motivations, and risk awareness is essential, given adolescents' heightened neurodevelopmental vulnerability to behavioural addictions. This study examined gambling behaviour, exposure, motivations, and awareness of gambling-related risks among school adolescents in Lagos State.

**Methods:** A descriptive cross-sectional survey was conducted among adolescents aged 13–17 years in two randomly selected senior secondary schools within Education District VI, Lagos State. A multistage sampling approach was used, beginning with the selection of the education district, followed by the selection of schools, then classes, and finally individual students, while ensuring gender representation. 301 (response rate: ~100%) completed interviewer-administered questionnaires and a validated DSM-5-based screening tool adapted for cultural relevance. Descriptive statistics were used for the survey analysis.

**Results:** Participants had a mean age of  $15.3 \pm 1.2$  years, and 50.2% were male. Overall, 29.2% had gambled, most commonly through online sports betting (40.9%) and card staking (52.2%), while 66.4% knew someone who gambled. Early exposure was common: 42.1% of those who gambled had initiated the behaviour at age  $\leq 13$ , primarily introduced by friends. Motivations included desire for money (50%), passing time (19.4%), and peer influence (15.9%). Although 57.8% perceived youth gambling as a serious problem, only 18.2% believed they were personally at risk. DSM-5 screening (cut-off  $\geq 4$ ) identified 4.7% as meeting criteria for gambling disorder.

**Conclusion:** School adolescents in Lagos showed substantial exposure to gambling and early initiation, driven by peer influence and financial motivations. Despite high awareness of risks, personal risk perception remains low. School-based gambling awareness curricula and stricter enforcement of age restrictions on betting platforms are recommended.

### Keywords

Gambling, Adolescents, Motivation, Exposure, Gambling disorder, Nigeria.

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## Introduction

The rapid expansion of gambling opportunities in Nigeria and globally has increased both access to gambling and societal acceptance of the behaviour. Government-regulated lotteries, televised poker tournaments, and the widespread availability of online gambling platforms have transformed the gambling landscape, making it markedly more accessible than in previous decades [1]. As a result, more adults now engage in gambling than in the past. While adult gambling has been recognized as an urgent but under-examined public health concern, its effects extend beyond the individual gambler and can negatively impact child and adolescent well-being [2].

Adolescence, in particular, represents a critical developmental period during which vulnerabilities to various addictive behaviours, including behavioural addictions such as gambling disorders, are heightened. Evidence from international studies shows that adolescents are drawn to risk-taking and rule-breaking behaviours and often underestimate the potential consequences of their actions [3]. Neurobiological immaturity further increases their susceptibility to addictive patterns, including gambling [4]. Although gambling disorder can emerge in preadolescence, adolescents consistently demonstrate higher rates of gambling involvement compared to the general population [5].

Gambling is increasingly common among adolescents worldwide. For example, Räsänen et al. [6] reported that 50–80% of Nordic adolescents had gambled within the past year, despite legal age restrictions prohibiting gambling before 18. Similar patterns have been observed in Canada, the United States, the United Kingdom, and Australia, where 60–80% of young people aged 13–17 years gamble at least once annually, and approximately 3–5% show signs of problem gambling [7]. Consequently, gambling is now recognised as one of the most prevalent behavioural addictions among youth [8].

In Nigeria, however, research on adolescent gambling remains limited, and Bankole [9], in a study among youths in Oyo and Ekiti States, found that sports betting, particularly football and basketball, was the most common form of gambling, with moderate betting reported by 64.3% of respondents. Similarly, Adegbisi et al. [10] observed that some adolescents aged 15–29 engage in gambling as a coping mechanism.

The consequences of adolescent problem gambling are far-reaching. It has been linked to criminal behaviour, academic underachievement, truancy, financial difficulties, depressive symptoms, suicidal tendencies, low self-esteem, interpersonal conflicts, and substance misuse [11]. Notably, more than two-thirds of adult problem gamblers report that their gambling behaviour began during adolescence [12], highlighting adolescence as a critical period for prevention. A deeper understanding of young people's attitudes toward gambling, the factors influencing these attitudes, and their motivations for gambling despite its illegality for minors in most jurisdictions—is essential for informing

effective policy and intervention strategies.

Although gambling is prohibited for underage individuals in many countries, including Nigeria, evidence consistently shows that adolescents continue to gamble. Furthermore, gambling-like features have become increasingly embedded within video games and social media, exposing young people to gambling-related content even outside traditional betting platforms. This shift has intensified global research interest in understanding how adolescents engage with, and are influenced by, both offline and digital gambling environments.

