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Balancing the odds: New York residents' perceptions towards online gambling, extension of Social Exchange Theory

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Abstract: This study investigates New York residents' perceptions of online gambling legalization through the lens of Social Exchange Theory and Social Representation Theory. As the online gambling market grows, with an anticipated expansion to \$33 billion by 2032, its impact on local economies and communities has become more relevant. Guided by SET, this paper explores how residents' awareness of the economic benefits, including tax revenues, and their personal experiences with gambling influence their attitudes toward legalization. Using SRT, the study examines how collective narratives, including awareness of tax allocations and personal gambling experiences, influence attitudes toward policy decisions. Employing structural equation modeling, the findings reveal that awareness of tax benefits positively correlates with support, while concerns about addiction and social costs remain prominent. The study contributes to the broader discourse on gambling regulation by offering insights into how public opinion can shape policy decisions, particularly in states with evolving regulatory landscapes like New York.

Keywords: Online Gambling, Social Exchange Theory, Social Representation Theory, Public Perception, New York, Gambling Regulation.

Introduction

The landscape of online gambling and sports betting in the United States is evolving rapidly, reshaping its economic and legal frameworks. With the industry projected to reach US\$ 33,047 million by 2032 (Future Market Insights, 2022), its socio-economic and legal significance is growing. Gambling as a tool for tourism development dates back to the early 20th century when states began recognizing its economic benefits (Judd, 1995). A pivotal moment occurred on May 14, 2018, when the US Supreme Court's decision in *Murphy v. NCAA* overturned PASPA, a 26-year-old federal statute that banned states from authorizing sports gambling. This decision spurred regulatory reforms, positioning sports betting as a key driver of state revenue. However, this expansion takes place within a complex legal landscape, with state regulations ranging from full legalization to stringent prohibition (Shawhan, 2018).

This diverse regulatory framework has significant implications for the gambling industry and social dynamics. For the industry, well-structured regulations, including taxation of gambling winnings, shape market behavior and promote responsible practices, ensuring economic viability (Whelan, 2023). Socially, effective and fair regulations can foster community support for gambling initiatives. Conversely, poorly managed regulations or perceived inequities can lead to opposition, social unrest, and increased economic inequalities (Gu et al., 2017; Lee et al., 2010; Nunkoo et al., 2012).

The argument for legalizing online gambling is strengthened by its potential economic benefits. Studies, like the one conducted by the American Gaming Association in 2017, highlight substantial economic contributions, such as an estimated \$22.4 billion boost to the GDP and the creation of over 216,000 jobs. This optimism is not unfounded, as evidenced by the sports betting industry's revenue reaching an impressive \$14.4 billion in 2023, exceeding initial forecasts by a staggering 72% (American Gaming Association, 2024). Beyond economic considerations, proponents of legalization also underscore the advantages of a regulated market in promoting fair play and mitigating gambling addiction (Basham & White, 2002; Korn & Shaffer, 1999).

Conversely, the debate encompasses concerns over social costs, including problem gambling, criminal activities, and other societal impacts (Adolphe et al., 2019; Muggleton et al., 2021; Russell et al., 2019). The legal journey in the US (see Meer, 2011), reflects the complexity of balancing economic benefits with social welfare. The prevalence of illegal betting activities, with Americans wagering approximately \$510.9 billion in 2021 (American Gaming Association, 2022), further highlights the challenges in effectively regulating this space.

In response to these dynamic developments, this paper explores community perceptions of the latest regulations in online gambling and sports betting through the lens of an enhanced Social Exchange Theory

(SET). While SET is a recognized framework, it has faced critiques for its limited depth in profiling respondents (Chhabra & Gursoy, 2007). Therefore, this research incorporates Social Representation Theory (SRT) into SET to provide a more comprehensive understanding of public attitudes toward these regulatory changes, especially in the context of New York State. The focus is on unraveling the economic, social, and cognitive factors that shape public opinion on the legalization of online gambling and sports betting. Structural equation modeling is used to rigorously evaluate these perceptions and attitudes, providing a comprehensive view of the economic, social, and cognitive underpinnings influencing public opinion and support for legalizing online gambling in New York.

Literature review

The integration of gambling into tourism development has become a significant area of interest for researchers and policymakers alike, as it presents both opportunities and challenges for local economies and communities (Perdue et al., 1995). The evolution of gambling as a tourism development strategy can be traced back to the early 20th century, when states began to recognize the potential economic benefits of legalized gambling (Judd, 1995). This recognition has led to a complex interplay between tourism, economic development, and community perceptions, which continues to shape the landscape of gambling tourism today.

Gambling as a tourism development strategy in the U.S. began with the legalization of casinos in Nevada during the 1930s to stimulate economic growth during the Great Depression (Shawhan, 2018). This success set a precedent, with Las Vegas demonstrating how casinos could attract tourists and generate significant tax revenue for public services (Suess & Mody, 2016). Following this, New Jersey legalized casino gambling in Atlantic City in 1976, turning it into a major tourist destination and boosting investments in hospitality and entertainment (Rosentraub & Joo, 2009).

The history of gambling regulations in the United States is complex and continually evolving, influenced by shifting social attitudes, economic interests, and legal battles (Adolphe et al., 2019). A significant piece of federal legislation was the Professional and Amateur Sports Protection Act (PASPA) of 1992, which effectively banned sports betting in most States, with exceptions for Nevada and a few others (Meer, 2011). However, illegal sports betting thrived, generating substantial revenue outside the legal economy (Shawhan, 2018). The Supreme Court's 2018 decision in *Murphy v. NCAA* overturned PASPA, allowing states to legalize sports betting, thus accelerating the liberalization of gambling laws (Shawhan, 2018).

Currently, sports betting is legal in 40 states, reflecting its broad acceptance and economic potential. In contrast, online gambling is legal in only 8 states, highlighting the more cautious approach due to its unique risks and regulatory challenges. However, by 2025, five additional states -

California, Illinois, Indiana, Massachusetts, and New York - are expected to legalize online gambling (Burns, 2024).

In New York State, online sports betting was legalized in January 2022, with the state adopting a unique model where online operators must partner with existing land-based casinos (New York State Gaming Commission, 2024). Currently, nine operators are licensed by the New York State Gaming Commission to offer mobile sports betting: Bally Bet, BetMGM, Caesars Sportsbook, DraftKings Sportsbook, ESPN Bet, Fanatics Sportsbook, FanDuel Sportsbook, Resorts World Bet, and Rush Street Interactive. This regulatory framework has made New York's mobile sports betting market the largest in the country, generating \$1.70 billion in revenue in 2023, accounting for 99.6% of the state's total sports betting revenue (American Gaming Association, 2024). The state currently imposes a 51% tax rate on mobile sports betting revenue - the highest in the nation. However, with licensed operators expected to reach 16 in 2025, this tax rate is anticipated to decrease (Smiley, 2024).