In Nigeria, there is very little evidence of exposure to gambling among adolescents. The present study assessed the understanding of gambling behaviour and risk awareness among school adolescents in Lagos, Nigeria. The objectives were to determine the prevalence of gambling among school adolescents, assess their level of exposure to gambling, identify the motivators of gambling in them, and level of awareness of the risks involved in adolescent gambling.

## Methods

### Participants and Procedure

A multistage sampling strategy was used to recruit participants. First, Education District VI was randomly selected from the six education districts in Lagos State. Within this district, two senior secondary schools located in the Ikeja Local Government Area were randomly chosen. From each school, 150 students were selected through simple random sampling, giving a total sample of 300 adolescents.

Data collection was conducted using interviewer-administered questionnaires written in English, the official language of instruction in Nigerian schools. Eligible participants were senior secondary school students who: (1) were between 13 and 17 years old; (2) were able to comprehend and complete the study instruments; (3) provided written assent; and (4) whose parents or guardians provided written informed consent. Exclusion criteria were: (1) the presence of special healthcare needs; (2) acute medical illness; or (3) ongoing mental health crisis at the time of data collection.

Participation was voluntary. All adolescents provided written assent, and their parents or caregivers gave written informed consent before enrollment. The study complied with the ethical principles outlined in the Declaration of Helsinki. Ethical approval was obtained from the Health Research Ethics Committee of the researchers' affiliated institutions, and official permission to conduct the study was granted by the Lagos State Ministry of Basic and Secondary Education.

## Measures

### Socio-demographic characteristics

Information on age, gender, class level, and the last academic

term's performance was obtained.

### Gambling behaviour

Items assessing exposure to gambling, prior gambling experiences, motivations for gambling, awareness of gambling-related risks, and sources of gambling information were adapted from previously published research [13].

### Screening for Gambling Disorder

A screening tool was developed by the authors based on the nine diagnostic criteria for gambling disorder outlined in the DSM-5 [14,15]. The wording of items was simplified to enhance comprehension within the local cultural and linguistic context, particularly in relation to common betting practices among Nigerian adolescents. The instrument was self-administered and scored dichotomously ("Yes" = 1, "No" = 0). A cutoff score of  $\geq 4$  was used to indicate the presence of a clinically relevant gambling disorder.

### Analysis

Data were analyzed using IBM SPSS Statistics version 25. Descriptive statistical methods were employed. Descriptive statistics included frequencies, measures of central tendency, and corresponding measures of dispersion.

## Results

### Socio demography

A summary of the participants' sociodemographic characteristics is provided in Table 1. In total, 301 school adolescents completed the survey, with a mean age of  $15.26 \pm 1.18$  years. Of the respondents, 151 (50.2%) were male. One-third (101; 33.6%) were in Senior Secondary Class 3 (SS3), and nearly half (142; 47.2%) reported good academic performance in the previous term.

**Table 1:** Socio-demographic distribution (N = 301).

Variable	Category	Frequency (%)
Age (years)	12	4 (1.3)
	13	16 (5.3)
	14	57 (18.9)
	15	95 (31.7)
	16	78 (25.9)
	17	51 (16.9)
	Mean: 15.26 years	
Gender	Female	150 (49.8)
	Male	151 (50.2)
Class	SS1	100 (33.2)
	SS2	100 (33.2)
	SS3	101 (33.6)
Last term school performance	Poor	14 (4.7)
	Fair	13 (4.3)
	Average	65 (21.6)
	Good	142 (47.2)
	excellent	67 (22.3)

### Exposure to gambling

The study revealed a high level of exposure to gambling among school adolescents. Of the 301 participants, 200 (66.4%) reported knowing at least one person who gambles, and more than half (60.8%) had watched someone engage in gambling activities. Additionally, 121 adolescents (40.2%) expressed an interest in gambling. Overall, 88 respondents (29.2%) had engaged in gambling themselves and continued to do so with varying frequency. Among those who gambled, online sports betting (40.9%) and staking money on card games (52.2%) were the most commonly reported forms. Additional details are presented in Table 2.