Land-based casinos and online platforms represent distinct approaches to gambling service delivery. Land-based casinos offer a traditional gambling experience where individuals visit physical establishments to engage in activities such as slot machines, table games, and sports betting, while also serving as entertainment hubs providing dining, shopping, and live entertainment. In contrast, online gambling platforms allow users to place bets or wagers from virtually anywhere, at any time (Au & Hobson, 1997). This accessibility has become a key factor in online gambling's growing popularity, especially among those lacking access to physical gambling venues (Sirola et al., 2018).

The gaming experience differs significantly between formats. Online platforms offer a wide array of gaming options, including slots, table games, and live dealer experiences, catering to diverse player preferences (Sirola et al., 2018). Land-based casinos, despite more limited game selection, provide a unique, immersive atmosphere through physical interaction with players and dealers, contributing to a more engaging social experience (Mugleton et al., 2021).

The economic structure and impact of online gambling is appealing due to higher payout percentages and frequent bonuses, made possible by lower operational costs. In contrast, land-based casinos, while offering fewer direct incentives, significantly contribute to local economies through job creation, tourism, and tax revenue (Whelan, 2023). Research suggests setting land-based gambling tax rates below 20% to maximize job creation and capital investment while generating government revenue (Kang et al., 2008). However, online betting taxes are often higher, reaching up to 51% in states like New York.

Employment patterns also differ significantly. Online gambling creates fewer direct jobs, mostly in IT and customer service (Philander & Fiedler, 2012), but benefits from operational efficiencies due to reduced infrastructure needs. Traditional casinos generate more employment

opportunities but face higher operational costs and can negatively impact local businesses through consumer spending shifts (Eadington, 1999; Grinols & Mustard, 2006). Further, while expectations of positive economic impacts are common, actual effects may be less pronounced due to displacement (Room et al., 1999).

The social dynamics of gambling differ between online and land-based gambling. Online gambling, often a solitary activity, can lead to social isolation and negatively impact mental health, particularly for those already experiencing loneliness or depression (Griffiths & Parke, 2002). In contrast, land-based casinos provide a social environment that fosters interaction and a sense of community, enhancing the overall experience and potentially mitigating feelings of isolation (Bramley & Gainsbury, 2015; O’Gilvie, 2022).

The accessibility of online gambling comes with substantial risks, particularly addiction and problem gambling. The constant availability and anonymity of online platforms can exacerbate gambling problems, especially among vulnerable populations (Muggleton et al., 2021; Sirola et al., 2018). While land-based gambling also poses addiction risks, the physical environment allows for more direct intervention and support, as casino staff can help identify and address problematic behavior (Muggleton et al., 2021).

Crime and security risks also manifest differently between land-based and online casinos. While traditional casinos face challenges with violent crime and physical security, online platforms must contend with fraud and cybercrime (Banks, 2017). The absence of a physical venue in online gambling reduces certain types of criminal activity but creates new vulnerabilities through digital transactions and identity protection concerns.

Community economic impacts also vary between formats. Traditional casinos can exacerbate local economic inequalities through increased property values and living costs (Gu et al., 2017), while online gambling's economic impact is more diffused. Both formats generate community concerns, with traditional casinos facing issues like traffic and pollution (Kang et al., 1996; Perdue et al., 1995), while online platforms raise concerns about accessibility to vulnerable populations and the erosion of community social fabric.

The environmental impact of gambling operations differs substantially between online and traditional formats. Online gambling presents a smaller ecological footprint through minimal land use and reduced transportation-related emissions compared to the extensive energy consumption and emissions associated with large casino complexes (Morley et al., 2018; Wan et al., 2017). While online operations require significant data center infrastructure, these energy demands are distributed across a larger user base, making them more manageable compared to the localized environmental impact of physical casinos (Wan et al., 2017).

The regulatory landscape presents distinct challenges for online and traditional gambling formats. Online platforms are often less regulated than

land-based casinos, which benefit from stringent regulations and the physical presence of regulators (Banks, 2017). While legalizing online gambling raises concerns about fairness, security, and consumer protection, banning it increases the risk of players using unlicensed or fraudulent sites. A testament to this is that in 2021, Americans wagered \$510.9 billion, resulting in a \$13.3 billion revenue loss in state gaming taxes due to unregulated gambling (American Gaming Association, 2022).

The potential for online gambling to generate tax revenue remains a key focus for policymakers, although challenges persist in effectively regulating and taxing these platforms (Gainsbury & Wood, 2011). Despite this, some researchers argue that with proper regulation, online gambling could ultimately deliver comparable, if not greater, economic benefits than traditional casinos (Heitner, 2014), particularly as the global economy becomes more digitally oriented. However, the potential social costs, such as increased healthcare expenses tied to problem gambling (Calado & Griffiths, 2016), must be carefully weighed against these economic gains.

Previous studies examining community responses to gambling development provide valuable methodological and theoretical foundations for understanding online gambling legalization. Early research by Perdue et al. (1995) and Long (1995) established frameworks for measuring resident perceptions of casino impacts. Turner et al. (1999) and Room et al. (1999) specifically examined how community expectations of casino benefits often exceeded actual outcomes, particularly noting economic displacement effects. Studies using similar methodological approaches have demonstrated the importance of context. Chhabra (2008a) found varying perceptions between resort and non-resort settings, while Stitt et al. (2005) revealed differences across multiple casino communities. Lee & Back (2006) employed structural equation modeling to demonstrate relationships between perceived impacts and support, an approach particularly relevant for analyzing complex relationships in online gambling contexts. Studies have also highlighted the value of examining perspectives from different stakeholder groups, with Giacobassi et al. (1999) focusing on law enforcement views and Kang et al. (2008) analyzing impacts in specific community contexts. While these studies provide valuable frameworks for understanding community responses to land-based gambling development, the unique characteristics of online gambling necessitate additional research focus.

Research by Sirola et al. (2018) highlights the need for more studies on the diverse forms of online gambling and their links to online communities, especially as young people increasingly engage in online poker and other gambling activities. This knowledge gap is critical for understanding public attitudes toward legalization. Similarly, Muggleton et al. (2021) emphasize the negative outcomes of gambling, especially among high-spending gamblers, stressing the importance of assessing online gambling's impact across different demographics. Whelan (2023) notes ongoing debates on public policy aimed at reducing gambling-related harm,

suggesting further investigation into the specific costs and benefits of online gambling, particularly regarding taxation and regulation.

Given the differing impacts of land-based and online gambling, more research is needed to understand how residents form attitudes toward online gambling legalization. Two complementary theories have been extensively applied in gambling studies to examine residents' perceptions of casino impacts and support for gambling development: Social Exchange Theory (SET) and Social Representation Theory (SRT). SET suggests that residents support gambling when perceived benefits outweigh costs (Chhabra, 2008b; Chhabra & Gursoy, 2007), while SRT explores how social reality influences individual thoughts about gambling (Yutyunoyong & Scott, 2009). These theories have been applied to study various gambling contexts, from Native American casinos (Chhabra, 2007) to online gaming clans (Howe & Lee, 2018), demonstrating their versatility in explaining gambling-related attitudes and behaviors.

In gambling studies, SET has been utilized to analyze the relationships between casino operators and local communities. Chhabra (2008b) applied SET to explore how residents perceive the impacts of casinos in both resort and non-resort settings, finding that support is heavily influenced by perceived benefits, such as economic development and entertainment options, versus perceived costs, such as social issues and crime. Similarly, Perdue et al. (1999) demonstrated that in boomtowns, the perceived economic benefits of gambling, including job creation and increased public services, were pivotal in garnering resident support despite concerns about social disruptions.

Numerous studies confirm that perceptions of economic benefits, such as job creation, increased tourism revenue, and local investment, significantly influence resident support for gambling legalization. For instance, Lee and Back (2006) found that residents who associate gambling with financial growth and development are more likely to support casinos. Turner et al. (1999) reported similar findings in the context of new casino openings, where expectations of economic gains outweighed concerns about potential social costs.

Conversely, concerns about social costs, including crime, addiction, and community disruption often drive opposition to gambling legalization. Chhabra (2008b) observed that residents with strong concerns about gambling's negative impacts were less likely to support casino development. Additionally, studies have noted that social costs are more acutely felt in communities with limited resources to address problem gambling or where cultural opposition to gambling exists (Muggleton et al., 2021; Russell et al., 2019).

Policymakers are acutely aware of the need for public support in implementing gambling legalization. Research indicates that elected officials may hesitate to promote gambling if they anticipate significant community resistance, driven by concerns over social costs or perceived inequitable distribution of economic benefits (Delfabbro & King, 2021;

Nunkoo & Ramkissoon, 2012). This alignment with public sentiment underscores the importance of understanding and addressing resident perceptions to ensure successful policy implementation.

While much of the literature focuses on land-based casinos, these dynamics are increasingly relevant in the context of online gambling. Online gambling presents unique challenges, such as its accessibility, anonymity, and potential to exacerbate problem gambling, which may heighten residents' concerns about social costs (Sirola et al., 2018). However, proponents argue that online gambling could yield similar economic benefits to land-based casinos, such as increased tax revenues and investment in public services, making it an area ripe for further exploration using SET (Gainsbury & Wood, 2011). Based on the above discussion, the following hypothesis are presented:

H1: *There is a direct positive relationship between residents' perception of the social and economic benefits of online gambling and their support for its legalization.*

H2: *There is a direct negative relationship between residents' perception of the social and economic costs of online gambling and their support for its legalization.*

Social Exchange Theory (SET), despite its widespread application in understanding human behavior, has faced significant critiques. One major criticism is that it simplifies human relationships by reducing them to mere transactions, thereby neglecting the complexity of emotional and social bonds that can exist independently of tangible rewards (Kim et al., 2004). Additionally, SET has been criticized for its individualistic focus, often overlooking the influence of cultural and contextual factors on social exchanges (Dolnicar, 2020). This limitation can lead to an incomplete understanding of social dynamics in diverse settings, such as tourism and gambling, where community and cultural contexts play a significant role in shaping attitudes and behaviors.

In the context of online gambling, these limitations of SET are particularly relevant. As Israeli & Mehrez (2000) noted, deciding whether to legalize gambling cannot rely solely on a cost-benefit analysis, as this approach may be subject to biases when assessing the importance of various impacts. Online gamblers often participate from the privacy of their homes, and the workers of online gambling companies can operate from anywhere in the world, which means the social and economic costs and benefits of gambling can be easily hidden from the public eye. This hidden nature complicates public perceptions, as the full scope of online gambling's impact on community well-being is not always visible. Sirola et al. (2018) discuss the negative effects of online gambling, particularly how the stigma and lack of transparency surrounding it can obscure the understanding of its social and financial costs, especially when individuals engage privately. Muggleton et al. (2021) further highlight how gambling in general,

regardless of the platform, can have hidden financial, social, and health consequences, making it difficult for policymakers and the public to fully comprehend its broader implications.

Furthermore, numerous factors have been identified that influence and mediate the outcomes predicted by SET. Andereck et al. (2005) suggests that while SET offers a valuable framework, it may not fully capture the complexity involved in understanding responses to tourism-related phenomena. This indicates a need to explore additional theoretical perspectives and mediating variables to comprehensively explain the dynamic nature of resident perceptions. For example, previous experiences play a crucial role in shaping social representations, as individuals often rely on their past interactions to form opinions and beliefs. For instance, those with greater exposure to sports events tend to develop more favorable attitudes, suggesting that repeated experiences can help mitigate negative perceptions (Bodet & Lacassagne, 2012). Moreover, the information individuals receive - whether through media, social interactions, or educational contexts - can shape their understanding and attitudes towards various phenomena (Becken, 2015).

Both previous experiences and the information individuals receive are primary drivers of Social Representation Theory (SRT). SRT posits that individuals' perceptions of phenomena are significantly influenced by their previous experiences and the information they receive (Zhou et al., 2014). Researchers highlight the process of anchoring social representations, which occurs as individuals gather images and narratives portrayed in media and discussed within their social and family networks (Aquino & Andereck, 2024). This process illustrates how new phenomena are understood through the lens of existing knowledge and experiences, thereby shaping public perceptions. The authors argue that as a phenomenon becomes known in society, the public's understanding is formed by contextualizing it within familiar frameworks, which is a core tenet of SRT.

Similarly, emphasize that residents' perceptions and attitudes towards gaming development in Macau are shaped not only by internal factors but also through dynamic interactions with their community and society (Zhou et al., 2014). This suggests that the information available to residents, along with their past experiences, plays a critical role in shaping their perceptions of the social and economic impacts of gaming. The study provides evidence that higher-order principles or values, which are often influenced by previous experiences and the information received, are more significant determinants of residents' perceptions than demographic variables. Based on a SRT and above discussion, following hypothesis are proposed:

H3: There is a direct positive relationship between residents' awareness of the tax benefits of online gambling and their perception of the social and economic benefits of online gambling.