**Table 2:** Exposure to gambling (N=301).

Variable	Category	Frequency (%)
Know someone that gambles	No	101 (33.6)
	Yes	200 (66.4)
	If yes, who (n= 200)	
	A friend	139 (69.5)
	Sibling	13 (6.5)
	Parent	2 (1.0)
	Relative	5 (2.5)
	Neighbour	40 (20.0)
	Others	10 (5.0)
Ever watched someone gambles	Multiple options were chosen	
	No	118 (39.2)
	Yes	183 (60.8)
	If yes, who (n= 183)	
	A friend	100 (54.6)
	Sibling	5 (2.7)
	Parent	5 (2.7)
	Relative	8 (4.4)
	Neighbour	35 (19.1)
Ever been interested in gambling	Stranger	67 (36.6)
	Multiple options were chosen	
	No	180 (59.8)
	Yes, interested, but didn't play	33 (11.0)
	Yes, interested played a few times	84 (27.9)
	Yes, interested in playing often	4 (1.3)
	Which of these have you played before (n = 88)	
	Online sports betting	36 (40.9)
	Betting shop	4 (4.6)
Interest in gambling	Staked money on card games	46 (52.2)
	Played more than one	2 (2.3)
	Never interested	213 (70.8)
	Make money	48 (15.9)
	Have fun or feel better	22 (7.4)
	To pass the time	7 (2.3)
Parental attitudes towards gambling	My friends play	7 (2.3)
	Have more than one reason	4 (1.3)
	I don't know their attitude	
	They don't know I play	193 (64.1)
	They know, but we don't talk about it	26 (8.6)

## Gambling experience and motivation

The findings indicate that many adolescents begin gambling at an early age. Among those who reported gambling, 42.1% had their first gambling experience at age 13 or younger. Half of these adolescents stated that they were introduced to gambling by a friend, and 29 (32.9%) had gambled one to two times per week in the past three months. Their primary motivation for gambling was the desire to win money (50.0%). Other key reasons included using gambling as a way to pass the time or relieve boredom (19.4%) and the influence of friends (15.9%). Additional details are presented in Table 3.

**Table 3:** Gambling experience and motivation (n= 88).

Variables	Category	Frequency (%)
Age at first gambling (years)	10	3 (3.5)
	11	1 (1.1)
	12	11(12.5)
	13	22 (25.0)
	14	20 (22.7)
	15	13 (14.7)
	16	15 (17.1)
Who did you play with the first time	17	3 (3.4)
	Alone	22 (25.0)
	With friend	44 (50.0)
	With parent	6 (6.8)
	With sibling	9 (10.2)
	With relative	4 (4.6)
In the last 3 months, how often do you gamble?	With neighbour	3 (3.4)
	Almost everyday	5 (5.7)
	3-4 times per week	5 (5.7)
	1-2 times per week	29 (32.9)
	Once every 2 weeks	23 (26.1)
On the average, how many hours do you spend gambling?	Once a month or less	26 (29.6)
	2-4 hours	17 (19.3)
Motivation for gambling	One hour or less	71 (80.7)
	To win money	44 (50.0)
	To spend free time	17 (19.4)
	When sad or angry	4 (4.5)
	Friends play	14 (15.9)
	Family plays	2 (2.3)
	Its fun or cool	4 (4.5)
More than one option	More than one option	3 (3.4)

## Level of awareness of adolescents about the risks associated with gambling

Most adolescents in the study (71.1%) were aware that betting by individuals under 18 years of age is illegal in Nigeria. More than half (57.8%) perceived gambling-related problems as a very serious national concern. Nearly half of the respondents believed that gambling often results in financial losses or the loss of personal belongings, while 58 adolescents (19.3%) felt it could lead to conflicts within the family.

Despite this awareness, only a small proportion (18.2%) thought they were personally at risk of developing gambling-related problems, and just 1% self-reported being addicted to gambling.

Screening using the DSM-5 criteria identified 14 respondents (4.7%) as meeting the threshold for gambling disorder. Additional findings are presented in Table 4.

**Table 4:** The level of awareness of adolescents about the risks associated with Gambling (N=301).

Variables	Category	Frequency (%)
Have you heard that betting by minors (under 18) is against the law in Nigeria	No	87 (28.9)
	Yes	214 (71.1)
How big is the problem of sports betting among young people in Lagos?	Very serious	174 (57.8)
	Somewhat serious	24 (8.0)
	Not serious	15 (5.0)
	I don't know	88 (29.2)
Consequences of gambling	I don't know	
	To win money	84 (27.9)
	To lose money or items	101 (33.6)
	Problems with family	138 (45.8)
	Miss school	58 (19.3)
	Lose friends	40 (13.3)
	Hurt myself	16 (5.3)
	Get new friends	46 (15.3)
	Multiple options were chosen	16 (5.3)
	Not at all	213 (70.8)
Do you think you can become addicted to gambling?	May be	29 (9.6)
	Very possible	23 (7.6)
	Already addicted	3 (1.0)
	I don't know	33 (11.0)
	No gambling disorder	287 (95.3)
Gambling disorder using DSM-5 (at least the presence of 4 out of 9 diagnostic criteria symptoms in the last 12 months)	Gambling disorder	14 (4.7)

## Sources of information about gambling

The study shows that adolescents learn about gambling primarily through social media (37.5%), followed by friends (32.2%) and the internet (25.9%). Additional details are presented in Table 5.