H4: *There is a direct negative relationship between residents' awareness of the tax benefits of online gambling and their perception of the social and economic costs of online gambling.*

H5: *There is a direct positive relationship between residents' awareness of the tax benefits of online gambling and their perception of their political power.*

H6: *There is a direct positive relationship between residents' experiences with online gambling and their perception of its social and economic benefits.*

H7: *There is a direct negative relationship between residents' positive experiences with online gambling and their perception of its social and economic costs.*

H8: *There is a direct positive relationship between residents' positive experiences with online gambling and their support for its legalization.*

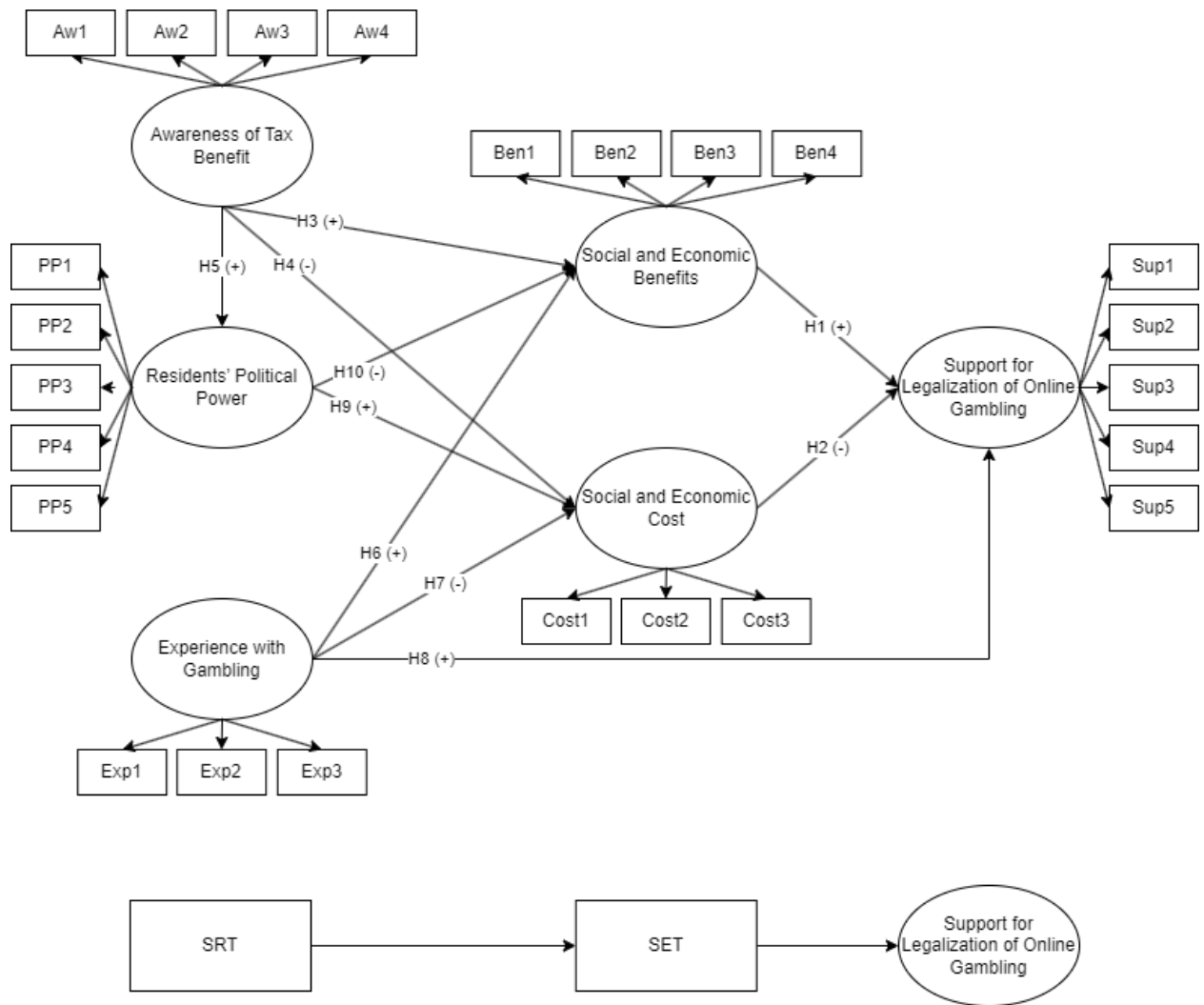
Another crucial aspect of Social Representation Theory (SRT) is understanding how the concept of political power influences residents' perceptions of online gambling. In other words, do residents feel empowered to influence the changes that government officials are planning? For example, Zhou et al. (2014) found that residents in Macau who felt empowered were more likely to perceive the economic benefits of gaming development positively. Conversely, Nguyen's (2022) study on residents in Sapa, Vietnam, revealed that those who felt marginalized or powerless were more likely to express concerns about the negative impacts of tourism, including economic costs. Moreover, community stakeholders, particularly those in positions of power, can control the information and representations available to residents, thereby influencing their perceptions of impacts (Aquino & Andereck, 2024). Finally, even when residents acknowledge the negative aspects of a phenomenon, such as increased crime or noise, they may still support it if they perceive significant economic benefits (Monterrubio & Andriotis, 2014). This dynamic between perceptions and perceived power lead to following hypothesis:

H9: *There is a direct positive relationship between residents' perception of their political power and their perception of the social and economic benefits of online gambling.*

H10: *There is a direct negative relationship between residents' perception of their political power and their perception of the social and economic costs of online gambling.*

The interactions described above, and the proposed hypotheses, lead to the development of the conceptual model as depicted in Figure 1.

Figure 1. Complete Proposed Model of Measurement and Path Portions



Methods

Sampling

The study targeted New York residents aged 18 and older, using a self-administered online survey on the Prolific platform for participant recruitment. Initially, 301 responses were collected between May and June 2023. To ensure data quality, the survey included two mandatory attention check questions, following Goodman et al. (2013). Entries with duplicated IP addresses were removed, resulting in a final sample size of 283 valid responses. A G*Power analysis confirmed this sample size was adequate, indicating that 283 participants were sufficient to detect an effect size of 0.25 with 85% power and a 0.05 significance level.

Measurement

The constructs used in this study were developed after reviewing the relevant literature to align with the theoretical underpinnings of Social Exchange Theory (SET) and Social Representation Theory (SRT), ensuring a robust connection between theory and methodology. All items were measured on 5-point Likert scales (1 = strongly disagree, 5 = strongly agree), with modifications to fit the study's context of online gambling legalization in New York (see appendix A).

Appendix A

Constructs	Items	Unstandardized loadings
Experience with Gambling (Perdue et al., 1995)		
Exp1	In the past, my experience with gambling or sports betting has been: Negative (1) Positive (5).	.906
Exp2	In the past, my experience with gambling or sports betting has been: Non-trusting (1) Trusting (5).	.839
Exp3	In the past, my experience with gambling or sports betting has been Unpleasant (1) Pleasant (5).	.930
Residents' Political Power (Perdue et al., 1999)		
PP1	How much political influence do you feel you have on city council decisions?	.752
PP2	In general, how much political influence do you feel you have on city budget decisions.	.739
PP3	In general, how much political influence do you feel you have on community decisions regarding the construction and use of public facilities (e.g., parking lots, roads, etc.).	.714
PP4	In general, how much political influence do you feel you have on city council elections.	.751
PP5	In general, how much political influence do you feel you have on appointment of city officials.	.725

Awareness of Tax Benefit		
Aw1	New York State has the highest tax rate for online sports betting among states that have authorized online sports betting.	.882
Aw2	New York State uses taxes collected from online sports betting to support educational programs within the state.	.988
Aw3	New York State uses taxes collected from online sports betting to support youth sports.	.840
Aw4	New York State uses taxes collected from online sports betting to support problem gambling treatment within the state.	.874
Social and Economic Cost of Online Gambling Legalization (Chhabra & Gursoy, 2007)		
Cost1	If online gambling is legalized in New York, - residents will borrow money to gamble.	.607
Cost2	If online gambling is legalized in New York, - residents will lose interest in their work.	.865
Cost3	If online gambling is legalized in New York, - losing and quitting jobs will become frequent.	.815
Social and Economic Benefits of Online Gambling Legalization (Chhabra & Gursoy, 2007)		
Ben1	If online gambling is legalized in New York, - more investment will be attracted.	.752
Ben2	If online gambling is legalized in New York, - quality of recreation opportunities will increase.	.746
Ben3	If online gambling is legalized in New York, - employment opportunities will increase.	.854
Ben4	If online gambling is legalized in New York, - tourism-related businesses will receive an economic boost.	.826
Attitudes Toward the Legalization of Online Gambling in NY (Perdue et al., 1995)		
Des1	Having legalized online gambling in NY would be a pleasure.	.702
Des2	Legalizing online gambling in NY would be the right choice for the state.	.740
Des3	Legalizing online gambling would make the state a better place to live.	.604
Des4	I agree with the legalization of online gambling in NY.	.767
Des5	The legalization of online gambling is desirable for NY.	.756

Experience with gambling, adapted from Perdue et al. (1995) captures respondents' evaluations of past interactions with gambling activities. This construct reflects the perceived balance of benefits, such as enjoyment and trust, versus costs, such as unpleasantness or negativity. The items operationalize how prior personal experiences influence attitudes toward gambling and its legalization.

Residents' political power, framed through SRT, measures the perceived influence individuals have over community and governmental decisions. Drawing from Perdue et al. (1999), this construct explores how shared narratives and perceptions of empowerment shape attitudes toward

public policies, such as gambling legalization. Items assess respondents' sense of influence over city council decisions, budget allocations, and broader community governance.

Awareness of tax benefits builds on SRT by examining how shared knowledge of tax revenue allocations influences public perceptions. Items specifically address respondents' awareness of how New York State utilizes taxes collected from online sports betting to fund programs such as education, youth sports, and problem gambling treatment. This construct operationalizes the role of accessible, shared information in shaping attitudes, which is central to the anchoring process in SRT.

The social and economic costs of online gambling legalization are conceptualized through SET as the perceived risks associated with such policies. This construct, adapted from Chhabra and Gursoy (2007), reflects concerns about financial and social consequences, including borrowing to gamble and job instability. These items provide a framework for understanding how perceived costs impact public opposition.

Conversely, the social and economic benefits of online gambling legalization, also derived from SET, measure perceptions of potential advantages, such as increased investment, improved recreational opportunities, and job creation. This construct underscores SET's prediction that perceived benefits drive support for exchanges like gambling legalization. The operationalization of benefits provides insights into how individuals weigh these advantages against perceived costs.

Attitudes toward the legalization of online gambling in New York synthesize both theoretical frameworks. This construct integrates SET's emphasis on cost-benefit evaluations with SRT's focus on collective representations of public policy. Adapted from Perdue et al. (1995), the scale measures overall attitudes toward legalization, considering its perceived desirability, pleasure, and broader societal impact. By examining how personal evaluations and shared societal values shape attitudes, this construct bridges the individual and collective dimensions emphasized in SET and SRT. Since the items were adapted from multiple studies and revised, exploratory factor analysis (EFA) was conducted.

Data Analysis

All analyses were completed using the Lavaan package in the R statistical software, utilizing the Maximum Likelihood estimation with robust standard errors (MLR) method. The process of measurement model specification began with the definition and estimation of an appropriate measurement model through confirmatory factor analysis (CFA). Subsequently, path analysis techniques were employed to develop a full model, incorporating structural paths as required for structural equation modeling (SEM). The indirect effects within the model were quantified using resampling methods, particularly bootstrapping (Asparouhov & Muthén, 2009). This involved calculating bias-corrected bootstrapped confidence intervals (CIs) for both direct and indirect effects.

Model fit was rigorously evaluated using several indices (Brown, 2015; Kline, 2023), and due to the use of the robust maximum likelihood estimator, all χ^2 difference testing was performed (Muthen & Muthen, 2017). Additionally, to avoid misinterpreting minor χ^2 variations, other fit indices were assessed as suggested by Chen (2007) and Kline (2023). Specifically, the focus was on the Root Mean Square Error of Approximation (RMSEA), the Standardized Root Mean Square Residual (SRMR), and the Comparative Fit Index (CFI). An acceptable model fit was indicated by RMSEA and SRMR values below .08, and CFI values above .95 (Hu & Bentler, 1999).

Results

Descriptive statistics

Table 1 presents the demographic characteristics of the sample. The majority of respondents were between the ages of 20-39 (61%), had a bachelor's degree or higher (64%), identified as White or Caucasian (70%), and had an annual income of \$50,000 or more (71%). Most respondents were employed full-time (60%), married or living with a partner (45%), and had no children under 18 in the household (71%). While age and parental status could theoretically influence online gambling behaviors and attitudes, the present study did not specifically analyze demographic predictors.