**Table 5:** Sources of information about gambling.

Variables	Category	Frequency (%)
Sources of information about gambling	Social media	113 (37.5)
	Internet	78 (25.9)
	SMS	16 (5.3)
	Friends	97 (32.2)
	Siblings	9 (3.0)
	Parents	9 (3.0)
	Tv	71 (23.6)
	Billboards	43 (14.3)
How often do you talk to your friends about betting	Never	176 (58.5)
	I avoid it	64 (21.3)
	Sometimes	48 (15.9)
	Very often	13 (4.3)

## Discussion

Our objectives were fourfold. We aimed to determine the prevalence of gambling among school adolescents. The second objective was to assess their level of exposure to gambling, while

the third objective was to identify the motivators of gambling in them, and the fourth objective was to assess their level of awareness of the risks involved in adolescent gambling.

### Prevalence of adolescent gambling

The overall prevalence of adolescent gambling in this study was 29.2%. This estimate aligns with findings from numerous international studies, which similarly report that approximately one-third or more of adolescents and young adults have engaged in gambling at least once in their lifetime [11,16-24].

One possible explanation for this relatively high prevalence is the broad definition of gambling adopted in many studies, including activities such as card games with family members, lottery participation, and informal wagering with peers. Additionally, adolescents in developing countries may be more inclined to view gambling as a potential avenue for financial gain or as a perceived strategy for escaping poverty [25], which may further contribute to the elevated rates observed.

### Exposure to gambling by adolescents

The study demonstrated a substantial level of exposure to gambling among school adolescents. Among participants who reported knowing someone who gambles or having watched someone engage in gambling, friends were the most common source of this exposure, accounting for 69.5% of those who knew a gambler and 54.6% of those who had observed gambling behaviour.

This pattern is consistent with previous research showing that adolescents whose friends gamble are significantly more likely to be involved in gambling themselves. Studies have found that such adolescents are more likely to report current gambling [25], gambling within the past year [20], or even meeting criteria for a gambling problem. Peer behaviour and peer attitudes, especially when gambling is viewed positively, have been identified as powerful influences on adolescent gambling initiation and continuation [26].

### Motivators of adolescent gambling

There are multiple reasons why adolescents are motivated to gamble, and these motivations often reflect broader social and economic contexts. In this study, one of the most common motivations was the perception of gambling as a potential source of income, particularly as a way to ease financial difficulties. This finding aligns with earlier research showing that young people in resource-limited settings may view gambling as an avenue to improve their economic situation [27,28].

Other important motivations identified include using gambling to pass the time, relieve boredom, and respond to peer influence. Beyond financial motives, gambling is frequently described by adolescents as a social activity, an opportunity to engage with peers rather than simply a means to win money [29].

Research from adolescent gambling treatment programs further suggests that many young people use gambling as a coping mechanism. Gupta et al. [30] reported that adolescents with gambling problems often describe money as secondary; instead, gambling functions as a way to escape stress, regulate emotions, or dissociate from difficult life events. These findings highlight the complex interplay between economic, social, and emotional factors in shaping adolescent gambling behaviour.

### Adolescents' perception and reality of the level of risks involved in adolescent gambling

More than half of the adolescents identified gambling as a serious national issue, acknowledging its potential to cause financial losses and family conflict. Nevertheless, only a small proportion believed they were personally at risk, and 4.7% met DSM-5 criteria for gambling disorder, a prevalence consistent with international estimates ranging from 1.1% [11] to 9.8% [31], with most studies reporting rates between 3.6% and 5.6% [32-35]. Differences in prevalence across studies may reflect age variations, as older adolescents (16–19 years) are generally more likely to experience gambling-related problems than younger adolescents (13–15 years) [36].

### Strengths and limitations

The study has several limitations. First, the data are self-reported and therefore liable to well-known biases, regarding the authenticity of the answers provided, the social desirability, and the reliability of the reported memories. Second, the sample is not nationally representative, as out-of-school adolescents, who may have different gambling behaviours were not included, limiting the generalisability of the findings. Third, the cross-sectional design prevents any conclusions about causality, and longitudinal research is needed to better understand developmental patterns and predictive relationships. Despite these limitations, the study offers valuable insights into gambling behaviour among school-attending adolescents in Lagos, Nigeria, and highlights important areas for future investigation.

### Conclusion

Adolescents in Lagos demonstrate substantial exposure to and engagement in gambling, often beginning at an early age and driven by peer influence and monetary motives. Despite high awareness of associated risks, personal risk perception remains low. Targeted school-based prevention, parental education, and strengthened regulation of adolescent gambling exposure are urgently needed.

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