Table 1. *Descriptive Statistics*

	Frequency	Percentage
Age		
20–39	173	61.1%
40–59	84	29.7%
60+	26	9.2%
Education		
Up to bachelor's degree	102	36.0%
Bachelor's degree	119	42.0%
Above bachelor's degree	62	21.9%
Race		
White or Caucasian	197	69.6%
Black or African American	41	14.5%
Asian	30	10.6%
Other	15	5.3%
Income		
Less than \$49,999	77	27.2%
\$50,000-\$99,999	117	41.3%
\$100,000 or more	83	29.3%
No answer	6	2.1%
Gender		
Male	167	59.0%
Female	107	37.8%
Other	9	3.2%
Number of children under 18		
None	201	71.0%
More than 0	82	29.0%
Employment		
Full-time	169	59.7%
Unemployed	42	14.8%
Part-time	38	13.4%
Student	17	6.0%
Retired	10	3.5%
Other	7	2.5%
Marital Status		
Never been married	136	48.1%
Married or Living with a partner	126	44.5%
Divorced/Separated	17	6.0%
Widowed	4	1.4%
Political Affiliation		
Democrat	180	63.6%
Republican	62	21.9%
Other	41	14.5%

Note. N=283

Measurement Model

Global fit indices showed that the six-factor measurement model provided an acceptable fit to the data. See Table 2 for factor loadings, reliability estimates, and errors and Table 3 for latent factor correlations. The CFI was .943, the TLI was .934, the RMSEA was .064 (90% CI = .056 – .071), and the SRMR was .052. All the indices satisfied the criteria for moderate to good fit. Significance tests showed that each factor loading was significantly different from zero ($p < .001$). The size of each standardized factor loading was sizable, ranging from .60 to .98 (median = .80). Reliability estimates for the manifest indicators ranged from .39 to .89 (median = .65). With the largest correlation among latent factors being .60 latent factors, variance-extracted estimates revealed that all six latent factors showed discriminant validity (Rönkkö & Cho, 2022). In summary, results from the confirmatory factor analysis indicated that the measurement model displayed a good fit to the data and acceptable psychometric properties.

Table 2. *Factor Loadings, Reliability Estimates, and Errors for Items*

Item	Standardized Loading	R ²	Error
Experience with Gambling (Experience)			
Exp1	.89	.79	.21
Exp2	.77	.59	.41
Exp3	.90	.82	.18
Residents' Political Power (Political Power)			
PP1	.92	.85	.15
PP2	.90	.80	.20
PP3	.80	.65	.35
PP4	.77	.60	.40
PP5	.77	.59	.41
Awareness of Tax Benefit (Awareness)			
Aw1	.68	.46	.54
Aw2	.78	.61	.39
Aw3	.81	.65	.35
Aw4	.79	.63	.37
Social and Economic Cost of Online Gambling Legalization (Costs)			
Cost1	.62	.39	.61
Cost2	.94	.89	.11
Cost3	.87	.76	.24
Social and Economic Benefits of Online Gambling Legalization (Benefits)			
Ben1	.75	.56	.44
Ben2	.76	.58	.42
Ben3	.86	.73	.27
Ben4	.78	.61	.39
Attitudes Toward the Legalization of Online Gambling in NY (Support)			
Des1	.86	.74	.27
Des2	.92	.85	.15
Des3	.75	.56	.44
Des4	.93	.86	.14
Des5	.91	.83	.17

Table 3. Latent factor Correlations

	1	2	3	4	5	6
1. Experience	1					
2. Political Power	.12	1				
3. Awareness	.29	.33	1			
4. Benefits	.42	-.01	.27	1		
5. Costs	-.37	.12	.02	-.21	1	
6. Support	.55	-.03	.23	.60	-.40	1

Fit of the Model

In Table 4, the row headed “Model 1” provides information about the initial theoretical model. For this model, $\chi^2 = 519.877$ ($df = 241$; $p < 0.001$) was lower than baseline model and significant, the SRMR was .052 (satisfying the recommended value of $\leq .08$), the RMSEA was .064 (meeting the recommended value of $\leq .08$), TLI was .934 (not meeting the recommended value of $\geq .95$), and the CFI was .943 (not meeting the recommended value of $\geq .95$). To address the fit indices issues, modification indices (MI) were examined, revealing a potential correlation between two items, PP4 and PP5. Upon reviewing their wording (“In general, how much political influence do you feel you have on city council elections?” versus “In general, how much political influence do you feel you have on the appointment of city officials?”) it was confirmed that these statements could indeed share correlated uniqueness.

Model 2 was identical to Model 1 except for allowing two items to correlate. Likelihood ratio test (LRT) χ^2 test showed that allowing this correlation resulted in a significant improvement in the model’s fit to the data, $\Delta\chi^2(1, N = 283) = 77.952$, $p < .001$. Table 4 shows that global fit indices for Model 2 were all better than the global fit indices for Model 1. Based on the results reported here, Model 2 was selected as the final preferred model.

Table 4. Fit and Parsimony Indices for Models

Model	χ^2	df	CFI	TLI	RMSEA	RMSEA 90% CI	SRMR
Model 1	519.877***	241	.943	.934	.064	.056 to .071	.052
Model 2	441.925 ***	240	.958	.952	.055	.046 to .062	.051

Note. χ^2 = chi-square test statistic; df = degrees of freedom; CFI = Comparative Fit Index; TLI = Tucker Lewis Index; RMSEA = Root Mean Square Error of Approximation; SRMR = standardized root mean square residual. *** $p < 0.001$

Path Coefficients

Table 5 presents the unstandardized path coefficients from the path portion of Model 2, along with their standard errors, *p* values, and 95% bias-corrected bootstrapped CIs. The table shows that most of the path coefficients were statistically significant and supportive of Model 2. There was a negative direct effect of perceived social and economic cost of online gambling legalization and New York State resident's support of legalizing online gambling ($\beta = -.263$, 95% CI = $-.42 - .12$). In contrast, social and economic benefits of online gambling legalization ($\beta = .545$, 95% CI = $.36 - .75$) and residents' experience with gambling ($\beta = .411$, 95% CI = $.22 - .63$) have positive direct effects on support of legalization. Awareness of tax benefits ($\beta = .361$, 95% CI = $.21 - .55$) has a positive direct effect on residents' perception of the political power they hold. Both proxies of cognitive awareness, experience ($\beta = .431$, 95% CI = $.25 - .62$) and awareness ($\beta = .228$, 95% CI = $.09 - .40$), have positive direct effect on resident's perception of benefits of online gambling legalization. Finally, experience ($\beta = -.448$, 95% CI = $-.65 - -.28$) negatively affects the perceived social and economic cost of online gambling legalization.

Table 5. *Unstandardized Path Coefficients from the Path Portion of Model 2*

Dependent Variable	Predictor	Unstandardized		
		Path Coefficient	SE	95% CI
Costs	Experience	-.448**	.095	-.65 – -.28
	Political Power	.151*	.078	-.01 – .30
	Awareness	.092	.091	-.08 – .29
Benefits	Experience	.431**	.092	.25 – .62
	Political Power	-.124*	.074	-.28 – .01
	Awareness	.228**	.079	.09 – .40
Political Power	Awareness	.361**	.088	.21 – .55
Support	Cost	-.263**	.08	-.42 – -.12
	Benefits	.545**	.101	.36 – .75
	Experience	.411**	.105	.22 – .63

Note. * $p < 0.1$ ** $p < 0.05$

Indirect Effects

Table 6 presents significant indirect effects of cognitive awareness variables through social and economic costs and benefits of online gambling legalization, on resident's attitude. The indirect effect of awareness to support via benefits is noted as .124 (SE = .053, 95% CI = .04 – .26), and from experience to support as .235 (SE = .06, 95% CI = .14 – .38). Further, experience to support via cost, the indirect effect is observed at .118 (SE = .04, 95% CI = .05 – .21). Notably, the direct effect of political power was found insignificant, but the total indirect effect is reported as -.107 (SE = .054, 95% CI = -.24 – -.02), indicating a significant potential negative impact. In contrast, the total indirect effect of experience is significant at .352 (SE = .074, 95% CI = .23 – .53), suggesting a more pronounced and positive influence.

Table 6. *Indirect Effects on support for online gambling legalization*

Variable	Path	Indirect Effect	SE	95% CI
Benefit	From Awareness to Support	.124	.053	.04 – .26
	From Experience to Support	.235	.06	.14 – .38
Cost	From Experience to Support	.118	.04	.05 – .21
Total Indirect effect of Perceived Power		-.107	.054	-.24 – -.02
Total Indirect effect of Experience		.352	.074	.23 – .53

Figure 2 presents the standardized path coefficients for the path portion of the final model. The findings provide insightful interpretations of what shapes residents' support for online gambling legalization in New York State. Table 7 shows the results of hypothesis testing. Eight out of ten hypotheses were accepted. The only insignificant relationships were the effect of awareness of benefits on cost perception and effect of political power on benefit perception.

Figure 2. Standardized Path Coefficients for the Path Portion of the Final Model

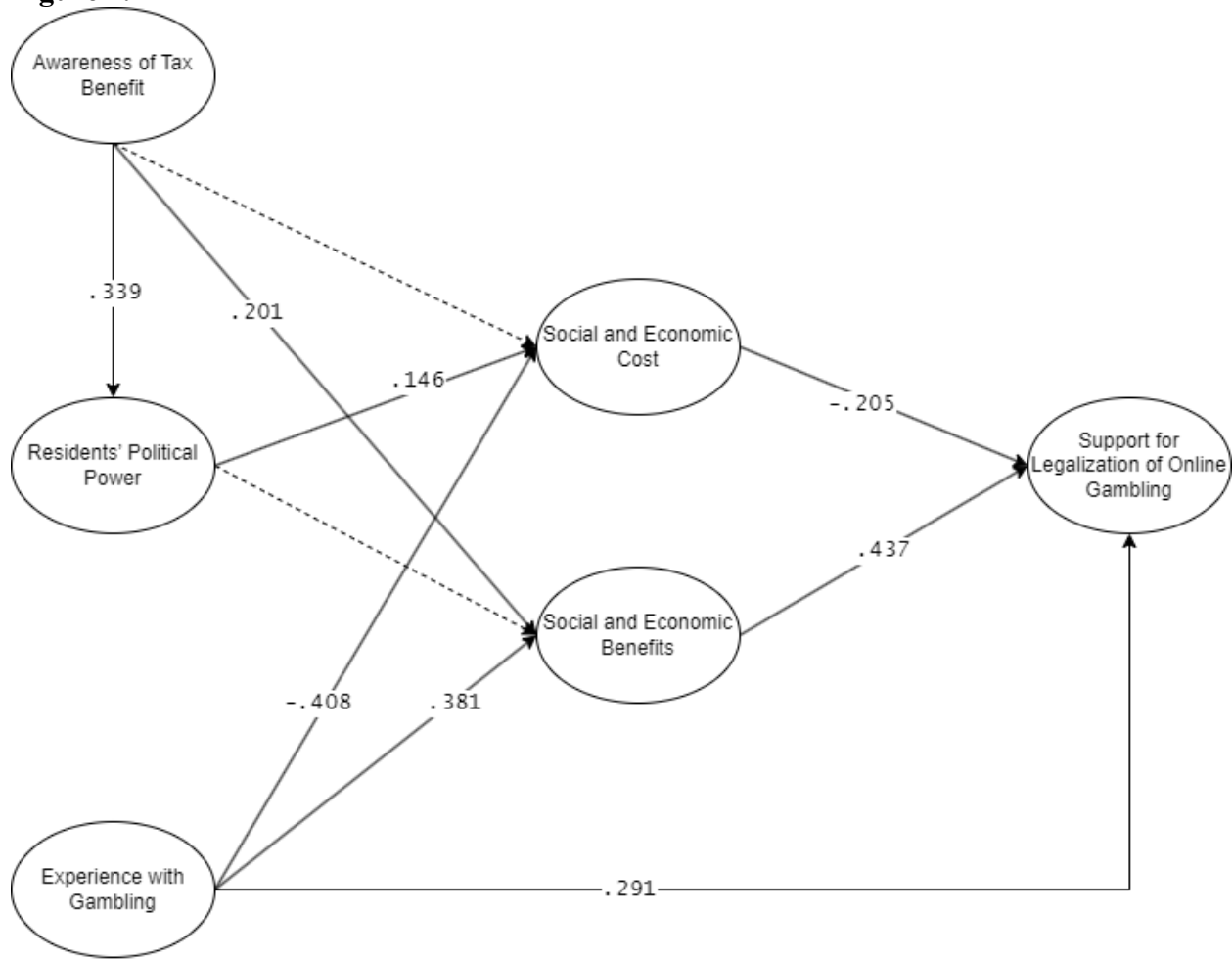


Table 7. Results of hypothesis testing

Hypothesis		Result
H1	Benefits > Support	Accepted
H2	Cost > Support	Accepted
H3	Awareness > Benefits	Accepted
H4	Awareness > Cost	Rejected
H5	Awareness > Political Power	Accepted
H6	Experience > Benefits	Accepted
H7	Experience > Costs	Accepted
H8	Experience > Support	Accepted
H9	Political Power > Cost	Accepted
H10	Political Power > Benefits	Rejected

Discussion

This study offers a comprehensive analysis of New York State residents' perceptions and support for online gambling legalization, applying Social Exchange Theory (SET) and Social Representation Theory (SRT). As discussed, SET is commonly used to explain residents' attitudes toward community changes. The findings suggest that the relationship between perceived benefits and costs significantly influences support for online gambling legalization. This principle is supported by multiple studies showing that people are more likely to endorse activities they perceive as offering high benefits and low costs (Mody et al., 2022; Room et al., 1999; Russell et al., 2019; Turner et al., 1999; Whelan, 2023).

Despite the stigma often associated with gambling, SET's principles remain relevant, offering policymakers strategies to persuade constituents by emphasizing potential benefits, such as increased tax revenue for essential services like education and healthcare. In today's digital age, unregulated and potentially predatory online gambling websites are easily accessible. Public awareness campaigns can highlight the advantages of legalization, such as creating a safer, regulated gambling environment and offering economic benefits to the community. Additionally, educating residents about safeguards to address concerns like addiction can bolster support. Legalization also enables the monitoring and detection of problem gambling patterns, providing protections and resources unattainable in unregulated markets.

The study also supports the hypothesis that increased awareness of tax benefits can enhance residents' perceptions of online gambling's social benefits. Understanding that tax revenue from online gambling can enhance public services and community development leads to more favorable views of legalization (Whelan, 2023; Zhou et al., 2014). This awareness also influences residents' sense of political power. When residents believe they can influence local policies through their support for initiatives like online gambling, they feel more politically empowered (Delfabbro & King, 2021). This empowerment is crucial in democratic societies, as it encourages citizen engagement in policy-making processes.

Next, this study explored relationships between residents' experiences with online gambling and their perceptions of its social and economic benefits (H6), costs (H7), and support for legalization (H8). Results align with previous findings (Zhou et al., 2014) that residents who engage positively with online gambling are likely to perceive greater social and economic benefits associated with it. Conversely, positive experiences can reduce perceptions of social and economic costs, as individuals who enjoy gambling tend to view it as a form of entertainment rather than a harmful activity (Delfabbro & King, 2021). This relationship highlights how personal experiences, such as seeing gambling as an entertainment rather than forbidden fruit, can shape broader societal perceptions, leading to a more favorable view of online gambling.

The study also found a significant relationship between positive experiences with online gambling and support for its legalization. Residents who have had favorable experiences are more likely to advocate for legalization, aligning with findings that positive interactions with the gambling industry can foster community support for such initiatives (Lee et al., 2018; Nunkoo & Ramkissoon, 2012). In conclusion, hypotheses 6, 7, and 8 illustrate the impact of residents' experiences on their perceptions of online gambling's social and economic benefits and their support for legalization.

Finally, hypothesis 10 posits a direct negative relationship between residents' perception of their political power and their perception of online gambling's social and economic costs. When residents feel politically empowered, they are less likely to view online gambling as a social and economic detriment. This relationship is influenced by political trust; residents who trust their political institutions are more inclined to perceive these institutions' actions as beneficial (Perdue et al., 1995). Furthermore, residents' engagement in the political process shapes their views. Those who feel they can influence decisions are more likely to view policies, including those related to online gambling, through a lens of empowerment rather than fear (Lee & Back, 2006).

Additionally, SRT provides a framework for understanding how collective perceptions shape individual attitudes. If the community narrative emphasizes empowerment and positive engagement with gambling, residents may be less likely to view it as a source of social and economic costs (Collins & Lapsley, 2003). Policymakers should carefully frame the narrative around gambling, and gambling companies entering the market should invest in problem gambling prevention tools and practices.

In conclusion, this study reveals the complex relationships between residents' perceptions of online gambling and their support for its legalization, particularly within the context of SET and SRT. Residents' awareness of economic benefits, such as increased tax revenue, plays a pivotal role in shaping positive perceptions. This awareness enhances their support for legalization and empowers them to feel politically engaged. The study also shows that personal experiences with online gambling significantly impact perceptions, with positive experiences leading to more favorable views and diminished concerns about potential costs. Policymakers and stakeholders must consider these dynamics when framing the discourse around online gambling legalization. Public awareness campaigns and community engagement initiatives that emphasize potential benefits, address concerns about addiction, and highlight responsible gambling practices will be crucial for gaining public support.

Several limitations should be acknowledged. First, the nonexperimental survey design does not allow for statistical determination of causation among variables, with causation implied by the theoretical model combining SET and SRT. Second, the study offers a single snapshot of New York residents' attitudes and perceptions, limiting its temporal

scope. Third, reliance on self-reported surveys introduces the potential for response bias, as participants may provide socially desirable answers or struggle to recall experiences accurately. Fourth, the study's geographic focus on New York limits the generalizability of the findings to other regions with different regulatory environments. Fifth, the measurement of perceived social and economic costs of online gambling legalization was restricted to three items (borrowing money, work disengagement, and job loss) due to factor analysis requirements, potentially missing other important dimensions such as bankruptcies, crime, and depression. Lastly, the model omits influential variables such as culture and demographics, which could significantly affect residents' perceptions and attitudes toward gambling.

Future research could address these limitations by conducting multi-state analyses or longitudinal studies to provide a broader and more comprehensive understanding. Additionally, investigating how media narratives evolve over time in relation to state efforts to generate more income through online gambling taxes could clarify the broader impacts of legalization and inform more effective policy decisions.

Ethics approval

The Institutional Review Board for Human Research at the University of South Carolina approved the study as exempt from Human Research Subject Regulations on April 6, 2023 (approval # Pro00127987).

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Relative Contributions

LO is the sole author of this manuscript and was responsible for all aspects of the study.

Competing interests

None

Research Promotion

As New York State grapples with potential online casino legalization and an estimated \$5.35 billion in annual revenue currently lost to illegal gambling sites, this study provides critical insights into residents' perceptions and support for expanded legalization. Using structural equation modeling, the research reveals that public support is significantly influenced by awareness of tax benefits and positive personal experiences with gambling, while concerns about social costs decrease support. These findings are particularly relevant for policymakers as they evaluate Senator Addabbo's proposed legislation to legalize online casino gaming, which could help New York capture billions in revenue currently flowing to offshore and unregulated platforms while ensuring proper consumer protections.

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